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LODDON CAMPASPE MULTICULTURAL SERVICES (MULTICULTURAL SERVICES) IS A NOT-FOR-PROFIT COMMUNITY ORGANISATION THAT PROMOTES MULTICULTURALISM AND EMPOWERS PEOPLE FROM CULTURALLY AND LINGUISTICALLY DIVERSE BACKGROUNDS TO PARTICIPATE FULLY IN AUSTRALIAN SOCIETY.

Established in 1999, Multicultural Services is an ethnic communities council and the peak body for culturally diverse communities in Central Victoria. Our members include both individuals and cultural groups and organisations across the Loddon Campaspe region.

Multicultural Services' work sits within two program areas: Community Programs and Arts and Events.

COMMUNITY PROGRAMS

- Employment program
- Driving program
- Asylum seeker and TPV-holder program
- · English program
- Capacity building for multicultural organisations and communities

ARTS AND EVENTS

- · Bendigo festival of cultures
- Art-based projects
- Community cultural events
- Events and activities to support social cohesion

OUR MISSION

SUPPORTING MULTICULTURAL COMMUNITIES, CELEBRATING DIVERSITY **OUR VISION**

A VIBRANT, THRIVING AND MULTICULTURAL CENTRAL VICTORIA



On behalf of the board, I am pleased to present 2017 Annual Report of Loddon Campaspe Multicultural Services (Multicultural Services). My report aims to provide our members and the wider community with an overview of the organisation's performance against our key objectives set in the strategic plan for the year ending 30th June 2017.

In 2017, Multicultural Services continued to grow, cementing our position as the peak multicultural body in Central Victoria and the voice for culturally diverse communities in the region.

Of particular note this year, we:

- expanded our regional footprint to support communities in two local government areas: Mount Alexander Shire and City of Greater Bendigo,
- surpassed our target to strengthen our financial position, with a revenue increase of 42%,
- were successful in tendering for the delivery of Jobs Victoria services with our partner, Access Australia, allowing us to support jobseekers from Culturally and Linguistically Diverse (CALD) backgrounds,
- worked with Professor Andrew Markus of Monash University and City of Greater Bendigo to undertake research into social cohesion in our region,
- continued to expand our community programs, including establishing services for international students, and
- increased our support to member organisations, including providing workshops, targeted support and auspicing services.

Multicultural Services works with all our members and the wider community to support and facilitate the successful settlement of new arrivals into the local community. We will continue to work with the local community to make this happen.

Since taking on the role of President in November 2016 along with a number of new board members, we have taken a number of steps to strengthen the governance of the organisation and the board operations have been rejuvenated. Some of the examples of our good governance include an emphasis on gender diversity on the board and establishment of board subcommittees, published in this report. This cannot happen effectively without the work and support of our board of directors who volunteer their time to the organisation. I would like to thank my colleagues on the board and staff for their commitment to the organisation. I would like to acknowledge the service of departing Executive Officer, Noemi Cummings, and thank her for her contributions over last decade. I also extend my warm welcome to Kate McInnes, our incoming Executive Officer, and look forward to taking the organisation to the next phase as we continue to grow and expand.

Finally, Bendigo is a great place to live and work where we embrace cultural diversity, inclusion and harmony with open arms. It is a great honour for me to serve as the President of this organisation and to work with our wonderful local community.

Abhishek Awasthi

Chair



EXECUTIVE OFFICER REPORT

It is a privilege to write this message as the new Executive Officer of Loddon Campaspe Multicultural Services. Having grown up in this region and having worked in settlement and multicultural services for over 12 years, it is an honour to take the lead of an organisation that is supporting culturally diverse communities to build new lives in a location that has so much to offer.

As evidenced by the 2016 census, culturally diverse communities, and particularly newly arrived communities, are rapidly growing in our region. Over the last 12 months this growth has impacted greatly on our organisation, as our service delivery has expanded to match the increase in need.

This has led to a busy year of change at Multicultural Services. In a year when we have farewelled some valued members of staff we have also welcomed new staff who naturally bring fresh skills, creativity and perspective. Successfully navigating through a changing environment, both internal and external, Multicultural Services has remained focussed on the culturally diverse communities we are here to serve.

