

financial
counselling
australia



ANNUAL REPORT

2022 – 2023



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Message from the Chair and CEO



▲ **Anne Crouch** (Chair)



▲ **Fiona Guthrie** (CEO)

The year was dominated by increases in the cost of living, with the Reserve Bank regularly increasing interest rates in an effort to get inflation back under control.

The buffers that many people built up during the pandemic, as well as very low unemployment rates, helped cushion this blow for some, but cost-of-living pressures inevitably flowed through to financial counselling casework. Financial counselling services began reporting long waiting lists, with clients struggling with housing stress (mortgages and rent), as well as rising food and utility prices. Calls and webchats to the National Debt Helpline (NDH) increased, particularly in the first six months of 2023, and overall activity appears to be back at pre-pandemic levels.

Major projects

During the pandemic, the Federal Government provided significant funding to FCA. A number of projects that started during that time proved their worth, and funding has continued. These include:

- Simulated placements (STEPS) – the online financial counselling agency allowing student financial counsellors to complete their placement hours in a simulated environment
- Appointment booking project – technology allowing NDH financial counsellors to make bookings for clients with a face-to-face service. This project was piloted in Western Australia and was expanded to the Northern Territory during this period
- Chat on the NDH website – the service is now available Australia-wide, Monday to Friday, 9 am to 8 pm.

We also launched a completely revamped “toolkit” website and a new learning management system. The “toolkit” is a password-protected website accessed by financial counsellors and capability workers. The new site is much easier to navigate and allows financial counsellors to track their professional development and supervision. Refreshing the site included drafting more than 70 pages of new content.

We ran several webinars for hardship teams within various creditors, so that their staff know when to refer to a financial counsellor and can tell customers what to expect. Our work in coordinating the financial counselling response to natural disasters continued, including through the provision of training and support to agencies.

The profile of financial counselling and the NDH continued to increase with several thousand media mentions. FCA staff and financial counsellors were often asked for comments for radio, print/online and television.

Other key projects underway included automation of data collection for the volume of calls and chats to the NDH. This data will be published on the NDH website, so that stakeholders can analyse trends. Our A Day in the Life project, where we invite politicians and senior decision-makers to visit a local financial counselling agency, also continued.

Small Business Debt Helpline

The Small Business Debt Helpline (SBDH) experienced growing call volumes. The level of debt for many callers is insurmountable, with owners facing corporate insolvency and personal bankruptcy. The most common debts include those with the ATO, a commercial or retail landlord, and business or equipment financing. Many callers are overwhelmed by the situation they find themselves in, and the intensity of calls continues to increase. Around 90 per cent of the businesses calling in have fewer than five employees.

Annual Conference

Our annual conference, held in Canberra was our biggest event ever, with more than 800 delegates, including more than 400 frontline financial counsellors and capability workers. Our keynote speaker was former rocker Peter Garrett who talked about the coming Voice referendum.

Industry Funding for Financial Counselling

The Minister for Social Services, the Hon. Amanda Rishworth, opened the FCA conference saying that when it comes to industry funding “the time for talking is over”. She set deadlines for the various industries that create demand for financial counselling to sign memoranda of understanding with the government to contribute to the voluntary industry funding model by August 31, 2023.

Data

One of the recommendations of the 2019 Sylvan review of the funding and coordination of financial counselling services was for the collection of better data. The Department of Social Services began this work in the latter part of the financial year, engaging consultants to develop an outcomes framework and a data strategy. Our role was to support this work, providing advice to the consultants and assisting in the consultation process. In the coming year, our role will move to implementation.

Reform Agenda

A change of government in May 2022 also meant that a number of the reforms the financial counselling sector has long been seeking are either under way or in place. On

that front, our sector was delighted that legislation to make payday loans and consumer leases safer products passed the Parliament, coming into effect in June 2023.

The Government is also consulting on how to regulate Buy Now, Pay Later (BNPL) products. We surveyed financial counsellors about their experiences as these debts are an increasing part of casework (the survey was released in July 2023). Among many findings, the survey found that clients are increasingly using BNPL for essential items such as food, fuel and utilities, and that many operate multiple accounts.

On the gambling front, in May we welcomed the government's plan to ban credit cards being used for gambling – a reform we have long championed. In June, a parliamentary inquiry into online gambling recommended a raft of reforms that we described as a “huge step forward”. This included a ban on advertising and inducements and third-party referral fees, a new national regulator, a duty of care and more. We have provided extensive policy input and advocacy on all of these issues over many years.

We became involved in policy and law reform in relation to strata levies after a financial counsellor helped two elderly clients avoid forced bankruptcy from unpaid levies. The case drew our attention to a growing and alarming problem. Our analysis of Federal Court data showed that around 10 per cent of forced bankruptcies over the past year relate to unpaid strata levies. Unit owners have few hardship rights, and there was very little information to guide them. We have helped facilitate meetings with the Victorian and NSW governments, improved information sources and developed law reform proposals.

FCA Staff

While most of the FCA team is based in Melbourne, the pandemic taught us that we don't need to all be in the same place, and FCA now has staff members in Brisbane, Perth, Canberra, Sydney and Narromine. Thank you one and all for your hard work, passion and dedication. You are a small team, but achieve so much.

We particularly wanted to acknowledge FCA staff member, Lynda Edwards. In May, Lynda was awarded 2023 NSW Premier's Woman of the Year and NSW Aboriginal Woman of the Year. We are very proud of her.

Financial Performance

The organisation recorded a deficit of \$489,995. This was part of a planned strategy to invest reserves back into the financial counselling sector, with a smaller deficit also planned for the next financial year. The organisation's reserves are still sound.

Thank you

As always, our sincere thanks to the FCA Board and Representative Council for their support and guidance. Members of both bodies are volunteers and devote significant time in these roles.

Thank you also to the staff at DSS with whom we have worked very closely during the year, particularly in relation to industry funding and the data project.

Finally, thank you to the many financial counsellors who answered surveys, contributed case studies or attended meetings. Everything you do contributes to an Australia with fewer people in financial hardship.

About Us

Financial Counselling Australia is the national voice of the financial counselling profession in Australia. We provide resources and support to the financial counselling sector and advocate for people who are financially vulnerable.

Vision

Our vision is an Australia with fewer people in financial hardship.

Goals

We have four goals, and later in this report, we describe what we have done in pursuit of each of them in the past 12 months:

- Increase access to financial counselling
- Build and support the profession
- Raise the profile of financial counselling
- Advocate for fair treatment.

Our Members

Our members include all state and territory financial counselling associations, representing around 1,100 financial counsellors. We also provide support and resources to around 125 financial capability workers.

Together, financial counsellors and capability workers assist hundreds of thousands of Australians to overcome existing financial difficulties and minimise future problems.

Our Board and Representative Council

FCA is governed by a Board and Representative Council. The Board has overall responsibility for FCA's financial management, legal compliance and strategic direction. The Council considers issues that affect the members of the financial counselling profession, particularly those requiring a national approach.

