



ANNUAL REPORT 2020





ACKNOWLEDGEMENT OF COUNTRY

Ishar acknowledges Aboriginal and Torres Strait Islander Peoples as Traditional Custodians of Country across Western Australia.

We pay our respects to their cultures, Elders past, present and emerging, and we commit to working together for our shared future.

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OUR VISION

Inspiring women, families and communities

OUR MISSION

To provide inclusive, holistic and culturally sensitive services for women and their families promoting healthy communities.

OUR VALUES

Respect

Commitment

Integrity

Collaboration

"Ishar for me same like as new house. Yeah, two house. Another house in my life. One house my mum house, another house Ishar"

— Anonymous, Domestic Violence Support Group

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A WORD FROM THE CHAIRPERSON

In a year that has seen worldwide challenges of the COVID 19 Pandemic, Ishar has remained strong and focused ensuring that where ever possible our services continued to be provided.

Ishar was the winner of the National Migration Council's Award for Empowering Women for the Domestic Violence Program - Daring to Speak, and placed third in the State's Resilience Awards for the Domestic Violence Support Program - true recognition of the importance of the program.

The Board and Staff were ready to finalise a new 5-year strategic plan for 2020-2025 however due to COVID and the uncertainty in both business and government the Board has put this on hold until early 2021.

Board member Jaya Dantas, whom served Ishar from 2013 -2019 and was Vice Chair from 2016-2019, completed her term. We thank Jaya for her years of contribution and know she is a lifelong friend to Ishar.

We welcomed Simone Sharp, and will see Anna Petterson and Rebecca Carbone officially join the Board this coming year.

On behalf of the Board, I would like to thank Andrea and the staff and volunteers of Ishar for their continued dedication and commitment to the services provided to women and their families.



Sandy McKiernan
CHAIRPERSON



A WORD FROM THE CEO



Every year I present the annual report with a sense of achievement. This year is no exception as we achieved all the goals for 2019-2020!

We developed our new strategic plan, introduced a staff 'Mental Wellbeing' policy and plan, received accreditation for our mental health services, established a new partnership with the 'Northern Suburbs Community Legal Centre', expanded our social work team, family and domestic violence (FDV) and mental health services.

When we began this year, no one realised how much we would have to change our

business practices in response to COVID 19. I bow to my staff and thank them for being efficient, resilient, professional and compassionate in their responses.

I sincerely thank the Board for volunteering their time and for their professional and dedicated governance of the organisation and our funding bodies for their continued support. I also appreciate our team of volunteers – without their support, several client services would not have been possible.

To me the most important people are our clients – thank you for placing your faith in us.

We will continue to work with you towards a better tomorrow.

A handwritten signature in black ink that reads "Andrea Creado". The signature is written in a cursive style with a horizontal line underneath.

Andrea Creado

CEO

WHO WE ARE

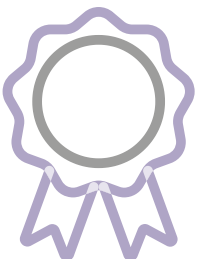


This year Ishar proudly celebrated 27 years of service. Since 1992 we have provided vital health and wellbeing services to refugee and migrant women in an endeavour to promote healthy communities.

We operate using the 'social model' of health in which the presenting 'medical' condition is not separated from the interconnections of personal, social, economic, cultural, age and gender related issues. We serve women across all age ranges from young girls to seniors.

- Youth Services (14 -25 years)
- Neighbourhood Mothers for women who have lived in Australia for under ten years and with children aged under 12 years
- Family and Domestic Violence (FDV) support services, for women at risk of, or with lived experience of FDV
- Health and well-being services (including doctors, nurse, midwife, psychologists, dietitian and social workers).
- 40+ Lifestyle Program (women over 40 years to seniors)
- Carers of individuals with mental health issues and people with disabilities
- Settlement, Engagement & Transition Services for refugees who have arrived in the last five years

As the only women's health centre specifically addressing the needs of multicultural women Ishar is very experienced in both working collaboratively with other agencies and meeting the requirements of funding bodies.



EMPOWERING WOMEN AWARD

FIRST PLACE AUSTRALIA WIDE FOR FDV SERVICES
AT THE MIGRATION COUNCIL OF AUSTRALIA

DISASTER RESILIENCE AWARD

THIRD PLACE IN WA FOR FDV SERVICES



OUR CLIENTS

Ishar Multicultural Women’s Health Services provides a range of holistic services to women from all walks of life and cultural backgrounds. Ishar is a LGBTQI friendly service and welcomes women of any sexual orientation, anyone who identifies as a woman and anyone who was assigned female identity at birth.

All programs and services are strength-based and client-focused, meaning they are tailored according to peoples individual needs. Interpreters are available for all Ishar services.

The Translating and Interpreting Service (TIS) was used on 1765 occasions and engaged interpreters that spoke 41 languages.

Each year Ishar sees approximately 1800 women with 50,000 service delivery contacts across all programs.

