



ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

DISTRIBUTIONS AVAILABLE TO BENEFICIARIES

A person on the Register of Ankamuthi Beneficiaries does not have an automatic right or entitlement to a Distribution, however there is a right to be **considered** for a Distribution.

People on the Register of Ankamuthi Beneficiaries may apply for Distributions to be paid from the Ankamuthi Charitable Trust as outlined below.

CHARITABLE TRUST (CT)

CHARITABLE PURPOSES

Application Distributions

All people included on the Register of Ankamuthi Beneficiaries are eligible to make an application for assistance for the list of charitable purposes in this document.

The following guidelines have been suggested by the DMC and should be used as a guide in terms of considering applications. Other items may also be considered at the discretion of the Trustee, and the Trustee shall also have discretion about applying the charitable objects of the Ankamuthi Charitable Trust.

Quotes/invoices/other information from suppliers must be retained by the applicant and a full acquittal process may be requested.

These policies have been developed by the Ankamuthi Decision Making Committee (DMC), who have allocated the following sums of money towards these purposes per financial year:

Item No.	Description	Amount Allocated
1.	Essential Household Items	\$250,000
2.	Funeral Costs	\$50,000
3.	Education & Training Costs	*\$250,000
4.	Medical Costs	\$200,000
	TOTAL	\$750,000

*Includes Cairns Truck School Training

Once the amount allocated to each purpose has been used, the DMC must then consider whether it can provide additional funding.

More details about the policies are shown below.

ESSENTIAL HOUSEHOLD ITEMS POLICY

Purpose Provides each registered Ankamuthi Beneficiary with financial assistance to assist with costs associated with the purchase of “essential household items” (typically items that heat, cool, cook, wash, clean and general furniture, crockery and cutlery. This policy can also provide for the purchase of a Starlink Internet Modem.

Amount / limits

- A one-off payment of up to **\$1,000** per beneficiary per financial year, within a total allocation of funding of \$250,000 per financial year provided.
- Payments are made direct to a supplier or reimbursed upon provision of invoices and / or receipts.
- People may assign (gift) their funds to another person listed on the Register of Ankamuthi Beneficiaries. People do not need to live at the same address to be able to do this.

Requirements

- Ankamuthi Essential Household Items Policy form.
- Quote or invoice including supplier contact details, payment details and ABN.
- If seeking reimbursement, proof of payment (receipt / remittance / bank statement).

FUNERAL ASSISTANCE POLICY

Purpose Provides each registered beneficiary with financial assistance to cover reasonable costs for:

- Conducting a funeral or reburial service (casket, undertaker, flowers, printing, advertising, catering expenses for the funeral or wake, transport of the deceased & travel to the funeral for an immediate family member(s).
- Tombstone unveiling service.

Amount / limits

- Up to **\$5,000** per funeral, within a total allocation of \$50,000 provided per financial year.
- A one-off sum of no more than \$1,000 is available for the family to provide for travel and transport per funeral. This can be made to an individual, or direct to a supplier.
- No travel assistance is available for tombstone unveiling services
- All payments are made direct to a supplier or reimbursed upon provision of invoices and / or receipts.

Conditions

- Costs associated with funerals / reburials / tombstone unveilings are restricted to deceased registered Ankamuthi Beneficiaries.
- Confirmation from Funeral Director the funeral costs have been paid in full prior to other costs being considered.
- All payments are made direct to a supplier or reimbursed upon provision of invoices and / or receipts.



- Only one person per family may apply for funds in regard to this policy. The Trustee shall consult with the Ankamuthi Decision Making Committee (DMC) in instances where more than one person is seeking assistance from this policy.
- Distance of travel payable from registered principal place of residence only.
- Kilometrage will be paid in accordance with the Australian Taxation Office (ATO) rates (capped at \$1,000 for fuel per funeral).

Requirements

- Ankamuthi Funeral Assistance Policy application form.
- Funeral notice
- Quotes / invoices / receipts detailing the services and costs
- Supplier contact, payment details and ABN

EMERGENCY MEDICAL POLICY

Purpose

Provides each registered beneficiary, as well as their dependents, with financial assistance towards emergency medical treatment and costs, or where assistance is of an urgent or critical nature. Particularly where a person must travel from remote areas to receive medical treatment in larger centre (such as Cairns for example).

