

Our

IMPACT



2019
2020





Our Purpose:

to make life easier for people experiencing vulnerability and disadvantage in Australia

Our Vision:

a just marketplace, where people have power and business plays fair



Consumer Action is located on the land of the Kulin Nations. We acknowledge all Traditional Owners of Country throughout Australia and recognise the continuing connection to lands, waters and communities. We pay our respect to cultures; and to Elders past, present and emerging.

WARNING: Aboriginal and Torres Strait Islander people are advised that this document may contain the names and images of people who have since passed away.

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OUR VALUES & Priorities

Consumer Action's values sit at the core of everything we do.

FAIRNESS

We believe in a fair deal for all.

EXCELLENCE

We use our specialist knowledge and reflective practice to deliver highly professional services and effective campaigns.

RESPECT

We care about and respect our clients, colleagues and partners.

COURAGE

We act boldly and courageously in pursuing our vision.

We use our skills in the law, financial counselling, policy and campaigning to make consumer markets fair. We will do this by:

ASSISTING AND EMPOWERING PEOPLE through financial counselling, legal assistance and representation

We will match services to the abilities and needs of people we help, and regularly evaluate our services to improve outcomes. Our litigation will be high impact and strategic.

Supporting an **EFFECTIVE COMMUNITY SECTOR**

Financial counsellors, community lawyers, social workers and other community workers support the most vulnerable people in Victoria. We will help them help their clients through outreach, training and legal assistance.

SHAPING A FAIRER SYSTEM and more effective consumer markets

We will work independently and with others to ensure markets work for people experiencing disadvantage or vulnerability. We will craft, support and collaborate on powerful stories that inspire systemic change.

ENHANCING THE SYSTEMS, STRUCTURES AND PROCESSES that support our people to do a great job

We will recruit and retain expert staff and committed volunteers. We will support them through specialised training and development, effective technology and a highly integrated work environment.

Our **Impact Framework** articulates the change we want to make for people and society. You can find our **Impact Framework** at: consumeraction.org.au/impactframework

A Word from the CEO and Chair



It is with great pleasure that, on behalf of the board, staff and volunteers at Consumer Action, we present the 2019/20 Impact Report.

While the year has been tumultuous — including severe bushfires hitting Victoria and South-Eastern Australia, as well as, of course, the impact of the COVID-19 pandemic — Consumer Action has continued to provide important services and advocacy for those experiencing vulnerability or disadvantage. Our essential advice services — telephone financial counselling, consumer and worker legal advice — transitioned to all staff working from home and did not skip a beat.

Instead of going to court in person, our lawyers learnt to litigate remotely. This included during our ground-breaking intervention in the Australian Competition Tribunal review of an industry code relating to new energy technology. Despite the five-day hearing being conducted online, Consumer Action was able to effectively represent the consumer interest in this national legal forum alongside national regulators like the ACCC and ASIC, as well as much better resourced private firms and industry bodies.

We have also continued to provide sector training, albeit in online forums, as well as extensive policy work and campaigns. Being nimble is important for effective consumer advocacy; the team was able to shift campaign priorities in response to the crisis by initiating the Keep Connected campaign. This campaign drew support from more than 70 consumer organisations nationally and focused on ensuring Australians remained connected to essential services during the COVID-19 pandemic.

A focus for the Board this year was the effective delivery of our telephone financial counselling, through the National Debt Helpline. A changed funding situation has created some complexities, but our focus on high-quality service delivery and integrating the service within our broader legal and advocacy services ensures the service has a growing impact. It is especially pleasing to see the results of surveys of callers showing consistent marked improvement in their understanding of their rights, debt options and ability to take action. With the economic downturn brought on by COVID-19, we have received additional funding to grow this important service.

In 2019, we conducted our bi-annual staff survey which showed very high levels of staff engagement. We were particularly proud to see that 100% of respondents agreed that Consumer Action is committed to the ongoing training and development of staff, as well as strong results across the areas of involvement, leadership and recognition. Following the staff survey, the Centre produced its first Wellbeing Framework to promote and support the wellbeing of our staff.

This year we welcomed two new directors to the Board. Ciara Sterling, who heads the Thriving Communities Partnership, brings expertise in issues around hardship and vulnerability from a corporate, regulatory and community perspective. Sarah Leslie, an economist with the State Governments, brings to the Board deep experience in economics, regulation and public policy. Thank you to Ciara and Sarah, and to all board directors who provide important governance and stewardship to Consumer Action.

