

Collaboration and Kindness

Giving
Report
2022





UConn

University of
New England

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Vice-Chancellor's message

UNE's partnerships with you – our alumni, donors, partners and benefactors – are critical to us effecting meaningful change. You enable us, in a multitude of ways, to create and share knowledge, invest in research to tackle complex challenges, and to prepare graduates that are fit for the future.

We've drawn deeply on your well of generosity and goodwill in recent years, and 2021 was no exception. The COVID-19 pandemic tested every one of us, but the UNE community has once again demonstrated the power of collaboration and kindness. It was in evidence as our dedicated staff distributed food hampers to students in the midst of lockdowns, and throughout the many vaccination clinics we led in towns, large and small, to boost community vaccination rates. I saw it personally, in the relief on countless faces.

Our students have been the beneficiaries of vital scholarships and emergency assistance because of your financial support. As you will read in the following pages, that help took many forms – from very personal donations that honour our First Nations people, and scholarships to make college life more affordable, to more substantial bequests supporting and championing major capital works projects. As former Masters and PhD student and now teacher Yawei Huang reflects, single droplets of water can combine to form powerful rivers.

Your generosity empowers us every day to deliver personalised learning and to make a difference locally, regionally and globally. Your partnerships foster the engagement and opportunities UNE depends on to grow and prosper. Advancing our collaborations with philanthropic organisations and individuals like you allows us to improve pathways for disadvantaged students, initiate new research with real-world applications, and to deliver education suited to our rapidly changing world.

Our university's efforts continue to be recognised in the Good Universities Guide, which in 2022 ranked UNE number one for overall experience, student support and postgraduate teaching quality. We are the only Australian public university awarded the maximum five stars for overall experience 16 years in a row – a level of student satisfaction supported by consumer website Canstar Blue's number one ranking in NSW. Being also named Online Study Australia's top online university in the country provides further evidence that our students appreciate the preparation they receive at UNE for careers – and indeed life.

To those government, industry, corporate and philanthropic partners not individually named in this report, I extend my thanks for your preparedness to embrace UNE's vision. I also acknowledge the commitment of those who serve as trustees and executors of estates that have left bequests to this university.

In 2021 the UNE community was again tested. Yet again, we met the challenge. With your support, we will continue to enrich the lives of individuals, communities and regions far beyond our own.

Professor Brigid Heywood
Vice-Chancellor & CEO



Heartfelt thanks

During a year that challenged us all in profound ways, generosity prevailed in 2021 – within our institution, the wider New England North West and beyond.

In the face of sustained COVID-19 lockdowns, and even a freak storm that badly damaged our Armidale campus, UNE's amazing staff, supporters, donors and alumni demonstrated the power of solidarity in adversity. They showed that UNE cares about its community, and that the community cares about UNE.

Nothing illustrates this better than the 39 COVID-19 vaccination clinics that 40 of our clinical and UNE Life staff conducted in centres large and small in the midst of the Delta outbreak. Over four months, our team of UNE Medical Centre nurses and GPs and hard-working logistics crew gave 7,100 shots as they clocked up 8,500 kilometres touring Moree, Inverell, Tingha, Ashford, Delungra, Guyra,

Tamworth, Tenterfield and Glen Innes. It boosted vaccination rates by 46% in a monumental effort to keep our communities safe.

The sustained support for our students, some of whom were stranded far from home for months on end, ranged from financial to emotional and practical help. UNE Life Advocacy and Welfare took a starring role, organising a host of free events on campuses and even venturing further afield to visit isolated students.

The UNE Life Emergency Fund (sustained by Student Services and Amenities Fee contributions) allocated \$10,000 to more than 100 students. Almost \$11,290 was distributed to 13 needy students to directly assist them with their grocery and utility bills through the UNE Student Emergency Assistance Fund, which also received an additional \$6,600 of funding in 2021 through generous alumni donations. Five new online students financially impacted by the pandemic received some \$23,000 in dedicated Future Fit Scholarships, and \$39,112 was distributed to 45 students via the university's COVID-19 Emergency Assistance Fund.



UNE Life Advocacy and Welfare also distributed 570 food pantry bags from the fixed pantry (worth \$11,400), 522 meal kits to provide stress-free dinner solutions (valued at almost \$20,900), and 700 supermarket vouchers (that's \$28,900 in food) to local, online and remote students during lockdowns. Over 2,500 hampers containing pantry items and staples were distributed to international students in Armidale through a partnership with Study NSW and Foodbank NSW/ACT. UNE International also established a face-to-face and remote internship program, with the help of Outcome.life to provide employment support to international students during the pandemic.

In April, our Armidale-based independent advocates hit the road, travelling 1,800 kilometres to visit UNE regional study centres and Country University Campus centres to ensure that our students didn't feel alone in the troubled times. It was an important chance to catch up, explain the support we offer, deliver Woolworths vouchers and food pantry bags. In some cases we even shouted lunch or dinner. And when lockdowns kept us off the road, we posted vouchers to those students we could no longer visit.

Throughout the year, Welfare Wednesdays (yummy soups and curries made by Café Life staff), Friday

giveaways and 15 fortnightly barbecues gave us the chance to keep students well sated. The barbecues, alone, ensured free meals for 1,500 students (valued at \$6,000), and we took every opportunity to dispense some 260 coffee, cinema and hairdressing vouchers (worth a combined \$2,300), plus sweet treats, through the aptly named chocolate wheel. As well as food items, visitors to the pantry received free hygiene products, donated clothes and blankets.

In October, when news broke of the mini tornado that struck our Armidale campus, a handful of thoughtful alumni reached out to the Vice-Chancellor's office and donated money to help fund the reparations. Again, we were reminded of what a special community we belong to.

In many and varied ways, generosity and kindness has been uplifting during a time of great challenge. We thank our dedicated staff, especially, for going that extra mile to meet student needs, and UNE's supporters, many of them alumni, who dug deep in a time of crisis. As the global pandemic drags on, some of this financial support is still urgently needed. #

Photo: Aftermath of mini tornado on Armidale campus

Scholarships at UNE – All the difference in the world

Each year UNE distributes 300 scholarships valued at more than \$1.5 million. Without our donors, this would be impossible.

The main aim of donor-funded scholarships is to ensure equity: making UNE study more affordable for those who can least afford tertiary education.

The number of scholarships continues to grow each year, and in 2021/2022 we added 18 new scholarships, of which six are specifically for First Nations students. One new scholarship is the Don and Lee Stammer Scholarship, which you can read about on page 22.

Students receiving scholarship funds report that they can work fewer hours in casual jobs and become more actively involved in the sporting, social and cultural life of university.

"Now in my last trimester of this university degree in Armidale, I have really realised how much difference this financial support has made. I have had some of the best years of my life here at UNE, networking with academics and making lifelong friends."

Many UNE scholarships make it possible for students to live on campus in residential college. The Robb College Foundation donors, and supporters of the Bernard Coffey Country Scholarship are two examples of alumni working hard to give others the opportunity to attend UNE colleges. Bernard Coffey Country Scholarship fundraiser Dr John Stuckey is featured on page 13.

"I can now say with 100% certainty ... without this scholarship I would have had to leave college and seek residence elsewhere. Therefore you have given me a stable and consistent home and working space, which has been essential to my success this year, and I am eternally grateful."



Many of our scholarships are subject specific. UNE now offers scholarships for students of agriculture, archaeology, science, pharmacy, medicine, theatre/drama, creative arts, planning and business, plus many more.

"To the donors of this scholarship, I would like to say a massive thank you ... on a small level, person by person, scholarships such as yours (in my case!) allow for better future doctors and health professionals."

Many of UNE's scholarships are the result of generous bequests from alumni, or those who believe in the importance of supporting students at regional universities like UNE. Carole and Stan Droder scholarship recipient Kristie Gill shares her story on page 18.

"Thank you so much for your generosity. You have literally paid for my chance to have a better life..."

Thank you to the generous donors, trustees and friends who have made the following scholarships a reality.

If you would like to discuss funding a scholarship, please email advance@une.edu.au or telephone **02 6773 2870**.

Photo above: Dominic Waters (left) and Chancellor James Harris (right)

2021 Scholarships

AAMIG-RLX Regional Women's Scholarship

Aboriginal Scholarship in Creative Arts Education

Armidale International Association Scholarship

Yvonne Austen Scholarship in Agriculture

Valda Kathleen Bauman Memorial Scholarship

Bush Children's Education Foundation Scholarship

Campbell Family Scholarship

Bernard Coffey Country Scholarship (featured on page 13)

Commonwealth Accommodation Costs Scholarship

Commonwealth Education Costs Scholarship

Costa Exchange Pty Ltd (Berry Category) Scholarship in Horticulture

Costa Exchange Pty Ltd (Tomato Category) Scholarship in Horticulture

Cotton Australia/Upper Namoi Growers Association Scholarship

Carole and Stan Droder Scholarship (featured on page 18)

The Duncan Family Scholarship in Early Childhood Education

The Duncan Family Scholarship in Pharmacy

Keith Entwistle Honours Scholarship

Keith Entwistle UNE Scholarship

Essential Energy Aboriginal and Torres Strait Islander Scholarship

The Bert Evans Endowed Housing Scholarship

Flint Davidson Postgraduate Scholarship

Future Fit Scholarship

Betty J Fyffe Scholarship (featured on page 28)

Gilchrist Foundation Archaeology Scholarship (featured on page 16)

Graduate Legacy Scholarship

Grosvenor Engineering Group Indigenous Scholarship

Hall and Wilcox First Nations Law Scholarship

[Hyson Jones Rural Medical Scholarship](#)

(featured on page 20)

Indigenous Master of Psychology (Clinical) Scholarship

Jackson Agriculture Scholarship

The A.G. and I.C. McCready Honours Scholarship

Andrew McCue Memorial Scholarship

The William McIlrath Rural Scholarship

DL McMaster Endowed Housing Scholarship

The Mildred and Betty Scholarship

John and Pauline Moorhead Scholarship

Vincent Murphy Country Scholarship

AS Nivison Memorial Scholarship

NSW DPE Aboriginal Planning Scholarship

Oorala Kick Start Scholarship

Jean M Oxley Memorial Scholarship

Earle Page College Anniversary Fellows Scholarship

Peel Health Care Scholarship

The Christine Perrott Achievement Scholarship for Women

David Phillipps Memorial Scholarship

Pursehouse Rural Scholarship

Quota Club of Armidale Scholarship

Rabo Tertiary Pathways Scholarship

Regional Australia Bank Scholarship

Edwina Ridgway Scholarship

Robb College Foundation Sinclair-Wilson Scholarship

Robb College Foundation Irvine Scholarship

Robb College Foundation Leadership Scholarship

Robb College Foundation Darren Ellis Scholarship

Robb College Foundation Wal & Pam Whalley Senior Fellows Scholarship

Robb Scholarship for Regional and Planning Development

John Roberts Earth Sciences Scholarship

The Pat and Rob Robertson-Cuninghame Honours Scholarship

Ella Schroder Indigenous Residential Scholarship

Max Schroder Indigenous Scholarship

Max Schroder Indigenous Mentoring Scholarship

South Australian Chapter of UNE Alumni Award

Cec Spence Memorial UNE Country Scholarship

[Don and Lee Stammer Scholarship](#) (featured on page 22)

Robin Stokes Honours Scholarship in Science

Support Fund for Students with a Disability Scholarship

Tamex Transport Scholarship

Tertiary Access Payment (TAP) Scholarship

UNE Alumni Scholarship

UNE Foundation Online Student Scholarship

UNE Foundation Online Student Textbook Bursary

UNE Foundation Tamworth Scholarship

UNE Indigenous Medical Scholarship

UNE Law Scholarship

UNE Life Scholarship

UNE Residential Financial Assistance Scholarship

Warakirri Agriculture Scholarship

Frederick G White Bursary for Rural Women

Wright College Scholarship

Wright Honours Scholarship

The Yulgilbar Foundation Residential Scholarship





In honour of Bernie

Lifetime friends are providing the opportunity of a lifetime for one college resident.