This includes financial assistance with costs incurred when receiving emergency or critical medical appointments away from their ordinary place of residence and provides for accommodation plus living allowances.

Amount / limits

Up to **\$5,000** per beneficiary per financial year, within a total allocation of medical funding of \$200,000 provided per financial year, distributed as follows:

- Mutual Trust may provide a one-off payment to immediate family members listed in a support letter, for travel, food and incidental allowances based on current ATO rates, for up to two weeks, and this assistance is capped at \$500.
- If the nature of the treatment needed goes for longer than two weeks, the trust may provide no more than a sum of \$500 for allowances in any two-week period.
- It is assumed that assistance with flights for the patient will be provided from Queensland Health. People travelling to support an ill person may book flights or receive mileage where appropriate.
- Accommodation is supported through Queensland Health. Applicants should provide a copy of their accommodation booking with Queensland Health with their application. Mutual Trust may provide assistance with any gap not covered by Queensland Health up to a limit of \$500 per week. Any additional accommodation should be booked and paid for by Everywhere Travel Carnarvon. Contact Mutual Trust staff for details.
- Any assistance required over these amounts, or where the person is terminally ill, these must be considered by the DMC

Requirements

Ankamuthi Emergency Medical Policy application form with relevant supporting documents:



- A medical support letter must be provided to Mutual Trust. This needs to outline what the emergency situation is and that urgent or critical treatment is required. It must also explain who the patient is, and list any family members that need to also travel to support that person. This can be provided by a Social Worker, Aboriginal Liaison Officer, Ward Clerk, Nurse or Doctor.
- Queensland Health Accommodation Itinerary (where relevant)
- Quotes / invoices / receipts detailing emergency treatment / costs and supplier contact / payment details and ABN.

GENERAL MEDICAL POLICY

Purpose	<p>Provides each registered beneficiary and their dependents, with financial assistance towards general medical treatment and costs, such as:</p> <ul style="list-style-type: none"> • Prescription glasses • Dental treatment • Standard medical treatment • Pharmacy costs • Purchase of exercise equipment on preventative health grounds • Travel for specialist appointments of a non-urgent nature where a person must travel from a remote area to receive medical treatment in a larger centre (i.e. Cairns). • Accommodation and living allowances when attending an appointment away from their principal place of residence.
Amount / limits	<ul style="list-style-type: none"> • Up to \$2,000 per beneficiary per financial year, within a total allocation of medical funding of \$200,000.00 per financial year. • Mutual Trust may provide a one-off payment to one family member for travel, food and incidental allowances based on current ATO rates, for up to two weeks, and this assistance is capped at \$500. • It is assumed that assistance with flights will be provided from Queensland Health, the trust will not provide flights. • Mutual Trust may provide accommodation, booked, and paid for by Everywhere Travel. Contact Mutual Trust staff for details. • Any assistance required over these amounts must be considered by the DMC.
Requirements	<p>Ankamuthi General Medical Policy application form with relevant supporting documents:</p> <ul style="list-style-type: none"> • A medical support letter must be provided to Mutual Trust where someone needs to travel to attend an appointment. This needs to outline what the situation is, date of the appointment(s) and name of any family member(s) who are required to travel to support the patient. • A medical support letter is also required supporting the need for the purchase of any exercise equipment on preventative health grounds.

PRIMARY EDUCATION POLICY

Purpose	<p>Provides each registered beneficiary with financial assistance, for their biological children, to assist with costs associated with primary school educational costs:</p> <ul style="list-style-type: none"> • School Fees • Books • Stationery • Uniforms • Camps and excursions
Amount / limits	<p>Up to \$500 per biological child of an adult Ankamuthi Beneficiary may be provided each financial year, within a total allocation of education funding of \$250,000.00 per financial year.</p> <p>If a child is boarding at a school, please also refer to the separate policy that relates to Boarding School Education Policy.</p>
Conditions	<p>If both parents are Registered Ankamuthi Beneficiaries, only one parent can apply for financial assistance.</p>
Requirements	<ul style="list-style-type: none"> • Ankamuthi Primary Education Policy application form. • Proof of enrolment from the school • Invoice or quotes for fees or goods with supplier contact / payment details and ABN.

