MRCLC Annual Report

2025-2026

Table of Contents

01
About Us

About the MRCLC 1
Our Region 2
Our Key Achievements 3
Reconciliation 4
Environment, Social and Governance 5
Manager and Principal Solicitor's Report 6
Management Committee 10
Staff and Volunteers 11

02
Executive

President's Report 12
Treasurer's Report 17

03
Financials

Financial Statements 20

04
Statistics

Our Clients 26
Our Services 27

05
Service Highlights

Our Programs 29
Case Studies 30
2026 Client Survey 34
Services to the Community 36
Community Legal Education 37
Community Events and Networks 38
Justice Where We Live 39

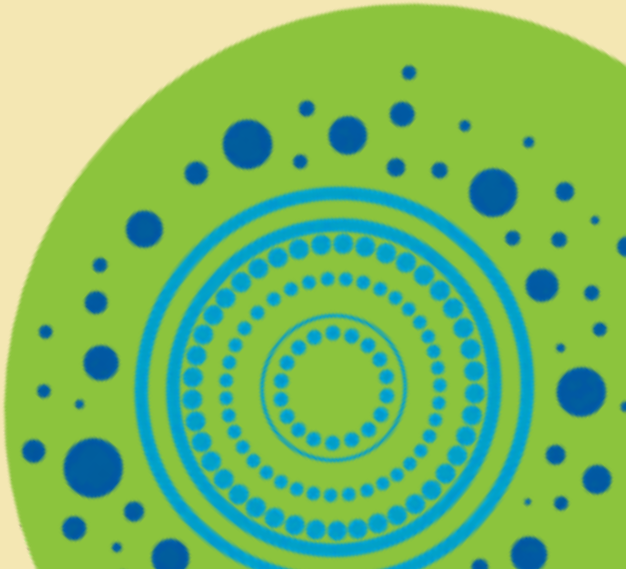
Acknowledgement of Country

The Mackay Regional Community Legal Centre proudly acknowledges Australia's Aboriginal and Torres Strait Islander community and their rich culture and pays respect to their Elders past and present.

We acknowledge Aboriginal and Torres Strait Islander peoples as Australia's first peoples and as the Traditional Owners and custodians of the land and water on which we rely. We also pay our respects to the Australian South Sea Islanders that call our region home.

We recognise and value the ongoing contribution of Aboriginal and Torres Strait Islander peoples and communities to Australian life and how this enriches us. We embrace the spirit of reconciliation, working towards the equality of outcomes and ensuring an equal voice. We also acknowledge the traditional custodians of the Mackay, Isaac and Whitsunday regions, the Barada Barna, Birri (Birriah), Gia, Jangga, Jagalingou, Ngaro, Wangan, Widi and Yuwi (Yuibera and Yuwibera) peoples, and pay our respects to the Elders past, present and future – for they hold the memories, the traditions, the culture and hopes of Indigenous Australia.

We must always remember that under the concrete and asphalt – the land, sea and waterways were traditional Indigenous land.



About the MRCLC

Governed by a volunteer Management Committee and supported by a dedicated team of staff and volunteers, MRCLC provides free and confidential legal advice, information, referrals, casework assistance, and community legal education.

Since its incorporation in 2003, MRCLC has played a vital role in addressing gaps in legal services across regional Queensland. Through services delivered from our Mackay office, outreach locations and telephone assistance, we help individuals navigate legal challenges while recognising the broader social and welfare issues that often accompany them.

Our Outreach program enhances access to justice across the region, with regular services provided in Bowen, Cannonvale, Proserpine, Moranbah and Sarina (the Whitsunday, Isaac and Mackay regions, known as the "WIM" area).

In addition, our volunteer-led Legal Advice Evenings, held twice each month, offer after-hours support in service of the community.

MRCLC is proud of the progress it has made to assist the most vulnerable people in our service area. After more than two decades of providing a quality legal service, MRCLC has achieved a number of significant milestones that have strengthened access to justice for regional and remote communities.

Guided by our vision of empowering disadvantaged people to understand and exercise their legal rights, MRCLC remains committed to promoting legal education, addressing inequality, supporting social justice outcomes and fostering community participation. Through a holistic approach that combines legal assistance, advocacy, education and referral pathways, we continue to work towards a more just and equitable society for the communities we serve.

Our Region

Our service area incorporates the Mackay, Whitsunday and Isaac Regional Council areas.

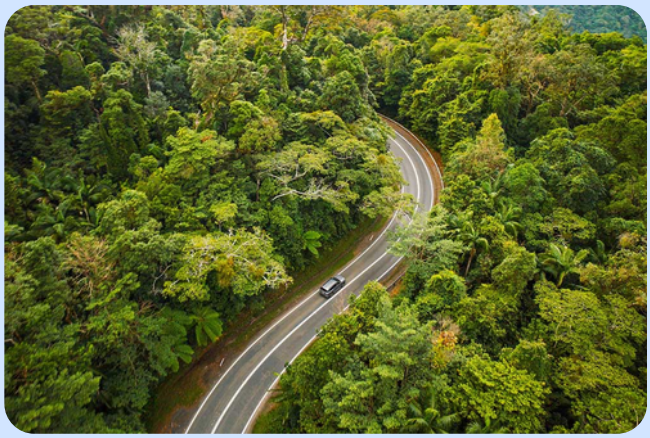
Our service area spans 90,140 square kilometres, incorporating the coalfields of the Bowen Basin, the peaks of the Peak Range National Park, the waterfalls of Eungella National Park, the wetlands of St Lawrence and the islands and beaches of the Whitsundays.

193,813* people call our region home. Parts of our service area are classified as regional (within the Mackay Regional Council area), whilst other parts are classified as remote and very remote (Whitsunday and Isaac Regional Council areas).

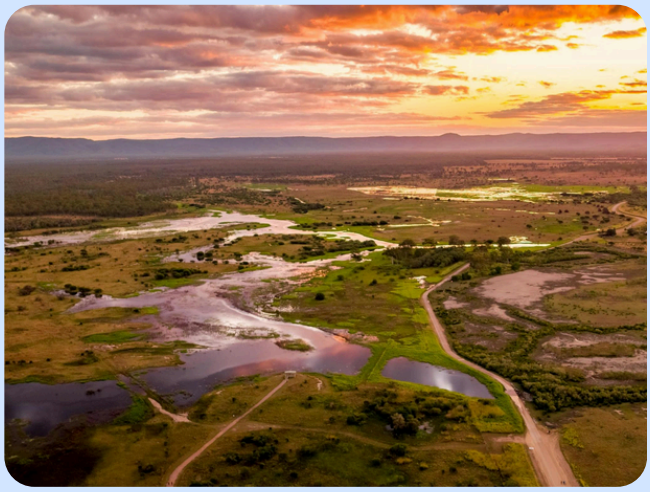
* ABS data, 2025











Our Key Achievements

Commenced

Established in 2003 in response to an identified gap in legal services for vulnerable and disadvantaged community members, particularly in relation to women experiencing domestic and family violence and/or needing family law assistance.

Funding

Secured government funding in 2005 under the Community Legal Services Program (which is now the National Access to Justice Partnership), enabling the employment of dedicated legal and administrative staff and the establishment of independent premises.

Programs

Introduced and delivered specialised legal programs, including support for:

- Tenancy (QSTARS program)
- Elder abuse (EAPSS program)
- Representation for domestic and family violence (DV Duty Lawyer program)
- Employment (QSHADS program)
- Representation in the Mental Health Review Tribunal (MHRT Service)

Services

Sustained and expanded legal assistance services from 2003 through the commitment of staff, volunteers and community partners.

Outreach

Expanded Outreach services across the Whitsunday and Isaac regions, improving access to face-to-face legal assistance in geographically dispersed communities.

Legal Advice Evenings

Maintained volunteer-led Legal Advice Evenings for more than 20 years, providing accessible after-hours legal assistance to people who may otherwise face barriers to obtaining advice.

Reputation

Built a strong reputation as a trusted community service, helping thousands of people access legal information, advice, referrals and support throughout the Mackay, Whitsunday and Isaac regions.

Community Legal Education

Continued to deliver community legal education, empowering individuals and organisations with knowledge of their legal rights and responsibilities.

Reconciliation

We continued on with our reconciliation journey with a view to improve access to justice for Aboriginal, Torres Strait Islander and Australian South Sea Islander people. The purpose of our Innovate Reconciliation Action Plan ("RAP"), launched in 2024, was to help us strengthen our relationship with local First Nations stakeholders.

Our RAP was launched by Aunty Patsy from Yuwi Aboriginal Corp, a local Aboriginal body. It was a great privilege to have her deliver a Welcome to Country and have her present at our RAP launch. Our RAP Working Group continued to work upon the objectives set out in our Innovate RAP. As a group, we focused on building meaningful connections with our local First Nations groups and taking steps to establish working relationships between our organisations.

