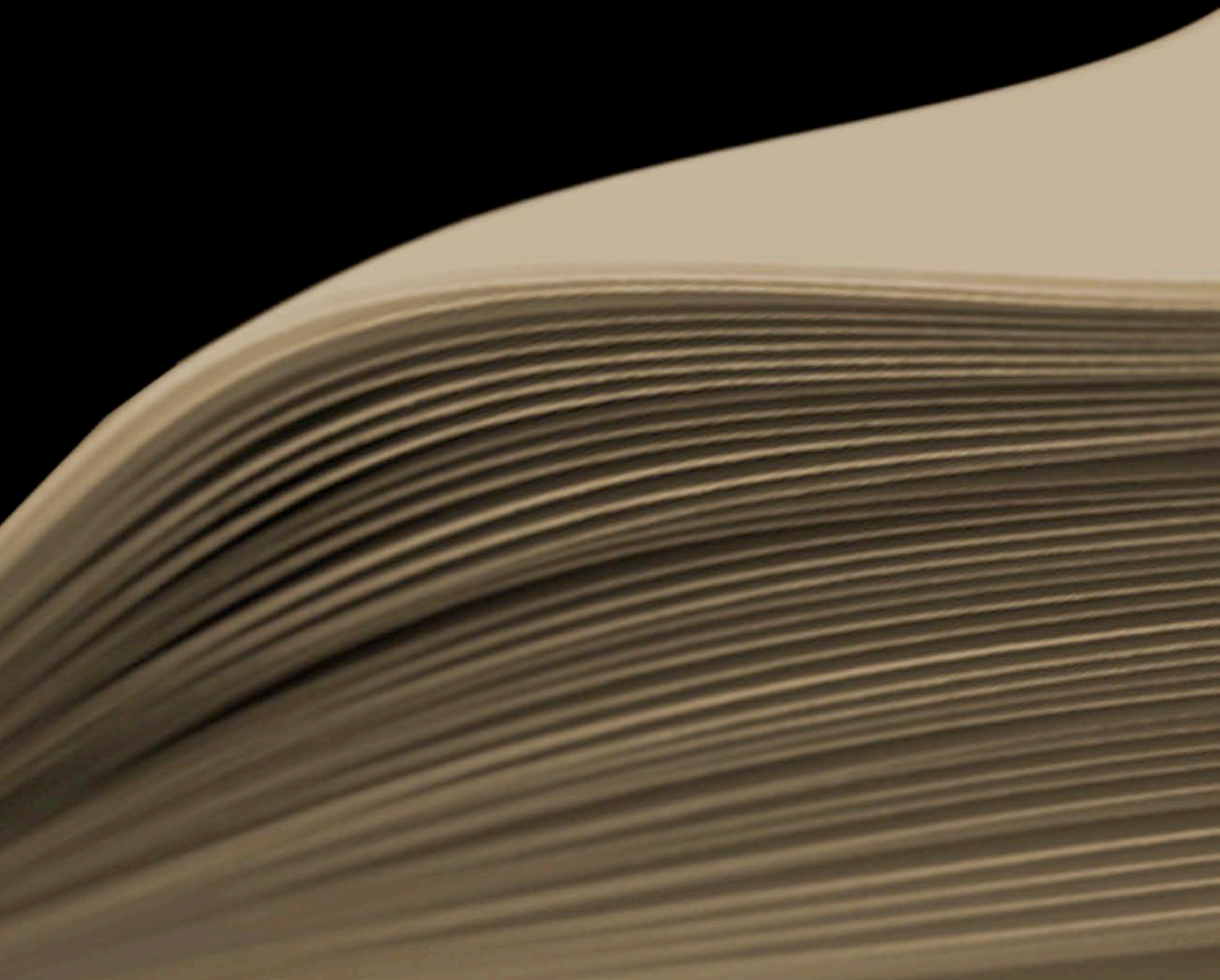


**afccra**

Australian Financial  
Counselling & Credit  
Reform Association

report to stakeholders

09  
10





Australian Financial  
Counselling & Credit  
Reform Association

Ground Floor  
River Tower  
20 Pidgeon Close  
West End Qld 4101

PO Box 3786  
South Brisbane Q 4101

The AFCCRA office is  
co-located with the  
Queensland Council of  
Social Service.

Phone 07 3004 6900  
(QCOSS switchboard,  
who will transfer the  
call)

[www.afccra.org](http://www.afccra.org)