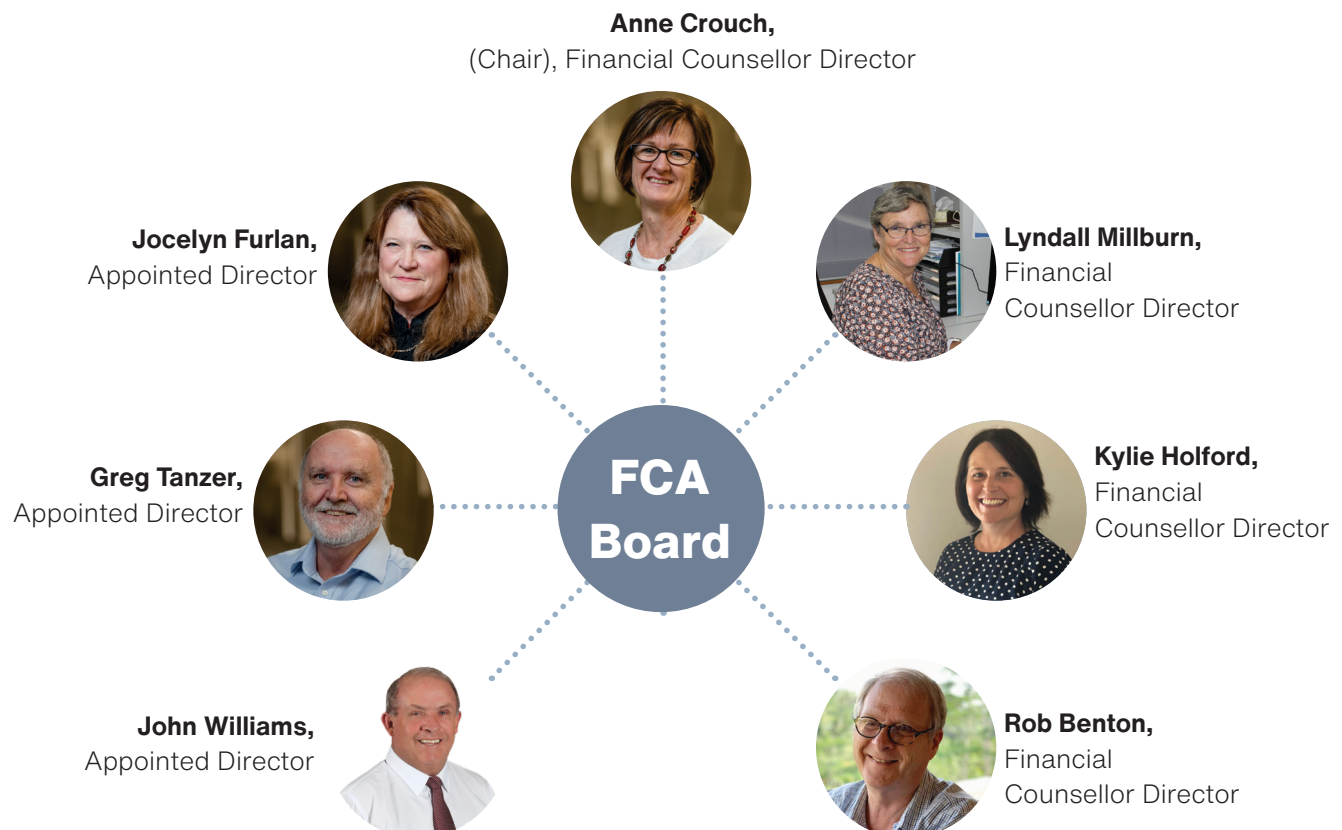
The Board comprises four directors from the financial counselling sector and three external directors, appointed by the Board based on their skills, background and expertise. Financial counselling directors must be accredited financial counsellors and are elected by the Representative Council.

The Representative Council is made up of 15 voting members and three non-voting members. The voting members are the chairs of the seven state/territory financial counselling associations, one additional financial counsellor from each association and a representative from the NT. The three non-voting members are FCA's Chair (who also chairs the Council), FCA's CEO and one other FCA Board member (a role shared between the Board).

(Note: FCA's constitution was changed in May 2023 to provide that if a state or territory represented multiple states/territories, it could nominate an additional accredited financial counsellor from each additional state/territory. In practical terms, this has allowed the NT to have a voting position on the Representative Council, as NT financial counsellors/capability workers join SAFCA.)



FCA Board, as of 30 June 2023



Representative Council members at June 30, 2023

The Representative Council met online in August 2022 and met face to face in November 2022 and February 2023. There was also a face-to-face meeting held at the FCA conference in May 2023 in Canberra. The easing of the pandemic has seen a return to the face-to-face meetings held over two days in February and November each year, giving the Council the opportunity to have in-depth discussions, make decisions and progress its workplan. A joint meeting with the FCA Board is also part of the two-day program to facilitate communication and joint planning.

Key topics discussed by the Council included:

- Progress on implementation of the industry funding model (a significant focus)
- National supervision standards, membership and accreditation standards
- National working groups – protocols and practice
- Update to standard statement of financial position
- Practice standards and code of ethical practice
- Review of the CPD table
- Program logic for financial counselling
- New Toolkit website
- Campaigns – BNPL regulation, wage advance, Robodebt hearings, bankruptcy reform, Rank the Banks
- Referral guideline for services that charge fees e.g., plaintiff lawyers, insolvency practitioners
- Setting sector priorities/joint sector priorities.

Representative Council at 30 June 23

Northern Territory



Kelly Gulliver
Financial counsellor

Financial Counsellors ACT



Rachael Milfull
President



Arthur Lee
Financial counsellor

Financial Counsellors Association of Queensland



Rebecca Denny
President



Carol Eapen
Financial counsellor

South Australian Financial Counselling Association



Carolyn Piper
President



Juliet Sheppard
Financial counsellor

Financial Counsellors Association of WA



Balbeer Sidhu
President



Hadassah Morrissey
Financial counsellor

Financial Counsellors Association of NSW



Geoff Cornwall
President



Graham Smith
Financial counsellor

Financial Counsellors Association of Tasmania



Danielle Slade
President



Marguerite Smith
Financial counsellor

Financial Counselling Victoria



Carly Baker
President



Troy West
Accredited financial counsellor

FCA Staff at June 30 2023

- Rita Battaglin – General Manager Projects
- Mike Bruce – Director Community Engagement
- Lynda Edwards – Coordinator Financial Capability
- Peter Gartlan – Coordinator, Disaster Recovery
- Belinda Gelbart – Administration
- Fiona Guthrie – Chief Executive Officer
- Vanessa Hood – Director Research and Evaluation
- Jill Keating – Finance Manager
- Lauren Levin – Director Policy and Campaigns
- Sally Levy – Project Manager, Appointment Booking Project
- Dominique Meyrick – Director of Development
- Jeremy McNally – Manager Systems Support
- Jenny Peachey – Strategy Advisor
- Jodie Rollason – Gambling Policy Advisor
- Deb Shroot – Financial Counsellor, Sector Advocate
- Vicki Staff - Project Lead Flood Recovery
- Lody Stewart - Financial Counselling, Knowledge Management and Advocacy Lead
- Dana Such – Project Officer, Appointment Booking Project
- Helen van Gemert - Bookkeeper

We also thank Clarissa Gamble, Geoff Brown, Julie Barrow, Rachna Bowman, Debra Russell, Rob Williams and Karyn Schluter-White for their assistance either on a consultancy basis or as staff members at various times through the year.

The staff in the Small Business Debt Helpline were:

- Helen Davis (General Manager)
- Kathy Bel Bachir
- Karen Bird
- Sandra Blake
- Brian Browne
- Suzanne Deland
- Anna Dooland
- Nick Georgiou
- Paul Gillett
- Robyn Harris
- Ryan McIlveen
- Pol Pemberton
- Scott Robinson
- Nicky Tsalamandris

We also thank Anthony Cross and Peter Harris who left before June 30.

The staff in the STEPS online agency were:

- Kate Rich, Coordinator
- Tracy Cusack
- Annette Lumsden
- Dom Ryan

Month by month

This table summarises key events during the year in which FCA was involved, or which are important for the financial counselling sector.

