



**Australian Financial Counselling & Credit Reform Association Incorporated**

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**Chairperson: Jan Pentland**

**Secretary: Joanne Lowth**

### **INDUSTRY FUNDING POLICY, February 2005**

**Purpose:**

To specify the ways in which AFCCRA may work with industry and the circumstances in which AFCCRA would accept financial support from industry.

**Policy:**

AFCCRA values the capacity for independent thought and will act to preserve its independence in representing consumer interests in all of its dealings with industry and government.

AFCCRA recognises that at times in our work of advocating for the rights of vulnerable consumers, we share common interests with industry. AFCCRA will work cooperatively with industry where mutual benefits exist.

Where funds or other resources are offered by industry, AFCCRA will only accept these funds within guidelines designed to protect and ensure our independence as consumer advocates.

**Procedure:**

Policies and procedures will be developed which govern these arrangements including:

- Joint projects with industry where an industry group wishes to actively participate and where AFCCRA's council agrees there is potential consumer benefit in that participation
- Sponsorships whereby the industry group has no involvement other than provision of resources

### **JOINT PROJECTS WITH INDUSTRY**

**Purpose:**

To specify the parameters within which AFCCRA will enter into joint projects with industry in order to protect our independence

**Policy:**

AFCCRA will enter into joint projects with industry, (i.e. where an industry group wishes to actively participate) where common interests exist and where AFCCRA's participation will not compromise our independence as consumer advocates.

The industry partner will not attempt to dissuade AFCCRA from any action, negotiation or public comment or offer any inducement to AFCCRA to do or say anything whatsoever.

**Procedures:**

Clear written agreements will be developed before the formal commencement of a joint project with industry specifying:

- Resources which will be committed by all parties
- Level of public acknowledgement of the participation, contribution of all parties and the differences in roles, particularly AFCCRA's responsibilities to its members and the consumers they represent
- Ownership of any materials produced within the project and appropriate limitations or prohibitions on the commercialisation of materials intended to benefit consumers

**CORPORATE SPONSORSHIP****Purpose:**

To specify the circumstances under which AFCCRA would accept sponsorship from private enterprise, i.e. where the industry group has no involvement other than provide resources.

**Policy:**

AFCCRA will accept sponsorship from industry in a manner that preserves the integrity and philosophy of financial counselling and consumer advocacy.

The industry sponsor will not attempt to dissuade AFCCRA from any action, negotiation or public comment or offer any inducement to AFCCRA to do or say anything whatsoever.

**Procedure:**

AFCCRA will decide what activities are carried out using the sponsorship resources. AFCCRA will agree to publicly acknowledge the sponsorship and provide a report on the use of the sponsorship.

All sponsorship arrangements will be subject to a written agreement which specify:

- The activity which will be supported by the sponsorship
- The form of public acknowledgement that AFCCRA will provide
- A clear statement that AFCCRA is an independent consumer advocacy organisation
- The content of any program or publication produced under the sponsorship arrangement, whether they be written, audio/visual or electronic remains the property of AFCCRA; as such, AFCCRA retains full editorial control over all contents and presentation
- AFCCRA will not be asked to, nor will it offer to endorse specific products or the general business activities of sponsors