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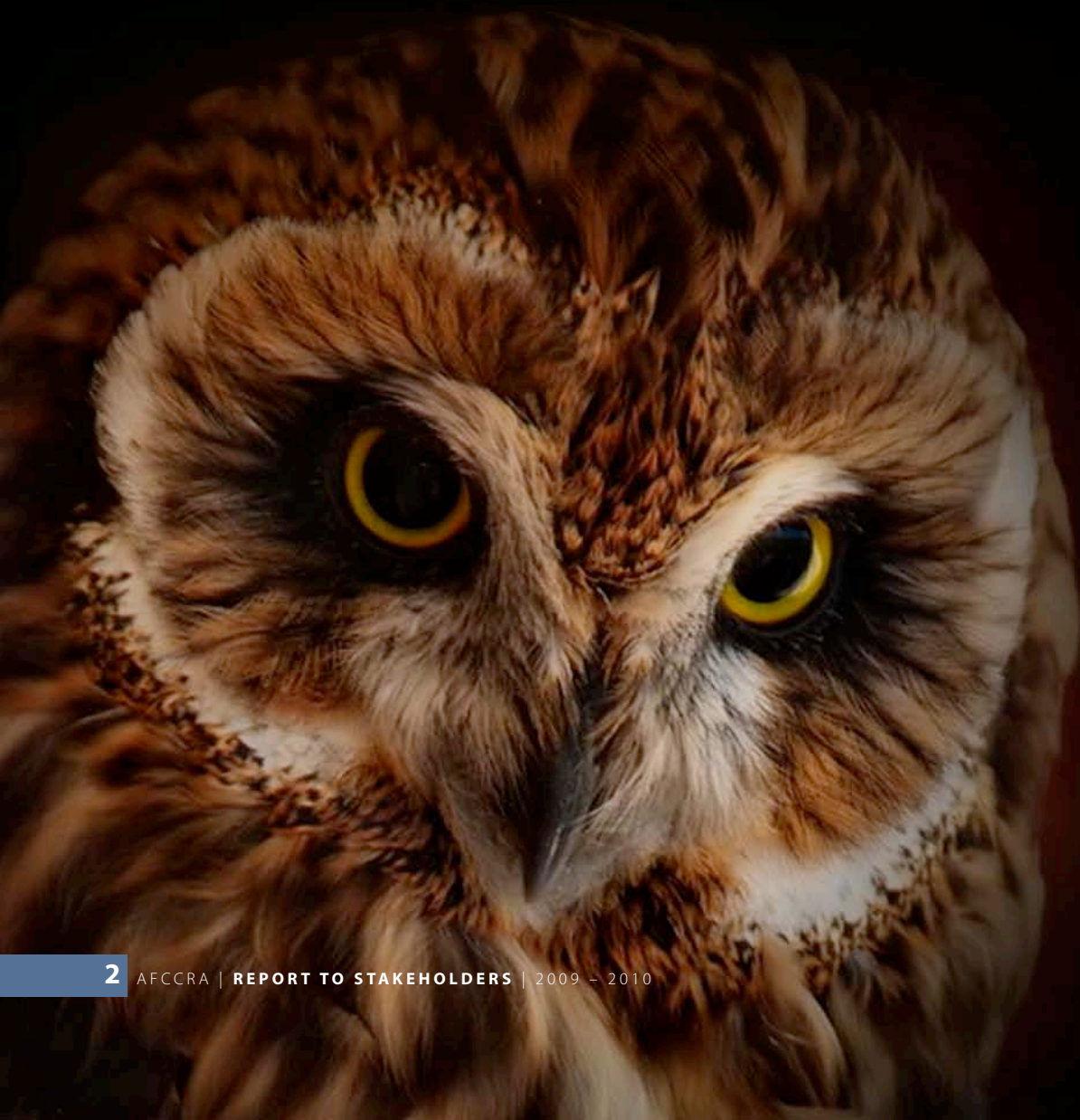
# Contents

AFCRA at a glance	2
1    Some highlights	4
2    Strategic plan—achievements	6
3    Projects	8
4    Policy and campaigns	11
5    Future directions	15
Appendix	18

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## AFCCRA at a glance

AFCCRA—the Australian Financial Counselling and Credit Reform Association—is the peak body for financial counsellors in Australia. AFCCRA is a federated structure and its members are the state or territory financial counselling associations or networks in each jurisdiction. AFCCRA Council has one representative from each of these associations or networks.



## Staff

**Fiona Guthrie** | Executive Director (Full time)

**Prue Woods** | Administrator (Casual)

**Policy Officer** | (Casual—2 or 3 days per week)

## Chair

**Carmel Franklin** | Australian Capital Territory

## Council Members

**Saskia ten Dam** | Queensland

**Pam Mutton** | Victoria

**Lyn Brailey** | New South Wales

**Phil Powell** | Tasmania

**Gerry Phillips** | South Australia

**Serena Staines** | Northern Territory

**Marianne Mayer** | Western Australia

## About Financial Counselling

Financial counsellors assist consumers in financial difficulty. They provide information, support and advocacy to help consumers deal with their immediate financial situation and minimise the risk of future financial difficulty. The majority of financial counsellors work in community organisations, although some are employed by government. Their services are free, confidential and independent.

Financial counsellors have extensive knowledge in a range of areas: consumer credit law, debt enforcement practices, the bankruptcy regime, industry hardship policies and government concession frameworks.



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# 1 Some highlights

- AFCCRA, after operating without funding since 1996, was re-funded by the Federal Government . Our funding is for two years until 30 June 2011.
- We appointed our first paid staff member, in nearly 15 years: Fiona Guthrie. Fiona commenced employment on 17th August 2009.
- We held our fifth annual conference on 8th and 9th June 2010. The Conference was the largest yet, with over 300 people attending. Sponsorship was obtained from a number of financial institutions to enable the conference to go ahead.
- Over 50 financial counsellors and money management workers attended the 2010 Indigenous Workers Forum, held the day before the AFCCRA conference on Monday 7th June.
- We facilitated a “Hardship Roundtable” with representatives of the sector and senior staff in the banking industry to discuss ways to improve hardship responses.