Friendships borne of UNE’s residential colleges can be formative and enduring. Such is the case with one particular group of sociable, sport-loving blokes who met at Earle Page College in the late 1960s and early 1970s.

Drawn from all over country NSW, this mob played cricket and rugby union together, partied together and developed bonds sufficient to last a lifetime. And indeed they have. Long after graduation, when most had gravitated to Sydney to work, marry and have families, they steadfastly kept in touch and regularly met – usually around major sporting events. Even today some continue to play tennis, enjoy dinners and (COVID permitting) the occasional overseas rugby tour.

Through the decades, until his death in 2004, the glue that bound the group together was Bernard Coffey, a Bachelor of Economics graduate of UNE who went on to work as an accountant.

“Bernie was a great organiser and socialiser, and he was the guy who put in the effort and thought that has maintained our friendships for almost 50 years,” says John Stuckey. “If there was a major rugby match or he knew some of us were in town, he would arrange a barbecue at his house.”

Bernie’s death, at the age of just 56, hit the men hard. John Stuckey and Colin Gellatly were on the board of the UNE Foundation at the time and suggested creating a country scholarship in his honour.

Photo opposite page: Bernie Coffey 1996

Photo above: Bernie’s wedding c 1974. Back row from left: Kim Craig, Bruce Jacob, Col Gellatly, John Stuckey, Paul O’Brien. Front row from the left: Garry Griffith, Bernie and Don Bartley



“The idea is to support someone to attend UNE and enjoy regional life, who is prepared to make a real contribution in rural and regional communities.”

Since 2007, the group, Bernard’s family and other friends have pitched in each year to top up the Bernard Coffey Country Scholarship, which supports a high achieving regional student living in Earle Page College with \$6,000 per annum.

“We all have very fond memories of UNE and the effect it’s had on our lives, in terms of getting a good degree,” says John, “but perhaps more important have been the lifelong friendships that we formed. We had a fantastic time and would now like to give others who may be more disadvantaged the opportunity to enjoy that.

“The idea is to support someone to attend UNE and enjoy regional life, who is prepared to make a real contribution in rural and regional communities. Someone who would make Bernie proud. We miss him a lot.”

Bernie spent his childhood in Muswellbrook, where his family had farming properties, and his daughter Elisabeth later grew up among “the UNE mob”. She says the scholarship is representative of her father’s strong social conscience and UNE links.

“While Dad spent his adult years living in Sydney, he maintained strong connections to Muswellbrook

and regional New South Wales,” she says. “He would have been incredibly humbled (indeed, surprised!) to have a scholarship in his name, but I have no doubt that Dad would be so proud to be supporting regional students studying at UNE. He felt particularly strongly about supporting students from diverse backgrounds in the UNE community, including women and Indigenous students.”

“Dad formed incredibly strong friendships at UNE, and these friendships endured through thick and thin. I have always felt fortunate to be part of this strong friendship circle myself.”



“He was ahead of his time in seeking equal opportunities for women and others.”

Photo top left: Bernie and Jude Coffey 1996

Photo top right: Duval Ball circa 1972. Left to right - Bernie Coffey, Kim Craig and John Stuckey

Photo above: John Stuckey and Sally Cousens in 1970s and today



Dr Miriam Zweck, who received the Bernard Coffey Country Scholarship in 2014, often reflects on the financial support she received. Now a General Practice Registrar, she is continuing her training in rural areas.

“I have been working as a doctor in Tamworth for the past two years, and recently moved to Cowra to begin my GP training,” Miriam says. “I am planning to become a GP anaesthetist and to contribute to a rural community by working in a local hospital as well as in a GP practice. I continue to be grateful for this scholarship and believe that helping country kids to train in medicine is a great way to increase the number of doctors in the country.”

John says Bernie would love that several women have been recipients of the scholarship in his name. “He was ahead of his time in seeking equal opportunities for women and others – Bernie valued people equally and was very inclusive and forward-thinking,” he says.

Bruce Jacob remembers Bernie as “an unbelievably loyal, compassionate and thoughtful friend, who would take a bullet for you”.

“Most of us have done quite well in life; we’ve been very fortunate,” Bruce says. “What’s a few dollars to pay tribute to someone who has done so much for us, and help someone else in the bargain? Given Bernie’s rural background and that most of us were from country NSW, a country scholarship was a natural fit.”

“I continue to be grateful for this scholarship.”

Most members of the group, apart from a few ring-ins from other colleges, lived on the top floor of A Block at Earle Page. Kim Craig says gregarious Bernie was affectionately known as Pies Coffey, after running the college shop for a time.

“He was an institution at Earle Page and would talk to anybody,” Kim says. “We are all thankful for our time at UNE and what it helped us to achieve, and it’s wonderful to now be honouring Bernie this way.”

The blokes and their families still catch up often, and Bernie invariably becomes a topic of conversation.

“I have an annual Christmas party, and the guys come from all over and we always raise a glass in Bernie’s honour,” Bruce says. “We may not even be sharing these occasions if not for his enthusiasm and determination to keep our group together.” #

Photo above: Dr Miriam Zweck, 2014 Bernard Coffey Country Scholarship recipient



Breaking new ground

Gunditjmara man and Traditional Owner Tya Lovett had been working in cultural heritage roles for a decade when he enrolled to study archaeology at UNE.

“From an Aboriginal perspective, I didn’t really need the piece of paper to conduct my work out on country and at Aboriginal sites,” he says. “I was doing the field work of an archaeologist but I wanted to formalise my understanding of archaeology and achieve that non-Indigenous benchmark. I wanted to show that I had been through university and come out with a degree, which is very rare from where I come from.”

One of six children, Tya’s father died when he was just four. He left school in western Victoria at the age of 16, when he says his “reading and writing skills were quite low”. Jobs in tourism, land management, firefighting and even as an underground goldminer ensued, before he took up the position of heritage project officer with then Aboriginal Affairs Victoria (AAV) (now First Peoples – State Relations) in 2008.

When he decided he wanted to study archaeology, Tya’s employer encouraged him and agreed to support his tertiary education. “But between work, study and raising a young family, it was not achievable,” he says.

However, in May 2017 new opportunities opened up when Tya took long-service leave and 12 months’ leave without pay to embark on a family adventure through Central Australia and north-east Arnhem Land. Soon after, he enrolled in the Bachelor of Arts (Archaeology) at UNE and resigned from AAV.

While he had a wealth of practical life experience, Tya found the leap to tertiary study daunting. “It was very overwhelming to start off with,” he says. “And there were few scholarships applicable to me as a mature-age student, studying online and part-time.”

That was until he discovered one offered by the Gilchrist Foundation.

“It was the first scholarship I was eligible to apply for, and it was such a relief to be awarded it,” Tya says. “That was a milestone in itself for me. Being



recognised as worthy of the scholarship was life-changing.”

Tya has completed the bulk of his studies while travelling, juggling it with the care of their two young children when Katie has taken short-term contracts as a remote area nurse. “I studied wherever we ended up,” Tya says. “When we weren’t off exploring, I would lock myself in the caravan or somewhere for a few days solid and catch up on lectures and reading. It depended where we had internet access, to complete online assessments, submit assignments or download unit content.

“My study desks were in libraries, campground shelters and even caravan park laundromats. If Katie picked up a two-month contract in a remote community and they gave us a house, we could park up the caravan, and it was fantastic to have a permanent study space that I didn’t have to pack up each day. I usually didn’t get much study completed during the day, but would fire up my laptop after everyone else had gone to bed, and knuckle down.”

The family are now back in Tya’s home town of Halls Gap, where he has used some of the Gilchrist Foundation Archaeology Scholarship funds to set up a new home office. “It has also helped with the purchase of archaeology textbooks, some of which are very expensive, and will enable me to buy the field equipment I will need after I graduate,” he says.

“It has lifted a big weight off my shoulders financially, but I have also appreciated Stan’s emotional support. It’s great to know that there are people there if I need them.”

Teachers Stan and June Gilchrist, both recipients of teachers’ college scholarships, established the Gilchrist Foundation in 2021 to support disadvantaged students and athletes with funds and mentoring, including those beginning or continuing tertiary study.

The foundation works with universities and other tertiary institutions to identify students who face geographical, financial or social barriers and invites them to apply for scholarships. Foundation donors, patrons and sponsors include individuals and organisations from all over Australia.

“Tya shows something rather special and the scholarship aims to acknowledge and support the talents he has,” Stan says. “We don’t credit Indigenous people enough for the cultural knowledge they possess, going back centuries, and what they do for non-Aboriginal people. In future, Tya will help people to better understand this.”

June has high praise for what Tya has already achieved. “He demonstrates what a student is capable of if given the support they need,” she says

Tya expects to complete his degree this year but it is already opening doors. Since last October he has been working as a senior educator at La Trobe University, delivering the Certificate IV in Aboriginal Cultural Heritage Management course.

“My tertiary degree will be invested back into my ancestral lands, community and family members as I educate others about the significance of Aboriginal heritage.”

“My tertiary degree will be invested back into my ancestral lands, community and family members as I educate others about the significance of Aboriginal heritage,” Tya says. “It will help to ensure that the Gunditjmarra people, our cultural knowledge, customs, practices and connection to country remains unbroken.