1765

INTERPRETERS USED FOR APPOINTMENTS

41

LANGUAGES SPOKEN

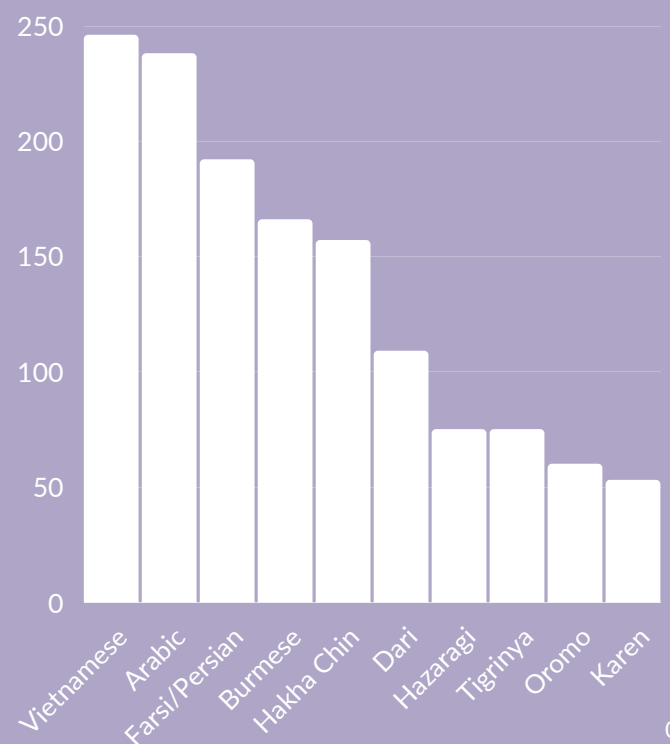
50,000

SERVICES DELIVERED FY 2019/2020

1800

CULTURALLY AND LINGUISTICALLY DIVERSE WOMEN

Fig. 1 The Top 10 languages for clients engaging TIS interpreters



WOMEN'S HEALTH

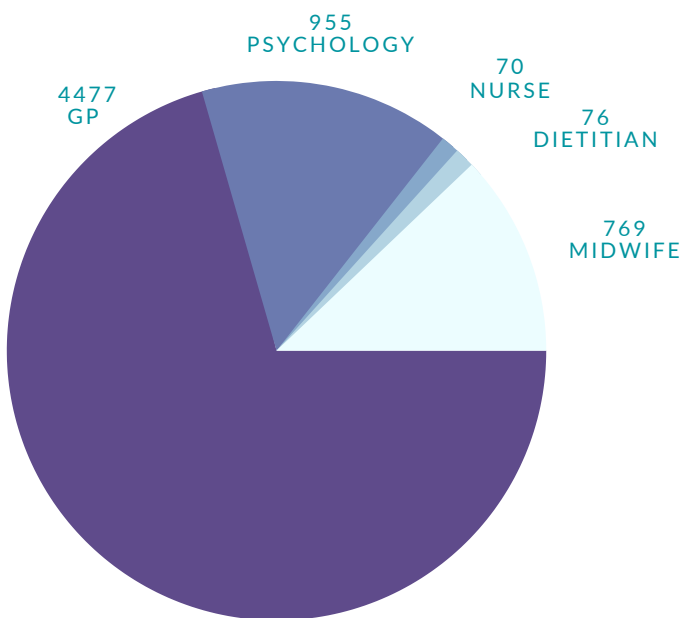
The women's health clinic has continued to be run 4 days a week (Tuesday – Friday) for the past year. Ishaar has 4 dedicated female doctors who each attend one day a week to see women for sexual and reproductive health issues. The Female GPs also conduct mental health assessments, write care plans for clients and have recently added iron infusions to the list of services offered.

COVID-19 was a significant challenge for this service. The majority of our clients speak English as a second language and have very low levels of computer literacy. This made it very difficult for them to access telehealth. The medical team rose to the challenge, organising telephone appointments for women who didn't need to be seen in person and sending scripts directly to the pharmacy to reduce the number of clients who needed to visit the centre. The essential staff and medical team were kept safe through a number of measures undertaken and a donation of PPE from Minderoo Foundation.

5578

HEALTH SERVICES DELIVERED FY 2019/2020

Fig. 1 Health service deliveries by discipline



CASE STUDY

The importance of this service can be illustrated by a recent case study. A young woman was referred to Ishaar by Humanitarian Entrant Health Service.

She was a recently arrived refugee from Myanmar and didn't speak English. She was Hepatitis C and HIV positive and had a past history of Hepatitis A, Hepatitis B and chickenpox. She had very low levels of health literacy and no understanding of preventative health.

She had a 3-year-old son who was at high risk of being infected by his mother as he was not taking antiretroviral (HAART) medication regularly. This client saw the GP on a number of occasions, was provided with an interpreter, and given longer appointments. This ensured the GP had sufficient time to explain her conditions, treatment options and the importance of preventative health for both her and her son.

She received education and support regarding HIV and Hepatitis C including treatment options, prevention of transmission and living with these diseases. Cervical screening was carried out and her options regarding contraception explained and an IUD inserted. The doctor also explained the importance of her son taking HAART medications and ensured she had access to these medications.

By providing a non-judgemental respectful service and taking the time to fully explain her conditions and options, the medical team at Ishaar ensured this client and her son had the best possible health outcomes.



WOMEN'S HEALTH

ANTENATAL CARE

Ishar provides an antenatal shared care service with local maternity hospitals. Women with low risk pregnancies see our midwife and GP regularly and can be seen from the beginning of pregnancy to 36 weeks gestation.

Continuity of care and longer appointments also allow for the midwife to build a rapport with the clients. Many of the women who utilise this service have only been in Australia a short time. Women who have given birth in other countries often find the Australian model of care overwhelming and require time and support to understand the need for all the tests and appointments required in Australia.

In addition to antenatal care the midwife provides postnatal support to women. She visits them at home following the birth of their baby and runs a Mums' Group for women with children under 12 months of age.

The success of this program is illustrated by the number of women who return for care in subsequent pregnancies and those who self-refer into this service following a recommendation from friends or family members.

Pregnancy can be a stressful time for women and they often need the support of the other services offered at Ishar.

769

ANTENATAL/PERINATAL SERVICES DELIVERED FY 2019/2020 TO

369

CULTURALLY AND LINGUISTICALLY DIVERSE WOMEN

CASE STUDY

A young woman had recently arrived in Australia from India. She was pregnant with her first child and referred for shared care by Osbourne Park Hospital. She spoke minimal English and required a Hindi interpreter. Initially her appointments with the midwife were fairly routine including discussions about her physical discomforts and health and education regarding her pregnancy. Over time she learnt to trust the midwife and started to open up about other parts of her life.

She was married to her cousin and living with her in-laws (her aunt and uncle) who were verbally and emotionally abusive towards her and expected her to do all the housework and cooking. The midwife explained that the way she was being treated was not acceptable and considered to be family and domestic violence in Australia. She was referred to Ishar's family and domestic violence program. She started counselling and attended the FDV support group.

She was really happy with the support she received and appreciated the collaboration within Ishar to ensure all her needs were being met. After the birth of her baby she continued to access services at Ishar including the doctor, Mums' Group, FDV support group and counselling.



FAMILY & DOMESTIC VIOLENCE

SUPPORT SERVICES

The FDV support services provide vital services to address the high level of FDV prevalent within the culturally and linguistically diverse (CaLD) community.

Refugees and migrants often come from parts of the world with a strong tradition of patriarchal codes of civil and family belief. On arrival in Australia, the men are confused by the freedoms and equity accorded to women and may respond aggressively. Over the past 4 years, Ishar has seen an increasing number of women who are seeking help for FDV. The FDV support services have increased by over 500% since the second half of 2017. In the 2019/2020 financial year a total of 764 services were provided to 358 women by the social workers and counsellor.

During the COVID 19 pandemic, Ishar's FDV services increased by 20%. The social isolation and economic destabilisation that occurred gave perpetrators of FDV opportunities to exercise control and power and to be violent.

PREVENTION PROGRAM

The program Free from Family and Domestic Violence co-designed and co-facilitated by the following consortia:

- Ishar- Lead agency
- Ethnic Communities Council of WA,
- Multicultural Services Centre,
- Metropolitan Migrant Resource Centre
- Orana House -Women's Refuge & Crisis Services

Domestic violence is the leading preventable contributor to death, disability and illness in women aged 15-44. This project addresses a preventative approach to FDV by visiting schools, women's groups, community leaders, community groups, men's groups and others. The workshops focus on respect, relationships, and the insidious nature of FDV. The program will deliver culturally appropriate FDV training face-to-face and on-line for both the culturally and linguistically diverse (CaLD) and FDV services sectors to enhance the choice of support services that CaLD survivors of FDV can access.