Over the last 12 months we have increased our ability to provide a very local, regionally-based response to the needs of new and emerging communities, while also working with the broader community to increase understanding and respect for multiculturalism.

As of November 2016, six out of nine of Multicultural Services' board members are new. As with staff changes, this has allowed for new skill sets and fresh perspectives, which have strengthened the organisation and allowed for improvements to governance and service delivery. My gratitude and appreciation goes to our funders and supporters, to the board, staff, volunteers and our partners. While there is still much work to be done to ensure Multicultural Services is able to best meet the needs of our communities, our skilled and dedicated teams, both at the board and staff levels, are ready to deal with the challenges and pursue the opportunities that lie ahead.

Kate McInnes

Executive Officer



CASE STUDY



Azra*, is a newly arrived 19 year old from the Hazara community. Her family moved to Bendigo from Iran about a year before she engaged in our Multicultural Youth Film Project. She is currently in year 11 at Bendigo Senior Secondary College. Before starting the project she had never done any filming before or undertaken public speaking. When asked if anything had changed for her after completing the project, she said it had, "changed everything."

She reported that:

I have loved every part of this project! I am proud to represent my culture and tell people about who I am. I have made this film by myself and it's the first thing I have done separate from my family and that makes me feel more independent and strong.

When teaching Azra how to resonate her voice in an empty auditorium about to be filled by 150 students, she laughed out loud and said, "I have never heard my voice so loud!" Azra has gone on to give a speech at her year 11 graduation to over 1,000 people. She is looking forward to more public speaking opportunities, film making opportunities and any other ways she can contribute to the community.

*Name changed for privacy

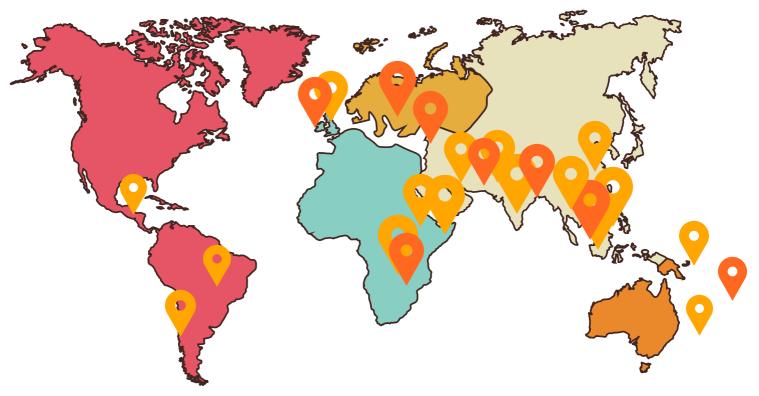


HIGHLIGHTS



COUNTRIES OF ORIGIN

WE ASSISTED COMMUNITIES AND INDIVIDUALS FROM THE FOLLOWING COUNTRIES:



- FRANCE
- CHILE
- DEMOCRATIC REPUBLIC UKRAIN OF CONGO
- PHILLIPINES
- INDIA
- SRI LANKA
- BANGLADESH
- AFGHANISTAN

- MALAYSIA
- IRAN
- BRASIL
- SOUTH SUDAN
- PAKISTAN
- MOZAMBIQUE
- THAILAND
- CHINA

- EL SALVADOR
- SAMOA
- FIJI
- SPAIN
- JAPAN
 - KENYA
- INDONESIA
 - SOLOMON ISLANDS
 - SYRIA
 - BURMA





COMMUNITY FEEDBACK

"When I went to LCMS, they were happy to support me in whichever pathway I took. LCMS was instrumental in helping me to get a full time job and I am very happy because I have been upskilled from Car detailer to Fitter. Thank you."

Employment Program Participant

"Being involved with LCMS has helped me in so many ways.

The things that I have learnt and the experience I've gained in such a short time has been amazing."

Community Capacity Building Participant

"I met Kylie [Multicultural Services'volunteer] since I started with the lessons, two years and a half ago. During all this time, she is always there, Saturday by Saturday, every week. Helping us with her big smile and her friendliness.... She never expects anything in change. I think she is one of the best people that I have ever met."