“This year I hope to become the first archaeologist of Gunditjmarra descent, and that is a great honour and privilege.” #

For more information about the Gilchrist Foundation and how you can support its scholarships, go to www.gilchrist.foundation

Photo opposite page: Tya Lovett, Katie and their children
Photo above: Stan Gilchrist (right)

A prescription for a fresh start

Realising a personal dream, with thanks to a generous couple.

Kristie Gill will never know Carole or Stan Droder but she will certainly know the power of their generosity. As a recipient of their eponymous scholarship, Kristie is furthering an ambition she put on hold to start a family and, along the way, modelling some very different life choices.

Kristie completed a medicinal chemistry degree at the University of Wollongong in 2006, but a health scare and motherhood temporarily derailed her plans to become a pharmacist. Some 15 years later, and by then a single parent living in Mackay, hundreds of kilometres from her family support network, she decided it was time to do something to improve her own life and that of her two young children.

“I had been a stay-at-home Mum their whole life,” says Kristie. “But I needed something for myself, that would give me a long-term, satisfying career to support us. It felt like it might be my last opportunity, so I dove in the deep-end to see how it would go.”

“I have always loved medicinal agents, how they work and why they are used. But medicinal chemistry is more tailored towards research, which was just not me. I wanted a role that involved engaging more with people, having meaningful discussions with them, and directly bringing benefits to the lives of others.”

Her undergraduate studies gave Kristie advance standing for some of her pharmacy units when she enrolled at UNE in 2020 but it was always going to be a financial challenge.

“I had done a degree, and had a fantastic experience of studying on campus as a younger person, but my needs were very different as a single parent with other responsibilities,” Kristie says. “I needed a course that was flexible and would fit my lifestyle. Studying pharmacy at UNE via an online/distance format was the ideal mode of study, given my circumstances”, she added. “But there are costs associated with university study well beyond the fees.”

To meet some of her expenses, including textbooks and travel and accommodation for intensives, Kristie applied for “any and every scholarship out there”.

The Carole and Stan Droder Scholarship she was awarded honours the successful Sydney accountant and his first wife, with recipients receiving a maximum of \$10,000 each year for two years. Stan’s own disadvantaged upbringing and exposure to the unique challenges of rural and regional students inspired the scholarship, which he saw as a way to support those families doing it tough but still determined and focussed to work hard and “get ahead”.

For Kristie, the scholarship has relieved an “enormous amount of stress and pressure”, allowing her to focus on her studies while maintaining her hands-on parenting.

On his death in 2014, Stan left \$3 million to UNE to establish the scholarships and, so far, 46 scholarships have been awarded, amounting to more than \$700,000.

For Kristie, the scholarship has relieved an “enormous amount of stress and pressure”, allowing her to focus on her studies while maintaining her hands-on parenting.

“In my circumstances, any amount of help is welcome and very much valued,” she says. “For instance, it allows me to fly from Mackay to Newcastle with my children, where they can stay with my parents while I drive up to Armidale to attend intensives. It’s a very generous amount, in line with inflation and the cost of living in 2021, and makes my life so much easier.”

More broadly, Kristie says the financial support is enabling her to do something she has always wanted to do. “My studies give me great satisfaction and, as a pharmacist, I hope I’m going to be able to contribute to my local community and more widely to society,” she says. “It has been enormously beneficial for my daughter, especially,



who had really only seen me previously as a stay-at-home Mum. She's now realising that your choices in life are not limited, that it is possible to pursue something you really want; that you can do it. My son also has a broadened appreciation of what future paths could be available to him."

Kristie says she cannot underestimate or undervalue the assistance that this generous scholarship has afforded her. #

Photo above: Kristie Gill and children

Bitter-sweet medicine

A personal loss. A scholarship.
A community served.

There's a tragic irony in the scholarship that Keith Jones has established for a senior UNE medical student in honour of his late wife Cynthia.

His fun-loving and vivacious partner of 58 years was selfless in her support of others, especially the vision impaired. Cynthia Jones (née Hyson) had grown up in Kootingal and spent much of her life in Tamworth, actively raising money through the Black and White Society and the Tamworth Visually Impaired Society, so she understood all too well the importance of local knowledge in ensuring quality healthcare in rural and regional centres.

"Cynthia was very pleased that local medical students could study at non-city-based universities like UNE and then remain in those communities, where they were much-needed," Keith said. "She thought it vital for patients to be able to access doctors locally without having to travel hundreds of kilometres to major cities, away from their support networks and homes. The development of the School of Rural Medicine at UNE was of great importance to her as it meant that local students were able to be trained locally to treat local people."

However, Cynthia harboured a deep fear of doctors herself. When she died in 2015, Keith found referrals that her GP had written to specialists – appointments she had steadfastly refused to make.

"Cynthia was a very strong-willed woman and while I knew that she was ill, I could not persuade her to seek attention," Keith said.



Ironically, despite her own aversion to seeing doctors, Cynthia was committed to ensuring that the medical profession was well represented locally, and that depended on encouraging students to remain in rural towns.

"She was especially hopeful that local practicing medicos would use their expertise to develop new initiatives to treat illnesses such as cancer," said Keith. "As a country girl, Cynthia was keen to see that rural areas were not disadvantaged because of their isolation."

Keith said Cynthia formed relationships with several visually impaired people in Tamworth and would regularly visit them and take them shopping, in addition to the fundraising for necessary equipment. "She was very active and would organise luncheons and concerts to help them, regardless of their age or financial status," he said.

By creating the annual \$5,000 scholarship – for a fourth or fifth-year medical student – Keith aims to honour Cynthia's dedication to charitable works and to assist rural-based students to become doctors and serve their rural communities.

"As a country girl, Cynthia was keen to see that rural areas were not disadvantaged because of their isolation."

Inaugural recipient Elyse McCahill, who grew up outside of Mackay, in north Queensland, is now in the final throes of her medical degree.

"Receiving the Hyson Jones Medical Scholarship gave me the opportunity to really engage with the community during my rural placement in Tamworth," she said. "It allowed me the freedom to explore and immerse myself in the local area. Being the penultimate year of my degree, I greatly appreciated the extra support and security that the scholarship afforded me. I hope to take what I have learnt and return to regional/remote Australia to work in the future." #

Photo left and opposite page: Vice-Chancellor Professor Brigid Heywood and Keith Jones





Investing in the future

Compound interest: the interest calculated on an initial loan or deposit, which accumulates over time.

In life, as in banking, it can take years to earn a reward on your investment. Luck, and the actions of complete strangers, often have a bearing on the final dividend.

Which is why former deputy chief manager of Australia's Reserve Bank, distinguished economist and educator Dr Don Stammer vividly recalls the day, back in 1952, when the school inspector visited his little one-teacher school in the village of Vacy, in the Hunter region of NSW.

"His name was Mr Montgomery, and our teacher Mr O'Toole had told me I should wear shoes for the inspector's annual visit," Don remembers. "Ours was a simple life. Bob (a son in the family who'd informally adopted Don and his brother in 1949) and I would help with the milking in the morning, ride our bikes to the Vacy school, and ride home after school to help with the afternoon milking. No boys wore shoes to school in those days."

But Mr O'Toole clearly saw some promise in Don, the young farm boy. With Mr Montgomery's endorsement, Don would later be invited to live in the

school hostel at the prestigious Maitland Boys' High School, and offered the chance to better himself.

"Perhaps the inspector regarded me as a good, long-term investment", Don says. "And the principal of Maitland Boys' High, an entrepreneurial man named Mr Hodge, had influential friends in Newcastle prepared to support students who needed it."

"Their patronage, plus a little contribution from the Repatriation Department, allowed me to stay in the school hostel for two-and-a-half years of schooling after the devastating Maitland floods of 1955."

"So Mr O'Toole, Mr Montgomery and Mr Hodge all played important roles in the path my life took, along with a wonderful high school economics teacher called Mr Johnston, who in 1955 introduced me to macro-economics."

But it could all have been very different. In 1943, Don's mother had developed a serious tuberculosis infection, while his father was serving in the Australian army, and could no longer care for Don and his brother John. She died in 1946, while their

father was in a repatriation hospital recovering from tropical diseases contracted during the war.

He would remain hospitalised until 1949 so, after a short while being looked after by their step-grandmother in Woy Woy, the two boys were fostered out from 1944 in what Don describes as “an extremely unhappy arrangement”.

In 1949, the brothers were greatly - and happily - surprised to be informally adopted by the farming family in Vacy, who’d known their parents before the war. They had invited Don and John to join them for a short holiday and then took the boys in permanently.

“Our lives worked out well,” Don says. “We were given lots of affection, we learnt the benefit of hard work, and it was a very supportive family that we’d joined, though I must say I was never good at milking cows.”

“At high school I enjoyed getting away from the challenges of farming (and also the long trips by bus and train each day to and from East Maitland). Instead, I could throw my energy into study, and can recall my maths teacher Mr Haines, late in Year 9, showing us some wonderful calculations on compounding. That’s when I started to develop an interest (and now, probably an obsession) in the magic of compound interest. Through luck and some hard work, good fortune had also started compounding in my life.”

Don and his brother were the first generation in their family to attend high school and, as dux of Maitland Boys’ High in 1957, Don dared to think a little bigger. A teacher’s college scholarship enabled him to enrol at UNE, become the first official resident of the newly built Wright College, and to pursue his passion for economics.

“I knew nothing about university,” Don says. “I had never been north of Scone when I caught the train to Armidale in February 1958. But UNE and the college life it provided was perfect for me and I loved it right from the start. It was also where I met my future wife, Lee.”

In his honours year Don became a tutor in economics and later a lecturer, remaining on staff at UNE for 3.5 years while completing his Masters. The death of his father, after a car accident in Armidale on the day of Don’s first graduation (in 1962), marred what was otherwise a very happy time in his life.

During the 50-plus years that followed, Don worked as an educator (at the University of Hong Kong and Australian National University), investment banker, economist and financial communicator. After the senior Reserve Bank role, he served as the



Photo opposite page: Don and Lee Stammer at UNE (far right)
Photo above: Don and Lee Stammer today

director of investment strategy at Deutsche Bank and director of ING Australia. He was also a visiting professor in the MBA program of the Australian Graduate School of Management at the University of NSW, a director of the Sustainable Investment Research Institute and chaired nine companies listed on the Australian stock exchange.

Which explains the generous gift Don and Lee have made to the UNE Foundation, to fund scholarships in perpetuity for the generations of students who will need “someone in their corner”.