SECONDARY (HIGH SCHOOL) EDUCATION POLICY

Purpose	<p>Provides each registered beneficiary with financial assistance, for their biological children, to assist with costs associated with secondary (high) school educational costs:</p> <ul style="list-style-type: none"> • School Fees • Books • Stationery • Uniforms • Camps and excursions
Amount / limits	<p>Up to \$1,250 per biological child of an adult Ankamuthi Beneficiary may be provided each financial year, within a total allocation of education funding of \$250,000.00 per financial year.</p> <p>If a child is boarding at a school, please also refer to the separate policy that relates to Boarding School Education Policy.</p>
Conditions	<p>If both parents are Registered Ankamuthi Beneficiaries, only one parent can apply for financial assistance.</p>
Requirements	<ul style="list-style-type: none"> • Ankamuthi Secondary Education Policy application form. • Proof of enrolment from the school • Invoice or quotes for fees or goods with supplier contact / payment details and ABN.

BOARDING SCHOOL EDUCATION POLICY

Purpose

Provides each registered beneficiary with financial assistance, for their biological children, to assist with costs associated with children attending a Boarding School with a one-off payment per student, payable to the adult beneficiary to help with incidental costs associated with travelling made to and from school and to enable them to purchase personal items to be ready to stay at the school.

Amount / limits

Up to **\$500** per biological child of an adult Ankamuthi Beneficiary may be provided each financial year, within a total allocation of education funding of \$250,000.00 per financial year.

Conditions

If both parents are Registered Ankamuthi Beneficiaries, only one parent can apply for financial assistance.

Requirements

- Ankamuthi Secondary Education Policy application form.
- Proof of enrolment from the school
- Invoice or quotes for fees or goods with supplier contact / payment details and ABN.

TERTIARY EDUCATION POLICY

Purpose

Provides each registered beneficiary and their biological children with financial assistance for tertiary educational costs:

- School Fees (reimbursed upon completion of course)
- Books
- Stationery
- Technology Support (laptop / tablet / software / printer)

Amount / limits

Up to **\$2,500** per beneficiary and / or biological child of an adult Ankamuthi Beneficiary may be provided each financial year, within a total allocation of education funding of \$250,000.00 per financial year

Conditions

If both parents are Registered Ankamuthi Beneficiaries, only one parent can apply for financial assistance for their biological children.

Requirements

- Ankamuthi Tertiary Education Policy application form.
- Proof of enrolment from the school / educational facility
- Invoice or quotes for fees or goods with supplier contact / payment details and ABN.



SCHOOL TECHNOLOGY SUPPORT POLICY

Purpose	Provides each registered beneficiary with financial assistance, for their biological children, to assist with costs associated with technology support (IT equipment) for school aged children only (primary school and high school).
Amount / limits	<p>Up to \$1,000 per biological child of an adult Ankamuthi Beneficiary may be provided each financial year, within a total allocation of education funding of \$350,000.00 per financial year for the following things:</p> <ul style="list-style-type: none">• Laptops• Tablets• Printers• Software
Conditions	If both parents are Registered Ankamuthi Beneficiaries, only one parent can apply for financial assistance.
Requirements	<ul style="list-style-type: none">• Ankamuthi School Technology Support Policy application form.• Proof of enrolment for school aged children• Letter from school confirming the tech items being requested are needed.• Invoice or quotes for fees or goods with supplier contact / payment details and ABN



CHILDCARE FEES

Purpose	Provides each registered beneficiary with financial assistance, for their biological children, to assist with costs associated childcare fees:
Amount / limits	Up to \$500 is available per child of an adult beneficiary per financial year, within a total allocation of education funding of \$350,000.00 per financial year.
Conditions	<ul style="list-style-type: none">Adult beneficiaries do not need to be working to be eligible to apply for assistance.
Requirements	<ul style="list-style-type: none">Childcare Assistance application form.Invoice from Childcare Service Provider

