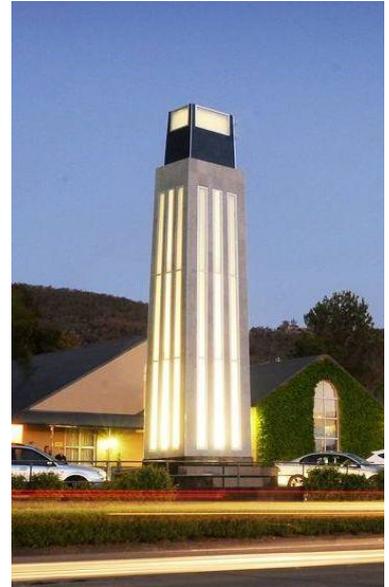




# Rotary Club of Tamworth First Light

**2017 2018**

<b>District Governor:</b>	Bob Ryan	0409 457 705
<b>President:</b>	Michael Smith	0408 230 211
<b>Secretary:</b>	Michael O'Connor	0437 593 479
<b>Treasurer:</b>	Deb Barnes	0411 770 552



microlend  
AUSTRALIA  
empowering people

*"Microfinance stands as one of the most promising and cost-effective tools in the fight against global poverty."*

Jonathan Morduch, Chair,  
UN Expert Group on Poverty Statistics

## *Diary Notes and Dates*

Post Office Hotel Social Friday 15 September 2017

Dungowan Camp Draft 23 September 2017 ( see Ron Allen)

Graffiti Removal Day – 29 October 2017

Humming Bird Ball -25 November 2017 (see D. Jones)

Annual General Meeting - 6 December 2017

Santa Crawl -15 December (see Chris Watson)

Change over Dinner -16 June 2018

Toronto Convention - 23 to 27 June 2018

Uganda Exchange April/May 2018

Rotary Club of NSW 2017 Police Officer of the Year Awards 10 November 2017

<http://www.sydneyrotary.com/events/irene-jeurgens.htm/>

Rotary Australia New Zealand Short Term Exchange RANZE for Year 9/10 . Family to family exchange. [hallkr@bigpond.net.au](mailto:hallkr@bigpond.net.au)

**Hastings Rotaract has been chartered. It is the only one in District 9650. It caters for 16 members aged 18 to 30 years.**



This week Barry Biffin will inform us all about the upcoming International Tent Pegging Federation World Cup

Dr Rob Sharp has returned from Rubal, where he has treated 63 patients, performed 8 operations per day and installed the x-ray machine and surrounds. Computer software is a problem and a digital system is to be installed. There is a need for PNG nurses to train here ? Tamara and for doctors to gain practical experience, when they are only learning theory. Rob will be returning and would welcome us to travel with him. **Service in Action**

Wednesday 13 September 2017

Meeting # 13634

**Quote:- “The most important thing a father can do for his children is to love their mother” (or father)**

A great roll up for this week’s meeting, obviously wasn’t club assembly this week!  
Or was it the interesting speakers we had in Paul Sullivan and Col Pearce?  
Paul and Col gave us an insight to “Microlend”

**Microlend** is a charity run by volunteers to assist people with a path out of poverty. This is done by **lending people money** who would not normally have access to funds to **start their own business**. Starting the business gives them independence, some financial freedom and motivation.

You can donate funds to Microlend so these funds can be lent to suitable persons in “third world countries”

Good to have a visit from Gen Gitteos, a former member, this week, she always brings a smile with her.

**Your club has its monthly Board meeting next Tuesday at 5.30pm**

If you have any matters you would like to put to the board please see one of your directors or myself before then.

A couple of good projects coming up soon.

**The Dungowan campdraft** is on 23/9/17, Ron Allen is looking for volunteers to help with the bar, RSA required.

Did my first ever campdraft at Dungowan many a year ago, came third, should have retired on that note!

DJ will be looking for volunteers for the **Hummingbird ball** on 25/11/17

Again we will be helping with the bar work, RSA required!

If you are struggling to make it to meetings, these projects are a great way to do a make-up and get your ratio up to speed

Spring is in the air so get out and enjoy it **Remember life is very short**

Cheers Kind Regards Michael Smith

Any man who can drive safely while kissing a pretty girl is simply not giving the kiss the attention it deserves. Albert Einstein.

Two consenting cats can increase the cat population to 27,000 in just two years.  
Actuary needing a holiday.