With a devoted wife of 55 years, two children and six grandchildren, plus a successful career that has taken him all around the world, Don says he feels wealthy indeed - and remains highly appreciative of the power of compounding interest.

Which explains the generous gift Don and Lee have made to the UNE Foundation, to fund scholarships



in perpetuity for the generations of students who will need “someone in their corner”.

“It’s in appreciation of our long and happy association with UNE and also a way to help students with promise but who have had some kind of disadvantage,” says Don, who UNE in 2021 awarded an Honorary Doctor of Letters for his educational contributions and career in financial services. “It’s an incentive for people to work hard to get the scholarship and then to work hard to retain the scholarship. People I didn’t know - or hardly knew - gave me a leg-up throughout my life and our gift is to assist people we don’t know. My wife and I both received scholarships and non-financial support to attend university and it’s clear to us that students continue to need similar encouragement and funding.”

Living on campus was a highlight of the UNE experience for both Don and Lee. They say it supported their study and introduced them to a variety of people, some of whom become lifelong friends.

“UNE was perfect for that,” Don says. “I got to know people from all over Australia – and, with the Colombo Plan in full swing, many students from Asia. And it wasn’t unusual for UNE students to be the first in their families to have attended both a high school and tertiary education.”

“I got so much out of going to UNE and it meant a lot to me,” adds Lee, who studied to become a teacher. “I wouldn’t have been able to go to university without a teacher’s college scholarship and I feel very fortunate that we are now in a position to be able to help others who can benefit from some support.”

It can take years for interest to slowly accrue on an investment, but Don and Lee Stammer are patient, and great believers in the power of positive returns.

“After all, ‘in perpetuity’ is for a very long time,” Don says. #

Photo above: Don Stammer (left) with Chancellor James Harris (right) at UNE

Photo opposite page: Yawei Huang



The power of one water droplet

“If this poor Chinese woman can do it, then others can do it, too!”

It’s common to extoll the virtues of large, fast-flowing rivers. Their power is undeniable. But there is a Chinese proverb that says mere water droplets, falling repeatedly, can pierce stone. For Yawei Huang, a dripping tap could be the soundtrack to her life.

Yawei arrived in Australia from China 36 years ago, following her then husband to Hobart. It was not long after leader Deng Xiaoping had introduced his Open Door Policy, and the respected university lecturer was thrilled by the opportunity and freedom Australia promised.

She had just US\$10 in her pocket, but envisaged a successful career and life. However, Yawei’s enthusiasm was soon quashed when she learnt that her hard-earned qualifications were not recognised by Australian educational institutions.

“My husband had come to Australia a year earlier on a government scholarship to study bioscience,” she remembers. “There was no way I could have got a scholarship to come to study Western Philosophy here. When I arrived he told me that I would have to start from scratch, and pay overseas student fees. I cried for four days. I had not come to Australia to be a housewife, hiding at home doing chores.”

On the fifth day Yawei ventured out to begin memorising Hobart’s street names and practising her English. “My mother, who had had a very tough life, always told me that crying didn’t help anything; that you had to stand up and try something in order to make a difference to your life,” she says.

Within four weeks, Yawei had secured a job as a cleaner at Royal Hobart Hospital and another tutoring Mandarin to CSIRO scientists. Soon, she was also teaching Mandarin at a migrant resources centre. “It became a very busy year when I also had my first son, but I considered myself lucky to have jobs because life was very hard in China and food was still being rationed when I left.”

In December 1986 the young couple moved to UNE after Yawei’s husband received a scholarship to complete his PhD in bioscience. It heralded a major shift in their fortunes. Yawei was able to study for her Masters and PhD degrees at UNE and earned



two much-needed scholarships herself. During the next four years they added two more sons to their family, bought a car and became a part of an intellectual and “joyous” Armidale community.

“We first shared a run-down fibro house with an Iranian student, but I had ideas and a driving force,” Yawei says. “UNE saved us. First it gave my then husband a generous scholarship, and then me, twice, and it was a lot of money in those days. I was so unhappy in Tasmania because I could not study. At UNE, the head of the department of social sciences gave me support and encouragement to pursue my studies. With young children, it was tough, but I worked hard to repay the favour that the university gave our family.”

“Together, we can change people’s lives and break cycles of disadvantage.”

Within Armidale’s close-knit academic community, Yawei and her family also made many firm friends, one of whom once offered to pay her annual HECS bill. “These people were very generous and kind and did a lot of wonderful things for us,” Yawei says. “They showed me a bigger picture and positively influenced me to become the sort of person I should be.”

Today, with her family grown and doing well, she is instituting an annual \$1,000 prize at UNE



for a female Aboriginal or Torres Strait Islander student who lives in a rural or remote area and demonstrates academic merit in completing her undergraduate or postgraduate study.

“I am not a rich woman; life is still a struggle living in Sydney,” says Yawei, who works as a social science/mathematics teacher in a partially selective secondary college. “But I want to thank UNE for the opportunities and the 100% financial and emotional support it gave me. UNE is the cradle of my intellectual life and, without UNE, I could not have the life I have now. It is not a lot of money. But even a dribble of water is still valuable; it can save a life when someone is thirsty, and eventually accumulate to form a river.”

“We can all afford to be more generous. If everyone thinks only about their own life, making money, buying new properties and new cars – and not caring about others – our society will collapse. Together, we can change people’s lives and break cycles of disadvantage, and I believe in doing something good and meaningful while I am alive. If this poor Chinese woman can do it, then others can do it, too!”

In particular, Yawei feels a debt of gratitude to the First Australians. “My family owes its life to this land and especially the Indigenous people,” she says. “It is my conviction that we all have a moral duty to help improve the lives of Indigenous people and give them much-needed educational opportunities so we can advance together, not see them left behind. We need to appreciate the sacrifice of Indigenous people, who have generously let us share their land. I hope this prize will make a difference in the lives of recipients and their communities after they graduate.”

Yawei believes it is also very important to support regional educational institutions such as UNE, which provide opportunities and hope to regional Australians and enable them to positively change their lives. “The education and financial support I received certainly changed mine,” she says.

When she left her husband and moved to Sydney Yawei survived financial hardship because she had qualifications to rely on. She raised her three sons and provided them with educational opportunities that she says have enabled them to become promising members of society.

“I didn’t have a house in the beginning, so I worked 16-hour days just to provide them with a stable home,” Yawei says. “But I have now paid off my mortgage and can stand on my own two feet. I cut my own hair and have no need for beauty salons; my life is very simple and it allows me to save to help others.”

“There have been struggles in my life, but I consider myself a lucky one. I hope that more likeminded people will support UNE’s education programs, especially those for Indigenous students. Regional communities and ordinary people are the foundation of this nation and regional universities are the builders of the nation. My prize is a small investment in regional students and universities like UNE, which I want to see continue to flourish.”

No mere drop in the ocean. #

Photo opposite page: Yawei Huang’s 2007 UNE graduation
Photo above: Yawei Huang

Better future doctors and nurses

In 2019 UNE received its first disbursement from the Elizabeth Cahill Fyffe Trust for Betty J Fyffe Scholarships and Rural Healthcare Solutions programs.

Since 2020, 58 Bachelor of Medical Science and Doctor of Medicine Joint Medical Program (JMP) students have benefited from \$4,000 per annum in their first to third years of study, and three Bachelor of Nursing graduates have received the \$2,000 Betty Fyffe Memorial Prize in Nursing.

Betty (née Cahill) Fyffe's family had significant ties to UNE, to Tamworth and to local healthcare. Teaching resources compiled by Betty's grandfather, William John Cahill, were donated to the Armidale Teachers' College in 1979. They comprise part of the Museum of Education collection at the UNE Heritage Centre. Betty's father, Cyril Cahill, and uncle James (Jim) Cahill ran pharmacies in Tamworth and Armidale, and both were elected to NSW Parliament.

The photo shows 25 of the current Betty J Fyffe Scholarships recipients, who represent the future of regional NSW medical professionals. The following statement was received by one scholarship holder:

"To the donors of this scholarship, I would like to say a massive thank you. Sometimes scholarships can be difficult to justify, but on a small level, person by person, scholarships such as yours help students study better and, on a micro level (in my case!), allow for better future doctors and health professionals."

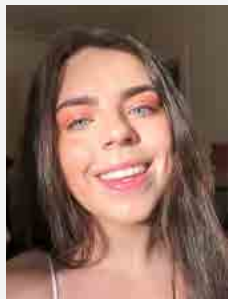
Funds from the Elizabeth Cahill Fyffe Trust are also being used in an innovative, evidence-based pilot program for a Longitudinal Integrated Clerkship (LIC) for medical students as part of the Rural Healthcare Solutions Program. It draws on evidence from Australia and Canada that longitudinal integrated placements undertaken in a well-supported environment increase the likelihood of a return to rural general practice. Two rural origin Year 5 JMP students per semester (a total of four per year per location) will have the

opportunity to undertake a 19-week embedded and integrated learning experience, living and working as "apprentice rural generalist general practitioners" in Inverell, NSW. If the Inverell pilot is successful in 2022, the program will hopefully be expanded to Moree in the future. #



Photo above: Betty Fyffe **Photos opposite:** A selection of 2021 Betty J Fyffe Scholarship recipients

Betty J Fyffe scholarship recipients







Vale Marian Foster

Last year UNE lost one of its most ardent supporters in alumna Marian Foster, who passed away at the age of 92.

Marian studied at the New England University College, the precursor to the University of New England, in the 1940s, after enrolling at the tender age of 16. Having “very much valued” her own university education, she began donating to UNE in the 1950s to help give others a similar opportunity. We think she may have been one of our longest continuous supporters.

“My mother was very committed to education,” says her daughter Ann Burstal. “It was not a very common thing for women to attend university and go to work at the time she did, and I think she was very grateful to have been able to attend university and become a teacher. Her own mother came from a very impoverished background and had earned a scholarship to attend Maitland Girls High School and then the University of Sydney.”

Marian grew up in semi-rural Murwillumbah and arrived at UNE in 1946 to study Arts and pursue her passion for languages. She remembered the three years that followed as a “charmed existence” and went on to teach languages and physical education in secondary schools for five years, beginning at Mullumbimby High School, where she met her future husband Deryck Foster. Sadly, Deryck died just two weeks after his wife, also at the age of 92.

We extend our deep condolences to Marian and Deryck’s family and our thanks for Marian’s commitment to UNE over such a long period. #

Photo opposite page: Marian Foster (née Budd) at UNE 1947-1950

Photo above: Marian, age 91

Photo below: Marian Foster’s Graduating Class NEUC. Marian Foster seated front row second from left





Photo: UNEMA Curator Dr Bronwyn Hopwood with items from the collection

Gifts of global significance

A geographical coincidence.
A passion for other cultures.
An enduring legacy.