We continued to wear our First Nations artwork shirt, which contains artwork we commissioned from Aboriginal artist Lani Balzan. We asked Lani to create artwork that represented our unique service area, from Peak Range National Park in the Isaac, to the Eungella rainforest in Mackay and out to the Whitsunday islands in the Whitsundays. The Barada Barna, Birri (Birriah), Gia, Jangga, Jagalingou, Ngaro, Wangan, Widi and Yuwi (Yuibera and Yuwibera) peoples call our service area home, and we are proud to wear a shirt that is a homage to unique culture and lands.

We continued to hold and attend events that explored First Nations culture. These included:

- 2025 NAIDOC Family Fun Day at Queens Park
- 2025 Indigenous Business Month Expo in Mackay
- A morning tea, hosted by MRCLC, for National Close the Gap week
- A panel discussion to discuss the importance of reconciliation for National Reconciliation Week

With the conclusion of our Innovate RAP in March 2026, we decided to embark on our own independent reconciliation journey. We are especially thankful to Mulum, who serves as our First Nations representative. Mulum is a wealth of knowledge and we couldn't be more grateful for her guidance and experience.

Environment, Social and Governance

We recognise our responsibility to take steps to minimise the environmental impact of our operations and are committed to adopting sustainable practices wherever possible.

To this end, the MRCLC:

- Maintains a dedicated waste and recycling policy to guide staff on responsible waste management practices
- Operates a hybrid vehicle to help reduce greenhouse gas emissions
- Prioritises purchasing energy efficient appliances and ensures equipment is regularly maintained to prevent unnecessary energy consumption
- Utilises recycling services provided by our landlord to dispose responsibly of recyclable material

While our environmental footprint is modest, we remain committed to identifying practical and achievable initiatives that contribute to a more sustainable future.

MRCLC is committed to supporting the wellbeing of its clients, employees and the broader community. We are committed to fostering positive social outcomes through access to services, inclusive workplace practices and initiatives that strengthen community engagement. To support this commitment, the organisation:

- Provides free legal advice and assistance to disadvantaged individuals who may otherwise be unable to access legal services.
- Maintains a suite of policies that promote the health, safety and overall wellbeing of staff
- Continues to implement the objectives of its Reconciliation Action Plan, with a focus on improving access to justice and strengthening outcomes for First Nations peoples
- Promotes equal employment opportunities, gender equality and an inclusive workplace that values diversity

MRCLC is committed to strong governance through effective leadership, transparency and accountability. Oversight is provided by nine Management Committee members comprising professionals from legal, accounting and community service backgrounds. The organisation values diversity in governance, with women representing more than half of Committee members, including two office bearer positions.

Manager & Principal Solicitor's Report

Over the past 12 months, our team has remained steadfast in its commitment to providing free, accessible and high-quality legal assistance throughout the Mackay, Whitsunday and Isaac regions. Through legal advice, drafting documents, representation, community legal education and outreach services, we continue to support community members to understand and exercise their legal rights.

Demand for our services remains strong. Many clients are experiencing complex and interconnected issues arising from financial hardship, housing insecurity, family and domestic violence, mental health concerns and social disadvantage.

During the year, we provided assistance across a broad range of legal matters, including family and domestic violence, family law parenting and property matters, residential tenancy, employment, debt, mental health law, consumer disputes, elder abuse and adult administration and guardianship matters.

Across all of our programs, 83% of clients experienced financial disadvantage and 34% had experienced family or domestic violence.

The Centre continued to deliver several specialist services that address important unmet legal needs within our region. Through our partnership with Tenants Queensland, we delivered the Queensland Statewide Tenant Advice and Referral Service (QSTARS). We also provided assistance through the Elder Abuse Prevention and Support Service (EAPSS), the Domestic and Family Violence Duty Lawyer Service at the Mackay Magistrates Court, and representation before the Mental Health Review Tribunal.

During the year, the Centre assisted 1,100 clients, providing 1,620 legal advices, 78 legal tasks, 183 Domestic and Family Violence duty lawyer services, 12 Mental Health Review Tribunal representation services, and had 4 other casework files.

Manager & Principal Solicitor's Report

A significant milestone was the commencement of the new five-year National Access to Justice Partnership (NAJP) on 1 July 2025. As our primary funding program, the NAJP enables us to deliver legal assistance and community legal education across our service area. We remain grateful to the Commonwealth Attorney-General's Department and the Queensland Department of Justice for their ongoing support.

Improving access to justice across our geographically dispersed region remains a key priority. During the year, our Outreach Program delivered face-to-face legal services in Bowen, Cannonvale, Proserpine, Moranbah and Sarina, providing 59 legal advice services as well as casework support to people who may otherwise face significant barriers to obtaining legal assistance. We remain grateful to our community partners who support this important work.

The Centre also remained actively engaged in initiatives seeking to improve legal service delivery in regional Queensland. I participated in the reference group for Community Legal Centres Australia's Justice Where We Live project. This project highlights the unique barriers faced by people living in regional, rural and remote communities, and the resources required to deliver effective legal services in these areas. Karisa, a generalist and family law solicitor, features in a 'Day in the Life' carousel which provides an overview of a working week, including 2 days of outreach in the Whitsundays. The Justice Where We Live page can be found here: https://clcs.org.au/justice-where-we-live/.

Community legal education remains an important component of our preventative approach. Throughout the year, staff delivered education sessions on workplace rights, wills, enduring powers of attorney and advance health directives, helping community members and service providers better understand legal rights, responsibilities and where to seek support.

Our commitment to reconciliation and cultural safety also continued. Following completion of our Innovate Reconciliation Action Plan, we commenced developing an internal reconciliation framework tailored to our organisation and the communities we serve, building on strong relationships and reinforcing our commitment to improving access to justice for Aboriginal, Torres Strait Islander peoples and Australian South Sea Islander communities.

Manager & Principal Solicitor's Report

I am particularly pleased by the positive feedback received through our client survey. Clients consistently reported being treated with respect, gaining a better understanding of their legal issues and receiving valuable assistance. Their feedback reflects the professionalism and compassion demonstrated by our staff each day.

The Centre's achievements are only possible because of the dedication of our staff, volunteers and Management Committee. I extend my sincere thanks to everyone who contributes their expertise, time and commitment to supporting our clients and communities. I acknowledge the invaluable contribution of our Legal Advice Evening volunteer solicitors and the governance provided by our Management Committee.

I particularly would like to thank Justine Sturgiss, who joined the committee in 2017 and has been President for the last 5 years. She has also been on the RAP Working Group during that latter period. She intends to step down as President while remaining on the committee. I am sincerely grateful for her guidance and support over many years.

I welcome Allison to our team who joined us as a much-needed Office Manager in August last year. She has integrated herself into the team, assisting with HR tasks, training and accreditation work, among many other responsibilities.

I also wish to acknowledge Vanessa, who will remain with us until approximately mid-December. Vanessa began with the MRCLC almost ten years ago as a volunteer solicitor before joining our team as a full-time family law solicitor. Over time, she also took on the roles of Domestic and Family Violence Duty Lawyer and delivered most of our Mental Health Review Tribunal representation matters. I thank her for her significant contribution to the Centre.

Manager & Principal Solicitor's Report

As we look ahead, demand for community legal services is unlikely to lessen. However, I am confident that our dedicated staff, volunteers and Management Committee will continue to respond to the needs of our community with professionalism, innovation and compassion. Thank you to our funding bodies, partner organisations, volunteers, Management Committee members, staff and clients for their ongoing support and trust.

Jessica Brake
Manager and Principal Solicitor
Mackay Regional Community Legal Centre



Jessica met with Nigel Dalton at Queensland Parliament House on 30 November 2025

Management Committee

President

Justine Sturgiss

Treasurer

Mark Armstrong

Secretary

Kim Back

Members

Jessica Alexander
Damon Boswell
Rebecca Casanovas
Brittany Colussi
Jason Kirkpatrick
Ruth Wegner

The Mackay Regional Community Legal Centre expresses its gratitude to our Management Committee for their dedication and efforts towards the effective management of our organisation.



Staff + Volunteers

Manager and Principal Solicitor

Jessica Brake

Office Manager

Allison

Solicitors

Simone
Vanessa
Maria
Rikki
Karisa
Grace (commenced February 2026)

Administration

Janice
Katie

Volunteers

Jessica Alexander (Macrossan and Amiet)
Kim Back (Wallace and Wallace)
James Bailey (Wallace and Wallace)
Connor Boccolatte (Wallace and Wallace)
Damon Boswell (Barrister)
Rebecca Casanovas (Family Lawyers)
Brittany Colussi (Wallace and Wallace)
Rohan Ferricks
Dyanne Norton (Macrossan and Amiet)
Dannielle Woodward (Wallace and Wallace)

It is my pleasure to present the President's Report for 2026 for the Mackay Regional Community Legal Centre. Reflecting upon the past twelve months, I am reminded that the true value of a community legal centre cannot be measured solely by the number of clients assisted or the legal services delivered, although that is obviously important! Something that the numbers don't show, is the compassion shown to someone facing an uncertain future, the support offered to those experiencing vulnerability, and the opportunity for someone to gain knowledge and understand their rights when they may otherwise have had nowhere else to turn.