Month	What happened
July 22	New research from Curtin University (commissioned by FCA) shows that Buy Now Pay Later can be more costly than credit cards. (The research calculated the effective annual interest rates of BNPL taking into account late fees and account-keeping fees.)
August	Online webinars for financial counsellors delivered by an Employee Assistance Provider. Government announces it will honour benefits for ACBF/Youpla policy holders who had an active policy as at April 1, 2020.
September	Introduction of <i>Financial Sector Reform Bill</i> which enhances consumer protections for high-cost payday loans and consumer leases.
October	FCA staff visit Parliament House to meet with MPs and Senators, with a focus on newly elected members. The purpose is to explain how financial counsellors can be a valuable resource for people in their electorates and to invite politicians to participate in our A Day in the Life project. Federal Government pledges \$4 million for the Small Business Debt Helpline. FCA hosts Big Blue Table event to promote mental health awareness.
November	FCA staff visit Parliament House again to meet with MPs and Senators, with a focus on newly elected members (see above also). FCA staff conduct training in Brisbane for financial counsellors working in flood-impacted communities. FCA facilitates an information session for flood-affected residents in the Northern Rivers region of NSW in conjunction with the launch of Scott Pape's latest book.
December	Payday lending and consumer leases legislation passed. FCA CEO Fiona Guthrie participates in CommBank behavioural insights panel The revised Diploma of Financial Counselling is approved and published on training.gov.au. FCA repeats calls for Government to fully regulate BNPL as a credit product.
January 23	FCA staff participate in cultural-safety training

Month	What happened
February	FCA staff conduct training in Ballina for financial counsellors working in flood-impacted communities.
March	FCA staff member Lynda Edwards named 2023 NSW Premier's Woman of the Year and NSW Aboriginal Woman of the Year.
April	Federal Attorney-General announces consultation about changes to bankruptcy laws.
May	<p>The Federal Government announces that it is planning to regulate BNPL.</p> <p>FCA releases its survey of financial counsellors about BNPL. Around half the sector responds. The concerning finding is how BNPL is being used increasingly for essentials.</p> <p>FCA welcomes a Government announcement that it will ban the use of credit cards for online gambling and digital currencies.</p> <p>Social Services Minister tells the FCA annual conference that the time for talking is over and wants to see progress on industry funding for financial counselling.</p>
June	<p>Payday lending and consumer leases legislation receives royal assent.</p> <p>Beyond Blue and FCA Financial and Mental Wellbeing Toolkit launched.</p>

Annual Conference

Canberra 2023

The FCA conference took place in Canberra in the second week of May 2023. The conference attracted more than 800 delegates from the government, community sectors and industry, including more than 400 frontline financial counsellors and capability workers.

Delegates could choose from 15 pre-conference events, including workshops on scams and people in prison and 10 concurrent training sessions on everything from small business and strengths-based practice to disaster response and neurodiversity.

The conference was well supported by more than 30 sponsors, with 54 stands featuring in the exhibitor area.

Our plenary program was designed to be informative, engaging and inspiring. Some highlights of the 2023 program included addresses from Peter Garrett, Curtis McGrath and Minister for Social Services Amanda Rishworth, as well as panel conversations on scams, bankruptcy and the Save Sorry Business campaign. We are confident that our plenary program continues to play a significant role in setting the agenda for responses to financial hardship in Australia.







Jan Pentland Prize and Scholarships

The 2023 Jan Pentland Prize was awarded to Rachna Madaan Bowman from South East Community Links (SECL). This service operates offices in three of Melbourne's south-eastern suburbs.

The Jan Pentland Prize is one of the sector's most important honours. It recognises the work of an individual, group or organisation in the community sector, focussing on the financial or consumer rights of disadvantaged people in Australia and the effective integration of casework with campaigning for broader change.

Rachna Madaan Bowman



After a career in banking, Rachna specialised in working with multi-cultural communities, particularly refugees, migrants and women facing financial difficulty. As a member of the Australian Banking Association's Consumer Outcomes Group since 2018, Rachna long championed the need for interpreter services for bank customers explaining this was a matter of access, inclusion and equity. Her advocacy has led to positive change and the banking industry now offers much better access to interpreter services. There have also been changes to the Banking Code of Practice.

Rachna has also been researching and providing strategic advice to the banks on their easy English guides through her work at the Melbourne Social Equity Institute. Recently she also worked on the development of the Supporting Women's Financial Safety Report in partnership with Swinburne University, RMIT and Good Shepherd Australia, building on her work on the intersection between women, money and systems.

Jan Pentland Scholarships

The Jan Pentland scholarships are awarded annually with the winners announced at the Jan Pentland Foundation dinner held in May of each year in conjunction with the FCA annual conference. The scholarship provides financial assistance to people studying or, intending to study, financial counselling.





For the 2023 scholarship round, the Foundation encouraged applicants from rural or remote areas (or who would be willing to move to a rural or remote area). This is because there are still shortages of financial counsellors in rural and remote areas.

In recent years, the Foundation has been able to provide more scholarships than previously, made possible largely thanks to a donation of \$50,000 per annum from the Commonwealth Bank (for 2017-2026). In 2023, thanks to donations from CARE Financial Counselling Service and David Tennant, one scholarship was awarded in memory of Elizabeth Grant, who was the Chair of CARE for 30 years. Credit Corp again also funded a scholarship.

This year's recipients were: Caitlin Brindley, Rochelle Brogan, Yasmin Busbridge, Claire Campos, Maggie Chambers, David Do, Barbara Jones, Amita Nand, Diana Porta, Shay-Anne Ross and Elias Simon.

Our goals and how we measured up

We have four goals, and this section describes some of our major projects in relation to each of them. The table below is an overview.

Increase access to financial counselling 	Build and support the profession 	Raise the profile 	Advocate for fair treatment 
Industry funding	Toolkit website	Beyond Blue partnership	Buy Now Pay Later
Appointment booking project	Steps – simulated placements	A Day In the Life	Gambling Consumer Protection
National Debt Helpline – coordination	Diploma of Financial Counselling (update)	Google ads performance	Youpla funeral insurance scheme
National Debt Helpline – chat	Financial capability	Webinars with hardship teams	Strata levies and owners' corporations
Small Business Debt Helpline	Responding to natural disasters	Promotional and media activity	Prisons
	Gambling training		

Increase access to financial counselling

Industry Funding for Financial Counselling

We have been reporting about an industry funding model for financial counselling for many years, and since the 2019 Financial Services Royal Commission, we have been edging closer to an outcome. This year has finally seen some tangible progress which should result in the realisation of a voluntary industry funding model some time in 2024. While a voluntary model is not ideal, it is a start – one that can be built upon to ensure industry funding is an enduring feature of our sector.

This model will see companies from the financial services, energy, telecommunications and online gambling sectors contribute money to fund financial counselling services, on top of existing funding from federal, state and territory governments.

Financial Counselling Industry Funding Model Discussion Paper

In November 2022, DSS issued a discussion paper on the proposed industry funding model. For the first time, key aspects of the proposal were described in detail, and stakeholders from industry, peak bodies and our sector were asked to provide feedback on:

- the principles guiding the development of the industry funding model
- the amount and calculation of initial funding requested from each sector for the first three years of the model
- the length of initial commitment from industry and proposed review point
- the mechanism to secure initial commitments to the model
- the characteristics, role and governance of the independent body that will receive and distribute industry funding
- the evaluation of the industry funding model.

The industry funding model is outlined in the diagram below. While the aim is to secure funding commitments of \$18 million in total per annum (increasing by CPI), given the voluntary nature of the model, achieving this amount is unlikely.

Proposed quantum of funding each year



At the FCA Conference in May, Minister Rishworth said:

“The industry funding model I am proposing is designed to receive and distribute funding contributions from industries that contribute to demand for financial counselling and benefit from the services.

I know the financial counselling sector has been waiting a long time – more than three years since the Sylvan Review – for an industry funding model, and I am personally committed to delivering its establishment without further delay.

I have made this commitment clear in discussions with industry representatives from banking and finance, telecommunications, energy, insurance and the online gambling sectors.

A lot of consultation has been undertaken on the model, including with the release of a discussion paper on the proposed model in November last year.

But with the consultation process now complete, my focus is on securing funding commitments from the industry, including from the online wagering sector.

The time for talking is over.”

The Minister said she expected the industries involved to commit to the model by August 31, 2023, with the new independent body that distributes the funds to be operating by January 1, 2024.

The Government will provide \$1.5m of seed funding for the establishment of the independent body, but only when more than 50 per cent of funding commitments have been received.

Next Steps

Once industry sectors commit to three-year funding, and the amount committed passes the 50 per cent threshold, work will start on establishing the independent body to collect and distribute industry contributions to help address current unmet demand.

This will involve significant consultation with industry and the financial counselling sector.

The Appointment Booking Project

After a successful Appointment Booking pilot, funding was secured in November 2022 to expand the service to other agencies in Western Australia, as well as South Australia and the Northern Territory. This next phase began on December 1, 2022. Four agencies participated in the pilot, and we have expanded to 10 agencies in WA and two agencies in NT. SA is planned to roll out in the second half of 2023.