- We ran one funding round for the Financial Counselling Foundation, with a further round planned for November 2010. The Foundation is funded by the four major banks and Abacus, with the purpose of building capacity in the sector. Three projects were recommended for funding: an evaluation of the efficacy of gambling financial counselling; the development of a Code of Conduct for the sector; and community education DVDs in a number of languages targeted toward refugee communities (focusing on addressing home building scams in particular).
- With funding from FaHCSIA, we updated the four financial counselling units in the Diploma of Community Services (Financial Counselling). In particular the legal topic was updated to reflect the new national credit laws. The funding also allowed AFCCRA to bring training providers together to discuss ways to improve delivery of the qualification. As a result, a number of changes will be made to the way the Diploma operates.
- We re-developed the AFCCRA website so that it is easier to navigate and is visually more appealing.
- We put together a list of hardship contact numbers for banks, telcos and utilities. This has been a very popular resource for financial counsellors.
- We partnered with the Child Support Agency to improve linkages between our sector and their agency. There is now a hotline for financial counsellors, and we are jointly developing training materials for financial counsellors and for CSA staff. We have also begun discussion with ITSA about setting up a hotline for financial counsellors.
- We set up a special email discussion group for financial counsellors and money management workers in rural and remote Australia and are exploring how we can provide ongoing support. AFCCRA was one of the first organisations to have a Reconciliation Action Plan.
- We helped facilitate the Australia-wide “Credit Roadshows” run by ASIC about the new national credit laws. We also helped facilitate input by our sector into the Credit Law Toolkit, put together by the Consumer Credit Legal Centre.
- We put together two Fact Sheets.
  - Fact Sheet 1—How to Become a Financial Counsellor
  - Fact Sheet 2—Do I Need a Licence to be a Financial Counsellor? (This explains the two licensing reliefs under which the profession operates in simple language.)
- We published two pieces of research relevant to financial counselling and sent these documents to all stakeholders:<sup>1</sup>
  - *Comparing Australian and International Systems to Address Consumer Financial Stress*, Charles Livingstone et al, Monash University
  - *Comparative Models of Financial Counselling: The United Kingdom Approach*, Anna Mandoki
- There was significant work behind the scenes. We now have a comprehensive policy and procedures manual and a policy on representation. All of our accounts were migrated from Excel spreadsheets to MYOB (and our administrative support worker trained on MYOB) and our insurances were updated to reflect current risks.

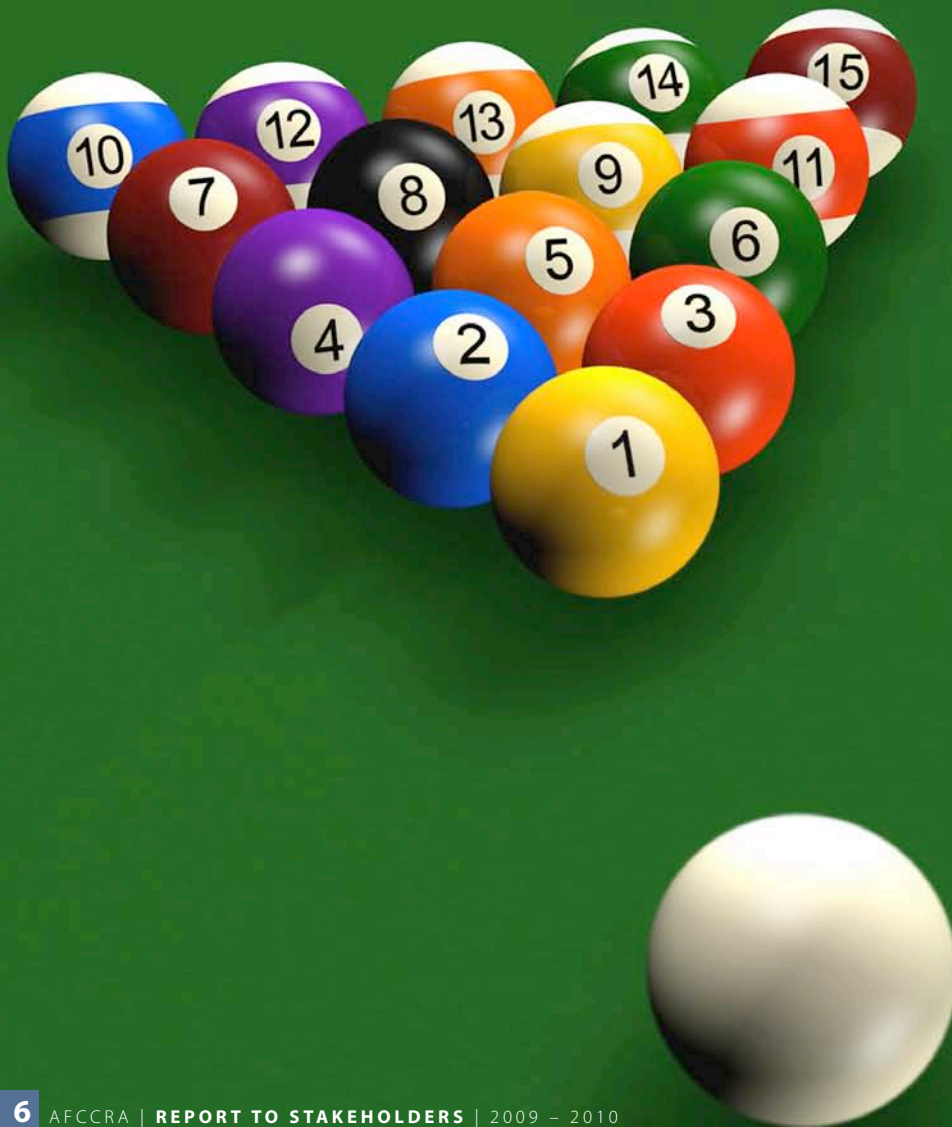
<sup>1</sup> The documents were completed in a previous year, but we had them professionally published during this financial year.