- *Gerard Brody, CEO and
Victoria Marles, Chair*

Bushfire & COVID-19: Keeping fairness on track in a tumultuous year

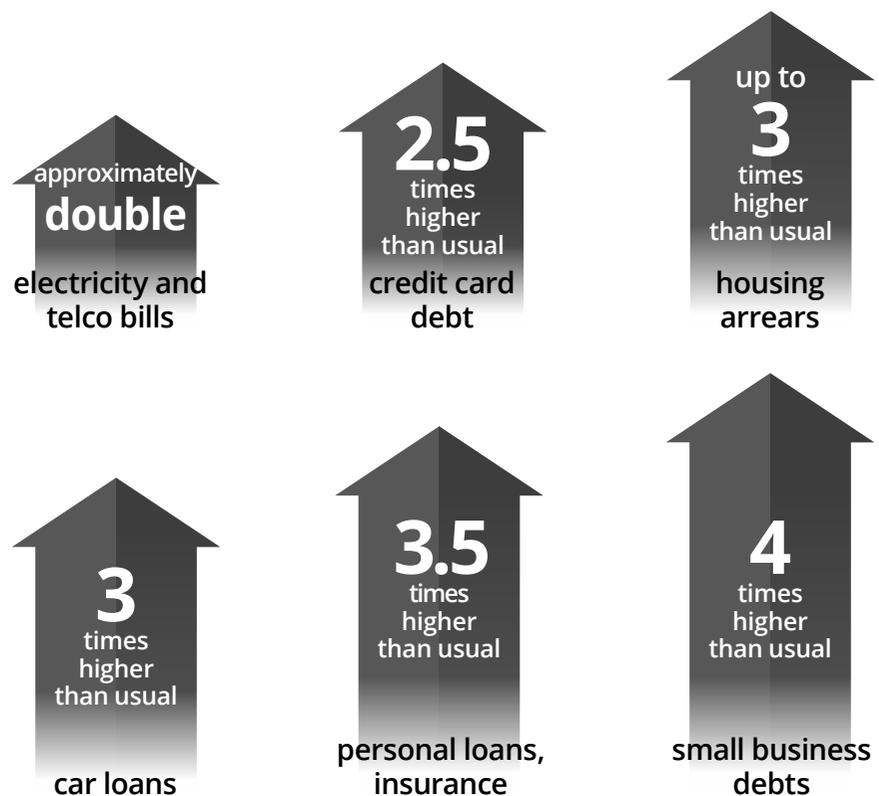
A horror start to 2020

Our legal and financial counselling services helped 30 people who were bushfire-affected during the horror 2020 bushfire season. Issues affecting them included insurance, consumer goods, energy, telecommunications, and vendor terms contracts. Colleagues in regional financial counselling services also reported insurance issues, access to water as well as increased demand from farms and small businesses experiencing damage to fences and livestock.

COVID-19

From March to the end of June, we received requests for legal assistance from 125 people (or their workers) who were impacted by COVID-19. These requests related to a range of consumer products and services, all types of loans including payday, buy now pay later and credit cards, insurance, and debt vultures. Many enquiries related to travel cancellations. We also received enquiries regarding cancelled wedding and education courses. Legal issues typically involved billing disputes, consumer guarantees or contract breaches, debt collection and harassment, insurance, irresponsible lending, misleading and deceptive conduct, unfair contract/transactions, and inadequate hardship assistance.

COVID-19 featured in 17 percent of the financial counselling sessions we provided to June 30. Issues included **credit card debt** (2.5 times higher than usual), **electricity and telco bills** (approximately double), **housing arrears** (up to 3 times higher than usual), **car loans** (3 times higher), **personal loans, insurance** (3.5 times higher) and **small business debts** (4 times higher).



EMPOWERED

People

Case Studies

Insurance run around causes frustration and default judgement

Our client's casual employment as a truck driver decreased during COVID-19. He rents with cousins. In January 2019 he purchased comprehensive car insurance with Coles Insurance. In September 2019 he had a car accident and tried to make a claim on his insurance but got the run around from the company. In November he was served with Magistrates' Court proceedings by the other driver and sent the complaint to Coles for them to handle but said he faced more barriers, eventually leading to him not paying the excess. In March, he received a letter saying there was a default judgment against him for approximately \$4,000, and lawyers wrote to him saying that while Coles had paid \$1,100, he still owed \$2,800. Client now has a judgment against him in circumstances where he may not even have been at fault and his car remains unrepaired due to the claim not progressing.

Stood down from travel industry job, trouble paying bills

Our client was stood down at the end of March and has trouble paying bills. She tried to negotiate rent with her real estate agent. While she was initially offered a 50 percent rental reduction, this was later reduced to 30 percent and was told that the full amount would have to be repaid when restrictions lifted. Our client took money from her savings, but also has a personal loan and car loan that were causing her trouble. She had made a claim on her credit insurance, but this had been denied. Her energy supplier had assisted through a utility relief grant.

The financial counsellor informed her of her rights to financial hardship assistance with her loans, and also the availability of the Rental Disputes Service with Consumer Affairs Victoria. We also referred her for legal assistance for her insurance claim and informed her about other concessions for her bills.