UNE's Museum of Antiquities (UNEMA) has relied on generous donors to acquire a world-class collection throughout its 62-year history. And the artefacts gifted by former TAFE teacher, grazier and Peace Corps member Bruce Reuman are a notable case in point.

By the time of his death, in April last year, Bruce had donated some 200 pieces to UNEMA, gathered during a lifetime of travel. From carved Jamaican coral beads to African Shona sculptures, Ming ware from Indonesia, Guatemalan traditional costumes and Indian cow horn vials, Bruce's collection was as eclectic as it was revealing.

"Bruce had a deep interest in the cultures of the world and a particular desire to help preserve traditional crafts and techniques," says UNEMA Curator Dr Bronwyn Hopwood, who cites one specific example.

"Bruce had a deep interest in the cultures of the world and a particular desire to help preserve traditional crafts and techniques."

In 1988, while he was serving with the Peace Corp in Guatemala, Bruce observed how traditional methods for weaving cloth and making garments was being lost in local villages. "The clothing produced in each village at that time still had its own distinctive shape, design, style, colours and patterns, which signalled where you came from and where you belonged," Bronwyn says. "However, the craftspeople were increasingly using synthetic threads and different dyes. Bruce deliberately set out to purchase Guatemalan indigenous clothes (trajes indígenas) made using traditional techniques."

Bruce donated this particular collection to UNEMA in 2001 and it became the focus of several successful public exhibitions. Over the next two decades he also donated Mayan artefacts and a collection of nearly 200 pieces that showcased the cultural richness of Africa, Asia, the Americas and Oriens.

When settling his affairs last year, Bruce also established two bequests worth \$200,000 bearing his name – an Ethnographic Collections Acquisition Fund to support UNEMA's collections from Africa, the Americas, Asia, Europe, Oceania and the Oriens, and a Collections Conservation Fund to support the upkeep of all UNEMA's artefacts.



Before emigrating to the New England of Australia, Bruce lived in the New England of the United States and travelled widely throughout Africa, Asia, the Americas and Indian subcontinent. Wherever he roamed, he sought to support local craftspeople, artists, and charitable institutions.

"He was an unassuming man, but his curiosity took him around the world, and his compassion saw him take an interest in many causes, including ethical micro-lending to the poor and underprivileged, scholarships for higher education students, and community museums and cultural collections," says Bronwyn. "Bruce was very attached to our New England region and wanted its communities to have the same opportunities that people living in Australia's major cities have to learn about the wider world and its people. He wanted to share his fascination for different cultures with others, and UNEMA is now the beneficiary of that."

UNEMA depends on such generosity to maintain its teaching, research, and community engagement. Supporters and donors contributing their time, money or artefacts ensure that the institution can continue to grow and maintain its existing collection.

Supporting UNEMA

You, too, can support UNEMA – by volunteering your time; making a tax-deductible donation to future projects, research and exhibitions; by gifting artefacts; becoming a patron and establishing a named fund; or contributing to an existing fund.

Significant funds established to support UNEMA are named after their generous benefactors.

As UNEMA prepares to undergo a full refurbishment in 2022, the first significant work to be undertaken since 1988, your support is more valued than ever. About \$150,000 is needed to create nine new public galleries.

For more information about how to support UNEMA and get involved, visit <https://www.une.edu.au/alumni/give-to-une/une-museum-of-antiquities-refurbishment> or email Dr Bronwyn Hopwood at bhopwood@une.edu.au



“Our donors are the lifeblood of the museum.”

“It’s philanthropy that has enabled us to expand the collection, host exhibitions and speakers, and to purchase individual artefacts to celebrate museum, patron or university milestones. We would not be here without it.”

While it is yet to go on display, Bronwyn describes Bruce’s latest donation as “incredibly important”. “It represents the largest gift of artefacts and funds made by a single donor to UNEMA,” she says.

“Like Bruce, we have been very fortunate to have had several donors with a vision to see UNEMA grow from Australia’s first regional museum of antiquities, into one of Australia’s outstanding cultural collections.”

“It has been a privilege to see visitors get excited by the displays, to see students marvel at holding

something 5,000 years old in their hands, and people of all backgrounds come to better understand others (or themselves) when they engage with our collections. Diversity is supported best by knowledge and understanding and appreciation of others. UNEMA enables people to engage with the world and inspires them to go out and explore it more, to broaden their horizons, which I think is what Bruce wanted.”

Not all support is so visible. Take the Charles Ede Prize, established by James Ede in memory of his father, founder of the Folio Society and an art and antiquities dealer. It supports an annual prize for the best written work submitted by a UNE student on an artefact or aspect of the collections or history of UNEMA. Significant funds from donors also enables the annual Maurice Kelly Lecture, which shares research undertaken on museum objects. #

Photo opposite page and above: UNEMA Curator Dr Bronwyn Hopwood with items from the collection



When addressing health needs is old-school

UNE has always played a vital role in the wellbeing of rural and regional communities. Now, we are going back to school to learn how we can take it to a whole new level.

One of the enduring lessons of the COVID pandemic has been that public health is everyone's business. An enterprising UNE team is now exploring how the heart of every town – its school – might help deliver vital health services as well as education, and give university trainees valuable real-world experience.

Researchers have already gathered international evidence of the success of health hubs that locate medicine, nursing, social work and psychology in schools. And support is growing among Australian principals keen to try something similar on the back of UNE's highly successful Social Workers in Schools (SWiS) program.

SWiS – in which senior UNE Bachelor and Masters of Social Work students complete 500-hour placements within primary or high schools, supervised by a qualified social worker – has been adopted by more than 35 schools throughout NSW. It has proven especially effective in rural and regional communities, where access to professional services can be limited, and last year earned UNE an Engagement Australia Excellence Award.

"In almost every community there is a school," said UNE Professor in Social Work and SWiS founder Myfanwy Maple. "SWiS has demonstrated that schools can effectively offer health services to school students, their families and teachers. Embedding more comprehensive, multi-disciplinary health clinics in schools would be a win-win. Supervised university health students could gain practical experience and meet their accreditation and practice needs, while communities gain access to much-needed services."

Professor Maple and her team have investigated the potential of offering seven health disciplines taught at UNE (medicine, nursing, social work, pharmacy,

psychology, counselling, exercise and sport science) through health hubs. Now they are seeking funding to pilot the idea.

"We are all thinking increasingly about health interventions that can support the wellbeing of school students," Professor Maple said. "COVID has brought to the forefront that schools are a place where we can think about health in different ways, beyond the curriculum. Teachers spend a lot of time with these kids and they know them and their families."

"Supervised university health students could gain practical experience and meet their accreditation and practice needs, while communities gain access to much-needed services."

While acknowledging that schools are already busy places and need to "stay in their lane" around teaching the curriculum and meeting learning outcomes, the UNE researchers learnt that health hubs have already won favour overseas. Similar programs are operating in the UK (where they are known as full service schools), New York, Scandinavian countries and New Zealand.

"In places where these services exist, especially in disadvantaged areas with poor access to health care, school students can see a GP, have dental work done or receive whatever other healthcare they need," Professor Maple said. "It helps to keep them engaged with their learning, and positions the school



as the centre of the community, which is a caring place, in which people look after each other. That's where I see the greatest potential for Australia's rural communities. Health hubs could strengthen the 'we', reminding children and young people that they are valuable members of our communities."

Financial support for the health hub initiative would enable the employment of regional champions to supervise university students and liaise with schools and allied health providers. "It takes a lot of time to build and maintain relationships, to map what health hubs might look like for individual student bodies and communities, then support those university students during their placement," Professor Maple said. "We will also need to cover the student's placement costs, as many will travel to distant locations, the cost of some basic health assessment tools, and the rigorous evaluation of the program in each community."

However, the potential returns are great.

"Everyone of us will need a helping hand at some point in our life," Professor Maple said. "If we show that to kids when they are young, that's the version of the world they grow up with. Then, if they are traumatised or mental health problems emerge,

the connections are already in place and there are opportunities for early intervention."

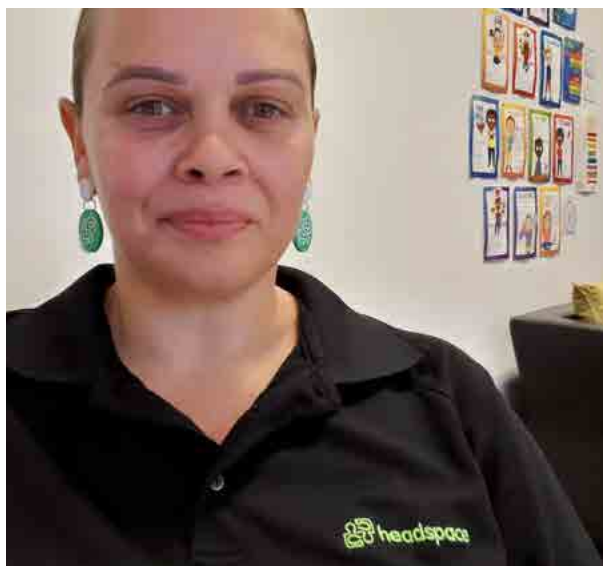
"All the school leadership teams we have spoken to want to be able to do more; they care about the health needs of the kids in their community but they don't necessarily have the resources or skills to support them. Having a health hub that they can buckle on to is exactly what they are looking for."

In time, Professor Maple sees health care and human services being extended to families and the wider community. "Where there is no growth or the town is shrinking, when all other services are gone, the school is often the only thing left," she said.

"But it provides the physical infrastructure for us to offer something. We expected some pushback to this idea, but school principals and wellbeing teams are telling us that it will help to address an unmet need." #

To support the Health Hub pilot, email advance@une.edu.au or telephone (02) 6773 2870.

Photo opposite page: Professor Myfanwy Maple



Giving back

Having overcome her own loss and trauma, this inspiring First Nations woman is now helping others do the same.

Growing up on the “wrong side of the bridge” in Moree, NSW, left a lasting legacy for Gamilaroi woman Allira Cutmore.

“The effects of colonisation; the inter-generational grief and loss and trauma, as well as the inequality and racism, was in your face,” says Allira. “I saw it and experienced it myself in that neighbourhood.”

