

EIGHTEENTH
Annual Report
1986 - 87



THE BALLARAT BASE AND
ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

(Registered under the Co-Operative Act)

REGISTERED OFFICE — STURT STREET, BALLARAT. 3350

ANNUAL REPORT

TO BE PRESENTED AT THE

EIGHTEENTH ANNUAL GENERAL MEETING

OF

SHAREHOLDERS

OF

The Ballarat Base and Associated Hospitals

Credit Co-operative Limited

TO BE HELD IN THE

FUNCTION ROOM 2, BALLARAT BASE HOSPITAL

STURT STREET, BALLARAT

AT 12.30 P.M. ON WEDNESDAY, 24th JUNE, 1987.

DIRECTORS AND OFFICE-BEARERS 1986-87

* * *

BOARD OF DIRECTORS . . .	Mr. I. E. Channing, Chairman. Mr. D. R. Barker. Mr. J. E. Bedggood, Mr. J. R. Bridger. Mrs. M. Brown (15.10.86-12.3.87). Mrs. K. Moran (Res. 10.7.86). Mr. R. Peck, Mr. B. Robertson (Appt. 31.3.87). Mrs. A. Rowe (Appt. 31.3.87). Mr. V. Sargent (Res. 12.2.87).
REGISTERED OFFICE . . .	Sturt Street, Ballarat. 3350.
SECRETARY	Mr. P. A. Duggan.
ASSISTANT SECRETARY . .	Mr. G. Dalziel.
TREASURER	Mr. L. M. George.
ASSISTANT TREASURER . .	Mr. R. Beaumont (Appt. 14.8.86).
AUDITOR	Coopers & Lybrand, 4 Lydiard St. Sth., Ballarat. 3350.
BANKER	A.N.Z. Banking Group, 927 Sturt St., Ballarat. 3350.
SOLICITOR	Cuthberts, 102 Lydiard St. Nth., Ballarat. 3350

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

NOTICE OF ANNUAL GENERAL MEETING

NOTICE is hereby given that the Eighteenth Annual General Meeting of the members of the above-named Co-operative will be held in Function Room 2, 1st Floor Services Block, Ballarat Base Hospital, Sturt Street, Ballarat at 12.30 p.m. on Wednesday, 24th June, 1987.

BUSINESS :

1. To confirm the minutes of the previous Annual General Meeting held on 18th June, 1986.
2. To receive and adopt the Report of the Board of Directors for the year ended 31st March, 1987.
3. To receive and adopt the Balance Sheet and Income and Expenditure Statements for the year ended 31st March, 1987.
4. To elect three Directors, Messrs. J. R. Bridger, D. R. Barker and B. Robertson retire by rotation and are eligible for re-election and offer themselves accordingly.

Nominations close with the Secretary at 5.00 p.m. on Friday, 5th June, 1987. Nomination forms are available from the Secretary.

5. To transact any other business that may legally be brought before the meeting.

By order of the Board of Directors,

P. A. DUGGAN, Secretary.

28th May, 1987.

THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED
CHAIRMAN'S REPORT

Ladies and Gentlemen,

It is with much pleasure that on behalf of the Directors I present the eighteenth Annual Report and Financial Statements for the year ending 31st March, 1987.

The financial and statistical statements incorporated in this Annual Report demonstrate the services provided to members are beyond comparison with other financial institutions.

In striving to continually update the services to members the Board of Directors approved the purchase of a Computer System which was installed in April 1986 at a cost of in excess of \$10,000.

Whilst the members will be treated with additional services, the initial purchase of the computer system resulted in the Credit Co-operative sustaining increased expenditure for this year only with additional salaries and wages being incurred during implementation.

Finances:

The Credit Co-operative expenditure for the year was \$211,104 and income \$207,891 which resulted in an operating loss of \$3,213 attributed to the setting up of the computer system.

The Co-operative investments increased by almost 100% to a total of \$708,381 and General and Statutory Reserves of \$72,718.

Membership:

The current membership increased to a record high of 492 as at the 30th March, 1987.

Loans:

The loan interest rate has remained stable at 1.25% per month on the outstanding monthly balance.

A total of 163 loans were approved at a total value of \$648,731.

The Credit Co-operative has now approved a total of 2644 loans at a total value of \$6.1 million since 1969.

Savings:

Interest rates on savings have remained at a maximum during the financial year and this has resulted in a significant increase in total deposits and account balances.