Unable to work due to impacts of fires and then COVID

Our client is a sixty-eight-year-old widow on an aged pension struggling with consumer credit and household costs. She sometimes supplements income by working as masseuse but cannot do that due first to the bushfires and now COVID-19. She told us that she balances all her bills on a pension but it's a fragile situation. She was staying with her son in Beaconsfield but could not return home due to the bushfires; when she did return, the pandemic arrived. Our financial counsellor discussed hardship assistance with her lenders and utilities, as well as her eligibility for utility relief grants. They also discussed checking for the lowest affordable plan with phone and energy, and the options to move to pre-pay with a different supplier.

4 months of Rapid Response

Our rapid response to bushfire impacts started in early January and was focused on developing a coordinated approach with colleagues across the sector. Consumer Action worked with others from VLA and generalist/specialist community legal centres, financial counselling agencies and welfare groups.

Past experience taught us that consumer and insurance law issues are often identified long after a crisis as people on the road to recovery are primarily focused on emergency relief needs. To ensure that consumer, credit and insurance law problems didn't slip through the cracks, we quickly prepared and delivered training to over 200 volunteers and community sector staff on insurance matters and issue-spotting for consumer and credit problems.

We also participated in the financial counselling response, including response facilitated by Bushfire Recovery Victoria.

EFFECTIVE

Sector

Bushfire Royal Commission

Following our [submission](#) to the Bushfire Royal Commission in April 2020, we were invited to appear at an informal Commission hearing. This helped to move the discussion away from simply insurance risk to consumer issues such as affordability, claims handling and standard cover.

Our submission and advocacy achieved significant media coverage spreading our messages far and wide, with 31 stories online and in print, radio and TV.

KEEP CONNECTED: Galvanizing the response to COVID-19

In March we launched the **Keep Connected** campaign backed by 66 community organization and legal centres calling on industry and government nationwide to keep people connected during the crisis. The call was born out of concerns that people would be cut off from essential services and/or be harassed for debt, both of which would increase demand for financial and legal assistance when capacity was extremely limited.

Stopping disconnections

Following our advocacy, the Essential Services Commission published data that showed only 'handfuls' of disconnection requests from retailers. This revealed that our early Keep Connected advocacy for no disconnections had become a behind-the-scenes reality and that the regulator is paying close attention to disconnection requests.

Energy Charter work with distributors

Energy distributors have taken significant action to block disconnection for non-payment requests from retailers while Victoria is interrupted by COVID-19. Through the Energy Charter we engaged with more of these businesses and encouraged them to prioritise their responsibilities towards customers experiencing vulnerability. Previously, distributors had not seen themselves as having a significant role to play. Now, one gas retailer is considering trialling an intervention which refers people for assistance to avoid disconnection taking place.

Telecommunications advocacy

An important part of our Keep Connected campaign involved accessible and affordable telecommunications.

Our advocacy helped influence major telco companies Telstra, Vodafone and Optus to commit to our Keep Connected asks of proactively suspending disconnections, removing late fees and not selling the debt of those who couldn't pay. Disappointingly, some of these commitments were rolled back in late April.

We continued to strongly advocate providing feedback to the Federal Government for COVID-19 relief measures to be improved while emphasising the undeniably essential nature of telecommunications services.



Insurance

In response to COVID-19, together with colleagues, we identified various insurance issues including hardship (calling for premium waivers and a freeze on increases), the need for premium refunds where insurers were less on-risk due to the pandemic, and the impact of landlord insurance on rent moratoriums.

While insurers were slower out of the block compared to other industries, we eventually saw some good commitments from, for example, IAG and Suncorp. Others responses included:

- In May, Allianz indicated that it would allow motor insurance customers in hardship to defer payments owing for 60 days; and
- Youi extended their offer of a 15% cashback on monthly car insurance premiums up to September 2020, and additionally offered a 10% discount on home insurance for this period.

After we learnt that the Insurance Council of Australia (ICA) would delay the implementation of family violence and vulnerable consumer reforms, our advocacy led to a welcome reversal of that position.

STOP THE DEBT TRAP:

With a wide group of our sector colleagues, we coordinated a joint statement from the **Stop the Debt Trap Alliance** calling for a six-month moratorium on all payday lending and consumer lease activity (read the statement [here](#)).

The campaign received media interest and was picked up by [The Guardian](#), [ABC News](#), [Yahoo Finance](#), [ABC RN Drive](#), [The New Daily](#), and [SBS News](#). Media coverage was bolstered by the Federal Court upholding ASIC's use of the Product Intervention Power against Cigno.

Skyfall:

A 6-week transformation into a remote enabled workplace

As the reality of the COVID-19 crisis became clearer, our internal operations team quickly kicked into high gear to prepare staff for the new reality of working from home.

To make it even more challenging, our Director Operations Skye Forster had commenced 3 months of well-deserved long service leave in early February. "Everyone said the sky would fall in when Skye took a break, but this was ridiculous!" was one of a number of wisecracks.