Throughout the year, the Centre has continued to provide vital, free and accessible legal assistance to individuals and families across the Mackay, Whitsunday and Isaac regions.

The Centre has continued to deliver a broad range of legal services, including assistance with family law, domestic and family violence, tenancy matters, employment disputes, elder abuse and civil matters.

Of particular significance is the Centre's continued delivery of the Domestic Violence Duty Lawyer Service at the Mackay Magistrates Court, providing essential legal advice and assistance to those impacted by Domestic and Family Violence. This year, through my personal involvement in training to assist in this service, I was able to witness the meaningful impact that the Centre has in supporting and providing advice to some incredibly vulnerable people.

The Centre has also continued its partnership with QSTARS, assisting tenants to understand and exercise their rights at a time when housing affordability and security remains a significant concern.

The past twelve months have presented considerable challenges for individuals and families across our region, against a backdrop of economic uncertainty, increasing financial pressures and ongoing concerns surrounding the cost of living. We have all been impacted by rising fuel prices and with that, the escalating cost of everyday essentials. These escalating issues have placed significant strain on household budgets. For many families, the cost of groceries, electricity, insurance, rent and mortgage repayments has meant that expenses once considered manageable have become increasingly difficult to pay. What is important for us to recognise, is that these pressures are particularly concerning for those already experiencing financial disadvantage or vulnerability

President's Report

This is a powerful reminder of the circumstances faced by many of those seeking our assistance and that those who require our assistance may continue to increase.

Financial hardship can place enormous strain on families, contribute to housing insecurity, exacerbate existing vulnerabilities and make already difficult circumstances even harder to navigate. These things can also give rise to, or compound, legal issues involving tenancy, debt, employment, family breakdowns and domestic and family violence.

As financial pressures increase, the ability to afford private legal representation becomes further out of reach for many Australians and there is an ever growing gap between those able to afford private representation and those who simply cannot.

For those individuals, the Mackay Regional Community Legal Centre is not simply an alternative source of legal assistance, but potentially their only realistic opportunity to obtain advice and understand their rights. As we look ahead, one of the greatest challenges facing the Centre will be balancing the growing and increasingly complex needs of our community with the resources available to meet them.

In times of increasing hardship and uncertainty, the importance of accessible, independent and community-based legal assistance cannot be overstated. Indeed, it is often during the most challenging periods that services such as the Mackay Regional Community Legal Centre is needed the most.

The Centre continues to demonstrate its strong commitment to inclusion, cultural awareness, and reconciliation. This year marked an important step in our reconciliation journey, with the decision to develop an internal Reconciliation Action Plan tailored to the unique needs of our organisation and the communities we serve. Far from diminishing our focus on reconciliation, this approach provides an opportunity to create a meaningful and practical framework that reflects the needs of the Mackay, Whitsunday, and Isaac regions. By developing our own plan, the Centre is better positioned to identify and strengthen partnerships with local First Nations communities and services, foster greater inclusion and cultural understanding, and implement initiatives that will hopefully deliver tangible outcomes. Through this work, we remain steadfast in our commitment to reconciliation and to ensuring equitable access to justice for First Nations peoples.

President's Report

This year's report holds particular significance for me, as it marks the conclusion of my time as President of the Mackay Regional Community Legal Centre. My involvement with the Centre began in 2017, when I first joined as a member. In 2021, I had the privilege of being appointed President, a position I have been honoured to hold for the past five years.

Over the years, I have had the opportunity to witness the dedication, resilience and commitment required to operate a community legal centre. I have seen firsthand the importance of the services the Centre provides and the difference those services can make to individuals and families across our region.

My time as President has been both personally and professionally rewarding. It has provided opportunities to grow as a leader, navigate challenges, contribute to important decisions and work alongside people who share a genuine commitment to improving access to justice.

After five years in the role, however, I believe the time is right for me to step aside and provide an opportunity for someone new to lead the Centre into its next chapter.
As my own legal career continues to progress and I take on greater professional responsibilities, I recognise that my capacity to give the presidency the time and attention it deserves will become increasingly limited.

While stepping down is somewhat bittersweet, I do so knowing that the Centre has a dedicated Management Committee, an exceptional team of staff and a strong foundation upon which to continue building. Importantly, this is not the end of my involvement with the Centre.

Subject to the support of the committee, I have nominated for the position of Secretary and hope to continue contributing to the Centre in that capacity, while supporting the incoming President and the others in the Management Committee. Although my role may change, my commitment to the Centre and the important work it undertakes will remain. I would like to take this opportunity to sincerely thank each member of the Management Committee, not only for your contribution throughout the past year, but also for the support, encouragement and confidence you have shown in me during my years as President. I have been fortunate to work alongside individuals who generously give their time, knowledge and professional experience to an organisation they genuinely believe in.

President's Report

It is easy to overlook the commitment involved in volunteering for a Management Committee. There are meetings to attend, documents to review, decisions to make and responsibilities to carry, often alongside demanding professional and personal lives. Your willingness to volunteer, to share your expertise and to support the Centre is something I genuinely admire and appreciate. Thank you to each and every one of you for your commitment.

I would also like to thank you for the trust you have placed in me, for the support you have provided and for the opportunity to work alongside you. I am grateful for the relationships we have built, the challenges we have worked through and the achievements we have shared. It has been a privilege to work alongside you all as your President.

I would also like to extend my sincere appreciation to Jessica Brake and the entire team at the Mackay Regional Community Legal Centre. While the Management Committee provides governance and oversight, it is the staff who carry out the Centre's important work each and every day. Your dedication, professionalism, compassion and commitment to the people you assist are what makes this Centre so valuable to our community.

Working in a community legal centre is not always easy. You are often supporting people who are experiencing significant hardship, uncertainty, disadvantage or distress. The work requires not only legal knowledge and professional skill, but also patience, empathy, resilience and a genuine commitment to helping others.

The positive feedback received through the Centre's client survey is a testament to the professionalism and care you bring to your roles. I hope each of you recognises the positive difference you make in the lives of the people you assist and you all should be enormously proud of the difference you make.

Jessica, I would particularly like to thank you for your leadership, your commitment to the Centre and the support you have provided to me and the Management Committee over the years. Your knowledge, dedication and ongoing work behind the scenes is deeply appreciated.

President's Report

I would also like to acknowledge the Centre's volunteer solicitors, whose contribution to our Legal Advice Evenings has remained an important part of the Centre's service delivery. By generously giving their professional time and expertise, these volunteers help ensure that people who may be unable to access legal assistance during ordinary business hours still have an opportunity to obtain that legal advice.

To the entire team and all our volunteers, thank you for the wonderful work you do and for the care and commitment you bring to the Centre.

As the Centre moves into another year, I am confident that it will continue to build upon the strong foundations that have already been established. There will undoubtedly be challenges ahead, particularly as economic pressures continue to increase which will undoubtedly increase community demand for community legal centres. However, I believe the Centre is well placed to meet those challenges through the continued dedication of its staff, volunteers and Management Committee.

I look forward to seeing the Centre continue to thrive under new leadership and hope to remain part of that journey for many years to come.

Thank you.

Justine Sturgiss
President



Jessica, Justine and Vanessa meet with Deb Frecklington at the community cabinet meeting on 2 November 2025.

President's Report

Treasurer's Report



The financial performance and financial position of the Centre were sound and in accordance with strategic and operational plans. Available/phased funding was increased for all contractual programs; with significant increases in the National Access to Justice Partnership (NAJP) program, due in part to unspent carry-forward funds from the prior year; and rolling in of previously separate funds for Queensland Workplace Sexual Harassment and Discrimination Service (QSHADS).

The Queensland Statewide Tenant Advice and Referral Service (QSTARS) increase was again below corresponding changes in the Consumer Price Index and associated operational costs of the Centre. Such funding shortfalls continue to erode the operational capacity of this program, in real terms. Funding from the Commonwealth and State governments to reduce wage disparity in our not-for-profit sector and move closer to wage parity with the commercial sector was maintained. Funding was also received to continue the Elder Abuse Prevention and Support Service (EAPSS), and Domestic Violence Duty Lawyer (DVDL) and Mental Health Review Tribunal (MHRT) services.

The organisation was solvent throughout the year and all expenses were paid as and when they fell due. Grants funding and contract revenue were up to date and recorded in the accounts. All compliance activities were completed, including superannuation and taxation payments, bank reconciliations and funding acquittals.

Available/phased government funding (Commonwealth and State) for recurrent NAJP activities increased by almost $88,000 (16.1%), which included unspent carry-forward funds from the prior year and amounted to approximately $636,000 (44% of total revenue). Some of this funding was carried forward into next financial year, which was about $67,000 (4.6% of total revenue). Contractual funding for QSTARS increased by almost $9,000 (3.8%) and amounted to about $240,000 (17% of total revenue).