Total deposits by members during the year were \$3,287,492 with \$1,423,108 held as members savings at the end of the financial year.

Members account balances have increased by 30% during the year.

Christmas Club accounts commenced again accumulating interest at the rate of 11% per annum.

Affiliation of V.C.C.A.:

The Credit Co-operative was formally reaffiliated with the Victorian Credit Co-operative Association during December 1986 with Mr. P. Duggan appointed as our official representative.

Affiliation will allow the Co-operative to keep in contact with any changes throughout the industry which may benefit or affect our membership.

Board of Directors:

The year saw many changes to the Board of Directors with resignations from Mrs. K. D. Moran who retired in July 1986 and Mr. V. Sargent who resigned due to ill health in February 1987. Mrs. M. Brown was appointed in October 1986 but resigned due to commitments to a course in March 1987. New appointments to fill the casual vacancies in March 1987 were Mrs. A. Rowe and Mr. B. Robertson.

Donation:

The Board of Directors donated \$1,000 to the Ballarat Base Hospital as a gesture of thanks for the excellent facilities provided by the hospital.

Appreciation:

The Ballarat Base Hospital Board of Management have continued to support and assist the Co-operative during the past year and to them the Board extends appreciation.

The new computer system is now proving its worth to members, however difficulties were experienced during the implementation process. These problems together with the need to cover for extended sick leave have highlighted the high standard of efficiency displayed by the Co-operative staff Mrs. F. Hart and Mrs. L. Browning.

I extend my personal thanks to Mrs. Hart and Mrs. Browning as well as the Honorary Officers and all other staff who were involved with the Co-operative during the year.

I also extend my appreciation to the current Directors who are directly responsible for Credit Co-operative policy which has resulted in our continued growth during a particularly troublesome and time consuming year.

I. E. CHANNING, Chairman.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

DIRECTOR'S REPORT

We have pleasure in presenting our report on the state of affairs of the Society at 31st March, 1987 and on the results of the Society for the year then ended.

The Directors of the Society at the date of this report are:

Ian E. Channing (Chairman).	Barry Robertson.
John E. Bedggood.	Ross L. Peck.
Dennis R. Barker.	Annette Rowe.
John R. Bridger.	

The principal activities of the Society during the year were the acceptance of deposits from members and the making of loans to members. There were no significant changes in the nature of the activities of the Society during the year.

The net loss of the Society for the year after income tax expense of \$352 was \$3,565.

In accordance with Section 60A of the Co-Operation Act, 1981, an amount of \$20,580 was transferred to the Statutory Reserve from retained earnings. Except for this item, there were no material transfers to or from reserves or provisions during the year.

During the year no shares or debentures were issued pursuant to a prospectus. No dividend has been paid during the year, and we recommend that no dividend be paid for the year ended 31st March, 1987.

As required by the provisions of the Co-Operation Act, 1981 your Directors state that:—

- (a) Before the accounts of the Society were made out they took reasonable steps to ascertain what action had been taken in relation to the writing off of bad debts and the making of provisions for doubtful debts and have caused all known bad debts to be written off and adequate provision to be made for doubtful debts, and at the date of this report they were not aware of any circumstances which would render the amount written off for bad debts or the amount of the provision for doubtful debts inadequate to any substantial extent.
- (b) Before the accounts of the Society were made out they took reasonable steps to ascertain whether any current assets of the Society (other than current assets to which paragraph (a) applies) were unlikely to realise in the ordinary course of business their value as shown in the accounting records, and at the date of this report they are not aware of any circumstances which would render the values attributed to current assets in the accounts misleading.

(c) At the date of this report:—

(i) No charge on the assets of the Society has arisen since the end of the financial year to secure the liabilities of any other person.

(ii) No contingent liability has arisen since the end of the financial year.

(d) No contingent or other liability has become enforceable or is likely to become enforceable within the period of twelve months after the end of the financial year which, in their opinion, will or may affect the ability of the Society to meet its obligations as and when they fall due.

(e) At the date of this report they are not aware of any circumstances which would render any amount stated in the accounts misleading.

(f) The results of the Society's operations during the year ended 31st March, 1987 were not, in their opinion, substantially affected by any item, transaction or event of a material and unusual nature except for additional wages incurred in computerisation of the accounting records.

(g) In the interval between 31st March, 1987 and the date of this report no item, transaction or event of a material and unusual nature has arisen which is likely, in their opinion, to affect substantially the results of the Society's operations for the next succeeding financial year.