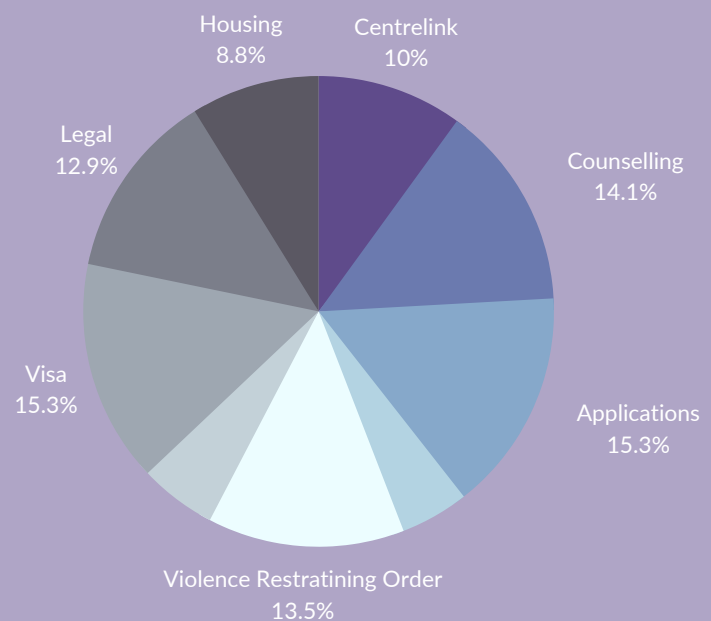
764

FDV SUPPORT SERVICES DELIVERED BY THE SOCIAL WORKERS AND COUNSELLOR TO

358

CULTURALLY & LINGUISTICALLY DIVERSE WOMEN WITH LIVED EXPERIENCE OF FDV

FIG. 3 SUPPORT SERVICES PROVIDED



695

CULTURALLY & LINGUISTICALLY DIVERSE WOMEN ATTENDED EDUCATIONAL WORKSHOPS

110

SERVICE PROVIDERS FROM 6 AGENCIES ATTENDED TRAINING

LIVING WITH FDV

CLIENT STORY

I was a single mum in my country (Armenia) with two wonderful sons, the elder is 10 years old, the younger will be 9, that time they were 8 and 7. We were very happy. My sister lives in Canada and has a good husband. She encouraged me to find husband online. She sent me some dating websites and I registered myself.

I started to think about having a complete family for the children and myself. I longed for them to have a father figure who would love them. I met Dean on online in late 2017. We communicated online daily. He came across as a good man promising to be a good husband and stepfather to my children. He stated he did not drink or smoke. I shared about my culture and beliefs including not having sex with him before marriage, to which he agreed.

Our first meeting was in Bali. A month later he came to Armenia where we were married in March 2018. After approximately 3 months he stated he didn't like Armenia, the people or the culture. I arrived in Australia in August 2019.

I was excited to join my husband however I received a rude shock. From the beginning he did not want us to sit and eat together. He expected me to cook, clean and tidy the inside and the outside of the house, including lawns and garden bed. He stated that besides all these things, I want you to clean my car as you are not contributing financially.

I was not to leave the house unless one of his friends was with me also stating there was no bus near us however I later discovered there was a bus stop very close to our home. His family suggested he allow me to volunteer once a week however he did not agree to this.

My sexual experience with him was rough. I felt he never looked at me as his wife or as woman but only as a sex object. This made me feel like I was ugly, worthless and like a sex slave. He stated he didn't want me to be a woman with an education who could live independently of him.

I used to feel I was a strong woman, however after living with him I felt I was nothing and worth nothing.

On many occasions he would suggest if I wanted to contribute financially I should start selling drugs or offer myself for medical science experiments.

"I used to feel I was a strong woman, however after living with him I felt I was nothing and worth nothing"

He didn't want me to go to a free English class scaring me with his driving, he began to hit me over the head and face. When we arrived at the traffic lights I jumped out of the car and went to the police. The police provided phone numbers for family violence support. I called the Women's Domestic Violence Helpline. The next day I was connected to Ishar who provided me with food and clothing. I was moved to Zonta House Women's Refuge when a bed became available – this was in January 2020.

Since then I have been living at Zonta House and Ishar have been supporting me with counselling and practical support.

I am being assisted by Ishar staff in applying for a New Zealand work visa. It is my desire, if accepted, to work in New Zealand and save enough money to bring my two sons to New Zealand to live with me and make a life together.

CARER SUPPORT & 40+ WOMEN'S GROUP

CARER SUPPORT

Carer Support Services Program is funded by the Mental Health Commission and provides a range of free holistic services to unpaid CaLD Carers of someone needing support with their mental health. The program has provided over 181 individual sessions with the Social Worker and Counsellor.

The program encourages the engagement and social participation of the CaLD carers with the aim to connect the carers with the wider community.

The program focuses on reducing the stigma of mental health by educating different CaLD communities.

The weekly support group brings a lot of fun to the migrant and refugee women and connects them to community. The 52 sessions included educational workshops to help the women:

- Socialise and share their stories
- Improve their English proficiency and develop their communication
- Enrich relationships and social connections
- Educate the women about the Australian culture and their rights
- Learning coping strategies to deal with their caring role and social isolation
- Improve their social, emotional and mental health and well-being

The Carer Support Program offers:

- Counselling
- Respite
- Group Therapy
- Home Visiting
- Outings
- Events

181

INDIVIDUAL ADVOCACY AND SUPPORT SESSIONS WITH SOCIAL WORKER AND COUNSELOR

52

EDUCATIONAL WORKSHOPS

40+ WOMEN'S LIFESTYLE GROUP

The groups address the high level of social isolation prevalent among multicultural women from refugee background with negative health and well-being impacts.

The program delivered over 52 information sessions on health and wellbeing, and arranged outings and social activities specifically for women over 40 years from CaLD backgrounds. Refugee and migrant women age faster than the general population, prompting the need to lower the age bracket from over 60 to 40 years and older. There has been a significant increase in the number of women attending on a regular basis which confirms the need for the 40+ programs.

The groups encourage women to leave the house and socialise with women from different cultures but similar ages and fosters an environment where women feel safe to learn skills, celebrate diversity and culture and connect with other women to build friendships.



LIVING IN ISOLATION

CLIENT STORY

Atifa is a 51 year old woman from a middle eastern background who immigrated to Australia 23 years ago. During the pandemic Ishar was unable to run support groups, so Ishar conducted welfare calls to ensure that the clients were safe and supported.*

When the support worker spoke to Atifa, she was very vulnerable and going through a difficult time due to her obesity. She was crawling on all fours and could not get to the shower by herself. Her situation was deteriorating rapidly.