Funding for QSHADS from the Commonwealth Government was carried forward from last year and was nearly $19,000 in total (1% of total revenue). Income from Domestic Violence Duty Lawyer (DVDL) and Mental Health Review Tribunal (MHRT) programs decreased by about $29,000 (43%) and amounted to more than $37,000 (2.6% of total revenue). Total revenue (earned income) of the Centre decreased by a little over $58,000 (4%) and amounted to more than $1,440,000 in total.

Total expenditure decreased by approximately $38,000 (3%) in accordance and consistent with available funding, which was applied proportionately to deliver the services of each program and amounted to over $1,410,000 in total. The main change in expenses related to accommodation costs, including rent and premises, which decreased by over $18,000 (15%) and amounted to approximately $105,000 in total (7% of total expenses). Communications and computing costs decreased by almost $13,000 (23%) and were above $42,000 in total (3% of total expenses). Employee costs to achieve contractual service obligations decreased by about $6,000 (1%) and amounted to more than $1,126,000 in total (80% of total expenses).

At the end of June 2026, the Centre held total cash holdings of $573,000 and delivered an operating surplus of over $31,000, having successfully delivered on our programs and improving business processes throughout the year. The cash holdings were partially committed to liabilities of approximately $257,000 which related to employee entitlements ($110,000) and other creditors ($147,000).

Nett current assets were approximately $357,000, which included current liabilities of around $228,000 that were expected to be paid in the forthcoming year. Non-current liabilities of about $29,000 related to long service leave entitlements that were expected to be paid beyond the next 12 months. Nett assets and members' funds amounted to approximately $353,000 and equated to about 3 months of operating expenses.

Financial Risk Management

The Centre undertook to provide reliable and accessible legal services that were delivered professionally. Supporting business processes were designed to deliver quality outcomes and minimise business risks.

Key risk areas that could result in significant financial impacts included accidental injury, property access/usage, business operations, legal advice, association arrangements, electronic business systems and motor vehicle ownership.

Accordingly, insurance policies were held to further manage those risks:-

- WorkCover accident;
- Voluntary worker's personal accident;
- Property loss/damage and business interruption;
- Public liability and products/services liability;
- Professional indemnity;
- Association liability;
- Cyber operations and interruption; and
- Motor vehicle.

Financial Governance

Financial reports were prepared by an independent professional bookkeeping business, Blitzin Books and reviewed against operational plans each month by the Manager/Principal Solicitor and Management Committee. Financial transactions were processed in accordance with delegations of authority that were clearly defined in the Centre's policies and procedures. Business operations were underpinned and supported by a comprehensive framework of internal control which included effective segregation of financial duties and reconciliations of accounts. The financial systems, processes and organisation of the Centre continue to provide a high level of financial assurance to stakeholders.

Organisational Governance

The Centre is governed by a comprehensive suite of policies and procedures that clearly articulate the organisation's objectives, structure, roles and responsibilities, professional standards and operational requirements including business continuity arrangements. They were originally developed from a framework of generic policies and procedures at the time of incorporation in 2003 and later restructured into the current more comprehensive suite in 2016. All policies and procedures are systematically reviewed and updated by the Management Committee throughout the year to ensure they continue to be relevant and appropriate.

The higher-level scope of key policies and procedures include:- organisational purpose, structure and relationships; code of ethics and conduct; professional standards; managing records and information; external communications; and cultural safety.

Mark Armstrong
Treasurer

Mackay Regional Community Legal Centre Inc

ABN: 70 166 231 202

Financial Statements

For the year ended 30 June 2026

Mackay Regional Community Legal Centre Inc

ABN: 70 166 231 202

Table of Contents

For the year ended 30 June 2026

Statement of profit or loss and other comprehensive income 1

State of Financial Position 2

Statement of changes in equity 3

Statement of cash flows 4

Notes to the Financial Statements 5

Responsible persons' declaration 12

Independent Audit Report 13

Mackay Regional Community Legal Centre Inc

Statement of profit or loss and other comprehensive income

For the year ended 30 June 2026

	Note	2026	2025
		$	$
Income			
Commonwealth Grant income - NAJP		635,779	259,881
Less: Unexpended grant income Commonwealth		(66,982)	(22,779)
State Grant Income - NAJP		561,000	566,865
Less: Unexpended grant income - State		(30,646)	-
QSHADS Program Income		18,895	306,850
Less: Unexpended grant funding QSHADS		-	(18,895)
Tenancy Income		239,050	230,276
EAPSS		28,491	27,448
DV Duty Lawyer		21,701	28,361
MHRT - Program		15,756	37,809
Interest Income		12,823	14,736
Other Income		7,746	71,084
		1,443,613	1,501,636
Expenditure			
Communications		11,646	12,502
Computer Expenses		30,473	42,466
Depreciation		6,851	9,532
Finance, Audit & Accounting Fees		20,792	19,973
Freight Expense		752	-
Insurance		7,791	6,777
Library, Resources & Subscriptions		29,890	36,077
Low Value Assets Immediate Write Off		-	7,517
Office Overheads		16,645	4,521
Oncosts		19,889	16,055
Other Premises Costs		29,422	50,061
Programming and Planning		16,024	15,551
Recruitment Costs		653	540
Rent Expense		75,221	72,838
Wages & Salaries		988,410	1,001,986
Staff Training		32,896	28,837
Sundry Expenses		65	966
Superannuation Expense		118,574	114,890
Travel Expenses		5,954	8,774
		1,411,948	1,449,863
Surplus/(deficit) before income taxes		31,665	51,773
Income tax		-	-
Surplus/(deficit) for the year		31,665	51,773
Other comprehensive income, net of income tax		-	-
Total comprehensive income for the year		31,665	51,773

The accompanying notes form part of these financial statements.

Mackay Regional Community Legal Centre Inc

State of Financial Position

As at 30 June 2026

	Note	2026	2025
		$	$
Assets			
Current assets			
Cash and cash equivalents	4	573,038	488,976
Trade and other receivables	5	673	-
Other assets	7	11,965	4,212
Total current assets		585,676	493,188
Non-current assets			
Property, plant and equipment	6	24,732	31,582
Total assets		610,408	524,770
Liabilities			
Current liabilities			
Trade and other payables	8	48,083	49,142
Employee benefits	10	81,665	66,681
Other liabilities	9	98,524	49,672
Total current liabilities		228,272	165,495
Non-current liabilities			
Employee benefits	10	28,609	37,414
Total liabilities		256,881	202,909
Net assets		353,527	321,861
Equity			
Retained earnings		353,527	321,861

The accompanying notes form part of these financial statements.

Mackay Regional Community Legal Centre Inc

Statement of changes in equity

For the year ended 30 June 2026

2025	Retained earnings $	Total equity $
Opening balance	270,088	270,088
Surplus for the year	51,773	51,773
Closing balance	321,861	321,861

2026	Retained earnings $	Total equity $
Opening balance	321,861	321,861
Surplus for the year	31,665	31,665
Closing balance	353,526	353,526

The accompanying notes form part of these financial statements.

Mackay Regional Community Legal Centre Inc

Statement of cash flows

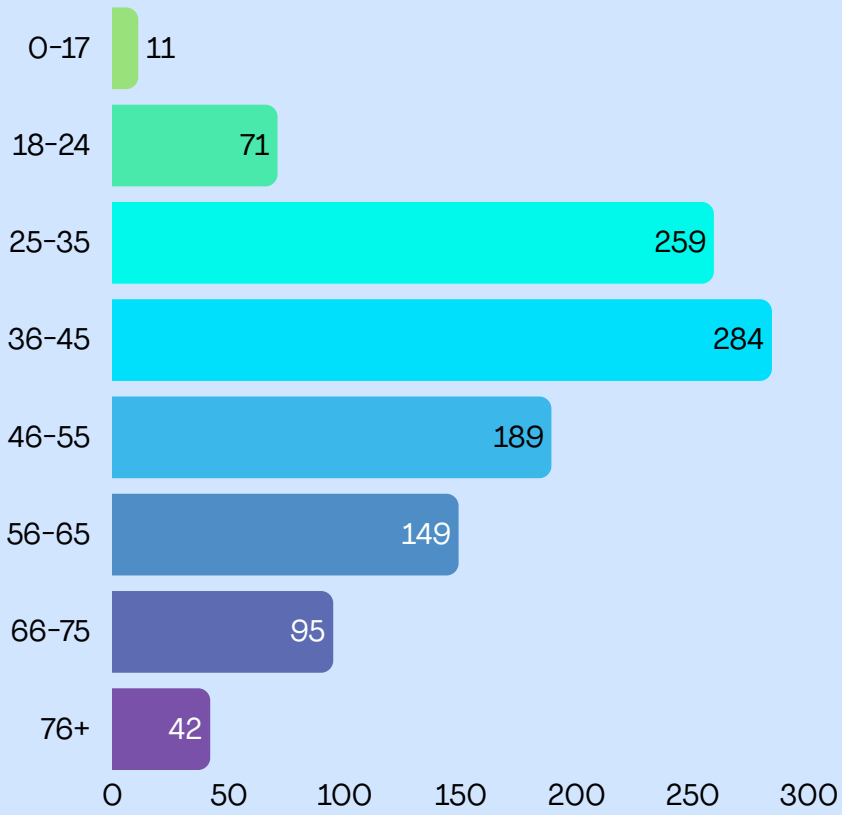
For the year ended 30 June 2026

	Note	2026	2025
		$	$
Cash flows from operating activities:			
Receipts from customers		1,478,969	1,416,374
Payments to suppliers and employees		(1,407,729)	(1,425,421)
Interest received		12,823	14,735
Net cash flows from/(used in) operating activities	12	84,063	5,688
Net increase/(decrease) in cash and cash equivalents		84,063	5,688
Cash and cash equivalents at beginning of year		488,975	483,287
Cash and cash equivalents at end of financial year	4	573,038	488,975

The accompanying notes form part of these financial statements.