(h) Since 31st March, 1986 no Director of the Society has received or become entitled to receive a benefit (other than a benefit included in the annual amount of emoluments received or due and receivable by Directors shown in the accounts or the fixed salary as a full time employee of the Society) by reason of a contract made by the Society or a related corporation with the Director or with a firm by which he is a member, or with a company in which he has a substantial financial interest.

This report is made in accordance with a resolution of Directors.

Dated this 11th day of June, 1987.

I. E. CHANNING, Director.

R. L. PECK, Director.

THE BALLARAT BASE AND ASSOCIATED HOSPITALS CREDIT CO-OPERATIVE LIMITED

AUDITOR'S REPORT TO THE MEMBERS

We have audited the accounts set out on pages 8 to 14 in accordance with the Australian Auditing Standards.

In our opinion:

- (a) the accounts are properly drawn up in accordance with the provisions of the Co-Operation Act, 1981, and so as to give a true and fair view of:
 - (i) the state of affairs of the Society as at 31st March, 1987 and of the results of the Society for the year ended on that date; and
 - (ii) the other matters required by Sections 60(9) and 130 of that Act to be dealt with in the accounts;
- (b) the accounting records, other records and the registers required by that Act to be kept by the Society have been properly kept in accordance with the provisions of that Act.
- (c) the rules relating to the administration of the funds of the Society have been observed.

COOPERS & LYBRAND,
Chartered Accountants.

G. D. HARRY, Partner.

Ballarat, Victoria.

Date: 11th June, 1987.

DIRECTORS' STATEMENT

We, Ian Ernest Channing and Ross Lambert Peck, being two Directors of The Ballarat Base and Associated Hospitals Credit Co-Operative Limited, in accordance with a resolution of Directors, state that in the opinion of the Directors the accompanying balance sheet is drawn up so as to give a true and fair view of the state of affairs of the Society as at 31st March, 1987 and the statement of profit and loss is drawn up so as to give a true and fair view of the loss of the Society for the year then ended.

Signed on behalf of the Board of Directors at Ballarat, this 11th day of June, 1987.

I. E. CHANNING, Director.

R. L. PECK, Director.

STATEMENT BY PRINCIPAL ACCOUNTING OFFICER

I, Leslie Martin George, being the Principal Accounting Officer of The Ballarat Base and Associated Hospitals Credit Co-Operative Limited, state that to the best of my knowledge and belief the accompanying balance sheet and statement of profit and loss give a true and fair view of the matters required by Section 130 of the Co-Operation Act, 1981, to be dealt with in the accounts of the Society for the year ended 31st March, 1987.

L. M. GEORGE.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED
BALANCE SHEET AS AT 31st MARCH, 1987.**

	Notes	1987 \$	1986 \$
CAPITAL AND RESERVES			
Capital 2,460 fully paid Ordinary Shares at \$2 each		4,920	4,840
Statutory Reserve	6	35,701	15,121
Retained Earnings		37,017	61,162
TOTAL CAPITAL AND RESERVES		<u>77,638</u>	<u>81,123</u>
Represented by:—			
CURRENT ASSETS			
Cash at Bank and on Hand		52,454	51,488
Unsecured Loans to members less provision for Doubtful Debts \$15,000 (1986 \$20,000)		844,334	853,331
Other Debtors		14,635	8,969
Less		911,423	913,788
CURRENT LIABILITIES			
Members Savings		1,423,108	1,098,216
Provision for Income Tax	3	—	3,097
Other Creditors		73,497	22,247
		<u>1,496,605</u>	<u>1,123,560</u>
NET CURRENT ASSETS		(585,182)	(209,772)
Add			
FIXED ASSETS	4	6,522	525
INVESTMENTS	5	655,927	285,927
INTANGIBLE ASSET			
Future Income Tax Benefit	3	3,056	—
DEFERRED ASSET	7	11,012	10,976
Less		91,335	87,656
NON CURRENT LIABILITIES			
Provision for Long Service Leave	1	2,407	2,407
Provision for Deferred Income Tax	3	8,019	4,126
Provision for Annual Leave		3,271	—
		<u>13,697</u>	<u>6,533</u>
		<u>77,638</u>	<u>81,123</u>
CONTINGENT LIABILITIES	9	Nil	Nil
CAPITAL EXPENDITURE COMMITMENTS		Nil	7,504
LOAN COMMITMENTS	8		