Intermediate Conversational English Program student

"This experience has really increased my confidence, I have learnt how to make films and tell my story. I don't feel shy about it anymore. Instead I feel proud inside, thank-you."

Multicultural Youth Film Project Participan

"The main things I learnt from this class were filling out forms, safety information and what to do if there is was injury at work. But I learnt so much more than that. The class helps me to understand and improve my speaking."

Starting Work in Australia English Program student

"We were homeless, LCMS helped us to secure a home with full of happiness."

Asylum Seeker and Temporary Protection Visa Program
Participant

EMPLOYMENT PROGRAM

Our Employment Program supports people from refugee backgrounds, including asylum seekers, to find employment. Working predominantly with people who are long-term unemployed and have not previously worked in Australia before, we offer casework support, group activities and capacity building activities such as work placements and volunteering. We also work closely with businesses to support them to develop or change policies and procedures to accommodate workers with low English who are new to the Australian workforce.

This year, we have:

- Placed 45 jobseekers into employment
- Supported 20 businesses to employ people from migrant and refugee backgrounds
- Of these businesses, 10 had never employed anyone from a non-English speaking background before

This program is delivered in partnership with Access Australia Group and is funded by The Victorian Government, Department of Department of Economic Development, Jobs, Transport and Resources.



DRIVING PROGRAM

The Driving Program is a community-based volunteer program designed to provide access to driving practice on public roads for learner drivers under the supervision of a fully licensed driver. All participants start the program with three workshops covering driver safety and language for driving. This is followed by an average of 10 driving lessons with a qualified instructor before participants are matched with a volunteer driving mentor.

This year:

- 19 participants undertook driver education, driving lessons and practice with a volunteer mentor
- 14 participants gained their License

Multicultural Services' Driving Program is delivered with the generous support of Low Cost Cars and is funded by the R.E. Ross Foundation.

ENGLISH PROGRAM

Multicultural Services' English Program provides flexible, community-based education for individuals who are learning English. We partner with community organisations, JobActive Providers and Workplaces to deliver English classes that are relevant to students' needs. Classes are pre-accredited and help students achieve their goals-whether it's getting into employment, going on to accredited training or gaining more independence in their daily activities.

This year we:

- Ran 20 classes
- Had 209 student enrolments
- Delivered 9,602 student contact hours

Our English Program is funded by the Victorian State Government, Department of Education and Training.

CAPACITY BUILDING AND PARTICIPATION PROGRAM

Our capacity building and participation program works with multicultural community groups and organisation. It is designed to build the knowledge and skills of multicultural communities to fully participate and contribute to everyday life in Victoria.

This year, we:

- Undertook five workshops with multicultural community groups to build their capacity. These workshops were on topics such as the new Victorian Child Safety Standards, governance and strategic planning
- Provided support to nine community groups as needed. This
 included supporting groups to apply for funding, supporting
 groups to organise community events and supporting groups
 to maintain traditional arts and cultural practices
- Undertook three community consultations to better understand the needs of new and emerging communities
- Worked across two LGAs: Loddon Shire and City of Greater Bendigo

The Capacity Building and Participation Program is run in partnership with City of Greater Bendigo and Bendigo Community Health Services and is funded by Victorian State Government, Department of Premier and Cabinet.





ASYLUM SEEKER AND TPV-HOLDER PROGRAM

This Program provides case-coordination and settlement support for people who are seeking asylum or on a temporary protection visa, generally the Safe Haven Enterprise Visa (SHEV). People on SHEVs have been encouraged to move to regional areas, and we are seeing a steady growth in individuals on these visas or who have applied for these visas. Asylum Seekers and TPV/SHEV holders have limited access to mainstream services and this program supports them to settle into the community and access the services for which they are eligible.

This year we:

- Provided 24 families or individuals with case coordination support
- Worked across two LGAs: Mount Alexander Shire and City of Greater Bendigo
- Supported Mount Alexander Shire Council to develop its first 'Welcoming Refugees Action Plan'

This Program is run in partnership with City of Greater Bendigo and Bendigo Community Health Services and is funded by Victorian State Government, Department of Premier and Cabinet.