2025-2026 Client Statistics

Ages



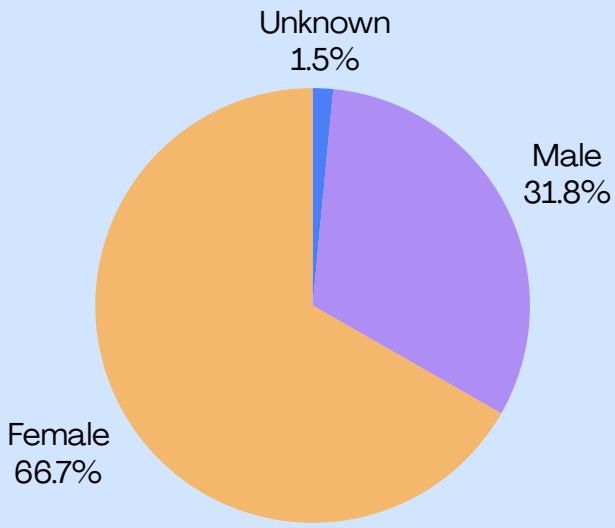


83% of clients in the 2025-2026 year experienced **financial disadvantage**



34% of clients in the 2025-2026 year experienced **family or domestic violence**

Gender



First Nations

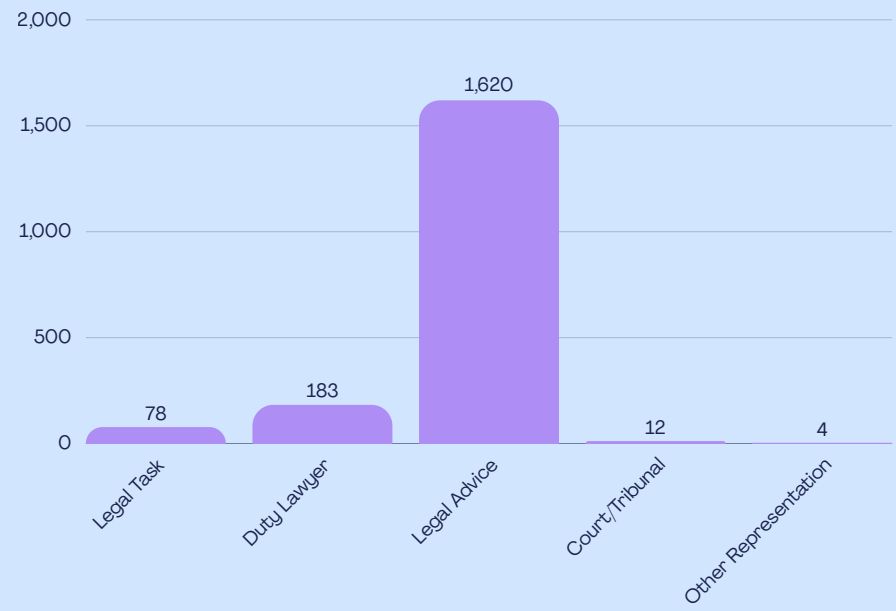
15% of our clients identified as First Nations.

Cultural Diversity

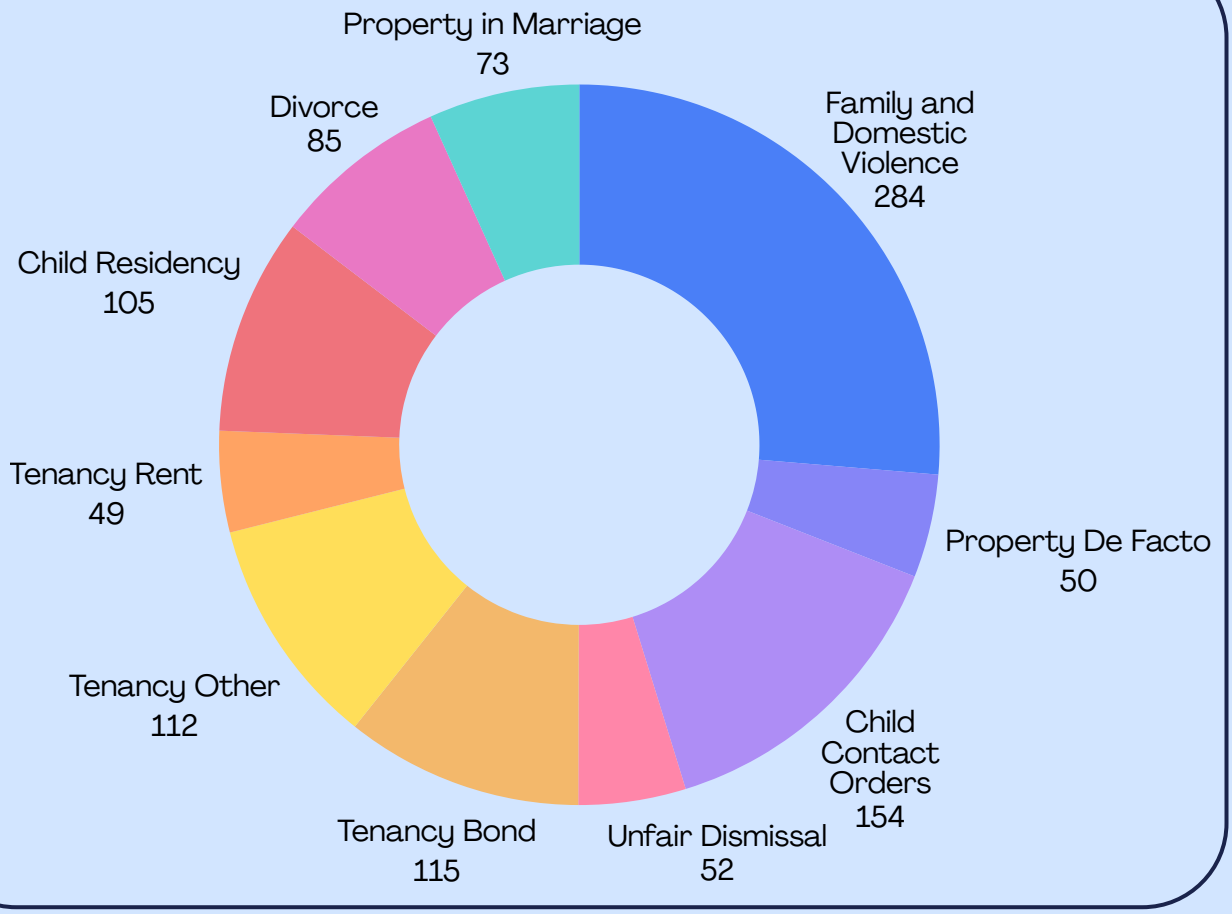
6% of our clients were culturally and linguistically diverse (main language spoken is a language other than English)

2025-2026 Service Statistics

Service Type



Problem Type



Our Programs

National Access to Justice Partnership (NAJP)

The National Legal Assistance Partnership (NLAP) ended on 30 June 2025, with the new 5 year National Access to Justice Partnership (NAJP) commencing on 1 July 2025.

This is the MRCLC's main funding program. Under this program, we provide free legal advice, drafting documents and ongoing assistance with generalist matters, including family law, domestic violence, neighbourhood disputes, wills and estates, adult guardianship and administration, employment, consumer and debt matters.

We also deliver community legal education on these topics to both the general community, and to staff and volunteers of local organisations.

This program is administered by the Queensland Department of Justice. This program is funded by the Commonwealth Attorney-General's Department and the Queensland Department of Justice. We are grateful for their continued funding of this program, which allows MRCLC to continue to assist those most in need.

Queensland Statewide Tenant Advice and Referral Service (QSTARS)

QSTARS is a specialist program run by Tenants Queensland (TQ). The purpose of the program is to provide quality legal advice and assistance to residential tenants and rooming accommodation residents in Queensland. As a QSTARS partner, the MRCLC accepts referrals from TQ for tenants and residents primarily in the Mackay, Whitsunday and Isaac Regional Council areas. However, referrals are also received for renters all over Queensland.

