



Strategic Plan - 2014 to 2017

## Who we are

Consumer Action Law Centre is an independent, not-for profit consumer organisation based in Melbourne. We work to advance fairness in consumer markets, particularly for disadvantaged and vulnerable consumers, through financial counselling, legal advice and representation, and policy work and campaigns. Delivering assistance services to Victorian consumers, we have a national reach through our deep expertise in consumer law and policy and direct knowledge of the consumer experience of modern markets.

## Our vision:

### Just outcomes, for and with consumers

We work with others to advance fairness in the marketplace, particularly for vulnerable and disadvantaged consumers.

## Our organisational goals

To protect consumers from exploitative and unfair business models and practices.

*We will challenge business models and practices that disadvantage consumers, while promoting good practices that benefit them.*

To ensure consumers, including vulnerable and disadvantaged consumers, benefit from fair and effective competition, particularly in relation to essential services.

*We will promote fair competition in consumer markets so that empowered consumers can engage and make choices that benefit them with confidence.*

To be a national voice for consumers.

*We will provide trustworthy advice to influence governments, regulators, dispute forums, industry and the community sector in pursuit of fair and just outcomes for Australian consumers.*

To provide expert and effective financial counselling, legal advice, representation and litigation, particularly targeted towards those that are vulnerable and disadvantaged.

*We will deliver high quality services that are responsive to emerging needs and tailored to clients' capacities.*

## Our strengths will guide the implementation of this strategic plan

We are:

- **Expert:** we provide high-quality, professional, specialist services
- **Agile:** we quickly identify emerging needs and are responsive to changes in the external environment
- **Integrated:** our individual advice and casework informs policy and campaign priorities, and delivers impact for consumers
- **Collaborative:** we openly work with and support others to achieve shared goals
- **Progressive:** we believe that social justice and equity matter, and seek social change in pursuit of these principles
- **Bold:** we see opportunities and take calculated risks that further our social mission



## Setting the context

Consumer Action Law Centre was established in 2006 to advance fairness in consumer markets and is today an influential consumer organisation, within Victoria and nationally. We have an established reputation and our views are regularly sought by governments, regulators, the media and industry. Our advocacy is embedded within our service delivery—consumer legal advice and representation for the benefit of Victorian consumers, and telephone financial counselling to help Victorians deal with money and debt.

This strategic plan for 2014 to 2017 builds on and reinforces Consumer Action's existing focus and sets out an agenda to increase our impact and deliver just outcomes for consumers in the current economic, social and political environment.

The next three years set us challenges as well as opportunities. The current trend is towards deregulation, meaning we need to continue to develop robust evidence of the benefits of consumer protections in the marketplace. Governments and funders have reasonable expectations that funding is applied effectively and efficiently, and we will need to demonstrate that systemic advocacy is efficient and valued. The current Federal Government has initiated some significant inquiries—the Productivity Commission Inquiry into Access to Justice, the Financial System Inquiry and the Competition Policy Inquiry may transform the landscape for consumers in the years to come. A scheduled review of the Australian Consumer Law is set to begin in 2016.

These inquiries, and Australia's future, will benefit from strong consumer engagement. Over recent years, Consumer Action has led consumer policy thinking in Victoria and nationally and engaged meaningfully with governments and regulators

on the functioning of efficient, effective and fair markets. We have a strong focus on presenting compelling evidence informed by our consumer advice and casework, as well as our analysis drawing on psychology and behavioural economics, to inform a better understanding on the non-rational behaviour of consumers, and the challenges this makes to mainstream economic thinking and policy development. Consumer Action believes that for consumers and the economy to benefit from fair and effective competition, consumer choices must be simple and easy to make, so consumers can trust that they'll be making choices that are in their own interests.

It is the more vulnerable with scarce resources that bear the burden of complex choices and exploitative businesses—we know that an 'error of judgment' in the modern marketplace can have far-reaching consequences for financial and general wellbeing of people living on the edge. Our vision, "Just outcomes, for and with consumers" remains, and is enhanced by a promise to champion fairness in consumer markets, particularly for vulnerable and disadvantaged consumers. For the first time, the Consumer Action strategic plan includes "organisational goals" which provide a clear focus for what work we take on—this recognises that to have impact, we need to be judicious in our areas of work.