MULTICULTURAL YOUTH FILM PROJECT

This project was one of 11 pilot projects funded by the Department of Premier and Cabinet under the community resilience stream, and the only regional project to receive funding.

The project supports young people to build and share positive narratives about multiculturalism and diversity, create a sense of belonging to a multicultural Bendigo and build resiliency.

Under this project, we:

- Engaged 24 culturally diverse young people in a series of workshops to build skills, capacity and confidence and increase sense of belonging.
- Supported young people to develop their own minidocumentary focused on cultural expression and life in Bendigo
- Supported young people delivered peer-to-peer seminars with year seven and year nine students in local schools. Seminars explored issues of cultural diversity, multiculturalism, belonging and respect, using the minidocumentaries as a starting point.

To date, the four mini documentaries uploaded to Facebook have been watched over 50,000 times.

This project is funded by the Victorian State Government, Department of Premier and Cabinet



INTERNATIONAL STUDENT SUPPORT PROGRAM

The International Student Support Program offers community development activities for international students with a focus on reducing social isolation and increasing settlement outcomes for the time students call Bendigo home. The program involved several components, including a cultural exchange program matching students to local families, social events and supporting students into internships and volunteering.

As part of the program evaluation, we found that:

- 95% of students reported that the program helped them to meet new people;
- 90% of students reported that the program helped them to develop new skills or knowledge;
- 80% of workplaces and families had previously had no contact with international students

This program is run in partnership with La Trobe University and Bendigo Kangan Institute and funded by The Victorian Government, Department of Department of Economic Development, Jobs, Transport and Resources.

SUPPORT GROUPS

This year Multicultural Services has run three distinct support groups to increase participation and social connection for cohorts at risk of isolation. These include a Karen Seniors Support Group, a Multicultural Supported Playgroup and a Multicultural Women's Support Group.

This year, we:

- Ran 38 Multicultural Supported Playgroup sessions with an average of 7 families attending each session
- Ran 20 Karen Seniors Support Group Sessions with an average of 10 participants at each session
- Ran 37 Multicultural Women's Support Group sessions with an average of 8 women at each session

BENDIGO FESTIVAL OF CULTURES

The Bendigo Festival of Cultures is the region's largest multicultural event, held over one week. We run the festival annually in partnership with a range of stakeholders, including multicultural community groups. The festival aims to provide local culturally diverse communities with an opportunity to celebrate and share their culture, while offering established residents opportunities to increase their understanding of, and interaction with, multiculturalism.

This year, the festival:

- Engaged over 3,000 attendees
- Was delivered in partnership with 37 organisations
- Engaged 54 volunteers

The Festival is funded by the Victorian State Government, Department of Premier and Cabinet and City of Greater Bendigo. Sponsors included Haven Home Safe, UFS Pharmacies Bendigo, The Bendigo Marketplace, the Professionals, Victoria State Emergency Service and MatchWorks.



SOCIAL COHESION RESEARCH AND EDUCATION

This year Multicultural Services partnered with Monash University and City of Greater Bendigo to undertake an action research project on attitudes to multiculturalism, Islam and the recent plans for Bendigo's first mosque.

This research involved:

- 40 qualitative interviews with established residents
- Focus groups with Muslim residents
- Workshops aimed at increasing understanding of Islam and increasing positive interactions between Muslim and non-Muslim residents.

While the final report is yet to be finalised, this work has been hugely influential in shaping how Multicultural Services can increase cross-cultural understanding and reduce intolerance towards cultural diversity in our communities.



OUR STAFF & VOLUNTEERS

OUR STAFF

We commend and value the skills, experience and diversity of our employees. Our talented and hardworking staff are the key to our ability to create change across our region.

In 2016-17 Multicultural Services employed a small team of 9 staff, with a mixture of part-time, full time and casual positions. Employing a number of part-time staff allows for a highly diverse, multilingual team, with staff who speak a range of community languages including Karen, Farsi, Dari, Arabic, Hindi, Malayalam, Spanish, Mandarin, Bahasa Malaysia, Hakka, Hokkien and Bahasa Indonesia.