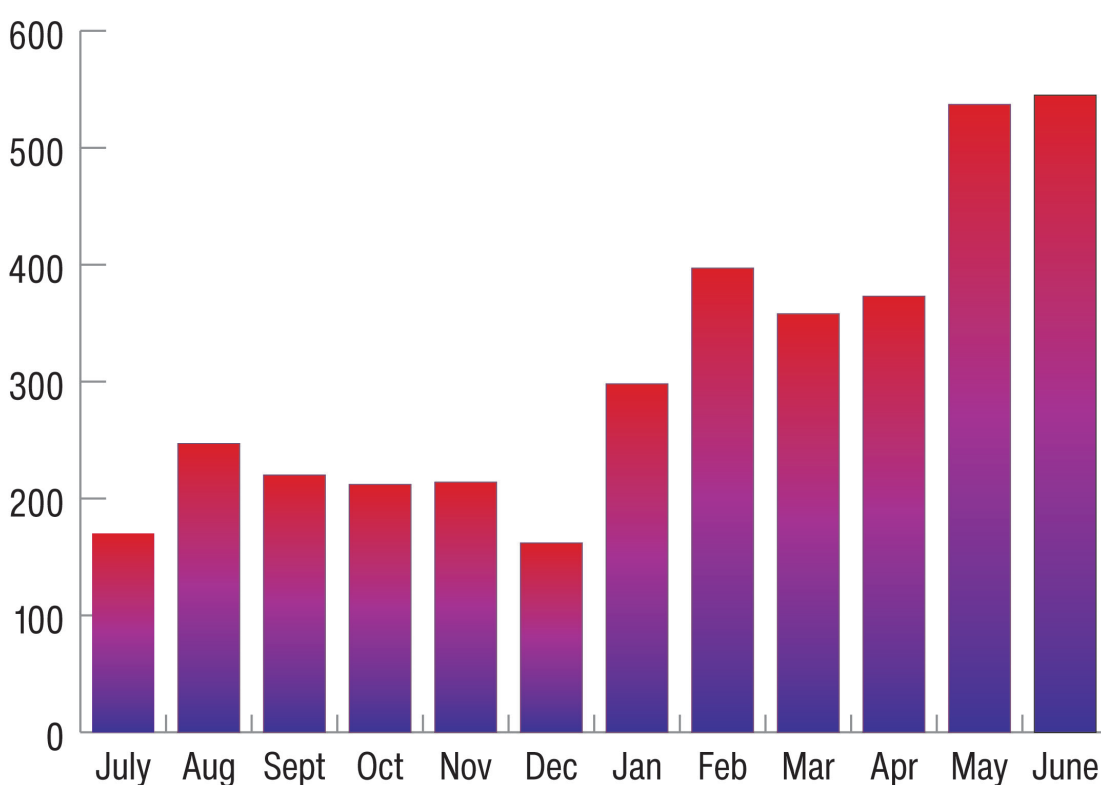
The main objective of the project is to remove barriers for clients when they ring the NDH as the financial counsellor can assess if they require a face-to-face financial counselling appointment. In the past, the NDH would provide the client with phone numbers of agencies that may have appointments but had no visibility of appointment availability in those agencies. Often the client did not follow through or spent time and money ringing around to find an available appointment in those agencies.

The Appointment Booking software allows the NDH to see financial-counsellor availability and book an appointment for the client that suits them. The NDH can find the right time and location for the client. During the pilot, agencies also booked in their own appointments for clients as they found it enabled clients to receive the best appointment time and improved communication. The client immediately knows their next step and receives SMS and email confirmation of their appointment and a reminder 24 hours beforehand.

There were 3,723 client appointments booked during the 12 months to June 30, 2023, with 1,205 booked by the NDH and 2,518 booked internally by agencies. Over 69 per cent of appointments were delivered face-to-face, 27 per cent by phone and 4 per cent by video. The no-show rate for this period was around 23 per cent, similar to that experienced by face-to-face agencies before using this system. For clients that were booked by the NDH, they may never have had the opportunity to access a financial counsellor, if this appointment had not been booked for them.

This phase of the project included development in May 2023 of a two-way sync to integrate with Microsoft Outlook calendars in response to feedback received from users during the pilot evaluation of the difficulty in managing two diaries. Other work involved improving the ability to search for appointment types (face-to-face, phone, video) and notifications to clients.

Appointments Booked July 2022 – June 2023



TOTAL APPOINTMENTS: 3723

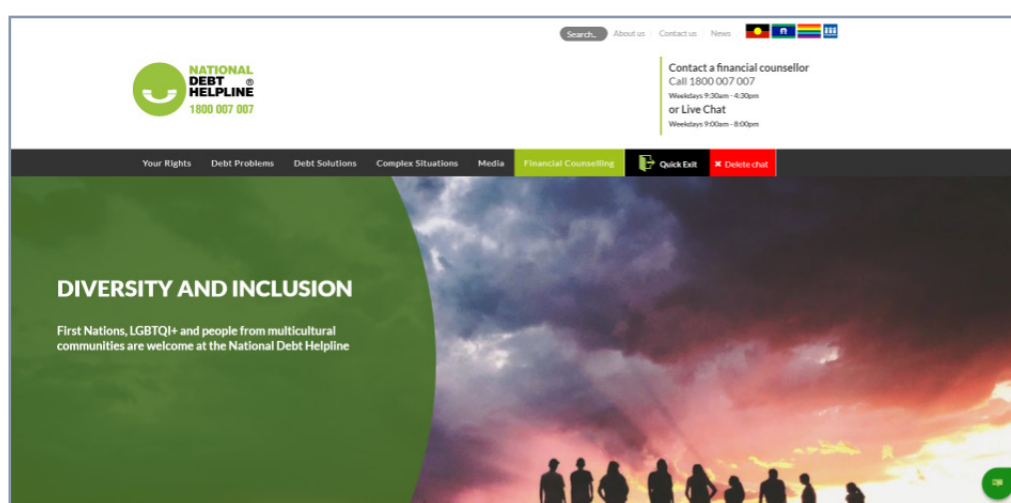
National Debt Helpline – Coordination

FCA arranged six bi-monthly meetings of the agencies which deliver the NDH nationwide. The meetings are an opportunity to share information about how they are delivering the service, the clients' issues, to find solutions to issues arising and ensure consistent service delivery across the country.

Diversity and inclusion on NDH website

In consultation with the NDH providers in each state and territory, a *Diversity and Inclusion* page was developed to outline how financial counsellors work with diverse groups, including First Nations, LGBTQI+ and people from culturally and linguistically diverse backgrounds.

Aboriginal and Torres Strait Islander flags, the Pride flag and the interpreter logos were placed in the website's global header and link to the new Diversity and Inclusion page. The page is also accessible from the financial counselling navigation menu.



The 10 most-accessed pages from July 2022 to June 2023 were:

1. Find a financial counsellor
2. What is financial hardship and what are your rights
3. No-interest loan scheme
4. Access superannuation – early release to pay mortgage arrears or rates
5. Access superannuation – early release due to severe financial hardship
6. Centrelink debts
7. Emergency assistance
8. Contact us
9. Debt collection – old debts
10. What is financial counselling.

National Debt Helpline – Chat Facility

Chat functionality was added to the NDH on a pilot basis in the ACT, NSW, WA and the SBDH during the pandemic. The service quickly proved its worth and, thanks to additional funding, was made available nationally from July 2022, from 9 am to 8 pm. The agencies delivering the service are Financial Rights Legal Centre (NSW, ACT, Tas), Consumer Action Law Centre (Vic, Qld) and St Vincent de Paul (WA, SA, NT). FCA manages the contract arrangements with these agencies and arranges for the provision of the software licences.

Key statistics were:

- 12,227 chats were received. Of these, 3,290 respondents rated their satisfaction with the session (a 27 per cent response rate). The average rating was 4.9 stars out of 5, with 70 per cent saying the chat had addressed their concerns
- The top-five presenting issues for July-Dec 2022 were: debt collection, housing (mortgage), housing (rent), credit cards and financial hardship
- The top-five presenting issues for Jan-June 2023 were: housing (rent), debt collection, housing (mortgage), credit cards, personal loans.

The chat service is reaching a cohort of people that is generally younger than those ringing the NDH, with the majority aged under 40. Our hypothesis is that younger people may find the extended hours more helpful, it avoids having to make a “confronting” phone call, and the service is anonymous. Anecdotal feedback from the financial counsellors providing the service are that chatters are often extremely worried and stressed about their situations and to a greater extent than they experience when talking to clients on the phone.