Of the many impressive tasks the team completed, the following stand out:

- Procured and onboarded more than 25 laptops
- Procured and implemented a remote mailroom solution
- Closed and secured the office and our critical hardware
- Reconfigured backend hardware and software to enable fully remote working
- Troubleshoot call quality, internet speed, WFH hardware for 40+ people
- Liaised with 3rd party vendors for alternate soft phone solutions
- Rolled out soft phones for all
- Coordinated communications to all representation clients
- Responded to multiple requests for data to support the broader sector and government response
- Dealt with a huge amount of travel booking cancellations, credits, and refunds.

Skye said that once all staff were working from home, Operations transformed into a remote support team maintaining full-time business support functions.

"Initially there was a 3-4 week period, a wild ride of tech support issues to contend with when demand escalated by 375% as people grappled with learning how to do their job from home during a crisis, and with less speedy internet.

"Maybe the biggest challenge was that no one could hear them cry out when something went wrong," she said.

By May, Operations were able to resume its planned response to a review of the team conducted in December and commenced a restructure to better respond to organisational needs.

"We have redesigned the team to leverage our skills and enable specialisation in areas such as data analysis and application development to better equip Consumer Action for what lies ahead," Skye said.



EMPOWERED

People

DemandaRefund hits \$28 million plus milestone

Since 2016, Consumer Action's free online tool **DemandaRefund.com** has helped thousands of people demand refunds for junk consumer credit insurance (CCI), guaranteed asset protection (GAP) insurance and worthless extended warranties sold by car yards, insurers, lenders and warranty providers and lenders.

DemandaRefund saw huge growth during 2019-20 with demands totalling \$5 million by 20 August and an astronomical \$13 million by 12 October.

In February 2020 we appointed a business analyst intern, through the Master of Business Analytics program at Deakin University, to help us glean deeper insights. After careful data cleansing of all data collected since inception (2016) using a combination of excel and data science formulas, we found that a whopping 12,472 of letters have been sent from the site, totalling an amount of over \$26.1 million in 'demanded' refunds.

Through our partnership with Victorian Aboriginal Legal Service, we know that the sale of unsuitable or junk add-on insurance is significantly impacting Victorian Aboriginal communities. Preliminary analysis of the legal enquiries made through community engagement sessions, conducted as part of the partnership,

indicates that add-on insurance or junk car warranties represent the third most common legal issue.

The results from an empirical analysis of the recorded 1,950 demands for a refund on CCI are shocking but unsurprising given the inherent problems in the dynamics of add-on sales:

- 97%** of users did not think that the salesperson had explained all the important exclusions and limitations
- 52%** felt pressured by the salesperson into buying the insurance
- 88%** did not think that the sales process was fair
- 39%** didn't even know they had bought insurance; and
- 0%** most damning of all, not a single person responded that they would have bought the insurance, knowing what they know now.

DemandaRefund goes gang busters in 2020!

DemandaRefund.com received considerable traffic in relation to caryard sales throughout the year. In just 6 months to May 2020, the website was used by people to generate a total of 1156 letters seeking refunds for junk products users reported being sold by auto dealers, totalling costs of nearly \$2.4 million. Most of these claims related to purchases prior to December 2019. However, 8 of these letters were produced for consumers who reported that these products were sold to them after 10 December 2019.

Our analyst remodelled the data to suit analytical tool PowerBI enabling us to ask deeper questions such as what type of institutions sell which types of insurance, what are the trends for when insurance was sold, and further breakdowns of insurance types. This information is being used by our insurance policy officers in calling for ASIC product interventions in caryards – identified as a primary culprit of junk insurance sales.

Koori Help Booklet Empowers Community

Our formalised partnership with the Victorian Aboriginal Legal Service (VALS) went from strength to strength this year, deepening our commitment to take a coordinated and proactive approach to addressing the civil needs of Victorian Aboriginal communities.

Even COVID-19 couldn't stop us as engagement and advocacy went online, with Zoom training sessions and Facebook and Twitter posts proving popular.

In July 2019 we launched a new resource especially developed for the Koori community, the *Koori Help Booklet*. This publication was developed by Kaylee Anderson, *Koori Engagement Manager* as a tool to support our work with the Koori community. The booklet provides attractive easy-to-read information about common consumer law issues experienced by the Koori community — including debt collectors, funeral products, and payday loans.

Boonwurrung Elder Aunty Carolyn Briggs endorsed the Booklet as an important resource that 'will help mob navigate the legal complexities needed to understand consumer credit and debt issues.'

Kaylee said that the booklet's design was useful because it will help us support and extend the level of our engagement with the Koori community and facilitate referrals into the service. "It describes common consumer law issues in plain English, talks about how these issues affect



community members and directs people to Consumer Action for more help," Kaylee said.

The resource also includes letter templates for community members to facilitate self-help.

"This self-help feature was well received by the Koori community at engagement activities we conducted in the pre-COVID lockdown," she added.