In line with our commitment to multiculturalism and diversity, Multicultural Service's family and culturally friendly work arrangements include flexible work hours, accommodation of children in the office, days off to celebrate cultural or religious events and a commitment to provide extended leave wherever possible for staff to attend to family responsibilities overseas. Multicultural Services also offers salary packaging to all permanent staff.



OUR VOLUNTEERS

Our volunteers engage in a variety of activities, contributing and collaborating with staff, clients and other volunteers, ensuring Multicultural Services delivers quality services and connections with the wider community. This year 51 volunteers worked with us. Volunteers work in a variety of roles, including as home tutors, teachers' aides, administration and reception, driving mentors, events officers and food share support.

Many of our programs could not run without volunteer support. We thank all volunteers – new and old – who have contributed their time to the organisation this year. Your time, commitment and dedication is greatly appreciated, and we look forward to working with the volunteers in 2017-18.



WE WOULD LIKE TO ACKNOWLEDGE ALL VOLUNTEERS WHO HAVE CONTRIBUTED TO OUR ACTIVITIES AND PROGRAMS THROUGHOUT THE PAST YEAR:

ABBIE LOCKWOOD

ADAM WILLIAMS

ALYSSA LAI

AMBER CORDY

ANGELA ZHENG

ANN FISHER MADHUR SINGH

ASHLEY TAYLOR MARNAS JOK

ATONG THON MICHAEL KONG

BROOKE BROWNING MICK LYONS

CAIETA HYDE MONIKA HALLEDAY

CASEY BARZYNSKI NATHAN WINGRAVE

DANIEL COMPSTON NGAIRE STEVENSON

DAWN DELANEY PAMELA KAYE BOSWELL

EISANGELA COUTO PAUL LAPHAM

FANG ZHIYU PENNA SANDRA

GILLIAN BRODIE PHILLIPA CHANTRY

GUAN DI PHOUNG TRAN

HUMAYUON SALEHZADEH RANDOLF CALIGDONG

JAMES JOHN RUSHABH SHETHIA

JAMESA LAVE DELANA SIYU CHEN

JAN PAGLIARNO SUSAN CHEE

JO RIDE STELLA LEVAK

JOHN HALLEDAY TARR REBECCA

JOHN O GORMON TEJAS DESHMUKH

KARSON OPINCAI TONY FORD

KATE OLLIVER WILLIS ALEXANDRA

KYLIE ALCHIN WU SHIMING

LEAH RUBIO XIOLAN THORNTON

LEILEE CLARKE YANG YUNQI

OUR BOARD

Multicultural Services is an incorporated association governed by a voluntary Board of Directors, which is made up of ordinary members and office bearers. Our Directors are drawn from the community, government and business sectors, bringing skills from a wide variety of fields – management, HR, auditing, finance, community development, education and more. Together they are deeply committed to improving the lives of migrants and refugees settling in Central Victoria.

BOARD MEETINGS AND SUB-COMMITTEES

DIRECTOR NAME	# ELIGIBLE TO ATTEND	# ATTENDED	SUB-COMMITTEE PARTICIPATION
Abhishek Awasthi	7	5	
Litan Nieves- Caligdong	7	6	Remuneration and Nomination Committee
Beverly Bot	7	4	Audit and Risk subcommittee
Dung Vu	6	4	
Tayla Hansen	7.	7	Health, Safety and Environment Committee
Shivali Chatley	7	3	Audit and Risk subcommittee
Timothy Hoogwerf	7-	5	Health, Safety and Environment Committee
Glynn Jamett	7	7	Remuneration and Nomination Committee
Aunty Lyn Warren	4	12	Audit and Risk subcommittee





FINANCIAL SUMMARY

Multicultural Services' program delivery, and therefore income, has grown steadily over the last three years. This is reflected in the increase in income from \$336,466 in 2016 to \$480,153 in the 2017: a 42% increase. The organisation experienced a small loss of \$17,820 including \$7,118 in depreciation. The non-depreciation component reflected increased human resourcing over the year to support the implementation of a number of new programs and build organisational capacity. Retained earnings remained strong, at \$198,890 as of June 2017.

