GMOA Overview & Governance– 2025-26

BY GMOA BOARD – President Stephen Henkel &
Vice-president Kingsley Pandian

1. GMOA Introduction & Governance

- Grace Ministries Overseas Aid (GMOA) is a not for profit, non-Government Australian Christian Aid Organisation working in Southern India. GMOA was founded in 1984.
- GMOA is approved by the Australian Government as a tax-exempt charity, and as such is required to meet high standards of corporate governance and public accountability.
- Financial management includes an independent audit. All monies donated for work in India are sent to India.
- GMOA is managed by a Board of Volunteers based in Sydney, Australia.
- GMOA partner organization CMCT is based in India.

2. GMOA 2025 Annual Report Executive Summary

- In 2024–2025, GMOA continued to make meaningful progress in holistic child development and community empowerment, working alongside the Christian aid organisation for a second consecutive year.
- Four Family Child Care Centres (FCCC) have been established in vulnerable villages, collectively supporting around 270 sponsored children. Each FCCC is strategically situated in villages where families face serious challenges, including illiteracy, poverty, caste discrimination, and exploitation.
- Through the FCCC programme, vulnerable children and their families are receiving education, care, and hope for a brighter future. Focusing on four core developmental areas, cognitive, emotional, social, and physical, the FCCC programme nurtures all aspects of child development through structured routines and a well-designed curriculum. Children benefit from nutritious snacks, academic support, and interactive activities that cultivate curiosity, discipline, and resilience. Exam periods receive special attention, leading to consistent academic improvement. Each child receives essential stationery and monthly hygiene kits, while tutors extend support beyond the classroom with home visits to monitor attendance, health, and family circumstances. Skills development and spiritual growth are integral, with a three-day programme featuring crafts, stories, and English lessons that instill perseverance, trust, and values.
- Regular parent-teacher meetings and home visits foster strong communication and encourage positive behavioural changes, with parents noting improvements in discipline and study habits. Health and safety are prioritised, highlighted by a medical camp with a mission hospital providing check-ups, and ongoing health and hygiene awareness sessions. The Child Protection Policy Awareness Programme, led by legal experts, further educated children, parents, and staff on child rights and safety.
- Cultural and national events such as Republic Day, Independence Day, Teachers' Day, and Children's Day were celebrated, encouraging patriotism, creativity, and leadership.
- The annual Christmas programme reinforced the commitment to inclusive growth and joy for every child. Expanding beyond child-focused initiatives, GMOA introduced the Goat Rearing Programme, supporting 30 underprivileged families with training and resources to foster sustainable livelihoods. This initiative encourages responsibility and community participation, representing a significant move towards long-term development and self-reliance. Through strategic partnerships and comprehensive support, GMOA continues to invest in children, uplift families, and drive transformation within communities and the nation.

Invest in a child - Change a family - Transform a nation

3. Constitution governing the affairs of GMOA

- **Objective:** To assist in the aid of developing countries. It involves assistance to poor , homeless, orphans, and needy children. It's a ministry to the poor and disadvantaged.
- **Management:** Management is vested in a management committee consisting of office bearers and two other members. No member of the management committee shall be paid any salary except out-of-pocket expenses.
- **Office Bearers:** Office bearers consists of President, Secretary, Treasurer and such other officers can be appointed by members at AGM.
- **Proceedings of Management Committee:** The Management committee meets for the dispatch of any business, questions arising decided by majority votes. Chairperson can decide when the votes are even.
- **Annual General Meeting:** To be held no later than the month of October each year.
- **Special General meeting:** Any 02 members can call for special general meeting of the organisation.
- **Proceedings at General Meetings:** The president chairs the meeting , decision taken by show of hands.
- **Notice of meeting:** Secretary shall give at least 7 days notice .
- **Funds:** All monies received to be deposited and receipt issued.

3. (Contd) Constitution governing the affairs of GMOA

- Audit: Auditors elected at AGM and shall not be a member.
- Authorisation of Accounts: All accounts and payments approved formally at management committee meeting and minuted.
- Minutes: All appointments of office bearers , all proceedings shall be minuted and signed of by chairman.
- Dissolution: The organisation may be dissolved upon voting by three fourth majority of members at a special General meeting , upon a resolution being passed all the assets of the organisation after all payments shall be handed over to Churches of Christ overseas AID COCOA .
- Amendment of rules: The rules can be amended by a resolution passed by two thirds majority members present at AGM .
- Internal Disputes & external complaints by public: management committee to ensure that a mechanism is established for resolving Internal disputes .