## Bulletin Notes – Guest Speaker 6/09/2017

### Paul Sullivan & Col Pearce Tamworth Chapter Microlend Australia

Paul & Col started a chapter of 'Microlend' in Tamworth after a visit to Kip in the Southern Highlands of Papua New Guinea. The unemployment rate was 98% and most of the village inhabitants were subsistence living from their gardens. They were the first white people to be seen since 1976 when the missionaries departed.

- No electricity, no water, no radio, no TV, no refrigeration.
- Poor hygiene & high levels of disease
- 25-27 °C daily max 14-17°C daily min, >100 inch precipitation per annum
- Very remote village, live in grass huts



- Very fertile friable volcanic soil - plenty of vegetables - protein deficient
- Poor public transport – few poorly maintained private vehicles

#### As a result of the first visit

- Bought a shipping container to send medical supplies - linked with Rotary's "Grand Plan for PNG" RAWCS Overseas Fund (Jim Levi)
- Sending hospital beds, baby scales

#### Educational Development

- Free education for last 6 years
- Readers for infant school
- 7 box trailers of secondary library books

- Library shelves
- 6 New black boards, white boards
- Chairs, tables etc

### Financial Development - Microlend

- Formed a micro-finance committee >20 people
- Goal to raise \$50,000 per year
- 100% of funds are lent out – no admin costs
- Loan money to locals to start small businesses
- Repay principle + management fee (12% - very cheap) eg Lend \$500 for raising chickens
- Buy 100 day old chickens @\$1 per chicken + \$400 for food. Sell 100 chooks in 2 months for \$12 = \$1,200
- Pay back \$550 then we RELEND the money

### Business manager is:

- full time
- trains potential business owners
- manages owners carefully
- is only paid from management fee after capital is repaid
- 3 independent trustees, need 2 to sign cheque
- 80 % of loans are to females- better managers and more reliable

Raising chickens



KIP market



**REPORT TO BOARD-**  
**ROTARY CLUB OF TAMWORTH FIRST LIGHT FOUNDATION**  
**AS AT 30JUL17**

**1.2016-17 BOARD DONATION** A donation of \$3000.00 was received from Terry Robinsons Board this year. The continued support of the Club's Board is very much appreciated by the Trustees of the Foundation. The goal of a \$100,000 Club Foundation is near. The Trustees hope this will be achieved during the 2018-19 Board year and will be requesting the Club to continue their support. There is no requirement for the Club to make an annual donation. However, the respective Boards have seen fit to give their continued support.

**2.CURRENT BALANCE** As at 23JUN17 the balance of the Foundation account is as follows:

Term Deposit-Northern Inland Credit Union-Due 30JUL17-	\$90,871.19	
Accrued interest to 23JUN17-		* \$ 2,317.00
Additional deposit 23JUN17-		\$
<u>3,000.00</u>		
<b>TOTAL</b>	<b>AS</b>	<b>AT</b>
<u>\$96,188.19</u>		23JUN17

\*Additional interest will apply as of 30JUL17 The existing Term deposit will mature on 30JUL17 and the total funds including interest will be reinvested for a further term of 11 months to 30JUN18. The current interest rate is 2.8% PA.

**3.PURPOSE OF FOUNDATION** Some years ago, the club held an assembly to discuss the future of our fundraising activities. At that time, the club was heavily dependent on the Golf Trip income which at that time was, and remains to be, very successful. Ideas were sought as to alternative methods of fund raising. The Rotary Foundation concept and the idea of accumulating wealth through a sovereign fund, i.e., allocating to a fund an amount of capital which is wisely invested which returns a steady, conservative income stream was put forward and adopted. A Trust was formed and the current trustees are Michael O'Connor, David Hinwood and Brian Thompson. The name of the Trust is the "Rotary Club of Tamworth First Light Inc Foundation". The original intent of the First Light Foundation was to establish a sovereign fund over a number of years, which would reach around \$100k and then the interest generated could be used at the discretion of the Board of our club for Rotary activities upon request to the Trustees. The club has made regular annual donations over the years and with accumulated interest we should reach our target in the 2018-19 financial year.