The attached notes form part of and should be read in conjunction with these accounts

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

**PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31st MARCH, 1987.**

	Notes	1987	1986
		\$	\$
Operating (loss) profit before income tax	2	(3,213)	3,133
Income tax expense	3	352	474
		<hr/>	<hr/>
Operating (loss) profit for the year		(3,565)	3,607
Retained earnings 1st April, 1986		61,162	71,768
		<hr/>	<hr/>
Available for Appropriation		57,597	75,375
		<hr/>	<hr/>
Deduct Appropriations			
Adjustment on introduction of tax effect accounting		—	4,980
Transfer to Statutory Reserve	6	20,580	9,233
		<hr/>	<hr/>
		20,580	14,213
		<hr/>	<hr/>
Retained earnings 31st March, 1987		37,017	61,162
		<hr/>	<hr/>

The attached notes form part of and should be read in conjunction with these accounts.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

**DETAILED PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31st MARCH, 1987.**

	1987	1986
INCOME	\$	\$
From Members--		
Entry Fee and Annual Subscriptions	34	38
Interest on Loans	136,507	107,009
From Non-Members--		
Investment income	71,106	63,174
Other	244	223
	<hr/> 207,891 <hr/>	<hr/> 170,444 <hr/>
 EXPENDITURE		
Loss on Disposal of Fixed Assets	--	204
Interest on Members Savings	154,432	119,924
Board and Committee Expenses	—	751
Honorariums	2,800	3,250
Salaries ..	39,053	21,663
Workers Compensation Insurance	132	268
Printing and Stationery	1,673	1,588
Depreciation	1,738	104
Bank Charges	2,820	2,553
Miscellaneous	—	107
State Duty	1,209	959
General Insurance	2,293	1,049
Loans Protection Insurance	2,697	3,462
Audit Fees	1,975	1,325
Accounting Fees	800	250
Long Service Leave	—	462
Donation	1,000	950
Federal Debts Tax ..	1,572	1,442
Doubtful Debts	(5,000)	5,000
General Meetings and Annual Report ..	600	—
Computer Consultaut Fees	—	2,000
Equipment Maintenance	328	—
V.C.C.A. Affiliation	982	—
	<hr/> 211,104 <hr/>	<hr/> 167,311 <hr/>
Operating (loss) profit before income tax	<hr/> (3,213) <hr/>	<hr/> 3,133 <hr/>

THE BALLARAT BASE AND ASSOCIATED HOSPITALS CREDIT CO-OPERATIVE LIMITED

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 1987.

1. Summary of Significant Accounting Policies

Set out below are the significant accounting policies adopted by the Society in the preparation of accounts for the year ended 31st March, 1987. Unless otherwise stated such accounting policies were also adopted in the preceding financial year.

(a) Historical Cost

The accounts have been prepared in accordance with the historical cost convention and have not been adjusted to take account of the current cost of specific assets or their impact on the operating results;

(b) Long Service Leave

Long Service Leave is provided for on the completion of ten years service by each employee and in accordance with the regulations of the various statutory bodies.

(c) Investment Income

Income earned but not received on investments has been accrued at balance date;

(d) Income Tax

Tax effect accounting procedures are followed whereby the income tax expense in the profit and loss statement is matched with the accounting profit (after allowing for permanent differences). The future tax benefit relating to tax losses and timing differences is not carried forward as an asset unless realisation of the benefit can be regarded as being assured beyond reasonable doubt.

(e) Segmental Reporting

The Society operates in the one industry being the investment of members funds and the provision of loans for members. These finance activities are all conducted in one geographical location of Australia.

2. Operating Profit

	1987	1986
The operating profit before income tax has been determined after	\$	\$
(a) Crediting the following items—		
Interest received and receivable from		
— Other Corporations	71,106	63,174
— Other Persons	136,507	107,009
Provision for doubtful debts	5,000	—
(b) Charging the following items —		
Interest paid and payable to		
— Other Corporations	—	2,533
— Other Persons	154,432	119,924
Depreciation of fixed assets	1,738	137