4. The Founder and the GMOA Board



Shirley Macindoe OAM: Shirley founded Grace Ministries. She became interested in India as a teenager and began sponsoring children. As that passion for the people of India grew, Shirley gave her time, abilities and indeed her life to serving God in that way. Shirley's love for the people of India has been contagious. As she worked to raise funds, Shirley's passion spilled over, drawing in interested sponsors who have become an important part of Grace Ministries' work.

Our Board	
President	Stephen Henkel APM
Vice President	Kingsley Pandian
Treasurer	George Goyen
Secretary	Kumari Singh
Board Member	Sue Goyen
Board Member	Elizabeth Henkel
Board Member	Robyn McElveney
Board Member	Steven McElveney
Board Member	Priya Kirubakaran
GMOA Founder	Shirley Macindoe OAM

4.1 GMOA Board Members – Profile



Stephen Henkel APM and Elizabeth Henkel: Steve is our current Executive Director and worked with the NSW Police Force. His wife Elizabeth is trained in community services. They joined the Board in 2001.They have a heart for people of all ages to grow & develop holistically, and serve in many capacities, encouraging, teaching and nurturing people. They have both grown to love the people of India and the work there.



Steven and Robyn McElveney: Steven and Robyn have served in various positions on GMOA's Board since 1998. Their heart for the people of India started through sponsoring a child over 30 years ago and has continued to grow as they have visited India, appreciating the great need and potential among these wonderful people



Priya Kirubakaran: Priya was born in India but has called Australia home for the past 35 years. With a background in computer science, she transitioned into community development 11 years ago, driven by a deep passion to serve the most vulnerable. Over the years, she has volunteered in Bangladesh, Tonga, and Vanuatu, and later spent five years working with two NGOs in India. Returning to Australia to be closer to family, Priya is the newest member of the Board joining GMOA in 2024. With a heart for the poorest of the poor, Priya seeks to share the gifts God has given and demonstrate His love through service.



Kingsley Pandian: Kingsley was born in Chennai, India, and completed his Engineering graduation. He left India after marriage in 1993 and worked in hospitality industry (Accor) across Asia and around the globe. Kingsley migrated to Australia along with his family in 2004. Kingsley always had the urge to support the vulnerable, developing them and bringing the best out of them. He is currently the Vice President for GMOA.



George and Sue Goyen joined the board in 2009 following their first visit to India. From this developed a desire to help needy children there. George's background in banking and his role on a missions committee have equipped him for his current role as GMOA Treasurer. Sue has a teaching background and together they seek to enrich the lives of GMOA children.