## 2 Strategic plan—achievements

AFCRA's work is guided by a clear strategic plan, developed by AFCRA Council in November 2009.

The two most important strategic areas in this financial year:

- **Building the profession**—We need to continue to work to ensure all financial counsellors are adequately trained and supervised and that our clients receive the highest standards of service. Standards should be the same, regardless of where the financial counsellor is located. We also need to protect the name 'financial counsellor' so that it is synonymous with the model of service delivery our sector provides.





Key initiatives in this area include our work on updating content in the Diploma of Community Services (Financial Counselling) and input to credit reforms that may see the words “financial counselling” and “financial counsellor” restricted.<sup>2</sup>

- **Increasing access to financial counselling**—too few Australians are able to access a financial counsellor. This means some Australians never get the assistance they need and others end up in the clutches of unscrupulous providers. Increasing access to financial counselling is also related to adequate funding for the sector. Key initiatives in this area include the single phone number (see next) and our current consultations with industry about how they can support the sector.

## **AFCCRA’s most important achievements in 2009-10 include:**

- **Supporting and coordinating the sector**—information flow between the states and between financial counsellors and government and industry is strong.
- **1800 007 007**—thanks to support from FaHCSIA, there is now one phone number to contact a phone financial counselling service in Australia. The number is a ‘switch through’ facility so that depending on a person’s location when they call, they are switched through to their local state service. For example, if the caller happens to be in NSW, the call will go to the NSW Credit and Debt hotline, but if the caller is in Queensland, the call will go to Financial First Aid (run by Lifeline).
- **Hardship Roundtable**—In June 2010, AFCCRA convened a Hardship Roundtable between industry, regulators, financial counsellors and other consumer advocates.<sup>3</sup> The impetus for the Roundtable was to discuss ways that this group of stakeholders could work together to improve responses to customers in financial hardship. The outcomes of the Roundtable were very positive with agreement to continue discussion in two areas. These were: the development of a common Statement of Financial Position and Third Party Authority to be used across industry and the development of more consistent responses to customers in defined categories of hardship. We also expect the Roundtable will provide a forum in the future to discuss other issues.

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<sup>2</sup> This would be way of restricting the use of the term “financial counsellor” only to those who provided services that were consistent with the definitions set out in the licensing relief under the *Corporations Act and the National Consumer Credit Protection Act 2009*.

<sup>3</sup> Those attending including representatives of: ANZ, Commonwealth Bank, NAB, Westpac, GE Money, Citibank, Abacus, ABA, FOS, ITSA and ASIC. Financial counsellors attending included AFCCRA Council members (one from each state/territory), together with the Presidents from every state financial counselling organisation and two representatives of consumer legal services.

## 3 Projects

The list below outlines the various projects underway.

### **Addressing conflict of interest issues/funding for the sector**

There are a number of external developments that have the potential to impact on the viability and sustainability of the Australian model of financial counselling. These include increasing industry funding for direct casework and strong interest from many stakeholders to introduce a model for alleviating financial stress, along the lines in place in the UK—the Consumer Credit Counselling Service.

The strength of the Australian model of financial counselling is that it is free, confidential and delivered without conflict of interest. These recent developments may impact on these parameters, particularly in relation to actual and perceived conflicts.

It is AFCCRA Council's view that the financial counselling sector needs to engage constructively in discussions with industry, government and our colleagues about how best to respond—how to shape our future. We can see that there are both clear risks, but also opportunities, including expanding the reach of financial counselling so that more people can access it.

For this reason, AFCCRA initiated this strategic project to explore whether there are potential models that retain the fundamental tenets of free, confidential and independent financial counselling, but at the same time, meet the needs of industry and government.

We are very fortunate that Dick Viney is undertaking the project for us (on a pro bono basis). Dick is well respected by industry, government and the community sector, with significant expertise in credit law. For example, Dick undertook the seminal review of the Banking Code of Practice in 2001. Dick will be consulting with relevant stakeholders and our sector about potential models for managing these conflicts.

After these initial consultations are finished, we will seek meetings with both ASIC and FaHCSIA to gain their input and then report back to the sector.

## Child Support Agency

Our partnership with the Child Support Agency has been fruitful. It began with the pilot of a hotline for financial counsellors to contact the CSA. This was a success from the beginning and rolled out across Australia a few months later. There is currently a small working party of financial counsellors and CSA staff developing training materials for the CSA. CSA in turn, presented at the AFCCRA conference. There are a number of resources that have been produced in consultation with AFCCRA including website information for the public, intranet videos and written information for CSA staff.

## Jan Pentland Foundation

Jan Pentland, a former Chair of AFCCRA, died in tragic circumstances in August 2009. In the days following Jan's death a number of people suggested there be some kind of memorial to honour her memory. For this reason, some of Jan's colleagues set up the Jan Pentland Foundation.<sup>1</sup> AFCCRA provides administrative support to the Foundation.

The Foundation offers a scholarship to a person to undertake study to become a financial counsellor. The first scholarships were announced at the Jan Pentland Dinner held in Melbourne in June 2010 (coinciding with the AFCCRA conference). The Reverend Tim Costello was the guest speaker.