We provided advice to tenants on a wide range of issues, including bond, rent, maintenance, the processes of the Residential Tenancies Authority, the Queensland Civil and Administrative Tribunal, and drafting QCAT documents, including submissions.

The goals of the QSTARS program are:
- enhance the knowledge of renters in Queensland, particularly their rights and responsibilities as tenants
- equip and empower tenants with the tools to resolve their issues independently
- increase the capacity of tenants to sustain their tenancies
- tailor service delivery to the specific needs of the tenant

The Queensland Government funds TQ to provide this program.

Elder Abuse Prevention and Support Service (EAPSS)

The EAPSS program is coordinated by Relationships Australia Queensland (RAQ). MRCLC provides legal advice to people aged 60 and over (or 50 and over for First Nations Peoples) at risk of experiencing elder abuse, and to people that have concerns about an older person. This can be either directly or upon referral from RAQ.

MRCLC also provided Community Legal Education on matters that are relevant to older people and elder abuse, including wills and estates, enduring power of attorneys, advanced health directives, and other similar matters. MRCLC attends relevant community events, including the Mackay Seniors Expo and the World Elder Abuse event in Mackay.

Domestic and Family Violence Duty Lawyer (DFVDL)

In conjunction with both Legal Aid Queensland and other law firms in Mackay, MRCLC solicitors are accredited to provide a duty lawyer service to parties in domestic violence order applications in the Mackay Magistrates Court.

The purpose of this service is to ensure that those who cannot afford the services of a private solicitor, or have not had the opportunity to obtain advice yet, have access to free legal advice on their matter. Those who are most vulnerable can receive additional legal assistance, such as the solicitor negotiating with the other party or providing legal representation.

MRCLC can assist either the aggrieved or respondent as part of this service. The service also benefits individuals experiencing or alleged to be using domestic violence by providing referrals to other services that can holistically address their circumstances and enhance the safety and wellbeing of everyone involved.

Mental Health Review Tribunal (MHRT)

The MRCLC provides legal representation in the Mental Health Review Tribunal on referral from Legal Aid Queensland. As an accredited preferred supplier, we accept referrals for people at their hearing in relation to reviews of Forensic Orders, applications for electroconvulsive therapy (ECT), and reviews of a Treatment Authority for a child.

The purpose of this program is to ensure that those before the MHRT have access to quality and impartial legal representation, as clients before the tribunal can be facing restrictions on their liberty and treatment they do not want. Clients are given the opportunity to express their views, wishes and preferences either themselves or through their solicitor at their hearing. Where clients lack capacity, the MHRT program provides the opportunity for their rights to be advanced at the hearing through their solicitor.

Our Programs

Paternity

Maddison* sought urgent legal assistance from the MRCLC after the father of her child refused to acknowledge paternity, sign the child's birth certificate or contribute financially to the child's care. Maddison is from a culturally and linguistically diverse (CALD) background. She does not have a family support network in Australia and was experiencing significant health issues that affected her employment. She also faced significant barriers in navigating the legal system, including language barriers, financial hardship and social isolation.

As the sole carer of the child, Maddison was struggling to meet basic living expenses and was at risk of ongoing financial insecurity. She faced emotional distress and uncertainty about the future wellbeing of her child.

The MRCLC provided Maddison with free legal advice and drafted relevant court documents to initiate proceedings in the Federal Circuit and Family Court of Australia in order to secure recognition of the child's parentage and obtain a declaration that the father be assessed for child support. Maddison was able to navigate the court system with the MRCLC's support and advocacy. She was successful in her pursuit of legal recognition of her child's parentage and for assessment for child support. Without legal intervention, her child would have been denied access to financial support from their father.

Maddison's legal problem reflects broader social issues affecting vulnerable women and children, including financial insecurity for single mothers, barriers to accessing justice for CALD communities and vulnerable families, and gendered economic disadvantage, to name a few. Maddison's matter demonstrates the importance of the work that the MRCLC and other community legal centres do in supporting and empowering clients during a period of significant personal stress and vulnerability. Now that her matter has been resolved, Maddison and her child have a pathway towards financial support and greater long-term security. She has also improved confidence in accessing legal and community support.

* a pseudonym

Case Study

Employment

During Alex's initial appointment, he instructed us that he had been employed in his current role for over 4 years. Around mid-2025, Alex was subjected to racial abuse and discrimination in the workplace. As a result, he suffered a psychological injury and made a WorkCover claim which was accepted.

A few months later, Alex was cleared to return to work via a gradual return to work plan. When he returned, he discovered his workspace was not set up for him and he was told there was no work for him to do. Alex also became aware of false allegations about his conduct at work which he categorically denied. For example, his employer had made reference to his "culture" and expressed concerns about his alcohol consumption when liaising with WorkCover and his General Practitioner.

Alex sought advice and assistance from MRCLC to liaise with his employer in relation to his return to work, as well as the false allegations made against him.

MRCLC provided advice to Alex about his current legal matters and the options available to him, including making an Application in the Fair Work Commission to address the discrimination and adverse action he was facing in the workplace. MRCLC also assisted Alex by drafting a letter for him to send to his employer. The letter sought to confirm a return to work plan, as well as address the allegations.

Our assistance has helped him to communicate with his employer to try and resolve the issues, aiding his return to work and helping him to sustain his employment that holds a lot of value and meaning to him.

Alex's situation is yet another example of the important work that the MRCLC does. Without our assistance, Alex may have been at risk of losing his employment, which carries a wide range of broader social, cultural and economic concerns for vulnerable people.

* a pseudonym

Case Study

Unclaimed funds

John* received a letter from a debt recovery agent, advising him that they had located unclaimed funds in his name. The letter stated these were from previously held shares, now being held by ASIC, and recommended he claim these funds directly though ASIC and then make a payment to the agent by way of a 'finders fee'.

John receives the Age Pension. He was unsure if the unclaimed funds were legitimate, however stated that coming into funds would be a weight off his shoulders. John was confused about his legal obligations surrounding the 'charge' the debt recovery agent was requesting. John sought assistance from MRCLC:

- on the legitimacy of the debt recovery agent and whether the letter was a 'scam'
- to confirm the existence of the funds referred to in the letter
- on whether the 'charge' was required to be paid to the debt recovery agent and
- to claim his unclaimed funds, in the instance that they did exist

MRCLC provided John advice on the legitimacy of the debt recovery agent and the agent's 'charge', which he could not afford to pay. MRCLC investigated the unclaimed funds, including conducting an ASIC search, which returned a positive result. MRCLC agreed to assist John to recover his unclaimed funds.

Given John's change in residence from that listed on the account, he was required to prove ownership of the shares and provide evidence that he had been linked to his previous address. MRCLC assisted John to complete a Request for Confirmation of Enrolment with the Australian Electoral Commission (AEC), to evidence his prior registration of enrolment at this address.

MRCLC then assisted him to complete and lodge an ASIC Unclaimed Money Ownership Statutory Declaration, to apply for the recovery of the unclaimed funds. Approximately six (6) weeks later, John received a cheque from ASIC in the total amount of the reported unclaimed funds. Without legal intervention, it is likely that John would have either:

- Not lodged an application for the unclaimed funds; or
- Lodged an application with the assistance of the debt recovery agent and thereafter paid their 'charge', which would have further disadvantaged him when he was already in financial hardship.

* a pseudonym

Case Study

Tenancy

Nigel* was the sole occupant of a residential tenancy. He was unemployed and experiencing significant financial hardship. Nigel contacted MRCLC seeking advice about his rights as a tenant.

Nigel reported extensive and longstanding maintenance and repair problems at the property. Due to structural defects, two of the property's three bedrooms were unusable. Despite the poor condition of the premises, he was offered a lease renewal. However, after raising concerns about maintenance issues and the presence of asbestos, communication from the real estate agency ceased. He then received a breach notice for rent arrears.

Nigel was reluctant to pursue further maintenance requests because of concerns about how the property manager may respond. He was also worried about his ability to secure alternative accommodation, particularly because he owned pets. Nigel was highly distressed. He described feeling isolated and overwhelmed. MRCLC provided Nigel with tenancy advice and information regarding his legal rights and options. Referrals were also made to a range of services, including:

- RentConnect
- housing assistance services through the Department of Housing and
- Emergency and charitable financial assistance programs

MRCLC also assisted Nigel to lodge a Dispute Resolution Request with the Residential Tenancies Authority (RTA). When the matter could not be resolved through conciliation, MRCLC supported Nigel to make an application to the Queensland Civil and Administrative Tribunal (QCAT). The application sought a rent reduction due to unresolved maintenance issues and compensation for personal belongings damaged by black mould and asbestos contamination. In addition, MRCLC assisted Nigel in recovering his full rental bond from the previous landlord.

With the support of MRCLC, Nigel gained a clear understanding of his tenancy rights and was able to navigate the dispute resolution process while accessing appropriate support services. Nigel was successfully able to secure and move into alternative rental accommodation that permitted pets and better met his needs.