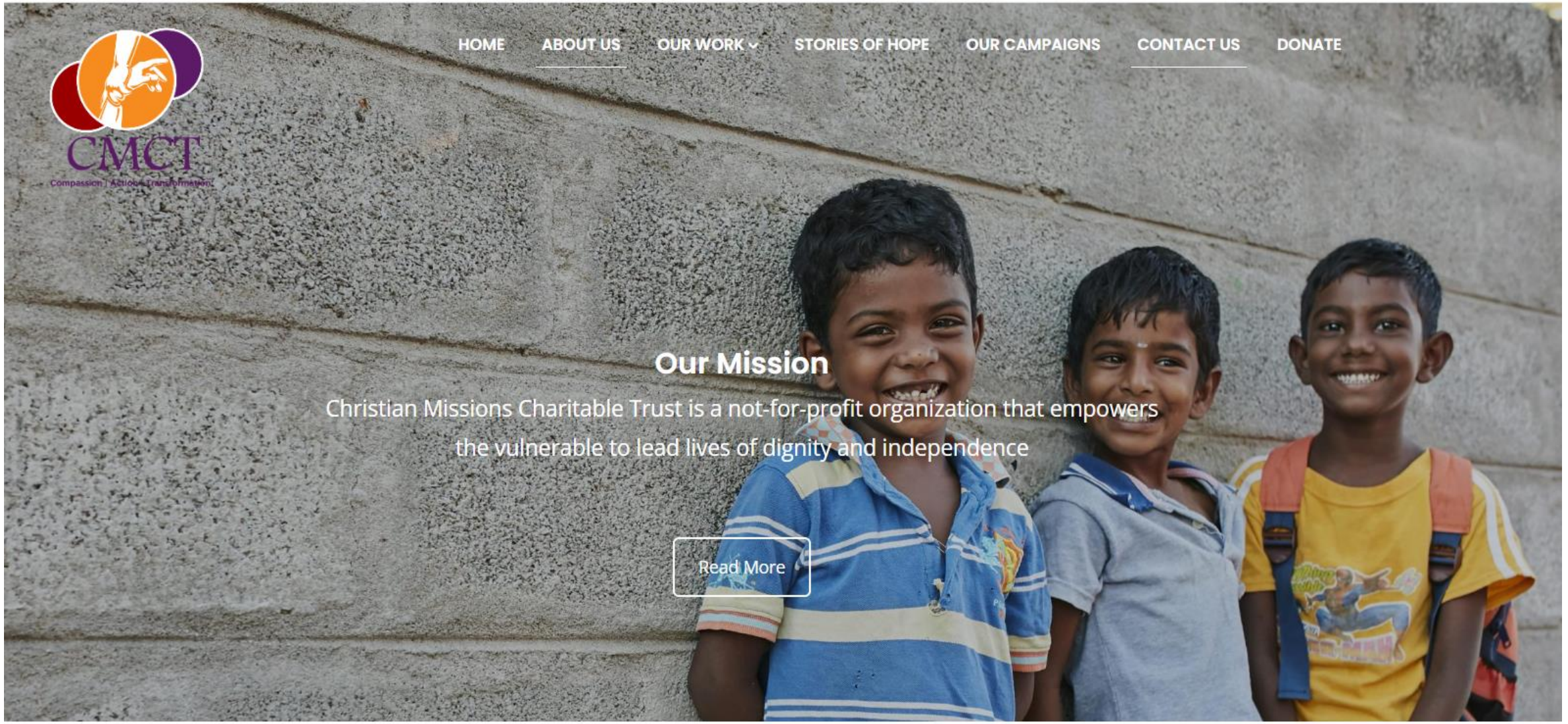


Kumari Singh: Kumari joined the Board in the year 2015. She is originally from Chennai in India and moved to Australia in 2000 with her husband. She worked as a Mechanical Engineer for 14 years and having completed her studies in counselling, now works as a school counsellor. She has visited our GMOA projects in India and has an understanding of the culture there.

5. GMOA Board Members – Roles and Responsibilities

Role	Names	Responsibilities
President	Stephen Henkel	Overall management including GMOA constitution, governance & banking, yearly India visit & co-ordination with our partner CMCT
Vice President	Kingsley Pandian	India visits, website management & assisting accounting for the future
Treasurer	George Goyen	Overall accounting, yearly audit & yearly financial reporting, fund transfer to CMCT & contacting sponsors
Secretary	Kumari Singh	Board Meetings agenda & minutes management
Board Member	Sue Goyen	Consolidation & management of monthly prayer points & mail out of sponsored children's letters
Board Member	Elizabeth Henkel	India visits and review of FCCC centres in India. Editing bi-monthly reports.
Board Member	Robyn McElveney	Processing of monthly direct debits, maintaining database, banking and investments, sponsor relationships including producing & providing profiles of children for sponsors, emailing bi-monthly reports to sponsors & preparing mailouts to sponsors.
Board Member	Steven McElveney	Overall guidance on the functioning of GMOA, banking & investments, direct debit consolidation & provision of annual receipts
Board Member	Priya Kirubakara	Annual Report preparation & management

6. CMCT – GMOA's Partner in India



6.1. GMOA-CMCT MOU Managed by Stephen Henkel

COMMITMENTS AND RESPONSIBILITIES OF CMCT

A. Family Child Care Centres "FCCC":

1. GMOA agrees to sponsor, and CMCT accepts the responsibility for, selecting children at designated centres. The children will be chosen as follows:

- Children from 1st Standard to 12th Standard in local government schools coming from poor & needy families whose total monthly income does not exceed Rs. 10,000.
- Admissions will be screened by FCCC managers and Director CMCT; and GMOA is to be kept fully informed.

2. CMCT will undertake to:

- Provide access to quality education, thus helping curb school dropouts, child labour & migration, and ensuring higher education for female children preventing early marriage.
- Provide quality spoken English tuition at the Centre, aiming to provide better job opportunities.
- Provide school uniforms, Christmas and birthday gifts and daily meal and snack as well as loving care to the child.
- Provide access to scholarships in further education for those with the potential and desire to do so.
- Provide each child with toiletries and access to preventative and primary health care.
- Organize a summer camp to be held in May.
- Assist children's families to become self-reliant and their villages to benefit.
- Assist children to grow up with moral values, seeing all people as being of immense value and potential and so not cause others to suffer caste and other discrimination.
- Assist children to become responsible citizens with civic responsibilities.
- Encourage children to prayerfully seek God's will for their lives.
- Open the Family Child Care Centre six days per week before and after school, providing daily devotions, as well as Sunday school on Sunday evening.