The inaugural scholarship winners were Mwajemi Hussein, an African refugee who will be able to help her own community once she gains a financial counselling qualification and Cheryl Buttigieg, who is a financial counsellor but had not been able to undertake the Diploma.

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<sup>1</sup> The trustees are: Carolyn Bond, Co-CEO, Consumer Action Law Centre, David Morawetz, Clinical and Counselling Psychologist and Jan's partner, Colin Neave, Chief Ombudsman, Financial Ombudsman Service, Delia Rickard, Senior Executive Leader for Financial Literacy, Consumers and Retail Investors, Australian Securities and Investments Commission, David Tennant, CEO Familycare.

The intention of the trustees is to retain the corpus of the Foundation in perpetuity, with the scholarship(s) awarded each year from the interest earned.

The Jan Pentland Prize was also awarded at the dinner. The recipient was Jillian Fletcher from Lifeline Queensland. Jillian's contribution to the sector was, as the Judges put it, "simply outstanding". Jillian was the major driver for the successful funding of financial counselling by the Queensland Government in 2009.

## Diploma

FaHCSIA provided AFCCRA with funding to enable us to improve the delivery of the Diploma of Community Services (Financial Counselling). Stage 1 is the 'technical review', primarily to update the legal framework topic in the Diploma to take into account the new National Credit Code and other new laws, for example, the Australian Consumer Law.

The second stage, planned for later in 2010, is a more 'strategic' review. It will look at how the Diploma is working in practice and include feedback from Registered Training Organisations and the states. This stage will include a face to face workshop. Recommendations from this workshop will be relevant for both FaHCSIA and AFCCRA.

## Wages Project

We are documenting wage levels in the sector to feed into the national wage campaign being conducted by the Australian Services Union. There are differences between funders and between and within states. This work will be important as it will provide some much needed hard evidence about current employment practices.

## Funding Project

We are finalising a piece of work that describes funding levels in the sector on a state by state basis. This project will give a clear snapshot of what is happening around Australia.

## Agency Standards

After consultation, AFCCRA will be releasing a policy document on agency practice standards. The document will provide guidance to employing agencies about what they need to do to make sure that financial counsellors can do their jobs effectively—for example, what does adequate supervision mean or adequate training and what are the resources that a financial counsellor needs in the workplace.



### Campaigns—Debt Enforcement

Financial counsellors rightly complain about draconian debt enforcement laws and there are some quite different approaches, depending on the state concerned.

This project compares debt enforcement processes across Australia. The aim is to highlight the problems and describe the elements of a fairer approach. This will then be the template for potentially a much bigger campaign aimed at changing these laws.





## Campaigns—Centrepay

Centrepay is a free bill paying service for people receiving Centrelink benefits. It is used by many people to pay regular bills such as electricity or rent, with payments being deducted each fortnight. Welfare and consumer groups strongly support the principle underpinning Centrepay. However, there are concerns about the way in which Centrepay is administered. These include that some companies that are part of the Centrepay system should not have been granted access (for example, the Aboriginal Community Benefit Fund) and that once part of the system, there does not appear to be a mechanism to remove them. On the other hand, there are also organisations that should offer Centrepay options, but do not.

We have commissioned the Centre for Credit, Consumer and Commercial Law at QUT to undertake a legal research project focusing on these issues. The research will assess the administrative and contractual law principles underpinning the system and make recommendations about ways to improve transparency and accountability.

## Campaigns—‘Pay to Pay’

Together with the peak body for consumers in the telco space—the Australian Consumer Communications Action Network (ACCAN) and CHOICE —AFCCRA was involved in a joint campaign tagged “Pay to Pay”. This campaign targets the increasing trend by industry to charge consumers to pay their bills. These costs make a difference for low income consumers. The campaign was launched just before Christmas 2009 and garnered significant media coverage.

## Campaigns—Bankruptcy, Debt Agreements

AFCCRA, together with a number of other consumer organisations, was heavily involved in consultations and lobbying around proposed changes to the Bankruptcy Act. There were two contentious changes in the draft bill released in August 2009: to increase the threshold for a creditor’s petition from \$2,000 to \$10,000 and to increase the stay period for a Declaration of Intent from seven days to 28 days. AFCCRA strongly supported both proposed changes.

We made a comprehensive submission to the Senate Inquiry into the legislation and also appeared before the Committee.

The eventual outcome, passed by the Government in June 2010, were compromise positions. The creditor’s threshold was increased to \$5,000 and the stay period to 21 days.

The next round of bankruptcy-related legislative reform is in relation to Part IX of the Act and debt agreement administrators. The Attorney-General’s Department will be releasing a discussion paper in August/September 2010. AFCCRA has been involved in discussions and meetings concerning this already.

## Campaigns—Keep the Cap

AFCCRA is part of a coalition of consumer organisations advocating for the extension of the interest cap presently in place in Queensland, New South Wales and the ACT to the new

national credit laws. This cap is 48%. This issue will be considered during Phase 2 of the reform of credit legislation. The “Keep the Cap” campaign was launched at the AFCCRA conference.

## Campaigns—Cost of Ringing 1800 and 13 numbers from a Mobile Phone

More and more Australians rely solely on mobile phones for their telephone service. Financial counsellors also note that more of their clients are using pre-paid services, as it assists consumers in managing their budgets. However, this means that toll free numbers—1300, 1800—are actually not free. There are stories of consumers being left in long telephone queues waiting to get through to organisations such as the Australian Taxation Office, bank hardship teams and dispute resolution bodies and/or not being offered the courtesy of the service calling them back on their mobile.