But a profound sense of identity and family connection also prevailed. “My interest in social justice began there, at an early age,” Allira says. “I grew up hearing about the Freedom Rides and our local history; about how our medical and legal services had come about because Elders in our community had stood up and demanded them. My aunties and uncles nurtured my interest and I began marching on NAIDOC Week and during other community events, advocating for Aboriginal rights, to help make things better. I am proud of who I am and that history.”

Ever since primary school Allira had wanted to play her part in empowering the community she loved.

“Having family members that battled with alcohol and mental health and drugs and crime, I wanted to help people make better choices,” she says.

Leaving school in Year 11 and becoming a teenage mother challenged that vision, but Allira was determined and ambitious. “When my first child was one-month-old I was offered an administration position at one of the local employment agencies, but I could only do it after my Mum and Nan offered to look after the baby,” she says. “It was my first job and I went on to work for the council, Centrelink and in housing and health roles.”

Along the way, Allira developed a specific interest in mental health, and devised a way she could

harness her unique life experiences. “I did drugs as a teenager, I had a teenage pregnancy, at times in my life I have been a single mum and had experiences of mental health and family members in jail and dying by suicide,” she said. “That’s why I began the Bachelor of Social Work at UNE – to gain the formal qualifications that would allow me to give back and help others.”

But it was far from easy. Allira started studying full-time, but had four children, including twins, during the course of her degree, and at times combined parenting, study and part-time work.

“There was obstacle after obstacle to me finishing – at one point I had three children in the space of 12 months – but I just had to do it,” she says. “I just knew the degree would enable me to do what I wanted to do with my life.”

The Rotary Club of Orange and Puggy Hunter scholarships helped ease the financial burden as Allira’s partner also sought to complete his electrical apprenticeship. Despite the constant challenges, Allira achieved consistently high results and completed an allied health cadetship with Hunter New England Health (with the Armidale Mental Health team) on her way to becoming one of Australia’s few Indigenous social workers.

Now she and her family live on the other side of the country, where her partner works for BHP and she is the sole Headspace youth wellbeing worker servicing the town of Newman. “Technically we are an outreach pilot of Headspace, designed to meet the challenges of life in a rural and remote community. It’s the first time I’ve lived in a mining town and I support young people with face-to-face consultations and act as a service broker to support their health needs.”



“Indigenous people here are still very strong in their cultural ways and lore and language. As a Murri from Moree, NSW, my cultural knowledge is valued but our Aboriginal cultures are very different. It’s more about me learning from them.”

Outings in search of honey ants and bush medicine are already forging new relationships as Allira engages with local Indigenous people, and she is hopeful it will lead to more young people in need reaching out.

“It definitely is an advantage understanding how Aboriginal families and communities work,” she says. “The effects of colonisation are still being felt and are unique to each region and even each Australian town. It’s different to what I grew up with, but many of the challenges are the same – the low self-esteem among young people and experience of trauma.”

At Newman, Allira is an important health support to both Indigenous and non-Indigenous clients. However, down the track she dreams of establishing her own Indigenous social work practice – offering counselling, advocacy, research, and policy and community development – to deliver culturally appropriate support.

“I understand that trauma and history ... I have lived through it,” says Allira. “And I understand how negative stereotypes and division can come about in society and give birth to prejudice and racism. I have always said that my Aboriginality is my greatest asset and now I can combine that with my professional experience.” #

Photo opposite page: Allira Cutmore



Boilerhouse Discovery Space gathers STEAM

To realise our grand vision for the former boiler station, UNE is drawing on its history of innovation, community engagement and philanthropy.

As the process of transforming UNE's Boilerhouse into a world-class children's discovery space gathers momentum, there's one person particularly eager to see the final concept – the architect who worked on its original design more than 50 years ago.

Eighty-four-year-old Robert Bryant was working in the special projects office of the NSW Government Architect's Branch in 1970 when he was asked to develop designs for the expansion of UNE's campus, including a revamp of the coal-fired power plant.

"The Government Architect of the time, Ted Farmer, had been great friends with UNE's first Vice-Chancellor Sir Robert Madgwick and the university was one of Ted's favourite projects," says Robert. "He personally patronised its construction, and a whole range of very distinguished architects worked on various university buildings over the years."

Robert was one of several who reshaped the boiler station as it evolved from a pile of coal to feed Booloominbah's original steam boilers to the striking structure in the Brutalism tradition that survives (in part) today. For as the campus grew throughout the 1950s and '60s, so, too, did the heating demands.

The first expansion of the Boilerhouse (as part of a conversion to a reticulated hot-water system) was completed in 1961 and a second, designed by Leif Kristensen, became operational in 1964. Six years later, Robert was brought in to cater for further

growth of the UNE population – and a third boiler – and recalls the Tablelands weather that inspired the re-fit.

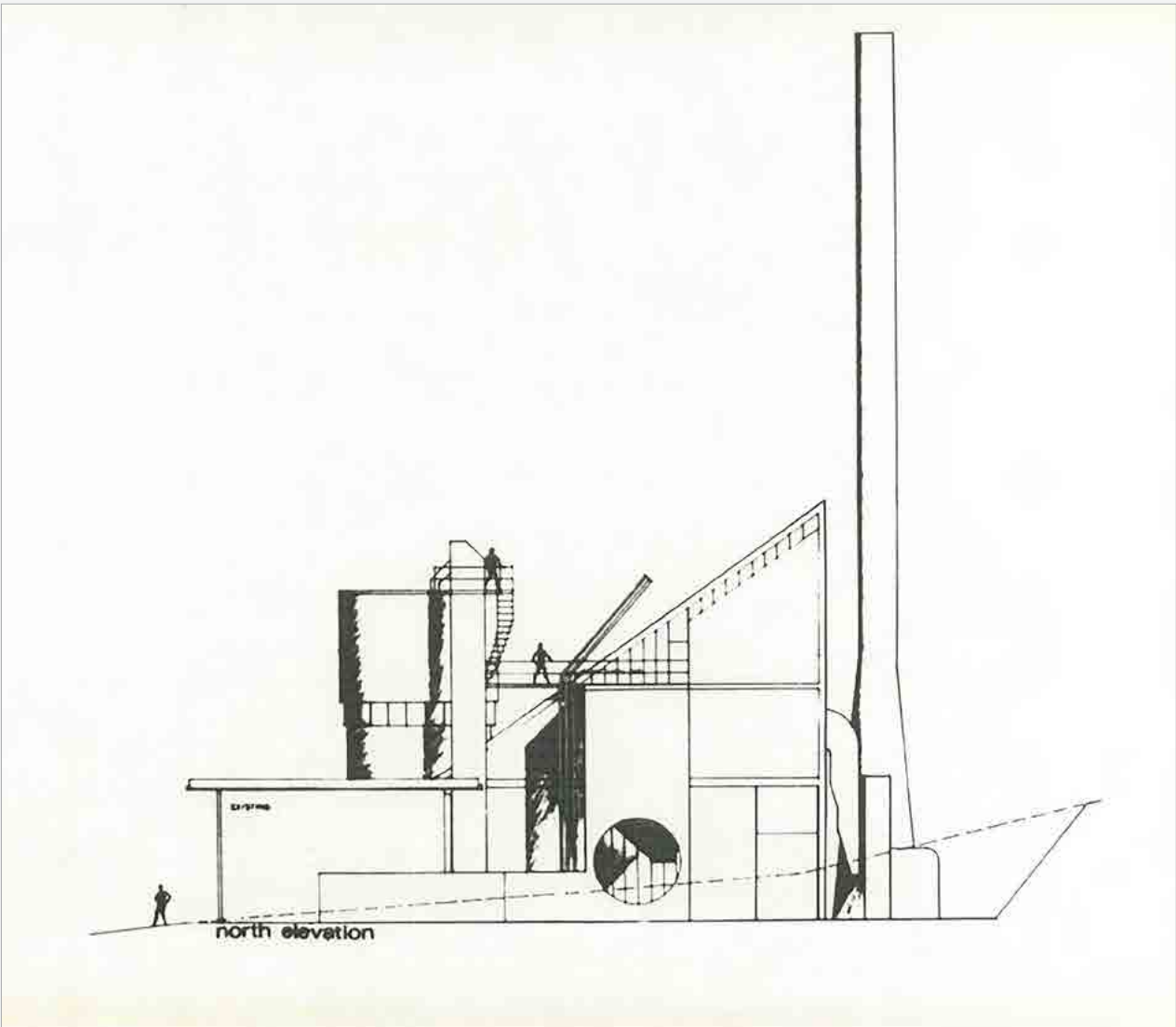
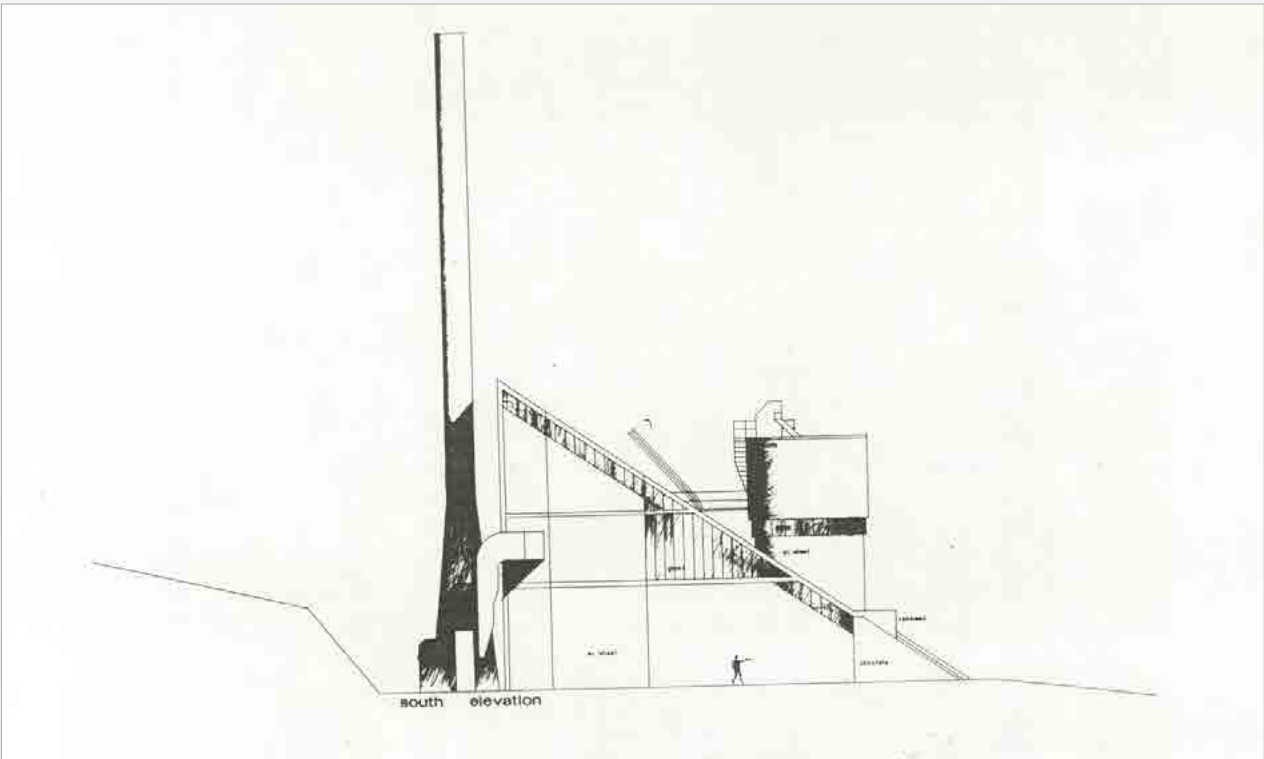
"It was a vigorous environment that certainly sharpened the mind," Robert says.