EXTRACT FROM FINANCIAL REPORTS FOR THE YEAR ENDED 30 JUNE 2017

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2017

	Note	2017 S	2016 S
Revenue	(2)	480,153	336,466
Operational Expenses Administration Expenses Employee Expenses Audit Fees	(3) (4) (5)	(143,606) (20,687) (324,812) (1,750)	(169,795) (16,927) (216,374) (1,650)
Net Result Before Capital & Specific items		(10,762)	(68,280)
Depreciation	(6)	(7,138)	(6,253)
Net Result for the Period		(17,820)	(74,533)

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017

CURRENT ASSETS	Note	2017 S	2016 S
	270447	V12444447	
Cash and Cash Equivalents Trade & Other Receivables	(7) (4)	179,243 38,254	208,830 601
TOTAL CURRENT ASSETS		217,507	206,931
NON-CURRENT ASSETS			
Property, Plant and Equipment	(9)	31,455	31,804
TOTAL ASSETS		248,962	240,735
CURRENT LIABILITIES		E	.,,,,,,,,,,
Trade and Other Payables Provisions	(10) (11)	40,303 9,769	13,831 10,194
TOTAL CURRENT LIABILITIES		50,072	24,025
TOTAL LIABILITIES		50,072	24,025
NET ASSETS		198,890	216,710
equity			
Retained Earnings	(12)	198,890	216,710
TOTAL EQUITY		198,890	216,710
Contingent Assets & Contingent Liabilities	(33)		