* a pseudonym

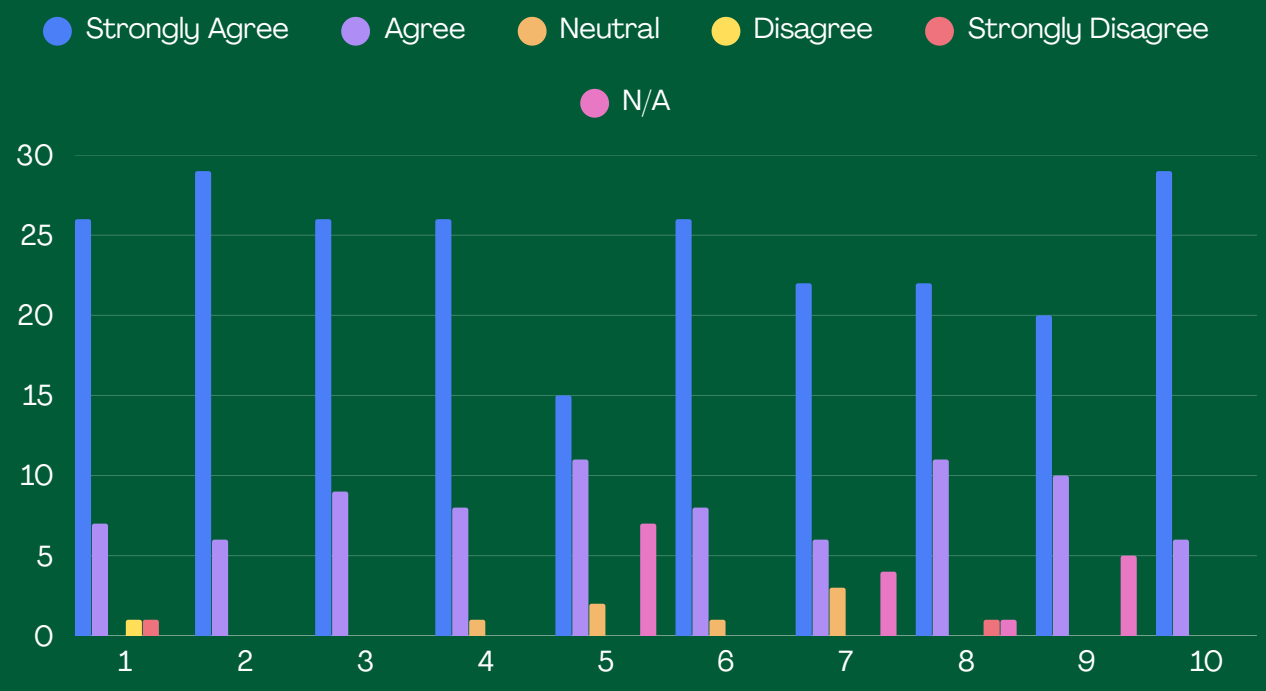
Case Study

2026 Client Survey

In May 2026, the MRCLC undertook a client survey in accordance with its obligations under our NAJP Service Agreement. Clients that received a legal advice, legal task, court/tribunal assistance or other representation service by the MRCLC were offered the opportunity to participate in our survey. Out of the 117 clients that the MRCLC provided these services to in the month of May, 35 agreed to participate.

Questions

1. It was easy to contact the MRCLC when I first needed help.
2. MRCLC staff listened to my problem in a friendly and respectful manner.
3. MRCLC helped me understand how to deal with my legal problem and provided me with options.
4. The information and resources I received from MRCLC staff were very useful.
5. I am very likely to access the other service(s) that I was referred to by MRCLC.
6. I feel confident in the ability of the MRCLC staff to assist me.
7. I am satisfied with the resolution of the matter I received assistance for.
8. I know where to get help if I have another legal problem in the future.
9. The MRCLC was able to meet my specific cultural or personal needs.
10. I would recommend this legal service to other people.



2026 Client Survey

As part of the Client Survey, clients are given the opportunity to provide written feedback about their experience with the MRCLC. This is not a mandatory field. MRCLC is pleased to have received positive feedback from those that participated in the survey, indicating that our service makes a real difference in the lives of vulnerable and disadvantaged people.

> Maria at MRLC was amazing – patient, kind, understanding and thorough. I am grateful for all her guidance and advice.

> Your staff were courteous, & sympathetic to my needs & provided me a safe platform to engage & get the legal advice and support needed for my case.

> Thank you for your assistance and guidance so far. Based on the information available at the time, the advice and support provided were very helpful and professional. I also appreciate the time taken to discuss the matter further with me.



Services to the Community

We continued to provide our Outreach service to residents residing outside of the immediate Mackay area.

We travelled to the following locations to deliver in-person legal services at:

- Bowen (Bowen Neighbourhood Centre)
- Cannonvale (Whitsunday Counselling and Support)
- Moranbah (Moranbah Youth and Community Service)
- Proserpine (Proserpine Community Centre)
- Sarina (Sarina Neighbourhood Centre)

We are grateful to these organisations for their continued support of our Outreach service.

We provided **59** advices as part of our Outreach service for the 2025-2026 financial year, as well as met some casework clients.



Community Legal Education



As part of our broader commitment to providing quality legal education to vulnerable and disadvantaged residents in our service area, MRCLC continued to deliver community legal education (CLE) to the public and the staff of various organisations that provide invaluable support to their clients.

We delivered the following CLE sessions in the 2025-2026 financial year:

- 7 July 2025: Wills, Enduring Power of Attorney (EPOA) and Advanced Health Directive (AHD) at CatholicCare to their staff
- 5 February 2026: Workplace rights at Ideal Placements to 'Skilling Queenslanders for Work' participants
- 12 March 2026: Workplace rights to the staff at Feros Care, enabling them to support their clients who were employed or seeking employment and have a disability.
- 26 March 2026: EPOAs to seniors in Bowen at the Whitsunday Regional Council (WRC), requested by the WRC
- 9 June 2026: EPOAs to seniors in Proserpine Library, requested by WRC
- 23 June 2026: Requested by ATSICHS to deliver a presentation about EPOAs as part of the Aboriginal and Torres Strait Islander Community Health Service Information Day in Moranbah.

Community Engagement

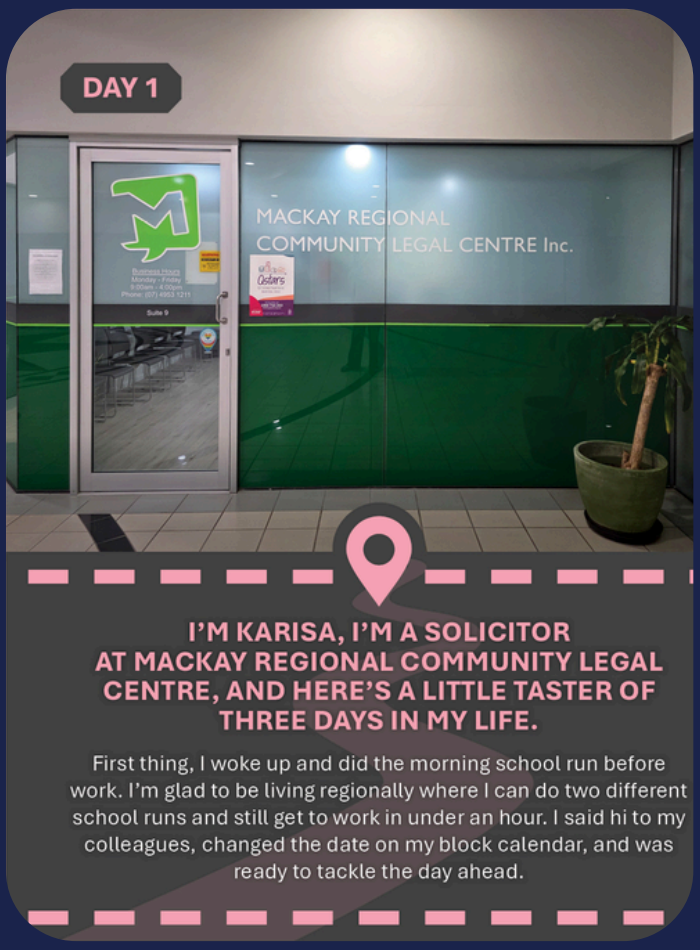


MRCLC continued to attend events to promote our service, and to learn about services that are beneficial to our clients. This included the following:

- 25 July 2025: We held a stall at the Proserpine Community Centre Open Day
- 9 October 2025: We attended the Mackay Indigenous Business Expo in support of Indigenous Business Month
- 18 December 2025: We attended the opening of the Marabisda office in Sarina
- 25 February 2026: We held a stall at the Calen Wellbeing Day
- 27 May 2026: We attended the Relationships Australia Queensland Open Day at the Mackay office
- 1 June 2026: By invitation, we delivered a PowerPoint presentation about the MRCLC at the Mackay Family Support Alliance meeting
- 2 June 2026: We held a stall at the Mackay Regional Council's 2026 Disability Support Expo
- 5 June 2026: We held a stall at the Stir a Cuppa for Seniors (World Elder Abuse Awareness Day) at Harrup Park