Opening in 1972, the Boilerhouse that Robert designed stood the test of time until 1999, when it was finally decommissioned. Although he remains humble about his contribution, Robert's arresting design received a coveted Royal Australian Institute of Architecture Award in 1974 for a building "honestly clad" in off-form concrete that clearly and simply expressed its function.

"It was a succession of different architects, each doing a little bit, that moulded the idea of the third stage," Robert said. "It wasn't just the outcome of one man, but the resources of the department. It was an aspiring era and a wonderful time in my personal career. I was a young architect working on fine buildings and I had great opportunities."

Even a highly functional structure like a Boilerhouse offered scope for experimentation.

"A Boilerhouse is a Boilerhouse – the machinery of a stack and ash bunkers is determined – but it can be poetic in its function and I had a lot of fun with the design," Robert said. "We enclosed that machinery within an industrial structure, and raking



it against the hill determined the triangular prism geometry. It's an honest building that uses materials directly and purposefully. It was both functional and economic."

Still, he appreciates the Boilerhouse's sense of drama, and it remains a career highlight. "I am always attached to the things that I do; you have an affection for them – one might call them your children," Robert said. "This building is very, very special. It brought recognition by my peers and the satisfaction of my client."

Seeing the next chapter in its interesting life is exciting. "I believe in adaptive re-use – in using things again and allowing pieces of history to relate to the development of new structures," Robert said. "We have to do that in order to maintain our collective memory. I have great affection for the university and I am most interested in seeing how the architects develop the brief. I can see the Boilerhouse becoming a new front door to the university; to becoming a wonderful counterpoint between the old and the new."



Robert and his wife Helen have even made a financial contribution to the UNE Discovery Space project. They join others, including Chris Abbott, and the families of the late Maurice Wyndham and Cynthia Brew (see page 43), who are captivated by the idea of reimagining the iconic building as an all-weather early learning wonderland for Science, Technology, Engineering, Art and Maths (STEAM).

The NSW Government also contributed \$6.128 million to the project through its Restart NSW funding program.

It was a pledge of \$3.5 million from the Abbott Foundation that activated UNE's fundraising campaign to create an engaging regional space. Chris' personal interest in brain and early childhood development – and the importance of unrestricted play to bigger health, economic and social outcomes – continues to serve as inspiration for the project.

In the wake of last year's campus tornado, the Boilerhouse also offers an opportunity for campus renewal as the centrepiece of a new STEM precinct.

Vice-Chancellor Professor Brigid Heywood said excitement is building around the project, which has the potential to inject almost \$9 million annually into the New England North West economy.

"When completed, we anticipate the Boilerhouse will generate around 59,000 visitors from outside the region annually, increasing tourists from outside the region by around 36,000 visitors," Professor Heywood said. "It will deliver around 70 new full-time jobs during construction and 34 new full-time equivalent jobs once operational."

"The Boilerhouse will contribute to closing the gap in access to education between regional and urban areas, providing facilities of which we have a significant shortage in regional, rural and remote Australia. It also heralds UNE's new focus on community engagement in the STEM (Science, Technology, Engineering and Maths) space."

"I can see the Boilerhouse becoming a new front door to the university; to becoming a wonderful counterpoint between the old and the new."

Final designs by award-winning architects Architectus for the Boilerhouse Discovery Space are expected to be completed this year, before the project's construction is put out to tender. However, further financial support is needed to realise our vision.

"Contributors large and small – like Robert and Helen, Chris and Maurice – are helping us to give the former Boilerhouse a wonderful new life," Professor Heywood said. "It is a once-in-a-generation opportunity for other supporters to invest in early childhood development in a regional setting, invest in the history of a classic industrial site, invest in our region and invest in a future of innovative thinking, which young people will need to meet future challenges." #

Photos on pages 40-41: UNE Boiler Station images supplied by Robert Bryant

Photos above: Robert Bryant 1970s (left) and today (right)



A spirit of adventure – and generosity

Pioneering teacher Cynthia Brew had a reputation for diving head-first into life. A gifted athlete and avid sports fan, she loved to travel, and volunteered her services well into her senior years.

“Cynthia was a trailblazer in many ways,” her second cousin Susan Dobinson says. “She was part of that first wave of women physical education teachers and maintained her passion for education throughout her life, completing two Masters degrees in adult life.”

“She was an only child of doting parents and her father, a World War 1 veteran, was a strong believer in the importance of education. Becoming a physical education teacher allowed Cynthia to combine her love of the outdoors and exercise with teaching. But it didn’t stop there; she was always interested in furthering her own education too.”

In 1961 Cynthia completed a Bachelor of Arts with UNE, and more than 25 years later, a Diploma in Educational Studies (Multicultural Education). When she died in 2017, aged 83, she made a number of gifts in her will to educational institutions she had attended, including UNE.

“Cynthia deliberately went to the country to teach, in NSW and Tasmania, and understood the value of

education in rural and regional areas,” Susan said. “After retiring, she worked for the adult migrant education service in Wollongong. Through her bequest to UNE, Cynthia sought to give something back and to inspire others to learn.”

Her generosity will enable us to reach a new generation through the Boilerhouse Discovery Space, which will contain a series of play-based experiences aimed at sparking a lifelong love of learning.

“It fits very well with Cynthia’s personal values and what she was able to do in her life,” Susan says. “She had many opportunities that were not available to her parents’ generation and she took full advantage of that. She had an amazing sense of adventure and sought to encourage inquiry among the children she taught.”

Cynthia also recognised the power of small acts to have lasting impacts.

“As a teacher, Cynthia knew that opportunities can change people’s lives,” Susan said. #

Photo above: Cynthia Brew



Paving the way

On the path to future academic success, one step at a time.

Small acts can have large consequences. That's the thinking of UNE alumni Eppie and Michael Lehner, who are paving the way for their family's future success.

Eppie and Michael have both studied at UNE: Eppie has completed a Graduate Certificate in Financial Services and then a Master of Business Administration, and Michael a Master of Financial Services. He is now enrolled in further higher education research and aiming for a PhD by publication.

Attending UNE and becoming a part of its community over almost a decade has made a profound impact on the couple.

"We live in Sydney and could easily have attended a Sydney university, but we chose UNE because of its prestige and the personal experiences it offers," says Michael. "UNE's accessibility and the availability of lecturers and supervisors, the warm

welcome we receive each time we visit, and the opportunities afforded by our UNE studies have given Eppie and I a strong sense of belonging."

So much so that the couple are now sharing their appreciation more publicly. To celebrate their graduations and support current students, they have bought three pavers in UNE's Graduates' Walk – one each and a third for their 11-year-old son James.

"James has been to Armidale a few times, for Eppie's graduation and my study sessions, and we wanted him to feel a part of the UNE family, too," Michael says. "We hope that one day his name can be on that paver when he graduates; that it serves as a study beacon for him. Apart from the wonderful business and higher degree research faculties, it is the people who teach us and care about us at UNE that make the whole experience a privilege. The pavers are a small way for us to say thank you to the university."

“By buying James a paver, we want to provide him with a purpose and a reminder of the importance of education and hard work, so that he can pass that on to his children. It creates a family tradition.”



Having worked full-time throughout her studies, Eppie says she has greatly valued UNE’s flexibility. “I could tailor the subjects and customise the study load to my needs,” says Eppie, who was promoted shortly before graduating with her MBA. “By buying James a paver, we want to provide him with a purpose and a reminder of the importance of education and hard work, so that he can pass that on to his children. It creates a family tradition.”

While the pair proudly drink from UNE coffee cups and wine glasses, and wear UNE clothing, they say the pavers are more enduring. “Pavers are like a foundation stone, they leave a lasting legacy,” Michael says. “The Graduates’ Walk is a place I can go back to, to take some pride in what I have achieved and to continue to feel a part of the university.”

James may still be in primary school, but his parents believe his paver has already fuelled his ambition. “James now feels that he is good enough to attend university,” Michael says. “As a result, he is doing extra tuition at school and his grades are improving. He appreciates what study can do to change your life. My UNE qualifications, for example, have allowed me to teach ethics and professionalism to financial planners part-time at TAFE for the past two years while working as a financial planner.”

Purchasing a paver – for \$500 – makes a tax-deductible gift to the UNE Scholarship Fund. All graduates of New England University College, Armidale Teachers’ College, the Armidale College of Advanced Education and the University of New England, as well as UNE Honorary graduates, are eligible to buy one on the walk between Booloominbah steps and the fountain in Ingrid Moses Courtyard on our Armidale campus. #

To find out more about the Graduates’ Walk and how you can leave your mark, contact Alumni Relations at alumni@une.edu.au



Photo opposite page: The Lehnners’ pavers in sight of Booloominbah
Photo top: James Lehner at the UNE Graduates’ Walk



Celebrating excellence - UNE prizes

Our partnerships with supporters reward student excellence and inspire the next generation. Since UNE was founded, generous donors, alumni and staff members have made possible nearly 200 prizes and awards for outstanding academic achievement.

This year, Dr Yawei Huang has funded a new prize to be awarded to an Aboriginal or Torres Strait Islander woman who, upon graduation, can make a difference to their community. Dr Huang's story can be found on page 26 of this Giving Report.

If you would also like to create a prize to recognise excellence at UNE, please email advance@une.edu.au or telephone 02 6773 2870.

Thank to you to the donors, alumni, staff and friends who have made the following prizes possible.