Since publication in July 2019, more than 500 copies have been distributed at engagement and events across the Victoria — including Dame Phyllis Women's Prison, Bairnsdale, Morwell, Wulgungu Ngarlu Aboriginal Men's Learning Place, Dandenong and Djirra Koori Women's place. The Victoria Law Foundation also agreed to fund the printing of an additional 250 copies and VCAT has also offered to fund an additional 800 copies for distribution in Victoria in the future.

Kaylee said the Koori Help booklet 'provides a valuable model for plain language resources' which we will draw on in the development of new resources such as social media posts and a more accessible online presence.

The deep trust and relationship building work led by Kaylee with Aboriginal Community Controlled Organisations and specialist CLCs resulted in many requests during the year from the Aboriginal community sector to conduct training with their workforces. Organisations that have reached out include:

- Victorian Aboriginal Community Controlled Health Organisation (VACCHO), which is the peak body for Aboriginal health services across Victoria and coordinates training to Aboriginal health workers
- Margaret Tucker Hostel, which provides housing and support for young Aboriginal women
- Elizabeth Morgan House, which provides housing and support for women who have experienced family violence.

"The trainings were issue spotting sessions for community workers who do not have the capacity to advocate on behalf of clients in consumer law issues but would like to understand where they can and should refer clients," Kaylee said.

"Sessions like these enable workers to identify consumer/credit/other issues and make appropriate referrals, and foster sharing of information with community members to increase awareness of consumer/credit issues and the availability of free legal/ financial counselling help."





Strategic litigation Not 'shying away' from the hard stuff

Strategic litigation seeks to create broader or systemic change, usually through a case for an individual client. It is used to challenge laws that don't work, are inconsistent or unclear and, in the case of public interest litigation, have an unduly harsh impact on a class of persons. Consumer Action has long used its casework strategically, with our clients' experiences contributing to regulator action or policy reform. However, 'big' litigation is another opportunity to use higher courts to more visibly demonstrate consumer harm and contribute to systemic reform.

The role of Special Counsel was created in 2018 to lead strategic litigation in close consultation with others across the Centre.

We spoke to Ursula Noye about her work as Special Counsel.

Ursula, it has been a very busy first year in your role as Special Counsel. What have been some of the highlights for you, personally and professionally?

This last year has shown me the clear advantages of working in an integrated practice with a talented and committed team of lawyers, policy officers and financial counsellors. This is evident in Consumer Action's case management approach to the work, and the careful navigation of the relevant stakeholder relationships with external Counsel, other consumer advocates, regulators and funders who can expand the reach and impact of Consumer Action's work. In this work, I am reminded again and again of the courage and resilience of our clients who stand up and share their stories of harm and hardship - in Court, with politicians and the media - to make a difference for others. It is an absolute pleasure to be working together with people whose skills combine in such a cohesive and effective way to pack a real punch in consumer advocacy.

“Consumer Action is well-placed to do this work given its specialist expertise, and its ability to be nimble in decision-making and work in diverse jurisdictions.”

What are your main learnings from the year and the work you have been engaged in?

While strategic litigation is a useful tool for consumer advocacy, it is hard work. An important part of a campaign for change, it usually concerns either a complex area of law or a product or service that may itself have been created to avoid the law.

Consumer Action is well-placed to do this work given its specialist expertise, and its ability to be nimble in decision-making and work in diverse jurisdictions. This year, Consumer Action successfully intervened in an application by Buy Now Pay Later (BNPL) financier Flexigroup to appear (remotely) at trial and put before the Australian Competition Tribunal evidence of systemic consumer harm caused by BNPL in the unsolicited sale of solar products. Though the Tribunal was not persuaded that this evidence represented a need for increased consumer protections in this instance, the stories of our clients are now on the public record and build upon the work of consumer advocates to demonstrate the harm caused by this market.

Have there been any surprises, big or small?

Yes, thanks to COVID-19 I have found that it is possible to run a trial remotely. The hearing of Flexigroup's application before the Tribunal ran for four days via Microsoft Teams. It involved six parties, all represented by multiple Counsel and solicitors, viva voce evidence from two witnesses, hundreds of pages of data, submissions and affidavits, all heard by three Tribunal members.

While the preparation of our case – 9 affidavits and lengthy submissions – proceeded from each of our homes, we also received pro bono and remote support from Maurice Blackburn with the secret shopper evidence. And, supported by our operations team, 'team Consumer Action' - me, my colleagues Rex Punshon and Lara Kuhn, and Tom Clarke and Matthew Peckham of Counsel - attended the trial together but separately from a makeshift and COVID-safe hearing room.

EMPOWERED

People

4 How do you assess the impact of two of our biggest cases so far, J Daniels, and Flexigroup?

Although the case of Brenda Wade is undecided at the time of this interview, I can say that both cases despite their differences in jurisdiction, law and structure, have helped to establish Consumer Action as a serious litigator. These cases demonstrate how our case management approach and strong stakeholder relationships have allowed us to give vulnerable consumers a say in how consumers ought to be protected from harmful products and services. And, whether or not these cases succeed to change the law or practices, the very fact of the litigation creates clear evidence there is more work to be done by all to adequately protect consumers.