As feelings of hopelessness increased, Atifa stated that she was eating more to end her life. Ishar provided her with tools and tips to help look after her mental health and referred her to one of the psychologists.

The weekly welfare call encouraged her to go to the GP and get a Mental Health Care Plan. Another follow up call was made to ensure that Atifa was safe and ready to see the psychologist. An appointment was made with the psychologist and she attended the phone counselling session using an interpreter.

Atifa was very happy we reached out with the service and that without the welfare calls and the encouragement she received, she would not have sought professional help.

*Photo: Carers & 40+ group outing to Araluen. Please note the woman pictured is not Atifa**

NEIGHBOURHOOD MOTHERS

Since 2006 Ishar has provided a program specifically for newly arrived mothers with children under 12 years of age. Ishar started the program to address the cultural gap and difficulties parents were facing parenting their children in an Australian context, while maintaining their cultural values.

The program commenced with 25 registrations and has grown in popularity with over 100 registrations. Each week 60-80 women attend and 20-30 children are in the creche.

The creche is run by bilingual-support workers which allows for better communication between workers and the children. Over 40 workshops with evidence based educational activities such as Rhyme Time, storytelling and activities were provided while the mothers engage in educational workshops and learn other skills like sewing.

Over 180 information sessions and activities were delivered to 245 women from Afghanistan, Iran, Iraq, Syria, Pakistan, Sudan and Somalia.

The culturally & linguistically sensitive sessions included:

- Education sessions on women's health, cervical & breast screening
- Navigating & accessing mainstream support services
- Building personal capacity & independence to solve problems
- Rights & responsibilities of Australian citizens
- Parenting & communication skills
- Sewing
- Aboriginal culture, history & art

245

WOMEN ATTENDED WORKSHOPS

180

INFORMATION SESSIONS AND WORKSHOPS

CASE STUDY

Women often comment that Neighbourhood Mothers is like a second home and the group is often described as the highlight of their week.

Neighbourhood Mothers provides a safe space for the women to connect offering education, training, friendship and support for women without family in Australia. Mothers within the groups have formed friendships and continue coming for years.

Four young Afghani mothers, who have attended the program for three years, were newly married and could not speak English. They had no family support networks here. Ishar has become their family and has journeyed with them through marriage, pregnancies and the births of nine children between them. The women now speak English, have drivers' licences, have a social network and have progressed from volunteers to paid support workers in the program.

This opportunity has helped build their self-confidence and gain valuable work experience. These women are an encouraging example of how Ishar supports women's empowerment and capacity building.



SETTLEMENT, ENGAGEMENT & TRANSITION SERVICES

Ishar has successfully secured the continuation of the Settlement, Engagement & Transition Support (SETS). SETS provides settlement services to refugees on specific visas who have arrived in the last five years.

Ishar works collaboratively with four other service providers in the SETS consortium. This consortium is made up of:

- City of Stirling – the lead agency
- Association for Services to Torture and Trauma Survivors (ASeTTS)
- Youth Futures
- Metropolitan Migrant Resource Centre (MMRC)
- Ishar

The Welcome HUB was established where Ishar collaboratively provides settlement services for SETS clients. Between the various partners in the consortium the following services are provided: drop in casework, referrals and appointments for casework, specialist settlement related casework in the areas of youth and families and women.

Key presenting issues are:

- Migration - Sponsorship of family members
- Housing
- Centrelink
- Citizenship
- Forced marriage legal support
- Mental health support
- Financial support ie. payment plans
- School advocacy
- NDIS advocacy
- Preemployment preparation

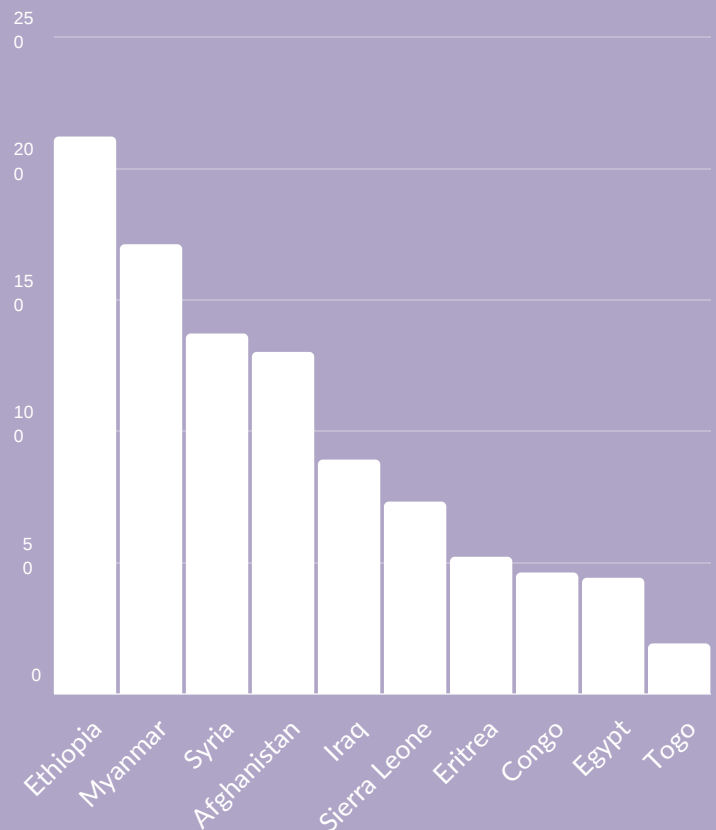
1457

SUPPORT SERVICES DELIVERED BY THE SOCIAL WORKER TO

283

CULTURALLY & LINGUISTICALLY DIVERSE WOMEN AND FAMILIES

FIG. 4 TOP 10 COUNTRIES OF ORIGIN





COVID-19 WELFARE RESPONSE

A multi-pronged client-focused approach to support refugee and migrant women during the pandemic was launched. This approach was based on research Ishar conducted to better understand what women were experiencing during the pandemic.

The bi-lingual support workers conducted welfare calls to address the severe effects of social isolation, provide health safety information from the Department of Health in their language and address any concerns including safety, financial issues, food insecurity, and family and domestic violence.

The results of the calls were:

- 31% were feeling isolated and lonely
- 22% needed counselling
- 26% didn't have access to sanitary items
- 42% had health concerns
- 22% had financial concerns
- 17% had safety concerns
- 16% had isolation concerns

The calls resulted in a 40% increase in referrals to Ishar's social workers, nurse, midwife, counsellors and psychologist (essential staff).