2021 Prizes

Accounting and Financial Entrepreneurship Prize

M Ambrose Memorial Prize Economics

The Archaeology and Palaeoanthropology
Southeast Asia and Pacific
Archaeological Fieldwork Prize

Australian Families of the Military Foundation Prize

Australian Human Resources Institute Prize in
Human Resource Management

Australian Society for Microbiology Prize

Mary Bagnall Scholarship

Baker Prize for Second Year Latin

Barker Prize in Genetics

S Barratt Memorial Award in Psychology

NCW Beadle Prizes in Botany

J H Bell Prize for First Year Sociology

J H Bell Prize for Third Year Sociology

John D Black Prize for Agricultural Economics

Dirk Boomsma Memorial Peace Studies Bursaries

Edgar H Booth Memorial Prize and Medal

Friends of Botany Foundation Prize

Michael Brown Memorial Prize

The Emeritus Professor Trevor Bryce Prize
for Ancient Egyptian
and Bronze Age Greece History

Thomas Arnold Burr Memorial Prize

Prof John Burton Memorial Prize
in Natural Resources

Gilbert Butland Prize - Geography

N P Cameron Memorial Award

Chancellor's Faculty Prizes

Chartered Accountants
Australia and New Zealand Prize

E Cheung Prize
- Corporate & Management Accounting

Rennie Clayton Memorial Prize

The Clio Third Year Ancient History Prize

Alice Coventry Award

CPA Australia Prize for First Year students

CPA Australia Prize for Second Year students

CPA Australia Prize for Third Year students

Lucy Elizabeth Craigie Award

J Crawford Memorial Prize

Jennifer Crew Prize in History

A B Cunningham Memorial Prize

The Louise T Daley Prize for Australian History

Clan Davidson Performance Prize
- Mary White College

Arthur J Davies Prize in Politics

Jennifer Davies Memorial Award - Duval College

Ray Day Memorial Prize

The James Dolan Memorial Prize in History

The Katharine Dolan Memorial Prize
in Ancient History

The Bishop Doody Memorial Gold Medal for Latin

J Doyle Memorial Fund

Carole and Stan Droder College Award

D H Drummond Thesis Prize in Economic Studies

Ecology Staff Prize for 1st year

Charles Ede Essay Prize

Peter Elkin Drama Prize

Cath Ellis Memorial Fund

The School of Environmental and Rural Science
Prize in Rural Science

Gary Essenstam Memorial Prize

Judy Ewing Memorial Prize

Financial Planning Association of Australia
Undergraduate Prize

Financial Planning Association of Australia
Postgraduate Prize

J Fox Prize Fund in Regional Geography

M A Franklin Prize - Mary White College

Friends of Cinema Prize Film Study

Betty Fyffe Memorial Prize in Nursing

Ron Gannaway Prize

Professor Lynda Garland Prize
for First Year Classical Greek

The Geographical Society of NSW Annual Prize

Graduate Women NSW Inc Prize in Biology

Graduate Women NSW Inc Prize in English

Professor D R Grey Prize in Philosophy

John Guise Memorial Prize

Hammarskjold Prize

J Hanna Classics Prize

Sarah Heagney Memorial Scholarship

Arthur Heath Memorial Scholarship

Susan Hemming Prize - Mary White College

Hewison Prize

Cecil Hill Postgraduate Scholarship Fund

W Hoddinott Prize for English

Dr Yawei Huang Prize (featured on page 26)

Bob Hughes Prize for Law

Inverell Rotary Prize

R J Johnson Prize

S Johnson Prize in Linguistics

The Grahame Jones Memorial Prize

P E Jones Memorial Fund

G Kalocsai Prize Geochemistry

Haddon Forrester King Prize

Kinghorn Prize in Genetics

Eleanor Kitto Memorial Prize

KU Children's Prize

Alec Lazenby Prize In Agronomy

The Barbara Levien Prize for First Year Music

J N Lewis Foundation Prize

KG Lewis Prize in Organic Chemistry

KG Lewis Prize in PhD in Chemistry

Ian Loaney Prize In Politics

Klaus Loewald Memorial Book Grant

E MacArthur Prize in Agricultural Policy

The Maiben Davies Prize

School Prizes in
Mathematics and Computer Science

Hassan Mazloumi Memorial Award

Gaius McIntosh & Family Prize Applied Mathematics	F Reece & W Tait Prize in Public Finance
Rev E Norman McKie Memorial Scholarship	B Richardson Memorial - Mary White College
Barbara Meredith Prize	Riggs Prize in Chemistry for First Year
Barbara Meredith Memorial Prize in Small Business and Entrepreneurship	Riggs Prize in Chemistry for Second Year
Sir James Murdoch Scholarship	Riggs Prize in Chemistry for Third Year
David Murray Memorial Award	Robb College Foundation - Financial Management Research Centre Prize
R S Neale Memorial Fund	Robb College Foundation - Gwyn James Prize
The Betty Newsome Memorial Scholarship	Robb College Foundation - Meredith Prize
R Norwood Memorial Prize	Wendy Roberts Science Prize
NSW Bar Association Prizes	Roberts & Morrow Prize in Principles of Corporations Law
Ooral Merit Prize	Roberts & Morrow Prize in Principles of Taxation Law
Sir Earle Page Memorial Prize	RGC & HF Robertson-Cuninghame Prize
Earle Page College Choral and Piper Prize	A Rose Memorial Prize
Earle Charles Page Memorial Prize	Elsevier Natasha Scully Award
Sir Earle Page Memorial Prize	Natasha Scully/School of Health Medal
Bryan Pape Prize	The Mark Serafin Memorial Award
Rama Krishna Sastry Pappu Memorial Prize	Howard Sheath Prize for Off-Campus Students
Parramatta and District Regional Law Society Prize	Sinclair-Wilson Scholarship (Prize)
Lily Pereg Memorial Award	Jack Sinden Memorial Prize
Perrott Family Science Prize	Jeff Smyth Memorial Prize
Pfizer Animal Health Prize in Biochemistry	Muriel Mary Snow Indigenous Honours Prize
Pharmaceutical Defence Ltd Prize	H M Spedding Prize for Mathematics
Physiology Prize for Third Year Physiology	Jill Spilsbury Prize
N Priestly Memorial Prize - Mary White College	G R Stanton Prize for Second Year Greek
Shirley Randell Award	Alex and Selma Stock Memorial Prize in Zoology

R H Stokes Prize for Experimental Chemistry

Sally Stratton Prize

Acram Taji Bursary

Acram Taji International Bursary

Colin Tatz Prize in Politics

Griffith Taylor Centenary Prize for Geography

Peter Thomas Prize in Languages

Bronnie Treloar Prize in French

Bronnie Treloar Scholarship

Peter J Tyler Prize in Australian History

UNE Alumni Association Members Award

UNE Life Prize

UNE Music Prize

UNE Players Prize

University of New England
Women's Association Prize

Fredy Roberto Valenzuela Foundation Prize

Russel Ward Prize in History

Max Webster Art Prize

Weed Society of NSW
Kelvin Green Student Prize

Mary White College Business Prize

Mary White College
Sportsman of the Year

Mary White College
Sportswoman of the Year Award

Stanley Wilson Prize

Melissa Woods Medieval History
Honours and Postgraduate Prize

J Woolmington Prize for History

H Wragge Memorial Scholarship

P Wright Memorial Prize - Mary White College

The Fellows Prize - Wright College



The UNE Foundation is an independent body that has oversight on the management of financial gifts and donations to the University.

The UNE Foundation is responsible for ensuring that the value of funds under its care is maintained and increased, while generating sufficient income to pay for scholarships, prizes, research and teaching and learning.

Funds are currently managed by JB Were & Co. on the Foundation's behalf. The Foundation sets the strategic policies for funds management, oversees that management and considers and approves requests from the University to draw on the funds for appropriate purposes. The Foundation benefits from a Board of Directors who have both qualifications and experience in financial

Perpetual Benefit Fund (PBF)

Value as of 31 December 2021: \$31, 299, 665.

PBF consists of donations, both endowed and non-endowed funds, where the corpus of funds is expected to be held and invested for four years or longer (including in many instances where the principal is expected to be held to perpetuity). In 2021, the PBF absorbed those funds previously held in the UNEF Immediate Benefit Fund (IBF). This was considered an important step, given the degree of maturity and scale of the PBF rendered a separate pool unnecessary.

The return objective and risk profile for the PBF reflect the desire to release sufficient cashflow to meet the University's target payout ratio. Given the long-term investment horizon of the PBF, its return objective is set at CPI + 4.5% p.a., broadly consistent with other funds of a similar underlying nature. The PBF's return objectives have been met through the professional allocation of a substantial proportion of the portfolio to a diversified range of select growth assets. This is to ensure capital returns are a meaningful driver of portfolio size through time. A smaller proportion of the portfolio is invested in defensive assets that are less correlated with the returns of growth assets. This is to maintain a degree of diversification as a risk mitigant within the portfolio.

UNE Foundation

Mr Ross Beaney, Mr Martin Dolan (Chair), Professor Brigid Heywood, Mr Bob McCarthy AM, Ms Chanelle McEnallay, Emeritus Professor Bob Officer AM, Ms Nicole Patterson, Ms Marea Salisbury, Mr David van Aanholt

management and investment, accounting, auditing, risk management and corporate governance. Most Foundation directors are also UNE graduates who have a strong commitment to UNE and to its future.

The Foundation aims to achieve a return on funds of at least CPI + 4.5% and continues to exceed this target. As a result, the Foundation remains successful in protecting the real value of funds while also providing a continuing income stream to meet the purposes of the university and its donors.

Martin Dolan
Chair, UNE Foundation

In keeping with the wider University financial management strategy, a formal tender for the Investment Manager role within the PBF was conducted through the year. This resulted in a Fourth Quarter change of investment manager from Russell Investments to JB Were & Co, which provided an opportunity for the incoming manager to review PBF allocations. Given the PBF's bias to growth assets, portfolio returns are typically impacted by returns in these asset classes. Through 2021, with the endorsement of the Foundation Board and the incoming investment manager, the PBF's exposure to defensive assets, notably low-yielding government bonds, was reduced to allocative minimums within the fund's strategic mandate. This allowed the fund to benefit from the appreciation of growth assets unburdened by capital losses expected in bonds. The reduced allocation to bonds (fixed income assets) was moved progressively into non-equity growth assets, including corporate credit instruments, and commodities.

Net capital returns for PBF during 2021 amounted to 12.2% versus an 11.2% return for policy benchmark, a 17.2% return for ASX200 equities, and a loss for 2021 of -3.24% in the S&P/ASX Australian Government Bond Index.

If you are interested in supporting any of the featured projects or would like to make a donation, please contact us at:

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