This is clearly an access issue, applying broadly across industry and also in the community sector which also operates telephone hot lines. The Australian Consumer Communications Action Network, AFCCRA and ACOSS, will be lodging a “super complaint” with the regulator, the Australian Communications and Media Authority, calling on them to investigate. We are calling for:

- Regulatory Reform: The Numbering Plan could expand its definition of freephone and local rate service to include mobile telecommunication services.
- Technological Reform: A new number range could be created exclusively for calls from mobiles to essential and important services which use 1800 and 13 numbers.
- Industry-led Reform: Telco companies could change their billing processes so that calls from mobiles to essential and important organisations using 1800 and 13 numbers are charged at the same rate as calls made to those numbers from landlines.

## Policy—Credit

AFCCRA continues to be involved in the myriad issues surrounding credit regulation.

- We were involved in consultations, and provided a submission on, the paper prepared by Gordon Renouf for ASIC that documents likely demand for community legal services under the new credit regime. The paper recommends an integrated model that has consumer credit lawyers working hand in hand with financial counsellors.
- AFCCRA was involved in a coalition of organisations auspiced by National Legal Aid discussing responses to national credit regulation for example, coordinating community education material, funding for the sector and so on.
- Phase 2 of the reforms to credit regulation —Phase 1 of the credit reform process involved replicating the Uniform Consumer Credit Code at national level, together with a number of enhancements including licensing and mandatory EDR. Phase 2 tackles some of the more far reaching and contentious issues. Consultation on these significant reforms will take place later in 2010. AFCCRA is well placed to provide input on areas such as improving hardship provisions, regulation of credit cards, reverse mortgages and so on.

## Policy—Income Management

Financial counsellors are at the coal face when it comes to dealing with clients whose income is quarantined. We provided a submission about the proposed policy to the Senate Inquiry earlier in the year. AFCCRA does not support mandatory income management, although recognises that a voluntary system is useful for some individuals.

## Policy—Credit Reporting

The Government released its response to the recommendations of the Australian Law Reform Commission's report into changes to the privacy laws. The Government have accepted the recommendation to move to positive credit reporting. AFCCRA participated in a phone link about the specific detail of information to be included in credit reports, met with Joe Ludwig, Special Minister for State and supported other consumer organisations in their submissions on this issue. We expect to have input to the proposed industry Code of Practice that will flesh out the practical detail of the new regime.