Ishar introduced technology to reduce face to face encounters. However, due to the sensitive nature of the work and the vulnerability of the clients, their lack of digital literacy, and the need for interpreters for the majority of client interactions, removing face-to-face interactions and only using technology was not in the best interest for the clients. Thus, Ishar's dedicated essential staff continued to provide vital services in person to ensure vulnerable refugee and migrant women received the support they needed throughout the pandemic period.

During the restricted period, Ishar received many forms of support, kindness and generosity from the community. A heartfelt thank you to the organisations who donated PPE, food, clothing, furniture, and funding.

1000

WELFARE CALLS TO

487

CULTURALLY & LINGUISTICALLY DIVERSE WOMEN

810

ACTIVITY PACKS SENT TO 60 COMMUNITY WOMEN

HOME ACTIVITY PACKS

Neighbourhood Mothers conducted a special 12-week program in which over 810 activity packs were sent to 60 community women. The purpose was to encourage parents to engage their children in educational activities as a replacement for the activities they would have participated in during the weekly group. The packs contained fun, educational activities for mums and children to enjoy together:

- Physical activities for indoor and outdoor play
- Arts and crafts
- Recipes - healthy options and cultural recipes
- English language exercises
- Colouring activities
- Books for the children to practice reading
- Health hygiene information in language
- A special Mother's Day pack

The intention was to provide activities for the women to do with their children and to continue the educational component of Neighbourhood Mothers for parenting issues. The unintended, but beneficial outcome, was the welfare calls which gave the women the opportunity to discuss issues they were facing in the home, accessing services and providing valuable insight as to what was happening in the community.



OUR EVENTS

WOMEN'S HEALTH WEEK

Women's Health Week was a busy time for the health team at Ishaar. A number of events were run in conjunction with North Metro TAFE and BreastScreen WA. Each day a talk was given to the TAFE English language students covering a variety of topics including:

- Women's health and the importance of cervical and breast screens
- Respectful relationships and your rights
- Financial empowerment
- Continence

A Women's Health and Wellbeing Expo was held on the Friday at NM TAFE and over 400 women attended including Ishaar's clients, English language and other TAFE students and the general public. The 40 stall holders included a range of health services, organisations working with refugees and newly arrived migrants, support services and WA Police. The evaluations showed that only 5% of the attendees spoke English at home and people who spoke 40 different languages attended. The Expo addressed many of the barriers women face when accessing health and support services such as lack of knowledge and language difficulties.

As a result of this project women are more aware of the services available at low or no cost in the Perth Metro area. They learnt about the importance of regular health checks including breast and cervical screens and where to get these, what constitutes domestic violence and where to seek help, as well as basic financial skills.

400

COMMUNITY WOMEN ATTENDED THE EXPO AND SPOKE

40

DIFFERENT LANGUAGES

INTERNATIONAL WOMEN'S DAY MULTI-FAITH FORUM

International Women's Day (IWD) 2020 signified a new tradition for the Ishaar community. Ishaar hosted the first multi-faith panel-based discussion led by female religious educators on women's rights, sexual and reproductive matters and health and wellbeing. The forum's panel consisted of Buddhist, Muslim, Baha'i, Christian and Hindu female religious educators.

Over 200 community women and service providers attended the event.

The panel comprised of:

- Aisha Nancy Novakovich, the Chair of Roots TV, a not-for-profit organisation that connects communities through media.
- Sunili Govinnage, trainer, facilitator, lawyer and consultant who is passionate about the power of story and community in social justice spaces.
- Margaret Riebau, member of the Baha'i faith, activist in fostering harmony among religions, protecting the environment, and children's spiritual education.
- Kelley Chisolm, speaker, author, overseas aid worker and perpetual student.
- Mamta Kochhar, Advanced Skills Lecturer in South Metropolitan TAFE and founding President of United in Diversity, a not-for-profit that works to help migrants and refugees into the community so that they can have an even more cohesive community in the future.

200+

COMMUNITY WOMEN AND SERVICE PROVIDERS ATTENDED THE IWD MULTIFAITH SEMINAR



LET'S TALK CULTURE

Ishar has been successfully funded to deliver Let's Talk Culture Seminars 2020-2024. The seminar series aims to assist professionals to work in a culturally responsive way with clients from culturally and linguistically diverse backgrounds, especially in mental health.

In 2019 Ishar hosted three Let's Talk Culture seminars to over 360 service providers on:

- 'Ageing, Isolation and Mental Health in CaLD Communities'
- 'Alcohol & Other Drug Use in CaLD Communities'
- 'LGBTIQ+ in CaLD Communities'

Over 87 organisations were represented at the seminars. 98% of attendees were surveyed with an 88.5% satisfaction rate and an 88% increase in knowledge or awareness regarding the issue, its effect on the CaLD community and how to work in a culturally responsive manner.

88.5%

SATISFACTION RATE

80%

INCREASE IN KNOWLEDGE

87

ORGANISATIONS IN THE PERTH METRO AREA WERE REPRESENTED



FINANCIAL STATEMENTS

STATEMENT BY THE DIRECTORS

The directors have determined that the Association is not a reporting Association.

The directors have determined that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

In the opinion of the directors the accompanying financial statements:

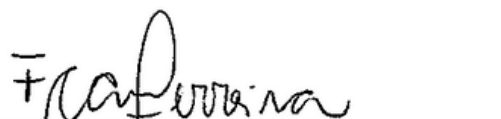
- (a) Present fairly in accordance with the accounting policies described in Note 1 to the financial statements, the financial position of Ishaar Multicultural Women's Health Services Inc. as at 30 June 2020 and the results of its operations for the year ended;
- (b) The financial statements are based on proper accounts and records;
- (c) The funds provided by the Department of Health WA, have been used for the agreed purpose;
- (d) All terms and conditions of all Service Agreements have been observed;
- (e) All statutory employer obligations and insurance arrangements are in place; and
- (f) At the date of this statement, there are reasonable grounds to believe that Ishaar Multicultural Women's Health Services Inc. will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the directors and is signed for and on behalf of the directors by:



Position: Chairperson

Date: 18-9-2020



Position: BOARD DIRECTOR
Date: 18.09.2020

DIRECTORS DECLARATION

Director's declaration – per section 60.15 of the Australian Charities and Not-for-profits Commission Regulation 2013

The directors declare that in the directors' opinion:

(a) there are reasonable grounds to believe that the Association is able to pay all of its debts, as and when they become due and payable; and

(b) the financial statements and notes satisfy the requirements of the Australian Charities and Not-for-profits Commission Act 2012.

Signed in accordance with subsection 60.15(2) of the Australian Charities and Not- for-profit Commission Regulation 2013.

A handwritten signature in black ink, appearing to read 'S. McKinnon', with a horizontal line extending to the right.