Justice Where We Live

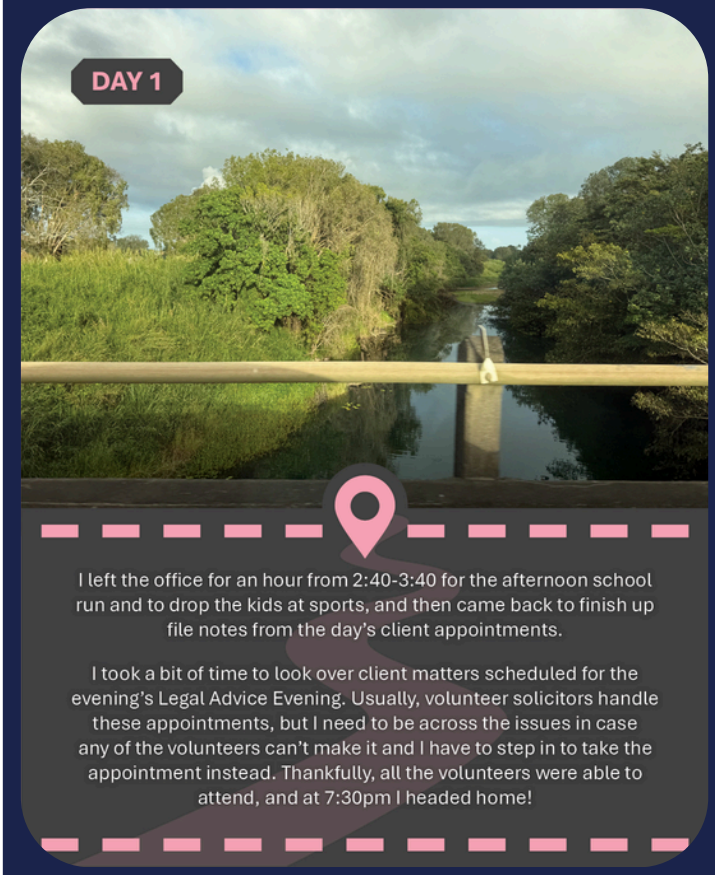
Karisa, one of our solicitors, participated in CLCA's "Justice Where We Live" initiative to document what a few days in the life of a frontline CLC worker looks like at the MRCLC.





The week documented by Karisa was a busy one with different work and personal obligations to balance. In addition to attending at our office to provide legal services to our clients, Karisa has personal obligations to meet in the middle of her work day. The MRCLC encourages staff to take a balanced approach to our work and personal commitments.

On an ordinary office day, Karisa may do a couple of advice appointments and assist clients with discrete tasks like drafting an affidavit or writing a letter on behalf of a client.



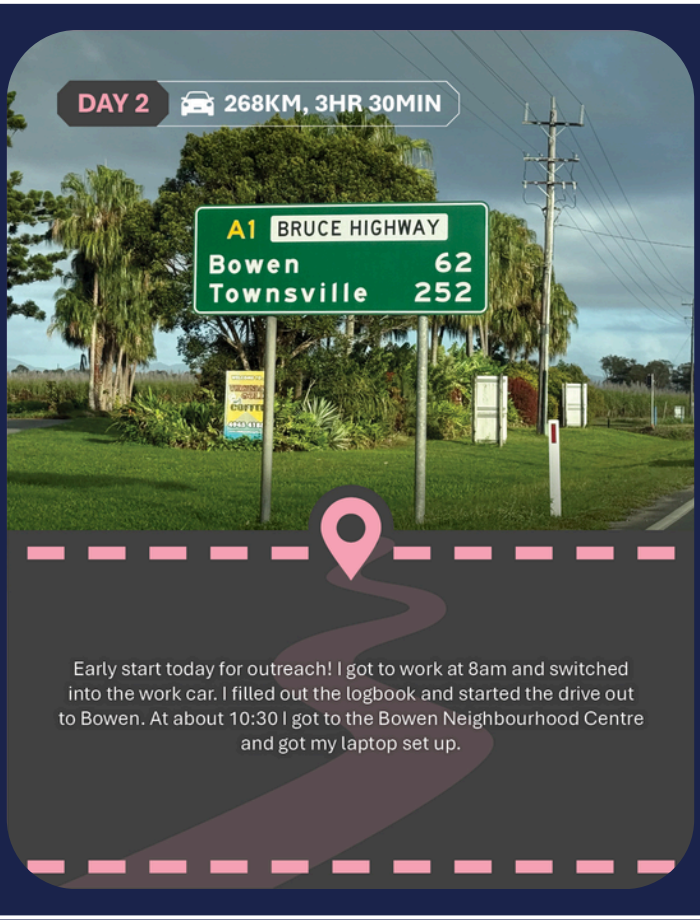
Our staff solicitors are rostered to stay back some days in order to support the Legal Advice Evenings.

Karisa was rostered to attend our Generalist Legal Advice Evening, which sees her reading the notes, documents and advice forms in preparation. Sometimes our solicitors will also provide appointments if volunteers need a hand or the evening would otherwise run late.

Volunteer solicitors at MRCLC's Legal Advice Evenings can also consult with our staff solicitors if they have questions about an advice or discuss whether the MRCLC can offer further assistance to the clients.

Karisa conducted our monthly Outreach service in the Whitsunday Regional Council area. This sees Karisa go to Bowen, Cannonvale and Proserpine across two days to provide in person legal advice to residents in those areas. A couple of our solicitors share the responsibility of delivering the Outreach service.

As our service area is quite large, our Outreach to Bowen and the Whitsundays area is conducted over two days. The solicitor who is undertaking Outreach for that particular month often stays in Airlie Beach overnight.

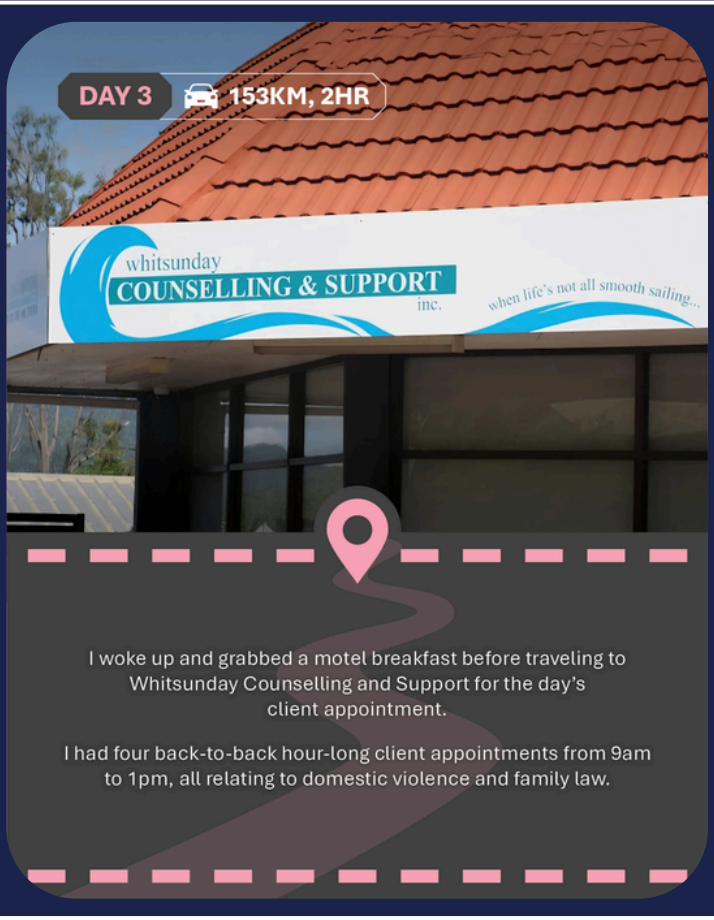


The first day of Outreach sees Karisa drive all the way to Bowen. Appointments in Bowen are held at the Bowen Neighbourhood Centre.

Clients are required to have booked appointments in advance for this service. This allows us time to gather documents and conduct research if their matter requires it.

Bowen represents the northern point of our service area, as it sits towards the top of the Whitsunday region.





The next day, Karisa does appointments in Cannonvale in the morning from Whitsunday Counselling and Support. These appointments are booked without any break between them, which optimises our time in the Whitsundays.

Like Bowen, appointments must be scheduled to see our solicitors in Cannonvale. Clients are asked to attend on time, as being late to their appointment can reduce their appointment time, or risk cutting into the time that is allocated for the next appointment.

Our last stop for Outreach in the Whitsunday Regional Council area is Proserpine. MRCLC delivers our appointments out of the Proserpine Community Centre. After delivering her final appointments in Proserpine, Karisa makes the drive home to Mackay in the afternoon.

Our Outreach service to the Whitsundays is a busy two days for our solicitors. However, we recognise the importance of making sure that people throughout our service area can access legal advice.