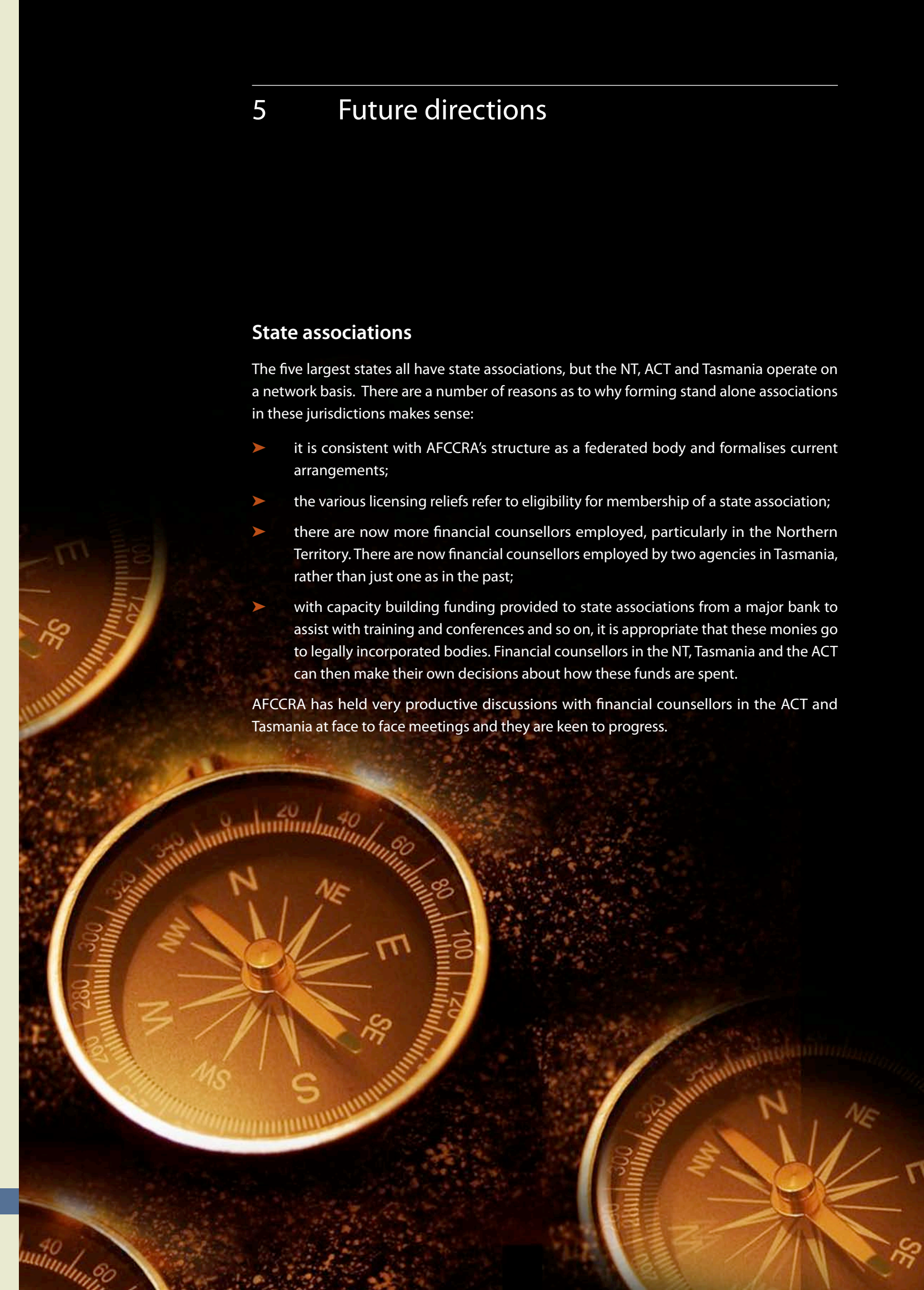
## 5 Future directions

### State associations

The five largest states all have state associations, but the NT, ACT and Tasmania operate on a network basis. There are a number of reasons as to why forming stand alone associations in these jurisdictions makes sense:

- it is consistent with AFCCRA's structure as a federated body and formalises current arrangements;
- the various licensing reliefs refer to eligibility for membership of a state association;
- there are now more financial counsellors employed, particularly in the Northern Territory. There are now financial counsellors employed by two agencies in Tasmania, rather than just one as in the past;
- with capacity building funding provided to state associations from a major bank to assist with training and conferences and so on, it is appropriate that these monies go to legally incorporated bodies. Financial counsellors in the NT, Tasmania and the ACT can then make their own decisions about how these funds are spent.

AFCCRA has held very productive discussions with financial counsellors in the ACT and Tasmania at face to face meetings and they are keen to progress.



## Money Management Workers, Indigenous Financial Counsellors

We are keen to continue to support these workers and in particular encourage them to join the relevant state/territory financial counselling body. By doing this, we can help facilitate access to a professional network, increase access to resources and training and give these workers a voice in national debates.

We have also had ongoing discussions with FaHCSIA (money management area) in relation to career pathways for money management workers and support for them more generally.

## Building the Profession - Membership and Accreditation Criteria

AFCCRA Council will facilitate a conversation with the states about moving to more consistent membership and accreditation criteria in each jurisdiction. This is absolutely vital if we are to be a 'national' profession. There is a willingness amongst a number of the state presidents to do this. If the timing suits, we will hold a workshop in March 2011 to progress this discussion.

## Funding

Funding is a perennial issue in the sector. We will put together a "business case" or similar document setting out funding needs, particularly in relation to services that have funding that expires in June 2011.

## Industry levy

We are keen to explore the viability and mechanisms of an industry levy. Similar conversations are already occurring the United Kingdom, with an industry levy used to fund various consumer and regulatory functions. We need this piece of work so that we can have an informed and constructive discussion with stakeholders about this topic.

## Resources Website

In the next 12 months, we will develop a central website that will include resources for financial counsellors and consumer lawyers that only they can access. This will have documents such as downloadable versions of the Credit Law Toolkit, template letters, checklists and so on.

AFCCRA's website also has potential to be far more useful for consumers, including providing self help tools and more accessible information, such as video clips.

## Updating the Licensing Relief

The "ASIC Relief" as it is termed in the sector exempts financial counsellors from holding an Australian Financial Services Licence under the *Corporations Act 2001*. This relief from licensing was granted in 2003. There is now a similar relief from holding a credit licence, under the *National Consumer Credit Protection Act 2009*.



ASIC is responsible for overseeing both sets of relief and is considering updating them to reflect current standards in the sector. We are very supportive of this approach. We will be undertaking consultations with the sector about the content of the relief.

## Professional Development

There is an opportunity to do a lot more in the professional development space, by offering online quizzes and tools to financial counsellors, for example, about credit law. This will be particularly helpful for rural and remote counsellors. The first online quiz will be trialled by the end of the year and if successful, we will seek funding to develop a complete suite.

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# Appendix

## SELECTED ACTIVITY REPORT

### Working with Stakeholders

- AFCCRA is a member of the Community Response Taskforce.
- AFCCRA is a signatory to the National Compact.
- AFCCRA is represented on two community sector bodies: the Indigenous Financial Services Network and the advisory committee for the Brotherhood of St Laurence project for their financial health worker.
- We work extremely closely with a number of other consumer and community organisations in our policy and campaigns work. These organisations include: the Australian Consumer Communications Action Network; Consumer Action Law Centre, Consumer Credit Legal Centre, CARE Financial Counselling Service and the Brotherhood of St Laurence.
- AFCCRA is represented on a number of consultative bodies for government, industry and regulators. These include:
  - ASIC—Consumer Advisory Panel
  - ACCC—Consumer Consultative Committee
  - Attorney-General—Bankruptcy Reform Consultative Forum
  - Financial Literacy Board (although the appointment is in a personal capacity)
  - Australian Bankers Association—Community and Consumer Consultative Forum
  - Insurance Council of Australia—Consumer Reference Group
  - ATO—Personal Tax Advisory Group
- **ITSA**—AFCCRA met with ITSA three times during the reporting period, including one face to face meeting between the ITSA CEO, senior staff and AFCCRA Council. Topics discussed included general insolvency activity and financial stress, policy and practice issues. We also organised a number of other consultation meetings—on the short statement of affairs and associated changes, as well as disseminated information from ITSA. ITSA will eventually introduce a hotline for financial counsellors and have spoken to the Child Support Agency about their experience.
- **FaHCSIA**—AFCCRA's Chair and Executive Director met with FaHCSIA staff on a number of occasions.