5 Strategic litigation sometimes takes years for there to be a resolution, if at all. Is there value in the process even if the result is not what we were hoping for?

Consumer Action is right to not shy away from the hard work of strategic litigation. Our work so far has allowed us to establish ourselves as a force to be reckoned with inside as well as outside the courtroom, with the expertise, agility and credibility to tackle the hard issues on behalf of vulnerable consumers.

And, with every big case we take on, we learn more, refine our practices and get better at it. Consumer Action's investment in reflective practice provides an excellent opportunity for ongoing reflection on how we can improve to keep taking on the hard cases and work together with consumers for better protections in future.

Winning for people who need help

The advice and guidance financial counsellors give on the National Debt Helpline and through Consumer Action's integrated practice project very often transform lives for the better. In April, Claire Tacon obtained a really important outcome for a victim/survivor of family violence in relation to credit card debts with Westpac as part of the integrated practice project.

The person was experiencing family violence from her husband whom she lives with. A situation no doubt made worse by the risks and impacts of COVID-19 isolation and lockdown. She took out credit cards because of her fear of repercussions if she was unable to pay for expenses for the perpetrator or obtain further credit.

Claire made a complaint that Westpac engaged in irresponsible lending and unjust transactions and successfully negotiated the waiver of the outstanding debt balances for two credit card accounts for a total figure of around \$46,000.

The bank initially resisted a full waiver request, but Claire pushed back. Westpac ultimately conceded that it wasn't able to retrieve the relevant documents to resist the arguments that Claire had raised.

The result is very important to the person Claire was helping, as she also lost employment due to COVID-19. Claire's help didn't stop there as she continues to help the client with similar issues with a credit card by another large credit provider.

Rex vs Debt Vulture

Rex Punshon in our Legal Practice took on a debt vulture who, after giving misleading advice about bankruptcy signed up an aged pensioner to a debt agreement which often left him unable to afford clothes or even food.

The agreement was wholly unsuitable for the client who has no assets and suffers from a serious medical condition, is 68 years old with no prospect of or interest in future employment.

"He was looking for a way to manage his credit card and energy debts, so he contacted the debt vulture who gave him dodgy and incorrect advice, charged an astronomical fee and lured him into a punishing repayment plan, which he was unable to continue," Rex said.

After going into battle the debt vulture finally agreed to pay back to the client all of the fees it had collected for setting up and administering the debt agreement, plus government charges, which totaled over \$3,000. Rex also assisted the client to obtain waivers of around \$10,000 worth of debt from his creditors. This was a transformative result which changed the life of the client and took a huge weight off his shoulders.

Case Studies





EFFECTIVE

Sector

Family Violence Project advances raising awareness through collaboration and training

Consumer Action's Family Violence Project ably guided and led by Galit Aflalo and Anna Meulman, has evolved a lot since it was established in 2018. During the year it gained momentum through building organizational expertise and sharing knowledge with key stakeholder groups. A key part of the project is organizing and delivering consumer and credit law issue spotting training to community workers who work with people experiencing family violence. One of the strategic aims of the training is to build the family violence sector's confidence in engaging with Consumer Action about financial abuse-related legal issues, in order to build holistic outcomes for victim-survivors of family violence.

In the first half of 2019, the team delivered training to a wide variety of community workers, including prisoner advocates and early parenting workers, and worked with the Women's Information Referral Exchange (**WIRE**) to deliver a joint training session in May.

In October/November 2019, the project worked collaboratively with Tenants Victoria and local family violence services in Sale to prepare and promote a joint training session for family violence workers. The group spread the word through their extensive networks and the much-anticipated event was fully booked out over a month before the scheduled training - a strong indicator about the success of our collaborative and community-focused approach to delivering these sessions.

Measuring for impact

During the year, our in-house academic Liz Curran, undertook a detailed evaluation of the Family Violence Project. Some of the key findings included:

- Contact with Consumer Action through its secondary consultations has improved workers' decision-making, expanding the options for workers and for clients
- Providing secondary consultations to non-lawyers is an efficient use of limited legal resources, as the information is used by workers over and over again. One participant indicated they and their team use the information from Consumer Action to assist 20 or more additional clients
- Over the two years of the project, Consumer Action invited more non-legal professionals and clients (with their informed consent) to participate in policy work, enabling a greater voice