The following pages set out our strategic plan and what it means for Consumer Action. This plan balances our ambitions with the achievable, and sets a clear course for Consumer Action now and in future years.

**Barbara Romeril** – Board Chair

**Gerard Brody** – Chief Executive Officer



# Our strategic priorities for the planning period

## 1. Deliver excellent services, built on reflective practice

Consumer Action, through its financial counselling and legal assistance services, speaks to thousands of Victorian consumers each year seeking advice about their consumer legal or debt issues.

Recognising the significant unmet need for assistance, Consumer Action will:

- tailor services to meet client needs and abilities and empower clients to advocate for themselves where appropriate
- work closely with other services, particularly community-based financial counselling, community legal services and pro-bono support, to strengthen the sector and expand reach
- explore relationships with other community support agencies, to provide more well-resourced, quality and holistic services to the most vulnerable
- catalyse new approaches to meeting unmet need and 'hard-to-reach' communities
- regularly evaluate our services to verify impact and improve service delivery

## 2. Use client experiences to achieve broader outcomes

Consumer Action advice and casework services have a "broader change focus". We give voice to client experiences to advocate for improvement to the laws, policies and practices that affect consumers' lives. We will:

- enhance integration and cross-pollination among our legal practice, financial counselling practice, and policy and campaign teams
- pursue litigation where to do so helps advance policy priorities or broader consumer outcomes
- collate and make use of the data collected about issues of consumer complaint and detriment
- prepare submissions and reports that further the consumer interest, informed by our advice and casework knowledge
- ensure consumers' lived experiences are an essential part of public policy debates

## 3. Be a centre for excellence in consumer advocacy, law and policy

Consumer Action provides national leadership and innovation in the development of consumer law and policy. Based on the actual experience of consumers that contact us as well as our expert analysis, we will:

- present compelling evidence from original research that aligns with our policy and campaign priorities
- identify and expose new or emerging risks of consumer detriment early, particularly those that affect vulnerable or marginalised communities
- champion new thinking in consumer advocacy, law and policy
- propose or test new policy, program or practice solutions that enhance consumer outcomes
- drive public debate and be a leading voice on key consumer issues



#### 4. Be a bold and smart advocate

Consumer Action seeks to be an influencing organisation, amplifying voices not often heard in public debates, and have impact on the views and priorities of others. We will:

- explain our policy priorities and choose the appropriate strategic response to policy issues
- understand the external environment, and engage openly and proactively with key decision-makers
- partner wisely and effectively, with the community sector, academia, industry bodies, regulators, dispute forums and others
- deliver consumer campaigns that inspire interest and support
- be non-partisan in our advocacy at all times

#### 5. Enhance our systems, structures and processes that support our people to do a great job

Consumer Action expects the best from our staff, voluntary and paid. To ensure our staff have the support they need to do an even better job, we will:

- provide staff with opportunities for growth, development and recognition
- provide a flexible working environment where staff feel valued and engaged
- recruit carefully and retain staff, valuing a passion for social justice and expertise in campaigning, poverty law and consumer advocacy
- improve the capacity of our information technology and knowledge management to allow for improved service delivery, greater flexibility and efficiency in the workplace

#### 6. Maintain financial stability

Consumer Action receives core funding support from both Federal and State Governments, through Victoria Legal Aid and Consumer Affairs Victoria. We seek additional funding where to do so further supports our mission or this strategic plan. We will:

- develop and maintain relationships with current and potential funders
- manage our funding agreements effectively and efficiently, and demonstrate where funding achieves social impact and what we have learned as an organisation
- explore diversification of funding sources
- develop strategies to build prudent reserves levels

*We work with others to advance fairness in the marketplace, particularly for vulnerable and disadvantaged consumers.*



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The Consumer Action Law Centre is an  
independent, not-for-profit, campaign  
focused, casework and policy organisation.

[www.consumeraction.org.au](http://www.consumeraction.org.au)