In December 2022 we introduced the first virtual assistant tool: a Chat Bot that replaced an online form to interact with the client to collect some basic demographic data and channel the call to the right chat operator. Utilisation of the BOT provides a more efficient way of capturing demographic information for reporting purposes. The data collected covers name, age, gender, location, and whether the chat is about personal or small business matters. It also now asks clients whether they identify as Aboriginal or Torres Strait Islander.

With a year’s data of the expanded chat service, we will review topics of frequent client questions for the potential automation of useful links to assist clients, particularly out-of-hours.

Small Business Debt Helpline

The SBDH provides a financial counselling service for all small businesses nationally – access is not restricted by business type or location. Callers are from across Australia, but predominately New South Wales, Victoria and Queensland. In October 2022, the government announced an extension of funding for the helpline, enabling it to continue to provide services until December 2024.

From inception in March 2020 to June 30, 2023, the SBDH has provided 5,587 cases of assistance to 5,565 unique businesses. For the year ended June 30, 2023, it provided 2,592 cases of assistance, an increase of 40 per cent on the 2022 financial year. The provision of this assistance involved handling 8,010 phone calls, 780 live chats and 8,348 emails.

The level of debt for many callers is insurmountable. They are facing corporate insolvency and/or personal bankruptcy. The most common debts include those with the ATO, a commercial or retail landlord, and business or equipment financing. With the removal of supports and moratoriums in place for COVID-19 and lockdowns, there has been a resumption in collection activity. An extended period of no active debt collection has also seen the size of debts grow. The increase in active collection is the catalyst for many of our callers to seek help.

During the year the SBDH was active in advocating for small business owners in financial distress. This included making submissions to the Australian Finance Industry Association Online Small Business Lenders Code of Practice and the Parliamentary Joint Committee on Corporations and Financial Services Inquiry on Corporate Insolvency in Australia.

Our overwhelming experience continues to be that callers appreciate the ability to talk with someone. Our service provides an independent, non-judgmental 'listening ear' that works with people to identify what is the next step or course of action that will most help them and their business.

I cannot thank you enough for the help and support you gave me going through the process of contacting the ATO. It was a long process, but you made things a lot easier and gave me more confidence speaking to the ATO.

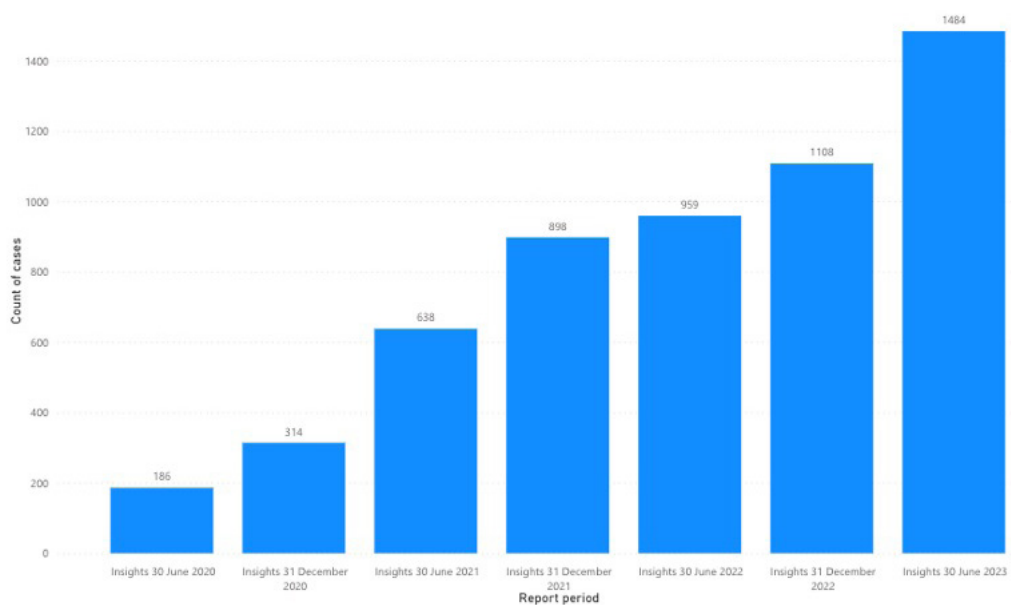
Thank you for your kindness, it is not lost on me. It is really comforting to know that there are people who care and are willingly to help me navigate through this complex situation.

Many thanks for your email and telephone call to help me with my Small Business issues. It is hard to admit when failure is lurking around the corner, ready to pounce on your dignity. It doesn't sit well with me at all. I was genuinely impressed by your skill of efficiently sifting through many layers to the core problem without making me feel judged.

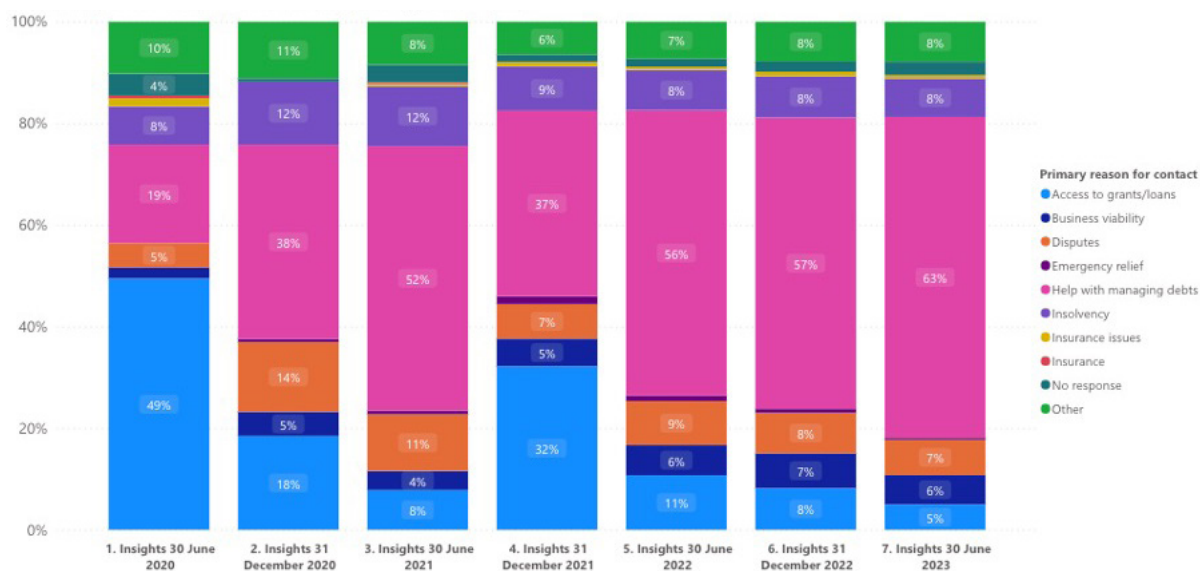
I was feeling quite overwhelmed with the situation I put myself in but came away feeling a lot more optimistic.

I now have a clear direction and plan to go forward with. You provide a wonderful service. Thank you.

Number of cases by issue



Primary reason for contact



Build and support the profession

Toolkit Website Redesign

The Toolkit website is a password-protected website for financial counsellors and capability workers and others in the sector, such as agency managers. It includes sector updates, resources and contact details for the hardship teams for various creditors.

FCA engaged the services of a website developer to undertake a comprehensive redesign and reconstruction of the website. At the same time, FCA tested the site's design and functionality, reviewed and revitalised all content and resources previously available on the former Toolkit. Staff also wrote fresh content pages and resources, while also crafting specialised tools within the Toolkit to support the profession.

The new site was launched in late May with feedback thus far overwhelmingly positive.

Here are some noteworthy figures for the new site:

- A comprehensive review and audit of more than 80 pages from the old Toolkit
- Around 70 new pages for the updated Toolkit (excluding the Home page, Hardship Contacts, Find my Colleagues, and My Details). Each of these pages features between one and five extra content tabs and embedded resources
- Among these, 17 pages are entirely dedicated to fresh content and resources, such as Debt Collection, Death and Dying, Funeral Insurance, Student Loans, Privacy
- The incorporation of around 300 file resources, dispersed across the 70 pages
- New tailor-made tools, including for financial counsellors and capability workers, facilitating the tracking of their supervision and professional growth, as well as another tool designed for Toolkit membership management by state associations
- A seamless migration process that saw more than 1,800 registered Toolkit users migrate to the new website at launch.