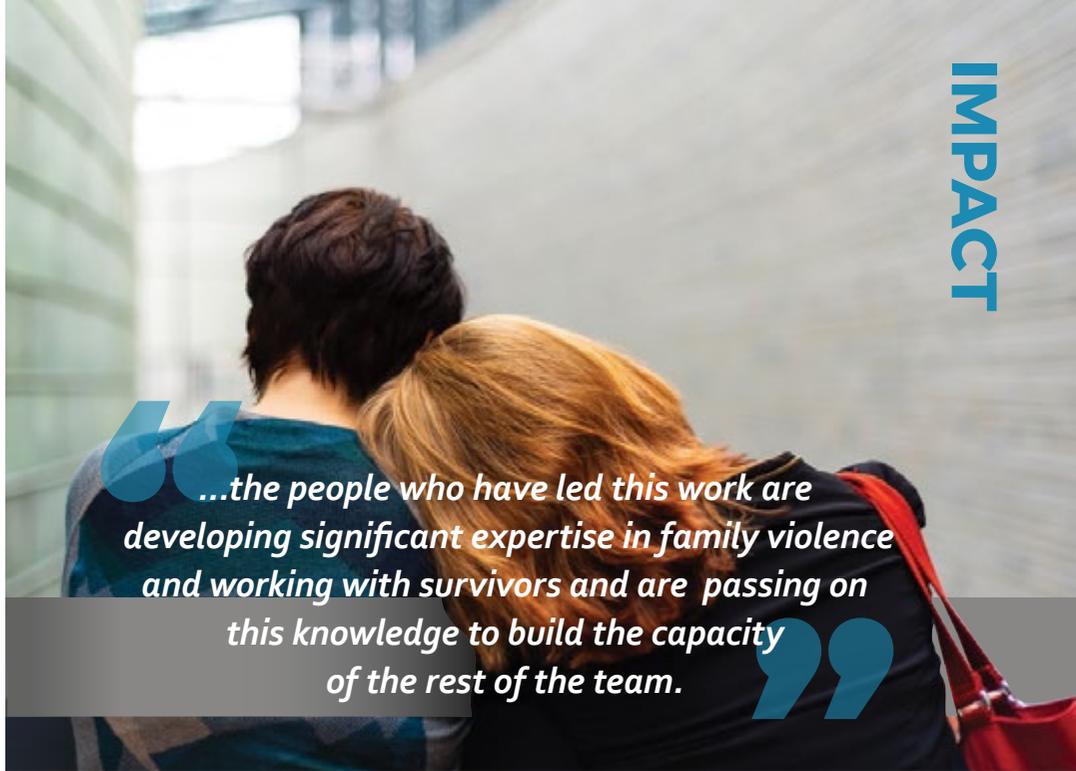
for family violence experts in systemic change. Participants who engaged in this work said it is empowering

- Good client outcomes and systems reform are made possible through Consumer Action’s relationships with senior management in relevant industry and regulators. Importantly, these relationships can lead to results where traditional approaches are met with resistance
- Through the Family Violence Project, Consumer Action is playing a pivotal role informing industry of clients lived experience, the barriers that need to be overcome, and reforms that can address systemic issues, informed by non-legal professional experts and the client voice.

Galit Aflalo said that a helpful piece of feedback is that workers also appreciate being kept in the loop about the policy work and any systemic outcomes achieved as a result of their contact with Consumer Action.

“My own observation is that the people who have led this work are developing significant expertise in family violence and working with survivors and are passing on this knowledge to build the capacity of the rest of the team to enhance our ability to provide legal advice and referrals to workers and clients, to provide targeted trainings, to identify systemic issues from our casework and advocate for the reform of unjust laws and policies,” she said.

More good news: funding for this project has been renewed for 2.5 years so look out for more exciting updates.



“...the people who have led this work are developing significant expertise in family violence and working with survivors and are passing on this knowledge to build the capacity of the rest of the team.”

In January 2020, the team undertook a strategic review of the project and determined strategic priorities to:

- devote greater resources internally to consulting within Consumer Action to ensure that the team has specialised knowledge of Consumer Action’s family violence work and communicates this knowledge to support Consumer Action’s projects, submissions and advocacy activities
- expand the membership of the team to have representatives and engagement from all teams at Consumer Action
- strategically target the delivery of trainings to community workers and where possible to deliver trainings in collaboration with other organisations and local family violence services
- continuing to provide secondary consultation services to workers and growing the empirical evidence base of family violence related consumer, credit and

debt issues, primarily through involvement in the Economic Abuse Reference Group.

The family violence team continues to work collaboratively with Consumer Action’s policy and campaigns team to contribute to the systemic advocacy undertaken by the Economic Abuse Reference Group, of which Consumer Action is a member. The Economic Abuse Reference Group is an informal group of community organisations which seeks to influence government and industry responses to the financial impact of family violence.

Over COVID-19, the team has worked to build relationships with key family violence organisations and developed strategies to adapt the content and style of delivery of training sessions to be able to effectively deliver this training in an online Webinar form.

16 litigation matters for worker referred clients

36 community engagement sessions

34 professional development sessions for the sector

“Warts and all”

Board Observership Program

participants step up to the challenge

Consumer Action once again took part in the Board Observership program which provides a great opportunity for young professionals to experience the working of a Not-For-Profit board in action. Participants also get the chance to network with interesting people with diverse experiences and learn the ins and outs of how a board functions in all its complexities, warts and all!