	1987	1986
Auditor's remuneration	\$	\$
— Audit Services	1,975	1,325
— Other Services	800	2,250
No other benefits were received or are due and receivable by the Auditors.		
Provision for long service leave	—	462
Provision for doubtful debts	—	5,000
Provision for annual leave	3,270	—
Loss on Disposal of Fixed Asset	—	200
3. Income Tax		
(a) The income tax charge has been determined as follows:		
Operating profit/(loss) before income tax	(3,213)	3,113
Prima facie tax payable (benefit)	(1,574)	1,441
Add (Deduct) Permanent differences		
Adjustment for non assessable member income	1,657	802
Adjustment to timing differences resulting from a change in the corporate tax rate	269	—
Income tax expense	352	2,243
Add (Deduct) Timing differences		
Accrued income	(2,485)	1,803
Prepayments	(292)	(526)
Carry forward tax losses	—	(423)
Provision for doubtful debts	(2,450)	—
Provision for annual leave	1,602	—
	(3,625)	854
Income tax/(benefit) payable	(3,273)	3,097
Increase in future income tax benefits resulting from increase in corporate tax rate	217	—
Future Income Tax Benefit	(3,056)	3,097
(b) At 31st March, 1987 the provision for deferred income tax is comprised of the following items:		
Accrued income	6,320	3,600
Prepayments	852	526
Provision for doubtful debts	2,450	—
Provision for annual leave	(1,603)	—
	8,019	4,126
(c) All calculations relating to the calculation of the 1987 income tax expense and timing differences have been based on a company income tax rate of 49% (1986: 46%)		

	1987	1986
4. Fixed Assets		
Furniture, fittings and equipment at cost	8,697	962
Less provision for depreciation	2,175	437
	<u>6,522</u>	<u>525</u>
5. Investments (at cost)		
Shares in Victorian Credit Co-Operation Association	4,344	4,344
Government Bonds	111,510	111,510
Term Deposit with Bank	20,000	20,000
S.E.C.	50,073	50,073
First Federation — at call	50,000	100,000
Bank bills	400,000	—
Bank — at call	20,000	—
	<u>655,927</u>	<u>285,927</u>
6. Statutory Reserve		
Balance 1st April, 1986	15,121	5,888
Add Transfer from retained earnings	20,580	9,233
	<u>35,701</u>	<u>15,121</u>

The increase in this Reserve was made by way of transfer from retained earnings pursuant to Section 60A of the Co-Operation Act, 1981.

7. Deferred Asset

Pursuant to Section 23(4) of the Co-Operation Act, 1981 the contributions to the Credit Societies Guarantee Fund totalling \$11,012 (1986 \$10,976) have been disclosed as Deferred Asset.

8. Loan Commitments

The Directors have approved loans to members of \$43,300 which had not been advanced at balance date.

9. Contingent Liabilities

An employee has made a claim against the Society of approximately \$100,000 for a work related injury. However, the Directors believe that the final settlement of this claim will be met by WorkCare.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED
STATEMENT OF SOURCES AND APPLICATIONS OF FUNDS
FOR THE YEAR ENDED 31st MARCH, 1987.**

	Note	1987 \$	1986 \$
SOURCES OF FUNDS			
Funds from Operations—			
Inflows of funds from operations		207,878	170,444
Less outflows of funds from operations		211,082	161,542
	1	(3,204)	8,902
Reduction in Assets—			
Current Assets:			
Bank and cash on hand		—	63,739
Other Debtors		—	3,824
Unsecured loans to members		13,997	—
Redemption of Investments		—	100,000
Increase in Liabilities—			
Member's savings		324,892	3,230
Other creditors		51,250	8,740
New members' subscriptions		80	350
		<u>387,015</u>	<u>188,785</u>

APPLICATION OF FUNDS

Increase in Current Asset—			
Bank and cash on hand		966	—
Other debtors		5,666	—
Loans to members		—	188,313
Increase in Deferred Asset		36	117
Acquisition of Investments		370,000	—
Purchase of Fixed Assets		7,735	355
Income Tax paid		2,612	—
		<u>387,015</u>	<u>188,785</u>

NOTES:

1. Reconciliation of operating profit before income tax with funds from operations is as follows:—

Operating (loss)/profit before income tax	(3,213)	3,133
Add Depreciation of fixed assets	1,738	104
Increase in provision for long service leave	—	461
Increase in provision for doubtful debts	—	5,000
Loss on disposal of fixed asset	—	204
Increase in provision for annual leave	3,271	—
Less Decrease in provision for doubtful debts	(5,000)	—
	<u>(3,204)</u>	<u>8,902</u>