FCA also developed and implemented a robust Toolkit Content Management Plan. This plan ensures the Toolkit remains aligned with its core objectives, stays current with the latest developments, and promptly addresses any technical glitches that may arise.

Diploma of Financial Counselling

In late 2022, the new version of the Diploma of Financial Counselling (CHC51122) was published. The revised diploma was developed with a technical advisory committee and after extensive consultation with the sector. It is more targeted and better reflects the current financial counselling role. The key changes are:

- Replacing a generic, systemic advocacy unit with a systemic advocacy unit targeted to the financial counselling sector
- Rewriting the three targeted financial counselling units to better reflect the role
- The removal of one of the generic counselling units
- The addition of a targeted, small business financial counselling unit.

FCA is developing learning guides for the five new targeted units which will be provided to the registered training organisations (RTOs) delivering the diploma. The RTOs are aiming to deliver the revised diploma from December 2024.

Capacity building training in gambling harm prevention

FCA has devoted significant resources to increasing the sector's capacity to deal with gambling harm, both on a systemic issue level and in working with clients impacted by gambling.

We re-wrote the gambling resources on the Toolkit website, drawing on expert advice by a leading gambling consumer lawyer. The NDH gambling help pages were also re-written.

At the FCA Conference, we held gambling financial counselling' workshops on both afternoons of the conference. Interest was good with full rooms on both days. The aim was for financial counsellors and consumer lawyers to recognise potential breaches of gambling consumer protection laws and codes and know how to lodge complaints with regulators. Attendees included bank and industry delegates, who were also keen to learn how to identify and deal with gambling-related issues in their workplaces.

We also held a pre-conference half-day workshop for consumer advocates on 'gambling reforms, learning from European experiences'. This focused on gambling regulatory reforms that worked overseas, as well as what the UK banks were doing to prevent gambling harm.

We also delivered training to financial counselling students on advocacy and systemic issues, at the request of a RTO.

Financial Capability

The financial capability community of practice network continues to grow. As of June 30, 2023, the network comprises 125 financial capability workers broken down by state as follows: ACT: 5, NSW: 16, NT: 22, Qld: 16, SA: 7, Tas: 1 and WA: 19.

Most notable activities apart from community education and information sessions were:

- Assisting and supporting claimants of the Northern Territory Youth Justice Redress scheme
- Supporting workers where clients may have telco debts

Responding to Natural Disasters - Floods

In June 2022, the Federal Government announced disaster funding to seven financial counselling organisations in NSW and Queensland, along with support for FCA for its overall coordination of the sector's response to the February 2022 floods.

In March 2023, additional federal funding was announced for two more agencies in NSW following heavy rain and flash flooding across the central-west region in November 2022. The town of Eugowra was particularly hard hit, with one in five residents having to be rescued by either helicopter or boat.

Our role has been to collect and aggregate data, develop stakeholder relationships with disaster recovery organisations and deliver ongoing training and communication with flood financial counsellors. This work built on our past experience from the Black Summer Bushfires of 2019–2020.

Key statistics are:

- Nine agencies received additional funding for flood recovery until June 30, 2024
- 4,946 – the number of people agencies spoke to (either individually or in groups) to promote their financial counselling service
- 946 – number of new clients with flood-related issues and provided with financial counselling services
- 3,692 – number of casework sessions with clients with flood-related issues (new and existing)
- As at June 30, 2023, more than three-quarters of clients were struggling with the day-to-day cost of living
- As at June 30, 2023, more than three-quarters of clients were struggling with non-bank debts.

Raise the profile

Beyond Blue Partnership

FCA's partnership with Beyond Blue continued to be a valuable collaboration. A Services Guide for Financial and Mental Wellbeing was jointly developed and launched with Beyond Blue. The guide aims to raise awareness among those working in financial and mental health services of the link between financial hardship and mental health and gives them tools and resources, encouraging people to seek assistance for both issues. The guide aims to reduce the stigma associated with financial hardship and mental health and normalise seeking help.



In October FCA participated in Beyond Blue's Big Blue Table event, to encourage mental health discussions with peers. An afternoon tea was held with our office colleagues from Consumer Action Law Centre, FCVic and the Consumer Policy Research Centre. Some good discussions took place at the event.





FCA also attended various events with Beyond Blue, including their stand at the Melbourne Flower and Garden show and their end-of-year partner event featuring an appearance by the Honourable Julia Gillard AC.

Google Ads Performance

Google ads continued to be an important driver of traffic to the NDH website, with the numbers climbing noticeably in line with the mounting cost-of-living crunch.

In the 12 months to June 30, 2023, Google ads generated more than 28,000 clicks which led to almost 300,000 page impressions on the NDH website. Due to its not-for-profit status, the NDH receives from Google up to \$10,000 worth of clicks in any one month, without charge. Across the 2023 financial year, the ads generated around \$94,200 in value for the organisation, or an average of \$7,850 clicks' worth a month.

A Day in the Life Project

During the last few years of the pandemic, the A Day in the Life project has mainly worked with industry leaders, mostly arranging visits to the NDH agencies, some of them virtual. The last federal election resulted in a significant number of newly elected members and senators, and so the project sought to introduce the sector to them and invite them to visit a financial counselling agency.

A number of virtual meetings were arranged, and FCA staff visited Parliament House in October and November to meet politicians in person. Thirty-one meetings took place in the second half of 2022, 17 of them with newly elected members and senators, including Labor, Greens, Liberals, crossbencher Dai Le and advisors for Zoe Daniel, Elizabeth Watson Brown, Max Chandler-Mather and Kate Chaney. The visits were overwhelmingly positive, with many politicians showing interest in the work of financial counsellors and pledging support for the policy changes we advocate.

Visits to financial counselling agencies took place for:

Carina Garland	Tania Lawrence	Brian Mitchell
Dan Repacholi	Nola Marino	Penny Allman Payne <i>Senator</i>
Karen Grogan <i>Senator</i>	Jess Walsh <i>Senator</i>	Amanda Rishworth <i>Social Services Minister</i>

Visits for industry leaders or government department leaders included senior representatives from Treasury, the AFSA CEO, the new head of 1800RESPECT, senior representatives of customer-owned banks, including Newcastle Permanent, People's Choice Credit Union, P&N Bank, Bank Australia and Bank First, and representatives from the Nous group which has been engaged by DSS to develop an outcomes framework for the sector.

Webinars with Hardship Teams

FCA regularly hosts webinars with hardship teams from creditor organisations. The sessions run for one hour and are facilitated by a FCA staff member and two financial counsellors (one from the NDH and one from the SBDH). The aim is to give hardship teams the skills and confidence to refer their customers to financial counsellors where appropriate.