The First Light Foundation was intended to be a long-term visionary strategy, similar to the highly successful Rotary Foundation but on a club scale. It is forward planning and intended to be a buffer for future interruptions to our revenue streams. It is a strategic reserve and could be utilized in the event a major natural or man-made disaster in the Tamworth/District region. In this unfortunate situation, our club would be in a position to make a major contribution to any relief effort. The Trustees appreciate the Clubs continued support to date

.Michael O'Connor; David Hinwood; Brian Thompson; Trustees-Rotary Club of Tamworth First Light Foundation

Meeting Roster	Wednesday 13 September	Wednesday 20 September	Wednesday 27 September
Venue	West Diggers 6.30 for 7am	West Diggers 6.30 for 7am	West Diggers 6.30 for 7am
Topic	Barry Biffin International Tent Pegging Federation World Cup	Ruyth Duffy Director Public Tam Network Schools NSW	Phil Betts Tam Astronomy Club
Door Team	Dwone Jones Louise Matthews	Dennis Johnson Brett White	Sue O'Connor Laurence Hearne
Meeter & Greeter	Phil Lyons	Michelle Shanahan	Terry Robinson
Welcome	Chris Watson	Steve Massey	Rob Clifton
President Assist	Peter Pulley	Phil Lyon	Graham Dooley
Visitor Assist	Max Cathcart	Brian Logan	Lesley Hood
Corporal Assist	Brodie Shields	Phil Heffernan	Dennis Maunder
Bulletin Notes	Maureen Thornton	Helen Tickle	Jim Raymond
Introduction	Maureen Thornton	Helen Tickle	Jim Raymond
Vote of Thanks	Richard Walker	Simone Church	Brian Logan
60 seconds	<b>Lesley Hood</b>	<b>Tom Hellmann</b>	<b>D Jones</b>
PO Raffle	<b>8 September</b>	<b>15 September</b>	<b>22 September</b>
	James Treloar Jim Raymond	Richard Walker Jim Raymond	Richard Walker Terry Robinson
<b>29 September</b>	<b>6 October</b>	<b>13 October</b>	<b>20 October</b>
Terry Robinson Dwone Jones	Dwone Jones Chris Watson	Chris Watson	
<b>Corporals for September</b>		<b>Corporals for October</b>	
Steve Hawkins & Peter Bell		Bret White & Simone Church	
<b>Birthdays, Anniversaries and Inductions</b>			
<b>Members Birthdays</b>	14/9 Jane Bradford and Richard Hardwick		
<b>Partners Birthdays</b>	16/9 Patricia Burgess		
<b>Anniversaries</b>	14/9 (60 years) Dick & Pauline Davison; 17/9 (21 years) Peter & Annette Ryan		
<b>Club Induction</b>	nil		
<b>Attendance</b>	31/8- 72%; 6/9- 81%		
<b>Make-Ups</b>	nil		
<b>Visiting Rotarians</b>	nil		
<b>Visitors</b>	Kaisa Kosunen; Col Pierce; Helen Pierce; Paul Sullivan; Peter Leonard; Genevieve Gittoes; Mitch Soree.		
<b>Heads &amp; Tails</b>	Phil Heffernan		
<b>Raffle</b>	James Treloar		

## The Object of Rotary

The Object of Rotary is to encourage and foster the ideal of service as a basis of worthy enterprise and, in particular, to encourage and foster:

- **FIRST.** The development of acquaintance as an opportunity for service;
- **SECOND.** High ethical standards in business and professions; the recognition of the worthiness of all useful occupations; and the dignifying of each Rotarian's occupation as an opportunity to serve society;
- **THIRD.** The application of the ideal of service in each Rotarian's personal, business, and community life;
- **FOURTH.** The advancement of international understanding, goodwill, and peace through a world fellowship of business and professional persons united in the ideal of service.

### Rotary Grace

O Lord and giver of all good  
 We thank Thee for our daily food  
 May Rotary Friends and Rotary ways  
 Help us to serve Thee all our days

### The Four-Way Test

#### Of the things we think, say or do

1. Is it the TRUTH?
2. Is it FAIR to all concerned?
3. Will it build GOODWILL and BETTER FRIENDSHIPS?
4. Will it be BENEFICIAL to all concerned?

### Tamworth—First Light

Meets Wednesday morning,  
 6:30 for 7:00 am at  
 Wests Diggers  
 Kable Avenue  
 TAMWORTH NSW 2340  
 Phone: 02 6766 4661

Club Officers and contact details

#### President—Michael Smith

president@tamworthfirstlight.org.au

#### Secretary—Michael O'Connor

secretary@tamworthfirstlight.org.au

### Other Clubs meet:

<b>Monday</b>	Tamworth West, West Tamworth Bowling Club, 6:30pm
<b>Tuesday</b>	Tamworth Rotary Club, Service Club, 6:15pm
<b>Wednesday</b>	Tamworth on Peel – (Calala Rotary), Calala Inn, 6:30pm
<b>Friday</b>	Tamworth Sunrise, Sanctuary Inn, 7:00am