CAIRNS TRUCK SCHOOL TRAINING POLICY

Purpose	Provides for job training and upskilling for up to 20 people, with DMC members nominating 2 people from each Apical group.
Amount / limits	<p>Up to \$100,000 is available for this training, capped at a maximum of \$5,000 per beneficiary. The policy covers:</p> <ul style="list-style-type: none">Course fees (approx. \$3,000) for a 5-day courseAccommodation can be provided at a cap of \$250 per night (booked through Everywhere Travel)A one-off allowance of \$500
Conditions	<ul style="list-style-type: none">The DMC representative for each family group will nominate two (2) people per Apical Ancestor per financial year.Beneficiaries that reside in the Northern Peninsula Area (NPA) must register with NPARC for low-cost flights, and then pay and seek reimbursement of the costs once their attendance at the course is confirmed.Invoice for the course fees will be paid by Mutual Trust direct to the supplier, Cairns Truck School.
Requirements	<ul style="list-style-type: none">Cairns Truck School Training application form.Endorsement from the DMC representative to attend the training.Request quote from Everywhere Travel for accommodation, if required. Contact Mutual Trust for details.Quote from Cairns Truck SchoolIf flight reimbursement required, confirmation course completed from Cairns Truck School / invoice for flight / proof of payment.

DIRECT BENEFITS TRUST (DBT)

ANNUAL DIRECT DISTRIBUTION

Distribution amounts and timing of payments are determined by the Decision Making Committee (“DMC”). Consideration is given to a distribution when there is a sum of \$1,100,000 or more in the trust.

To receive a Distribution:

- You must be a registered beneficiary at the time that the DMC authorises a distribution to be paid
- A beneficiary is only entitled to distributions approved after they have been added to the Register of Ankamuthi Beneficiaries – distributions cannot be back paid

BUSINESS DEVELOPMENT POLICY

Purpose	To provide support for Business Development Purposes. Money from this policy must be used for Business Planning & Mentoring or Business Operations costs.
Amount / limits	A one-off, total sum of \$100,000 has been set aside to enable ten (10) Ankamuthi People to be supported with Business Development Purposes.
Conditions	<ul style="list-style-type: none"> • All applications must be assessed and then approved by the DMC at a meeting (in-person). • Money from this policy must be used for: <ul style="list-style-type: none"> ○ Business Planning & Mentoring (e.g. business plans, bookkeeping, tax, accounting, legal or general advice); and / or ○ Business Operations (e.g. buying equipment or stock, advertising and insurance costs, IT and office equipment). Payments to be made direct to suppliers of goods or services.
Requirements	<ul style="list-style-type: none"> • ABN and business registration documents • Details of business structure (Sole Trader/Partnership/Company/Trust) • Business Plan (detailing business activity & beneficiary’s role within business). A Business Plan template is also provided with this application form. • Quotes for the supply of goods and / or services

More Information

This factsheet provides a summary of all application policies available as of 1 August 2024.

Unless stated otherwise, it is intended that the policies in this document can be accessed every financial year, and so reset on the 1st of July in each calendar year.

For more information, please speak to your DMC representative, refer to the policy application form, or contact Mutual Trust.

Mutual Trust can be contacted to get more information, or to request the relevant application forms:

Phone: (08) 9230 7700

Fax: (08) 9230 7701

Email: perthadmin@mutualtrust.com.au

Mail: Mutual Trust, PO Box 122, NEDLANDS WA 6909

Decision Making Committee (DMC) Members

Each Ankamuthi Apical Ancestor has a representative on the Ankamuthi Decision Making Committee (DMC).

These people can also be contacted with any queries. E-mail addresses are provided below:

Apical Ancestor	Email Address
Woobumu and Inmare	woobumuandinmare@ankamuthi.au
Bullock	bullock@ankamuthi.au
Polly	polly@ankamuthi.au
Charlie Mamoose	charliemamoose@ankamuthi.au
Charlie Seven River	charliesevenriver@ankamuthi.au
Toby Seven River	tobysevenriver@ankamuthi.au
Asai Charlie	asaicharlie@ankamuthi.au
Sam and Nellie	samandnellie@ankamuthi.au
Mammus / Mark	mammusmark@ankamuthi.au
Charlie Manganu	charliemanganu@ankamuthi.au