

# **SUGAR INDUSTRY REFORM PACKAGE WORKSHOP**

Brisbane, 23 and 24 August 2004

Jan Pentland, Chairperson AFCCRA

## **WHAT IS FINANCIAL COUNSELLING?**

- Relatively new profession
- Approximately 500 financial counsellors in Australia
- Many part-time or volunteers
- Historically under funded
- Diverse history within states and territories
- Philosophical differences within and between states and territories but solid agreement on fundamental principles
- Primarily casework at the grass roots, but also community education, community development, social policy and law reform, social action
- Unique service delivery model – world's best practice
- Unable to meet demand for service
- Key in development of other services, eg Consumer Credit Legal Services
- Part of broader consumer movement

## **AFCCRA**

Australian Financial Counselling and Credit Reform Association

- Peak body for financial counsellors in Australia
- Federation of state and territory financial counselling organisations
- One member organisation from each state and territory – nominates a representative to AFCCRA Council
- Meets bi-monthly by telephone link up
- Aims to meet annually in person

## **OBJECTIVES of the ASSOCIATION**

- To provide a national voice for independent financial counsellors, consumer credit advocates and credit reformers;
- To enhance communication between financial counsellors, consumer credit advocates and credit reformers throughout Australia;
- To develop proposals for and to promote, solely from the perspective of the consumer borrowers and consumer debtors, fair credit and debt related practices, laws and policies;
- To promote the development of services for consumer borrowers and consumer debtors nationally which:
  - (i) are adequately funded
  - (ii) are independent of the finance industry
  - (iii) operate solely from a pro-consumer borrower and pro-debtor perspective; and
  - (iv) provide their services free of any fee for service

## **AFCCRA COUNCIL (August 2004)**

**Chairperson:** Jan Pentland (Victoria)  
**Vice-chair:** Lola Mashado (Queensland)  
**Secretary:** Rosemary Warren (South Australia)  
**Treasurer:** Phil Powell (Tasmania)  
**Council members:** David Tennant (ACT)  
Tony Devlin (NSW)  
Joanne Lowth (Western Australia)  
Tricia Ross (Northern Territory)

## **PRIORITY POLICY AREAS (August 2004)**

- **Bankruptcy reform – AFCCRA represents consumer bankrupts on the Attorney General’s Bankruptcy Reform Consultative Forum**
- **Telecommunications – AFCCRA has representatives on the Telstra Consumer Consultative Council, the Optus Consumer Liaison Forum and the Consumers’ Telecommunications Network.**

## **COMMUNICATION**

- **AFCCRA publishes the ‘AFCCRA News’ twice yearly**
- **AFCCRA council members are conduits of information to and from the state and territory organisations**
- **AFCCRA is represented on the ACCC Consumer Consultative Committee and the ASIC Consumer Advisory Panel and several other state/territory forums**

## **DEVELOPMENT of the PROFESSION**

- **Maintains overview of the financial counselling sector – changing landscape**
- **Maintains contact with national stakeholders – FaCS, state and territory organisations, key organisations/people**
- **Lobbies at the national level for adequate funding**
- **Networks with the broader consumer movement**
- **Involved in the development of the national competency standards for financial counselling – Diploma of Community Services (Financial Counselling)**

## **SUGAR INDUSTRY REFORM PACKAGE**

**AFCCRA has been funded by the Commonwealth Department of Family and Childrens Services (FaCS) to assist with the effective implementation of the Sugar Industry Reform Package (SIRP).**

**Under SIRP, additional funding of \$2.5 million over 4 years will be provided to the Commonwealth Financial Counselling Program to assist individuals, families and communities affected by reform of the sugar growing industry.**

**AFCCRA's involvement in SIRP will:**

- **Provide expert advice in relation to delivery of effective financial counselling services under SIRP;**
- **Participate in the planning of the Brisbane SIRP workshop;**
- **Attend the 2 day Brisbane SIRP workshop including co-facilitation;**
- **Participate in planning future training for the financial counselling sector in relation to the effective delivery of SIRP;**
- **Participate in the implementation of SIRP by being a conduit of information between stakeholders, ie FaCS, resource providers, workers, agencies;**
- **Participate in teleconferences with SIRP stakeholders to provide information/casework support and identify systemic issues;**
- **Advocace on systemic issues in appropriate forums such as ASIC, ACCC, ADR schemes, etc;**
- **Undertake a national communication strategy including establishment of the AFCCRA website and its use as a conduit for SIRP information;**
- **Identify and participate in community development/capacity building initiatives for the financial counselling sector.**

**AFCCRA's and the financial counselling sector's involvement in SIRP provides another opportunity to showcase the value of the profession while we assist individuals, families and communities adversely affected by economic reform.**

**We welcome the opportunity!**