Director

Dated this 18 day of September 2020

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Income	Note	2020	2019
Grant Income	2	1,372,403	1,238,261
Other Income			
Interest		3,656	3,179
Participant fee & cost recovered		27,580	30,130
Donations		20,254	12,339
Membership fees		-	-
Miscellaneous Income	3	52,898	13,154
Total Income		1,476,792	1,297,063
Expenses		2020	2019
Advertising		4,254	34,193
AGM/Meeting Expenses		1,149	546
Auditor's Remuneration		12,175	6,287
Conference/Seminar Costs		3,450	20,419
Contractors		83,884	63,928
Depreciation		22,171	26,620
Depreciation – Right-of-Use Asset		37,853	-
Donations		250	-
Finance Costs		46,191	36,563
Finance Costs – Right-of-Use Asset		1,923	-
Fundraising Expenses		956	-
Hire (Transport & Venue)		7,503	12,621
Insurance		28,429	30,472
Materials & Supplies		427	7,389
Memberships & Subscriptions		5,978	3,828
Office Expenses		4,756	12,357
Postage		1,961	1,143
Printing & Stationery		5,690	9,494
Recreational & other activities		9,380	3,566
Rent		-	38,346
Repairs & maintenance		9,598	24,767
Replacements (equipment)		882	5,037
Salaries, wages & other employment expenses		1,035,753	916,839
Staff Training & Welfare, Professional Development		2,495	3,325
Superannuation		95,385	80,227
Telephone		14,639	14,499
Travel & Accommodation		3,536	4,425
Workshop, Session & Catering Expenses		11,721	12,475
Total Expenses		1,452,390	1,369,366
(Deficit) / surplus for the year		24,402	(72,303)
Accumulated surplus at the beginning of the financial year		553,442	625,745
Accumulated surplus at the end of the financial year		577,844	553,442

The accompanying notes form part of these financial statements.

STATEMENT OF FINANCIAL POSITION

	Note	2020	2019
Current Assets			
Cash & Cash Equivalents	4	1,141,130	1,002,149
Trade Receivables		15,184	16,167
		1,156,314	1,018,346
Non-Current Assets			
Furniture & Equipment	5	46,274	68,445
Right-of Use Assets	6	75,705	-
Total Assets		1,278,294	1,086,791
Current Liabilities			
Trade & Other Payables	7	55,606	30,467
Provisions	8	136,557	127,042
Income in Advance	9	431,048	375,840
Lease Liability	10	37,765	-
		660,977	533,349
Non-Current Liabilities			
Lease Liability	10	39,473	-
Total Liabilities		700,450	533,349
Net Assets		577,844	553,442
Members Funds			
Accumulated Surplus		577,844	553,442
		577,844	553,442

The accompanying notes form part of these financial statements.

STATEMENT OF CHANGES IN FUNDS

	Accumulated Surplus
Balance at 1 July 2018	625,745
Deficit for the year	(72,303)
Balance at 30 June 2019	553,442
Profit for the year	24,402
Balance at 30 June 2020	577,844

The accompanying notes form part of these financial statements.

STATEMENT OF CASH FLOWS

Cash Flows from Operating Activities	2020	2019
Receipts from grants	1,429,640	1,507,620
Receipts from other sources	99,716	48,951
Payments to suppliers & employees	(1,355,788)	(1,296,872)
Interest received	3,656	3,179
Interest paid for lease liabilities	(1,923)	-
Net Cash Generated by / (Used In) Operating Activities	175,301	262,878
Cash Flows from Investing Activities		
Payments to acquire furniture & equipment	-	(68,872)
Net Cash Used in Investing Activities	-	(68,872)
Cash Flows from Financing Activities		
Repayment of lease liabilities	(36,320)	-
Net Cash (Used In) Financing Activities	(36,320)	-
Net (decrease) / increase in cash & cash equivalents	138,981	194,006
Cash at beginning of the financial year	1,002,149	808,143
Cash at end of the financial year	1,141,130	1,002,149

The accompanying notes form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

Note 1- Statement of Significant Accounting Policies

This financial report is a special purpose financial report prepared in accordance with the requirements of the Australian Charities and Not-For-Profits Commission Act 2012. The Board has determined that the Association is not a reporting Association.

The financial report has been prepared in accordance with the recognition and measurement requirements specified by all Australian Accounting Standards and Interpretations, and the disclosure requirements of:

AASB 101	Presentation of Financial
AASB 107	Statements Statement of Cash Flows
AASB 108	Accounting Policies, Changes in Accounting Estimates and Errors
AASB 1054	Australian Additional Disclosures

The financial report has been prepared on an accruals basis and is based on historical cost and does not take into account changing money values.

New or amended Accounting Standards and Interpretations adopted

The Association has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ("AASB") that are mandatory for the current reporting period. Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

The Following Accounting Standards and Interpretations are most relevant to the Association:

AASB 16 Leases

The Association has adopted AASB 16 from 1 July 2019. The standard replaces AASB 117 "Leases" and for lessees eliminated the classifications of operating leases and finance leases. Right-of-use assets and corresponding lease liabilities are recognised in the statement of financial position. Straight-line operating lease expenses recognition is replaced with a depreciation charge for the right-of-use assets (included in operating costs) and an interest expenses on the recognised lease liabilities (included in finance costs). For classification within the statement of cash flow, the interest portion is disclosed in operating activities and the principal portion of the lease payments are separately disclosed in financing activities.

Impact of adoption

AASB 16 was adopted using the modified retrospective approach and as such the comparatives have not been restated.

The impact of adoption on opening retained earnings as at 1 July 2019 was as follows:

Right-of-Use Assets (AASB 16)	113,558
Lease Liabilities - Current (AASB 16)	(36,320)
Lease Liabilities - Non-Current (AASB 16)	(77,238)
Reduction in opening retained earnings as at 1 July 2019	-

Right-of-use assets

A right-of-use is recognised at the commencement date of a lease. The right-of-use asset is measured at cost, which comprised the initial amount of the lease liability, adjusted for, as applicable, any lease payments made at or before the commencement date net of any lease incentive received, any initial direct costs incurred, and, except where included in the costs of inventories, an estimate of costs expected to be incurred for dismantling and removing the underlying asset, and restoring the site or asset. Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease or the estimated useful life of the asset, whichever is the shorter. Where the Association expects to obtain ownership of the leased asset at the end of the lease term, the depreciation is over its estimated useful life.

Lease liabilities

A lease liability is recognised at the commencement date of a lease. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Association's incremental borrowing rate. Lease liability are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following: future lease payments arising from a change in an index or a rate used; residual guarantee; lease term; certainty of a purchase option and termination penalties.

AASB 15 Revenue from Contract with Customers and AASB 1058 Income of Not-for Profit Entities

AASB 15 Revenue from Contracts with Customers replaces AASB 118 Revenue and AASB 111 Construction Contracts for annual reporting periods on or after 1 January 2019. Under the new model, the Association shall recognise revenue when (or as) the Association satisfies a performance obligation by transferring a promised good or service to a customer and is based upon the transfer of control rather than transfer of risks and rewards.