6.1. (contd) GMOA-CMCT MOU Managed by Stephen Henkel

3. CMCT will ensure that sufficient and capable staff is employed for the respective FCCC. The staff will take full responsibility for the FCCC.

4. CMCT will ensure the sending of bi-monthly reports. These reports will be emailed to GMOA by 28th of February, April, June, August, October and December, unless unexpected problems arise, in which case CMCT must inform GMOA by immediate email.

5. Each child will personally write 2 sponsor letters per year, which must be posted no later than 25th February and 25th August. The children will also personally write a prompt reply to all letters received from their sponsors.

6. Once a year a photo of each sponsored child will be sent by CMCT to GMOA. Along with this a letter from each child will be sent in February and August each year.

7. CMCT representative/s will visit each sponsored child's home at least once a year. A report of this general visit is to be completed and sent to GMOA. The report should include CMCT's recommendation on the need to continue or discontinue the specific sponsorship.

8. Each child who is sponsored will be told the name of the sponsor. The child's family will be informed that the sponsor is only supporting the child for education.

9. CMCT will not accept any special gift or support for individual children. Any such help must be common for all the children at the FCCC.

10. Should any child leave this program or have an unreasonable absence exceeding 2 consecutive weeks, CMCT must inform GMOA immediately by email before removing the child's name from the beneficiary list.

11. CMCT will inform GMOA of any family which may be eligible for support under the emergency policy.

B. Special Projects:

Proposed projects must be considered through discussion between CMCT and GMOA and will not be implemented prior to the mutual consent of both parties.

6.1. (contd) GMOA-CMCT MOU Managed by Stephen Henkel

C. General Administration for all GMOA Projects:

1. The Treasurer of CMCT will send monthly financial reports to GMOA for all sponsored children. These reports should clearly show the amount held in reserve on behalf of GMOA. The accounts will be maintained at CMCT Central Office, for examination by auditors.

2. CMCT Australia will promptly post a detailed receipt of the remittance received from GMOA.

3. CMCT will maintain facilities for all GMOA projects in a clean and hygienic condition and will ensure each building is maintained in a good condition.

4. CMCT will apply a set fee for administration expenses of Rs 100,000 per annum that will be reviewed annually and may be increased / decreased by mutual discussions at the direction of GMOA.

COMMITMENT AND RESPONSIBILITIES OF GMOA

- GMOA will remit support for sponsorships once every 3 months: 1st Quarter April-June, 2nd Quarter July- September, 3rd Quarter October-December and 4th Quarter January-March. The quarterly support will be accompanied by an email, giving details of the funding for the specific projects.
- GMOA commits itself to pay CMCT:

1. Monthly support of Rs.1050 per child for all children included in the FCCC projects at date of remittance. Support provided will be reviewed annually and may be increased / decreased by mutual discussion by up to 5% per annum over the term of this MOU.

2. Support for vocational training will be provided annually for those students approved by GMOA and will be remitted once the annual fees have been approved.

3. Emergency Policy: In the event of death or serious accident of a sponsored child or family member, the Board of GMOA will consider providing an amount of RS 20,000 to the family to assist with medical expenses or hardship.

- This agreement is valid for 2 years from the date of signing and can be extended by mutual discussion.

6.2. CMCT India - Overall Management

- Establishing Yearly Budget based on CMCT's proposal and based on GMOA Board approval
- Quarterly Cash Disbursement calculated by GMOA Treasurer based on approved budget and the local need of CMCT.
- CMCT to send monthly updates on expenses incurred against monies received
- Letters from the sponsored children to be collected and sent to GMOA bi-annually.
- Children's profile with pictures for GMOA database to be regularly updated by CMCT
- Bi-Monthly FCCC update on activities from CMCT to be sent to GMOA.
- Prayer points update on monthly basis
- Hosting GMOA Board visits to FCCC centres in India, review of operations and follow up with CMCT.