FINANCIAL AND STATISTICAL SUMMARY — 1984-87

DETAILS	FOR THE YEAR ENDED 31st MARCH			
	1987	1986	1985	1984
Member Shareholders . . .	492	484	449	436
Savings Accounts	1,173	977	851	741
Loans Approved	163	212	207	193
Savings Deposits	\$3,287,491	\$2,352,581	\$2,171,672	\$2,091,568
Savings Withdrawn	2,962,599	2,349,719	2,160,076	1,973,236
Loans Approved	648,731	758,304	571,023	572,290
Average Loan	3,980	3,576	2,758	2,965
Loans Repaid	725,496	621,764	594,507	610,514
Income	207,891	170,444	145,560	144,702
Expenditure	211,104	167,384	134,345	129,724
Surplus (loss) before providing for Income Tax	(3213)	3,133	11,215	14,880
Operating Profit/(Loss) . .	(3565)	3,607	11,828	12,163

SUMMARY OF LOANS APPROVED

PURPOSE	Number		Amount	
	1987	1986	1987	1986
Purchase, Registration and Repair of Motor Cars . .	52	59	\$234,834	\$261,100
Motor Cycles, Boats and Caravans	6	4	19,017	10,512
Mortgages and Property .	16	22	74,251	128,847
Home Improvements . . .	59	84	241,199	250,901
Consolidation of Creditors	5	13	20,412	41,400
Holidays	12	10	32,354	22,400
Other	13	20	26,664	43,144
	163	212	648,731	\$758,304

LIST OF SHAREHOLDERS

J. Acheson	L. Broad	G. C. Dalziel
G. L. Aggett	B. G. Brooks	G. M. Davidson
G. Alderson	R. L. Brooks	C. B. E. Davis
J. L. Allan	M. Brown	K. J. Davies
V. Allen	C. R. Bryce	A. M. Decker
C. A. Allen	A. G. Budds	L. T. Degraaff
J. Anderson	P. L. Buenen	M. D. Dell
A. M. Anglin	J. Burns	N. Derbyshire
L. G. Antonio	J. Butsch	R. Deutsher
A. P. Armstrong		W. Dickenson
J. M. Armstrong		B. E. Douglas
P. F. Atkinson	M. Callinan	J. C. Douglas
V. S. Atkinson	H. M. Campbell	D. Dowie
J. H. Auwema	K. Campbell	J. Dowling
	D. Capuano	K. M. Doyle
	K. A. Carson	K. Dridan
B. J. Bailey	D. A. Cartledge	J. Duggan
E. C. Baker	M. L. Cartledge	P. A. Duggan
H. A. Baker	R. E. Cartledge	C. S. Duncan
J. P. Baker	R. G. Cartledge	L. Duncan
J. G. Barby	S. A. Cartledge	S. C. Duthie
K. J. Barby	M. E. Cassells	A. T. Dwyer
W. R. Barclay	A. Cawthorn	J. D. Dwyer
D. R. Barker	I. E. Channing	M. J. Dyer
T. A. Barker	D. E. Chaplin	
G. V. Barlow	J. E. Cheesman	J. L. East
A. H. Barrett	D. M. Cherry	S. M. Edlin
W. A. Barrett	R. Chirnside	M. G. Edwards
N. P. Barry	J. L. Christensen	R. E. Eichler
E. J. Bartram	M. Churcher	A. Elbourne
C. P. Basham	E. M. Clark	R. A. Elliott
A. G. Bath	M. A. Clark	L. J. Ellis
J. I. Baulch	G. J. Clarke	P. Enever
N. Beacham	G. L. T. Clarke	W. L. Eva
J. E. Bedggood	R. M. Coad	
D. Beechey	R. F. Coatsworth	K. Fagg
A. M. Bell	D. Cocking	R. Farrell
T. M. Bell	D. J. Colbert	M. Fav
G. K. Bennett	A. T. Collins	V. C. Fay
L. Berlund	B. W. Collins	R. J. Finch
D. A. Berry	I. S. Collins	M. C. Fitzgerald
A. W. Bilston	P. Collinson	T. F. Fitzpatrick
C. M. Bilston	C. D. Condon	T. L. Fitzpatrick
P. A. Birch	Y. L. Cooper	C. A. Flvnn
J. M. Blurton	G. M. Cossar	R. C. Ford
B. M. Bolger	L. J. Costello	G. Foster
J. Bolster	L. D. Cottle	W. Fowler
L. R. Booth	D. E. Cowan	K. J. Frank
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