AASB 15 focuses on providing sufficient information to the users of financial statements about the nature, amount, timing and uncertainty of revenue and cash flows arising from the contracts with customers. Revenue is recognised by applying the following five steps:

- Identifying contracts with customers
- Identifying separate performance obligations
- Determining the transaction price of the contract
- Allocating the transaction price to each of the performance obligations
- Recognising revenue when or as each performance obligation is satisfied.

Revenue is recognised either over time or at a point in time. Any distinct goods or services are separately identified and any discounts or rebates in the contract price are allocated to the separate elements.

In addition, income other than from contracts with customers are subject to AASB 1058 Income of Not-for-Profit Entities. Income recognition under AASB 1058 depends on whether such a transaction gives rise to liabilities or a contribution by owners related to an asset (such as cash or another asset) recognised by the Association.

The Association adopts the modified retrospective approach on transition to AASB 15 and AASB 1058. No comparative information is restated under this approach, and the Association recognises the cumulative effect of initially applying the Standards as an adjustment to the opening balance of accumulated surplus/(deficit) at the date of initial application (1 July 2019).

Under this transition method, the Association elects to apply the standards retrospectively to non-completed contracts at the date of initial application. There is no material impact of adopting AASB 15 and AASB I 058.

Refer to Note 1 f for the grant revenue and other income accounting policies adopted from 1 July 2019.

Accounting Policies

a) Furniture and Equipment

Furniture and equipment are carried at cost less any accumulated depreciation. The depreciable amount of all furniture and equipment is depreciated over the useful lives of the asset from the time the asset is held ready for use.

b) Employee Benefits

Provision is made for the Association's liability for employee benefits arising from services rendered by employees to reporting date. Employee benefits have been measured at the amounts expected to be paid when the liability is settled.

c) Provisions

Provisions are recognised when the Association has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured. Provisions are measured at the best estimate of the amounts required to settle the obligation at the end of the reporting period.

d) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the Statement of Financial Position are shown inclusive of GST.

e) Trade and Other Payables

Trade and other payables represent the liability outstanding at the end of the reporting period for goods and services received by the Association during the reporting period, which remain unpaid. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

f) Grant Revenue and Other Income

Grant revenue is recognised in profit or loss when the Association obtains control of the grant, it is probable that the economic benefits gained from the grant will flow to the association and the amount of the grant can be measured reliably.

If conditions are attached to the grant which must be satisfied before the entity is eligible to receive the contribution, the recognition of the grant as revenue will be deferred until those conditions are satisfied.

When grant revenue is received whereby the Association incurs an obligation to deliver economic value directly back to the contributor, the grant revenue is recognised in the statement of financial position as a liability until the service has been delivered to the contributor; otherwise the grant is recognised as income on receipt.

The Association receives non-reciprocal contributions of assets from the government and other parties for zero or a nominal value. These assets are recognised at fair value on the date of acquisition in the statement of financial position, with a corresponding amount of income recognised in profit or loss.

Donations and bequests are recognised as revenue when received.

Interest revenue is recognised using the effective interest method.

Volunteer services are not brought to account.

All revenue is stated net of the amount of goods and services tax.

Note 2 - Grant Funding Non-Reciprocal Grants

Core Funding Grant	498,772	491,546
Other Grant Income	652,741	429,537
	1,151,513	921,083

Reciprocal Grants

CaLD Carers	220,890	215,437
Settlement Grants Program	0	101,741
	220,890	317,178

Total Grants	1,372,403	1,238,261
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Note 3 - Other Income

Miscellaneous Income	-	313
Parental Leave Recoveries	-	12,841
Cash Flow Boost	50,000	-
General Fundraising	2,147	-
On Cost Recoveries	751	-
Total Other Income	52,898	13,154

Note 4 - Cash & Cash Equivalents

Commonwealth Bank	1,114,012	975,313
Conference Account	26,185	26,185
Petty Cash	933	651
Total Cash & Cash Equivalents	1,141,130	1,002,149

Note 5 - Furniture & Equipment

Equipment at Cost	319,385	319,384
Accumulated Depreciation	(279,857)	(261,293)
Total Equipment	39,528	58,091

Furniture and Fittings at Cost	41,160	41,160
Accumulated Depreciation	(34,414)	(30,806)
Total Furniture and Fittings	6,746	10,354
Total Furniture and Equipment	46,274	68,445

Note 6 - Right-of-Use Assets

Land and buildings - Right-of-Use	113,558	-
Accumulated Depreciation - Right-of-Use	(37,853)	-
	75,705	-

Note 7 - Trade & Other Payables	2020	2019
Accrued Expenses	25,563	16,606
Credit Card	67	67
Goods and Services Tax	27,521	10,794
Sundry Creditors	2,455	3,000
Total Trade & Other Payables	55,606	30,467
 Note 8 - Provisions		
Employee Benefits	136,557	127,042
 Note 9 - Income in Advance		
Grants in Advance	404,864	349,655
Conference Income in Advance	26,185	26,185
	431,049	375,840
 Note 10 - Lease Liabilities Provisions		
Current		
Lease Liabilities - Current	37,765	
Non-Current		
Lease Liabilities - Non-Current	39,473	
 Note 11 - Reconciliation of Surplus/ (Deficit) to Net Cash Flows from Operating Activities		
(Surplus/ (Deficit))	24,402	(72,303)
Adjustments for:		
Depreciation	60,024	26,620
	84,426	(45,683)
 <i>Movements in Working Capital:</i>		
Increase/ (decrease) in trade & other payables	25,138	(804)
Increase/ (decrease) in provisions	9,515	46,678
Increase/ (decrease) in income in advance	57,236	269,359
(Increase)/ decrease in trade and other receivables	(1,014)	(6,672)
Net Cash Generated By Operating Activities	175,301	262,878

AUDITOR'S REPORT



Ishar Multicultural Women's Health Services Inc.

Independent auditor's report to members

Report on the Audit of the Financial Statements

Opinion

We have audited the financial report of Ishar Multicultural Women's Health Services Inc. (the Association), which comprises the statement of financial position as at 30 June 2020, the statement of profit or loss and other comprehensive income, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the directors' declaration.

In our opinion the financial report of Ishar Multicultural Women's Health Services Inc has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- a) giving a true and fair view of the Association's financial position as at 30 June 2020 and of its financial performance for the year then ended; and
- b) complying with Australian Accounting Standards to the extent described in Note 1, and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Association in accordance with the auditor independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and the ethical requirements of the Accounting Professional and Ethical Standards Board's *APES 110 Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the Association's financial reporting responsibilities under the ACNC Act. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

ACCOUNTANTS & ADVISORS
Level 3, 15 Labouchere Road
South Perth WA 6151
PO Box 748
South Perth WA 6951
Telephone: +61 8 6436 2888
willambuck.com

Ishar Multicultural Women's Health Services Inc.