- **ASIC**—AFCCRA's Chair and Executive Director and other Council members met with ASIC staff on a number of occasions. Topics discussed included the industry funding issue, the licensing relief, training on the national credit laws.
- **Other Regulators**—Meeting with the Victorian Office of Gaming and Racing, Chair of the NSW Financial Counselling Foundation

## Submissions

- November 09—Senate Inquiry into the *Bankruptcy Law Amendment Bill 2009*
- November 09—Feedback to ASIC on their proposed booklet on consumer credit
- February 10—Submission on trustee remuneration
- March 10—Income management to Senate Inquiry
- AFCCRA also appeared before the Senate Inquiry into the *Bankruptcy Law Amendment Bill 2009* in Sydney.

## Media

- December 09—Interview with ABC Townsville re Child Support Agency hotline
- February
  - Interview with CHOICE for their online site on the 'pay to pay' campaign
  - Opinion Piece in the Courier Mail on high personal debt—31/12/09
  - Opinion Piece in Adelaide Advertiser on the 'pay to pay' campaign (together with Allan Asher)
  - AFCCRA quoted in opinion piece in Courier Mail on costs to interact with companies
- March
  - Income management—joint press release with ACOSS on 25/2, picked up comments from AFCCRA Chair by AAP
- April - SMH article "Back Up Plan Needed"—17th March (Carmel Franklin, Kat Lane also quoted)
- May - AFCCRA mentioned in article by Paul Clitheroe
- June
  - Media release re use of the word Ombudsman
  - Interviewed by the Child Support Agency for intranet footage about what financial counsellors do
  - Media release re new bankruptcy laws
  - Media release re income management

## Other Publications

- Fact Sheet 1—How to Become a Financial Counsellor
- Fact Sheet 2—Do I Need a Licence to be a Financial Counsellor
- “The Complementary Roles of Emergency Relief Workers, Financial Counsellors and Consumer Lawyers”

## Conduit for Information

- AFCCRA provides a central communication point between government, industry and the sector, so that information flows more efficiently and effectively. In the past, information distribution in the sector was uncoordinated and ad hoc. Sadly it meant that some financial counsellors did not get information that they needed to do their jobs adequately.
- The small sample set out below is an indicative guide of the range:
  - Information about the increase in the jurisdiction of the Telecommunications Ombudsman Service
  - Distribution of the Credit Law Toolkit around Australia
  - Information about changes to bankruptcy legislation and other ITSA process changes
  - Funding of services (announcements by the Minister)
  - Relevant media articles
  - Liaison with creditors—feedback from them
  - Financial counselling resources eg contact details for hardship teams, small business support line
- On average, we estimate there are at least one or two pieces of relevant information distributed to the sector each week.
- AFCCRA also writes an update for Sharkwatch, the quarterly journal for the Commonwealth Financial Counselling Program as well as other publications from time to time (eg ITSA Personal Insolvency Regulator, enewsletter for the Consumers’ Federation of Australia)

## Feedback to Industry and Government

- AFCCRA provided comments on a number of draft publications for other stakeholders. Examples include:
  - Financial literacy booklet developed by the Australian Bankers Association
  - Consumer education materials developed by the Australian Securities and Investments Commission

## Support of the State and Territory Financial Counselling Bodies

- Arranged sponsorship to enable State Association Presidents to attend the AFCCRA conference in June 2010.
- Organised two phone links for State Presidents to discuss national issues. State Presidents also met with AFCCRA Council for a face to face meeting during the AFCCRA Conference.
- The Executive Director attended and spoke at the conferences for the state associations in Queensland, New South Wales, Western Australia and South Australia.
- AFCCRA is in the process of assisting financial counsellors in Tasmania and the ACT to set up their own state associations. Discussions are also likely to occur with financial counsellors in the NT very soon.
- Assisted the South Australian Financial Counsellors' Association to put together a funding submission to their state government during that state's election campaign.
- Visited South Australia to speak at a monthly meeting and in particular clarify issues about funding for a state consumer credit legal centre.
- AFCCRA put together a proposal to ANZ for funding to support the capacity of the sector. This was successful and ANZ have agreed to provide \$75,000 per annum over three years. Each state and the NT will receive \$10,000 with Tasmania and the ACT receiving \$5,000. These funds will be used by the states/territories to fund training and conference, websites and so on. AFCCRA thanks ANZ for this support. (AFCCRA has an industry funding policy and these funds are provided consistent with this policy.)

## Presentations

September 09	Conference—South Australian Financial Counsellors Association
October 09	Conference—Financial Counsellors' Association of WA
December 09	With Minister Bowen, launch of hotline for financial counsellors with Child Support Agency
March 10	National Consumer Congress—organised by Choice (facilitated plenary session, part of a panel session)
	Conference - Financial Counsellors Association of Queensland
	ITSA—presentation to debt agreement administrators
May 10	Clayton Utz seminar on the national credit laws
June 10	Panel session at the ABA Financial Literacy Conference
	Speech at AFCCRA Conference





Australian Financial  
Counselling & Credit  
Reform Association

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Ground Floor

River Tower

20 Pidgeon Close

West End Qld 4101

Phone 07 3004 6900

[www.afccra.org](http://www.afccra.org)