At the webinar, we cover:

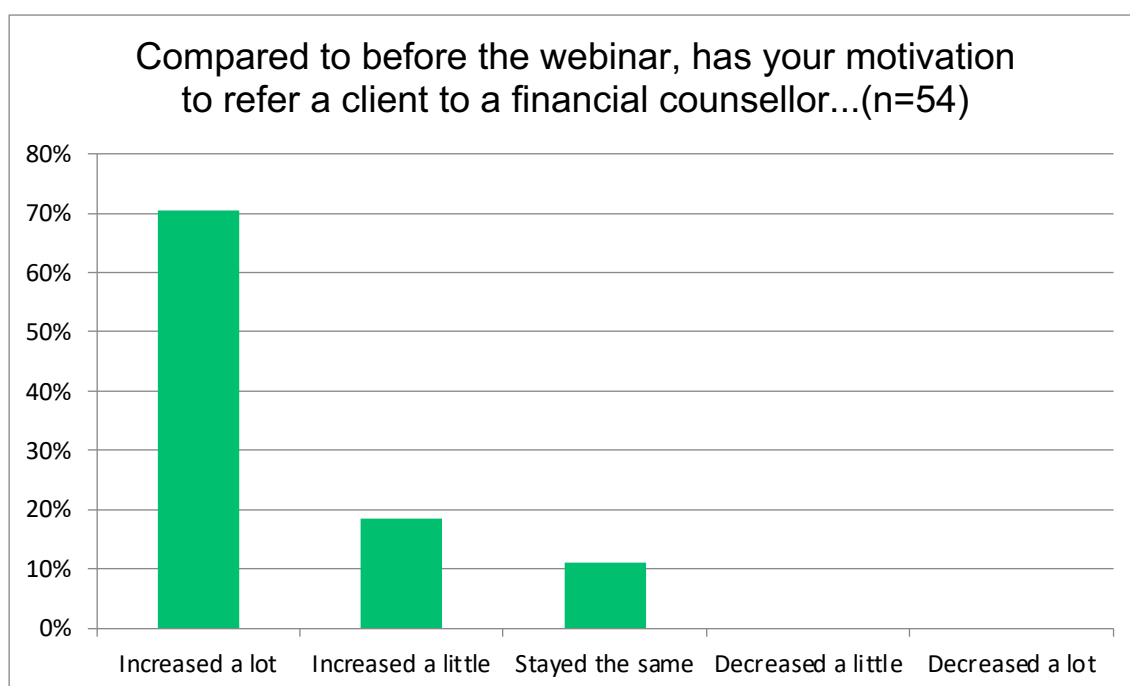
- What financial counsellors do
- How they can help people in hardship
- What the NDH is
- What the SBDH is
- Who can call for help
- Which customers (of retailers/banks/etc.) should be referred to the NDH or SBDH
- How to refer and when
- Complex situations and financial counsellors
- 15-minute Q&A session at the end.

During 2022 – 23, 25 webinars were held with more than 352 participants from 12 organisations (e.g. AGL, Telstra, ATO, Bank of Qld). After the webinar, we collect feedback from participants via an online survey. More than 90 per cent of respondents said the webinar was “*very relevant*” to them. Most participants said their understanding “*increased a lot*” after attending the webinar.

Most participants also said their **confidence** to refer to a financial counsellor *“increased a lot”*.



Most participants also said their **motivation** to refer to a financial counsellor *“increased a lot”*.



Many participants said they would take action after the webinar, including:

Making it more known to what you guys can provide to the community to make it easier to help them further regarding all types of hardship.

I'll push more the customer to contact an FC by using proper script that customer will easily understand and encourage to contact them.

I want to make sure we refer earlier and don't miss triggers like they can't pay their phone or other bills knowing that bank debts are usually the last to be missed.

I will now check in with customer's when they are advising us that they have so many other things to pay if I could transfer or give them the website or contact numbers for NDH or SBDH for further assistance in other areas of debt.

Most rated the webinar as excellent (73 per cent) or good (24 per cent). Most would also definitely (78 per cent) or probably (18 per cent) **recommend** the webinar to other organisations. Participants valued the content and the presentation style.

Clear, concise information was provided by people who care as much as we do.

The webinar was well structured. [Staff member] was a great facilitator in working with [the financial counsellors]. The level of professionalism, empathy shown, respect and the show of community support towards those who are in financial support was wonderful to hear.

We all have a common goal and that is to assist those in severe hardship. If other organisations can partake in this, it would be beneficial for all.

I believe the three presenters bounced off each other very well and covered all our questions.

Promotional and Media Activity

The Reserve Bank's regular increases in the official cash rate (fuelling lending rate rises), high inflation and rising food, fuel and energy costs conspired to fuel strong media interest in the views and experience of financial counsellors in 2022-2023. According to media monitoring site Meltwater, the NDH received 5680 media mentions in the 12 months to the end of June 2023, compared with 3280 in the previous financial year. Both the NDH and FCA received considerable coverage across respected mainstream media such as the ABC, the major TV networks, Nine newspapers, The Guardian and specialist titles.

Apart from the cost-of-living crunch, much of the media focus was on the long-awaited changes to the (BNPL) regime in Australia. When Treasury released its legislative recommendations for BNPL in late May, the coalition of groups advocating for full regulation responded with a press release. BNPL was mentioned almost 2400 times in the two days that followed, peaking at around 2000 on the first day.

The Federal Government's moves to reduce gambling harms, including a ban on credit card use for online gambling, the introduction of a self-exclusion register and a parliamentary committee's recommendations to ban gambling ads and inducements, also attracted considerable media, with dozens of stories featuring FCA's Campaigns Director Lauren Levin.

FCA either issued or contributed to 27 media releases in the 2023 financial year.

Advocate for fair treatment

Gambling Consumer Protection Advocacy

FCA has been a leading advocate for gambling regulatory reform, particularly in online gambling. This work is based on the harm seen by financial counsellors in their casework. We work collaboratively with the Alliance for Gambling reform and other stakeholders. We are also regularly consulted by Governments and other stakeholders.

We supported FCA's Director of Policy and Campaigns, Lauren Levin to undertake a Churchill Fellowship in Europe over eight weeks in September-October 2022 to learn about gambling regulation and other harm prevention measures used overseas. Since her return, we have supported Lauren to share her learning within the sector and beyond.

She has spoken with gambling regulators and gambling policy departmental staff, ministers and MPs, consumer advocates, banks, academics, financial counsellors and interested others. She was invited by the NT Racing Commission to present at its November 2022 Operators Forum, attended by the online gambling industry leadership and regulatory staff, with her talk pointing out the higher standards met by the gambling industry in many of the overseas countries she visited. She has also run workshops with all the major banks.

FCA wrote a substantial submission for the Federal Parliamentary Inquiry into online gambling and its impacts on those experiencing gambling harm and gave evidence in person at the hearing. We also submitted supplementary answers in response to questions on notice. Pleasingly, many of our recommendations were adopted in the final report. They included a statutory duty of care, comprehensive bans on advertising and inducements and third-party referral fees, a national regulator, gambling industry levy with funding for financial counselling upskilling, a public health approach to tackling gambling harm, and more.

We continue our work advocating for the recommendations to be adopted in full by the Government, and for several additional reforms and refinements.

We have also worked on reforms to prevent gambling related fraud. Too many people with gambling addictions end up in the criminal justice system and go to jail. Our work highlighted that gambling operators are encouraging people to keep gambling large amounts without assessing affordability and seemingly with minimal anti-money-laundering compliance. The operators are retaining stolen funds, even after the customer has been sentenced and the regulator has found them to be in breach of licence conditions. The Inquiry recommended an expert committee to examine this.

The Government ban on credit card funding was announced, and there were more consultations. This advocacy piece started with our first gambling report, *Duds, Mugs and the A-List* in 2015, so we were delighted to have this loop closed.

Finally, we have been advocating for BetStop, the national self-exclusion register, also for many years, and this finally came to fruition after many challenges. We initiated media to assist in its promotion and uptake. We are now advocating for BetStop to be extended to cover all forms of gambling, which will involve cooperation with the States and Territories.

It has been a busy but rewarding period of advocacy. We are proud to be a part of raising the profile of gambling harm in Australia, and to be a part of a movement driving meaningful gambling regulatory reform. Being able to share the stories of financial counselling casework has been a critical part of our campaign for reform.

Buy Now Pay Later

FCA was active throughout the year in our advocacy for adequate regulation of BNPL as a credit product. In July, we released research from Curtin University (commissioned by FCA) which showed how BNPL can be more costly than credit cards by calculating the effective annual interest rates of BNPL, taking into account late fees and account-keeping fees. The report resulted in a large amount of media coverage with FCA and BNPL coalition spokespeople quoted widely.

We were part of a joint consumer submission to the government consultation process in December, considering exactly how BNPL should be regulated. The Government subsequently decided it would introduce “modified responsible lending obligations” under the Credit Act. We had argued that addressing the harm from BNPL requires that it be treated like all other credit products. The problem of unaffordable debt will only be addressed if BNPL providers are required to assess capacity to pay. The problem of multiple accounts would be addressed if BNPL was part of the credit reporting system.

In May, we also surveyed almost half of financial counsellors in Australia about BNPL which showed how BNPL is being used increasingly for essentials, such as food, fuel and utilities, and how many people operate multiple accounts.