Independent auditor's report to members (Cont.)

Responsibilities of the Directors for the Financial Report

The directors are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the ACNC Act and the needs of the members. The directors' responsibility also includes such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

The Directors are responsible for overseeing the Association's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of these financial statements is located at the Auditing and Assurance Standards Board website at:

http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf

This description forms part of our independent auditor's report.

A handwritten signature in black ink that reads "William Buck".

William Buck Audit (WA) Pty Ltd
ABN: 67 125 012 124

A handwritten signature in black ink that reads "Conley Manifis".

Conley Manifis
Director

Dated this 18th day of September, 2020

OUR TEAM

CORE

Andrea Creado

Chief Executive Officer

Rachel Pearce

Health Services Manager & Dietitian

Rehab Ahmed

Carer Support Services Manager

Chloe Trompeter

Business Development Manager

Sally Bower

Family Support Services Manager

Champo Ngweshe

Coordinator Health Promotion & FDV Services

Ruth Buckmaster

Coordinator, Settlement Engagement & Transition Services

Vanessa Kennedy

Clinic Coordinator

Melanie West

Clinic Coordinator (On staff til December 2019)

Nicola Roberts

Clinical Midwife & Registered Nurse

Shalini Noronha

Social Worker, Domestic Violence Support

Sanna Pervez

Social Worker

Cherylann MaGee

Project Officer & EA to CEO

Sandra Richards

Counsellor, Domestic Violence Support

Salma El Rakhawy

Counsellor, Domestic Violence Support

Rukmini Aryal

Information Officer

Hannah Coopes

Health Promotion Officer

Danielle Lobo

Project Officer (On staff til December 2019)

BOARD

Sandy McKiernan

Chair

Lee Best

Vice Chair

Clare Moynihan

Fran Ferriera

Buena Kortum

Simmons Sharp

Jaya Dantas – retired October 2019

BI-LINGUAL SUPPORT WORKERS

Razieh Aghabalei Matanagh

Kashfeen Aslam

Nazia Afzal

Mina Abassian

Fareshta Ehsas

Gulchera Sultani

Wakila Wakila

Mehrma Payenda -Mohammad

Linda Zammar

Wynne Ong

Pham Tin Thei

Fam Cuai Men Tin Thei

CRECHE WORKERS

Negin Shahidi

Labiba Divanian

Rahimah Mohd Zaini

Mashair Fadlala

Simin Soheilian

Hitomi Abbott

Amuna Ali

Huda Ibrahim Khalil

CONTRACTORS

Dr Bernadette Wright

[Clinical Psychologist](#)

Dr Su Chan

[Clinical Psychologist](#)

Natalia Fidyka

[Registered Psychologist](#)

Dr Ludmila Polczynski

[General Practitioner](#)

Dr Grace Phua

[General Practitioner](#)

Dr Theodora Li

[General Practitioner](#)

Dr Linda Haines

[General Practitioner](#)

Tracey Honeycutt

[Bookkeeper](#)

Hala Soliman

[Fitness Instructor](#)

Evelyn Palavericino

[Latin Dance Instructor](#)

STUDENTS

McCusker Centre for Citizenship

Annabelle Newton

[Internship - Website Build](#)

Jessica Carbone

[Internship - Domestic Violence Appeal](#)

Edith Cowan University

Magheira Ibrahim

[Social Work Placement](#)

The following institutions placed students with Ishar for workshops or one-day work experience:

UWA Medical: 9 Students

Curtin Midwifery: 9 Students

Curtin Nutrition: 6 Students

North Metro TAFE: 1 Student

Mercedes College: 2 Students

VOLUNTEERS

Lesley Cangemi

Marim Mendal

Diane Edwards

Ayat Moustafa

Hamza Fahmy

Swarup Aryal

Sirad Elmi

Arwa Ghannam

Julia Rodricks

Helen Green

Tamar Green

Sandar Hlaing Ya

Khadija Humadi

Fereshta Ehsas

Gulchera Sultani

Wakila Wakila

Mehrma Payenda-Mohammad

Nansi Laki

Cecelia Morris

Kubra Nourozi



LESLEY CANGEMI

This year Ishar said goodbye to Lesley Cangemi when she made the decision to officially retire from the organisation after 11 years!

Lesley was so committed to Ishar and its work in the community, that following funding cuts she continued her work as a volunteer. Lesley's empathetic nature always put people at ease in the office - both clients and staff alike. In 2019 Lesley was a finalist in the Westfield Local Heroes Awards. This is a true acknowledgement to her contribution to the community.

Lesley's contributions to the Mirrabooka community transcend Ishar. Over the years Lesley has mentored community organisations empowering them by helping them understand the not-for-profit sector and funding processes. Lesley's wealth of knowledge and dedication to the ethics of social work was passed on to the social work students she supervised and mentored.

Lesley has dedicated the majority of her life to helping the community. Her achievements over the years are immeasurable and her resilience, warm generosity and dedication to the community have affected everyone who has come to Ishar.

The staff at Ishar would like to thank Lesley for her years of dedication and hard work. We miss seeing her at the office, but wish her all the best in her retirement.

OUR PARTNERS

FUNDING

100 Women
Australia Post
Australian Red Cross
Bankwest
BeConnected
Carers WA
Contenance Foundation of Australia
Council of The Ageing
Department of Home Affairs
Department of Local Government, Sport & Cultural Industries
Department of Social Services
Impact100 WA
Lotterywest
Mental Health Commission
Minderoo Foundation
Mirrabooka Square
Office of Multicultural Interests
Perth Airport Community Boost
The Smith Family
WA Department of Communities
WA Department of Health
West Australian Police

SERVICE DELIVERY

Association for Culturally Appropriate Services
Breastscreen WA
City of Stirling
Ethnic Community Council
Metropolitan Migrant Resource Centre (MMRC)
Multicultural Services Centre
North Metro TAFE
Northern Suburbs Community Legal Centre (WREN)
Orana House - Women's Refuge and Crisis Services
The Association for Services to Torture and Trauma Survivors (ASeTTS)
Youth Futures (YF)

FUNDRAISING/DONATION

BeyondBeing Yoga
Bunnings Malaga
Commonwealth Bank
Grill'd
Vital Beats Yoga
Yoga Corner Perth



Multicultural Women's
Health Services

FOR MORE INFORMATION

Ishar Multicultural Women's Health Services Inc.
21 Sudbury Road, Mirrabooka WA 6061

Call **08 9345 5335**

Email **info@ishar.org.au**

Visit **www.ishar.org.au**

CONNECT WITH US

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