FUNDERS, PARTNERS AND SUPPORTERS

FEDERAL GOVERNMENT FUNDING

DEPARTMENT OF EMPLOYMENT

STATE GOVERNMENT FUNDING

DEPARTMENT OF EDUCATION AND TRAINING

DEPARTMENT OF HEALTH AND HUMAN SERVICES

DEPARTMENT OF ECONOMIC DEVELOPMENT, JOBS, TRANSPORT

AND RESOURCES

DEPARTMENT OF PREMIER AND CABINET

LOCAL GOVERNMENT FUNDING

CITY OF GREATER BENDIGO

MOUNT ALEXANDER SHIRE COUNCIL

PHILANTHROPIC FUNDING

AUSTRALIAN COMMUNITIES FOUNDATION

R.E. ROSS TRUST

FOUNDATION FOR RURAL & REGIONAL RENEWAL

BUSINESS SPONSORS

A PLUS TRAVEL

ANCIENT ART

ARTERIA

ASIAN GROCERIES

BART 'N'PRINT

BENDIGO ASIAN GROCERY

BENDIGO WEEKLY

BICKLEYS TRANSPORT

CALTEX 224 MCCRAE ST BENDIGO

CHATLEY HEIGHTS PTY LTD T/A CALTEX

COLIBAN WATER

FOOD O'CLOCK CAFE AND INDIAN RESTAURANT

GOLDEN SQUARE HAZELDENES

LOW COST CARS

MALAYAN ORCHID

PROFESSIONALS BENDIGO

POLARON

STAY SOCIAL

THE METROPOLITAN

UFS PHARMACIES

QUEST BENDIGO

COMMUNITY PARTNERS

AFL CENTRAL VICTORIA

ACCESS AUSTRALIA GROUP

BENDIGO ART GALLERY

BENDIGO CITY FOOTBALL CLUB

BENDIGO COMMUNITY HEALTH SERVICES

BENDIGO HERITAGE ATTRACTIONS

BENDIGO INTERFAITH COUNCIL

BENDIGO KANGAN INSTITUTE

BENDIGO SENIOR SECONDARY COLLEGE

BENDIGO SOUTH EAST COLLEGE

CENTRAL GOLDFIELDS LIBRARY

COMMUNITY AV

CRUSOE COLLEGE

DHALIA AND ARTS FESTIVAL

DJA DJA WURRUNG CLANS

EAGLEHAWK SECONDARY COLLEGE

ETHNIC COMMUNITIES COUNCIL OF VICTORIA

GAMELAN ORCHESTRA BENDIGO

GOLDEN SQUARE PRIMARY SCHOOL

HAVEN, HOME SAFE

HOWARD NATHAN

KANGAROO FLAT PRIMARY SCHOOL

KENNINGTON PRIMARY SCHOOL

LA TROBE UNIVERSITY

MATCHWORKS

MAKE A CHANGE

MONASH UNIVERSITY

NORTH BENDIGO FOOTBALL AND NETBALL CLUB

PHOENIX FM

PYRAMID HILL PRIMARY SCHOOL

REFUGEE COUNCIL OF AUSTRALIA

ROTARY CLUB OF BENDIGO SOUTH

SALVATION ARMY CHURCH

VICTORIAN STATE EMERGENCY SERVICE

SEVENTH DAY ADVENTIST CHURCH, BENDIGO

SKANDA MATHA SCHOOL OF DANCE

SRI LANKAN DANCE ACADEMY OF VICTORIA

ST ANDREWS CHURCH

THE GREAT STUPA OF UNIVERSAL COMPASSION

VICTORIA POLICE- BENDIGO STATION

VIOLET ST PRIMARY SCHOOL

LCMS'MEMBER ORGANISATIONS

BENDIGO CHINESE ASSOCIATION

BENDIGO AUSTRALIA INDONESIA KLUB

BENDIGO CHINESE ASSOCIATION

BENDIGO INDIANS

BENDIGO ISLAMIC ASSOCIATION

BENDIGO MALAYALEE ASSOCIATION

BENDIGO INTERFAITH COUNCIL

DUTCH - AUSTRALIAN FRIENDS

CENTRAL VICTORIAN IRISH ASSOCIATION

FUDO FECT DENDICO INC

EURO FEST BENDIGO INC

EASTERN AFRICAN COMMUNITY OF CASTLEMAINE

FILIPINO AUSTRALIAN SOCIAL CLUB OF LODDON CAMPASPE

GOLDEN DRAGON MUSEUM

INDIA AUSTRALIA CLUB OF BENDIGO

KAREN BUDDHIST MONESTARY

KAREN ORGANISATION OF BENDIGO

KAREN YOUTH ORGANISATION OF BENDIGO

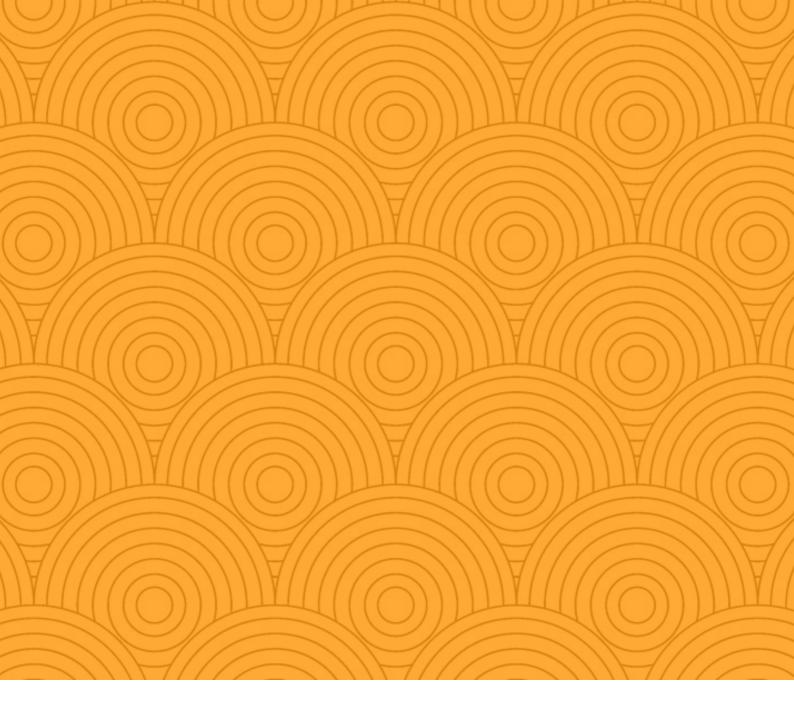
MT. ALEXANDER SOUTH SUDANESE COMMUNITY

MUGI RAHAYU

NEPALESE COMMUNITY AUSNEP

SINGH SABHA OF BENDIGO

SRI LANKAN FELLOWSHIP BENDIGO



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