The next step in this long saga will be that the Government releases draft legislation.

Prisons

FCA continues to support financial counsellors working with people in the prison system.

We co-ordinate an email group with 65 participants. Financial counsellors use this forum to seek advice from each other about challenges they are facing in their roles. People also use the group as an opportunity to share what is working well. Recent issues include reluctance of creditors to accept FCA’s Third-Party Authority form, de-banking and people in prison who are at risk of losing their home over their inability to pay council rates.

Thriving Communities Partnership (TCP) released their phase-2 research report, which captured the lived experience of people in prison and aimed to build an understanding of the main challenges and opportunities for people managing their finances in prison.

Using the TCP research as a base, together with them we facilitated a workshop at the FCA conference in Canberra in May. There were 58 participants from the financial counselling sector and industry. People appreciated being able to meet each other in person and discussed the main issues and challenges as well as possible solutions. It is good to note that the banking industry is also doing more to address this issue.

Payday Loans and Consumer Leases

Our years-long advocacy (in conjunction with the Stop the Debt Trap alliance) for the proper regulation of these industries finally bore fruit in December with the passage of legislation. That legislation received royal assent in June 2023. The most important element of the new laws is the cap on the amount that can be charged by a payday lender or consumer lease provider of 10 per cent of a person's net income (or 20 per cent in total). Regulation also includes a cap on the price that a consumer lease provider can charge, so that this cannot be used as a loophole to jack up prices.

Youpla/Aboriginal Community Benefit Fund

FCA, through Lynda Edwards, has been instrumental in the Save Sorry Business campaign which is seeking an enduring resolution for those people impacted by the collapse of the Youpla funeral benefits scheme. The Interim program, set up by the new Government, has been extended until June 30, 2024.

The campaign is still to hear from the Government on what the enduring resolution looks like and when it will start.

Strata Levies and Owners' Corporations

Led by Lody Stewart, FCA initiated a national Strata Levies Payment Difficulty Reform project, collaborating with our colleagues in the consumer movement, senior decision-makers in government and the strata industry. Each has different perspectives and our role includes bringing people together to find common ground and make positive changes.

The issue is that owners of property in strata are being forced into bankruptcy over relatively small amounts of payment arrears and are losing their homes. We want to put a stop to this.

Lody had been interested in this issue for some time, but her interest was piqued again in August 2022 when two NSW pensioners, aged 78 and 81, who'd owned their apartment for 50 years, were being bankrupted because they were unable to pay a special levy. Thanks to the work of a financial counsellor, and some crowd-funding, the forced bankruptcy was averted – but at a cost of \$44,000.

This led to Lody undertaking detailed research to look at this problem both nationally and on a state-by-state basis. This research included: comparing each state and territory strata legislation, the role of each fair trading body, what strata managers were advising their members, how the legal firms most active in this space were doing, and most important of all, analysing Federal Court bankruptcy data.

Although financial counsellors and community legal centres have been dealing with this issue for years, the research and analysis found that the problem seems to be getting worse and it is most pronounced in NSW, Victoria and Queensland.

The research laid the foundation for this project and our advocacy. But equally important was the human aspect of the people facing legal action and the real prospect of losing their homes because they had no little to no rights and protections in state-based strata laws. Recognising that effecting change required a collective effort, Lody brought together a group of consumer advocacy organisations from across Australia with a common goal: "To create legislative change and improve access to information and support for lot owners experiencing difficulty (hardship) paying their strata levies so they get better outcomes and are not made involuntarily bankrupt and lose their homes."

To date, the project has achieved the following:

- Raising awareness of the issue in the media, such as this [Channel 7 story](#)
- Engagement with NSW Fair Trading (the body responsible for strata regulation in NSW). We have had several one-on-one meetings with NSW Fair Trading (including providing data and client case studies), culminating in their acknowledgment of the systemic issues and a commitment to legislative reform by the end of the year. NSW Fair trading has also taken on board our request and committed to providing better information on their website about strata levy payment difficulty and links to the NDH and free financial counselling. We continue to work closely with them on this reform.
- Our colleagues in Financial Counselling Victoria and the Consumer Action Law Centre met with Consumer Affairs Victoria to discuss reform.
- Engagement with Strata Communities Association (SCA) Australia and New Zealand, the national peak body of strata managers. SCA approached us in the spirit of co-operation and have voiced their support for a better approach.
- Engagement with the ATO and obtained clarification of the grounds for early access to super due to strata levy arrears. ATO has also taken on board our request and committed to providing better information and a worked example on their Early Release of Super website pages relating to outstanding strata levies, and links to the NDH and free financial counselling.
- The ASIC MoneySmart website has been updated to include references to strata levy debt and a link to the strata levy debt problem page on the NDH website
- Raising awareness of the issue among financial counsellors who are coming forward with their client stories.

There were initially some stakeholders who were sceptical that there was a problem. This is no longer the case and momentum is building for the bigger and more challenging reform that is needed to legislation and industry practices.

Reports, policy input, industry and government engagement

Reports

July 2023, *Small Loans Big Problems*; BNPL Survey of Financial Counsellors

Submissions

* Joint submission with other consumer organisations

August 22	<ul style="list-style-type: none"> ■ Online Small Business Lenders Code of Practice
September 22	<ul style="list-style-type: none"> ■ Quality of Advice Review* ■ Rationalisation of Ending ASIC Instrument Measures (Treasury) re the licensing exemptions for financial counselling agencies
October 22	<ul style="list-style-type: none"> ■ Financial Sector Reform Bill 2022 – Schedule 4 (Senate Economics Legislation Committee) (Joint consumer group submission and a joint financial counselling sector submission) ■ Financial Sector Reform Bill 2022 – Compensation Scheme of Last Resort and Financial Accountability Regime*
November 22	<ul style="list-style-type: none"> ■ Conflicted Remuneration* (Quality of Advice Review)
December 22	<ul style="list-style-type: none"> ■ Royal Commission into the Robodebt Scheme*
January 23	<ul style="list-style-type: none"> ■ Regulating Buy Now, Pay Later in Australia: Options Paper*
February 23	<ul style="list-style-type: none"> ■ Corporate Insolvency (Parliamentary Joint Committee on Corporations and Financial Services) ■ Consumer Protection in the National Energy Customer Framework (AER)
March 23	<ul style="list-style-type: none"> ■ The Extent and Nature of Poverty in Australia (Senate Standing Committee on Community Affairs)
June 23	<ul style="list-style-type: none"> ■ Cost of Living (Senate Select Committee) ■ AFCA Rules and Operational Guidelines*

Ongoing industry and government engagement

Body	Representative
ABA Consumer Outcomes Group	Lynda Edwards
ACCC Consumer Consultative Committee	Fiona Guthrie
AER Consumer Consultative Group	Vanessa Emery*
AFCA Consumer Advisory Panel (chaired by Peter Gartlan)	Fiona Guthrie
AIST - Indigenous Superannuation Working Group	Lynda Edwards
ASIC Consumer Advisory Panel	Pauline Smith*
Attorney-General's Personal Insolvency Roundtable	Lody Stewart
Commonwealth Bank Community Council	Lauren Levin, Fiona Guthrie
DSS National Coordination Group	Fiona Guthrie
Funeral Benefit Trust Fund – Advisory Council (Tender Funerals Australia/Perpetual)	Fiona Guthrie
ICA Consumer Advisory Committee	Peter Gartlan
National Anti Scams Centre Advisory Board	Peter Gartlan
Origin Energy Working Group	Lynda Edwards
Services Australia Civil Society Advisory Group	Lauren Levin
Social Ventures Australia Funeral Product Working Group Member	Lynda Edwards
Telstra CEO Roundtable	Fiona Guthrie
Telstra Financial Assistance Forum	Various FCA staff
Telstra First Nations Expert Advisory Committee Member	Lynda Edwards
Telecommunications Industry Ombudsman Consumer Panel	Lynda Edwards (Co-Chair)
Westpac Vulnerable Customer Council	Lauren Levin, Fiona Guthrie

*Representing FCA, but employed by a financial counselling agency

Over the year, FCA staff met with numerous industry and Government representatives.

**financial
counselling
australia**



Our vision

An Australia with fewer people in financial hardship