7. GMOA Banking Set up & Management

- Office Holders for Business Online Operational Account: Stephen Henkel (Chairperson) & George Goyen (Treasurer)
- Business Online Operational Account banking operation signatories (face-to-face): Kingsley Pandian, Robyn McElveney, Steven McElveney
- Business Online Banking: Admin Stephen Henkel authorised to add or delete signatories or members (Kingsley Pandian, Robyn McElveney, Steven McElveney & George Goyen are members)
- Corporate Online Account: Business Bankers, Robyn McElveney & George Goyen, Stephen Henkel & Kingsley Pandian
- Term Deposit management on Business Online – one to authorise – Robyn McElveney
- Operating Account: Business One Plus 732080505028 & BUS Cash Reserve 032080369225 & Community Solution One 032080369217
- Eight interest bearing Term Deposits

7.1. GMOA Administration and Accounting Management by George Goyen assisted by Robyn & Steven McElveney

- Management of 8 term deposits, including maturity and relodgement
- Obtain authorisation for payment of accounts both internally generated and received by external invoice. Post to Westpac bank account.
- Database management linking sponsors with children & FCCC Centers - Robyn processes on Microsoft Access
- Direct Credit consolidation max of 10 per month
- Direct debit consolidation every month by Robyn & Steven through Corporate Online – 95 sponsors totaling AUD 3,593 for March 2026. NOTE: these figures change every month
- Robyn informs bank and updates with sponsors' bank details, and manages new sponsors.
- George receives DD consolidated list from Robyn.
- George reconciles DD list against sponsors - children - centre and posts it to MYOB (3.593 AUD per month).
- MYOB generates transactions by accounts (both FCCC centres and non centres) aligning with sponsor DD (3,593 AUD).
- Quarterly BAS returns on Non capital purchases (Bank fees , Auditor fees / expenses of GG, SH, SM, MYOB fee $120 per month), claims refund of GST.
- MYOB to generate receipts for non DD posted as received by treasurer, DD receipts generated and posted by Steve McElveney for full year.

8. Higher Education Support Policy with CMCT managed by Stephen Henkel

1. Children who have completed 10th standard with 60% and above will be permitted for (Plus two) higher Secondary Education.

2. Children with 60% and above marks in Plus Two will be eligible for a scholarship for diploma / college studies in Government approved colleges.

3. Children with marks of 80% and above in Plus Two will be eligible for professional courses on merit basis in Government or Government aided colleges. Self-finance colleges will not be entertained. The fees fixed by the Government will be permitted.

3.1 If the student receives any Government scholarship, the fund from GMOA can be used for meeting the hostel fees.

3.2 Expenses other than the tuition fee and hostel fee should be borne by the parents throughout the course.

4. Parents of the Student eligible to avail the support must contribute 5% of the course fee until the completion of the course. The support will be paid to the educational institution only after the evidence of the underwriting of the contribution by the parents.

5. Children who seek CMCT support for higher education will not be permitted to apply for any other Scholarship except where through Government Quota System they are entitled to receive Scholarship Fund automatically.

6. Support for education is on a year-to-year basis depending on the successful completion of all the academic requirements. A review will be conducted at the end of each academic year. Full support is not promised to any child or any course.

7. Children can join in the Government Hostel run for different sections of the community.

8. Sponsorship may be considered for ITI, Community college, or non-formal courses for any child who is hard working and has shown potential, yet has scored between 40% to 60% in either 10th STD or Plus Two, with the scholarship not exceeding that for students undertaking diploma / college studies (as per point 2).

9. CMCT will link the students in Higher Education with local churches and will monitor their spiritual growth through CMCT's program managers, as well as initiating regular activities to further spiritual nurturing by conducting house visits and evangelical programs for the students' families where possible. CMCT will report to GMOA on a quarterly basis regarding the spiritual development of each student sponsored for higher education.

10. CMCT will recommend only suitable applicants for higher education scholarships. GMOA Board approval must be given prior to the student commencing the course.

11.GMOA will offer 1 scholarship annually for students wanting to undertake a professional course. GMOA will be willing to consider other worthy applications, but cannot guarantee that any other professional course scholarships will be offered. Any other worthy applications may be recommended by CMCT for Professional Courses without guaranteeing for Scholarship.

12.GMOA will assess all course fees to either approve or disapprove each scholarship.

Based on CMCT feedback the above policy is being finalised

9. GMOA Website Enhancements – Work in Progress

Final refreshed Website draft discussed with Board and ready for implementation incorporating the below:

- All the four centres' image gallery being incorporated using annual report images.
- Directors' profile updated.
- Incorporation of Higher Education and Goat rearing program is being done.
- Annual Report with simplified financials along with GMOA Overview, Update and Governance 2026, included.
- Stripe and Donor button included on trial for six months.
- https://moccasin-lemur-238844.hostingersite.com/