Our Observer for 2019 was Charlotte Ramage and for 2020 Andrew Blyberg. Charlotte has experience in public health, data analysis and strategy, and is keen to understand further how policy can improve the lives of people experiencing vulnerability and disadvantage. Andrew is a seasoned advocacy campaigner and communications professional with a background in media and politics. He heads up Fifty Acres, a government and stakeholder engagement consultancy aimed at supporting non-government organizations. Both took part in some of the workplace observer activities with board members.

Charlotte finished her Observership at the end of 2019 while Andrew is still participating until the end of 2020. Both Andrew and Charlotte provided some reflections on their experience for our Impact Report.

In addition to being very impressed by Gerard as our CEO and leader, Charlotte said that Consumer Action people are our greatest asset because, “...they are passionate, thoughtful, and expert. It’s clear they really care about their clients and investigate all the different options to provide support. They’re always trying to think creatively about how best to have an impact.”

She noticed how effectively the Board is chaired and the way it balances timely meetings with ensuring everyone has the opportunity to provide input.

“The Board is extremely supportive of the CEO and organisation as a whole,” she said.

“Consumer Action’s Board are both effective and supportive of the leadership and management team, so it was a great opportunity to see how a Board and management team work collaboratively together.”

Charlotte suggested opportunities to improve our work by including “...a greater focus on building our data collection and analysis capacity, and by using our data and other sources of intel to understand the pathways people take to, within, and from our

service.” She also suggested we track our trends more effectively, find the fastest way to get data to staff to inform their work, and find, “...where the opportunities are to partner with others.”

Andrew’s comments echo Charlotte’s. “I would say that Consumer Action is a fabulous organisation with a top-notch Board and management team that participates in the program to give young people an opportunity to learn, not for its own self-interest,” he said.

Andrew’s observations have included the COVID-19 period, thus giving him a unique opportunity to see how the organization copes with a genuine crisis.

“I’ve been extremely impressed by the way Consumer Action has supported clients during a year of unprecedented challenges, and taken a leadership role in sector advocacy, while concurrently adapting its own practices in response to COVID-19,” Andrew said of an experience that has given him invaluable insights and helped him take on a bigger role.



“The training, practical learning and networking opportunities in the program are absolutely first class, despite this year being disrupted by a global pandemic.”

Case Study

Car accident and insurance nightmare Ranvir's story

"The Observership program prepared me to take on additional responsibility when my employer needed me to step up. In July, I was asked to act in an executive role, responsible for governance and finance, which required me to prepare reports for my Board and its committees on strategic risk and the results for FY20 and projections for FY21.

"Having observed the discussions at Consumer Action's Board and Finance Audit & Risk Committee, I was able to anticipate the needs of the directors at a critical time. If I had not had the experience with Consumer Action, I would have felt lost as I tried to pull together and review the relevant briefs," he said.

"The program provides a unique opportunity to experience the real-world operations of a Board and to learn about the skills required to execute the duties of a director. The training, practical learning and networking opportunities in the program are absolutely first class, despite this year being disrupted by a global pandemic."



In September 2019, Ranvir Singh had a car accident. He told us that he lodged his insurance claim that day and that he did not consider he was at fault, so initially disputed the payment of his excess. In November 2019, the other driver issued proceedings against him, seeking \$2,543.69 plus interest and legal costs.

Ranvir forwarded the documents to his insurer. The insurer determined Ranvir was at fault. He said he could not afford to pay the excess and asked to pay in instalments. There was a breakdown in communication and despite having completed a hardship application form, the insurer did not consider his application. In March 2020, the other driver obtained default judgment against him for \$4,033.91, apparently because Ranvir's insurer refused to make any payment to their insurer. Ranvir's insurer then paid only \$1,193.64, meaning the other driver was pursuing him for both the excess and the legal costs incurred. Oddly, his own insurer was also still pursuing him for the excess. Ranvir's casual truck driving work had reduced due to COVID-19 restrictions, impacting on his income.

We wrote to both insurers. We argued that Ranvir's insurer had breached its policy obligations to Ranvir by refusing to pay the other driver's insurer and failed to process the hardship application in breach of its hardship obligations. Ultimately, Ranvir's insurer agreed to repair Ranvir's own car, pay out the other driver in full (including legal costs) and allow him to pay his excess in instalments. The insurers also agreed to have the default judgment set aside.

We also wrote to ASIC and the General Insurance Code Governance Committee because we were concerned this was a systemic issue.

Throughout the year we heard from:



578
people who
had problems
with cars



335
people who
had problems
with insurance



FAIRER System

Stop the Debt Trap Alliance:

Consumer groups nationwide unite to stop payday lending rip offs

By November 2019, over 1,000 days had passed since the Government accepted the recommendations of its own review into payday lending and consumer leases with no movement on implementing them. A thousand days of inaction – while hard working Australians continued to be gouged by reckless lenders- was a milestone not to be ignored!

So, in true consumer advocate fashion we issued a call-out to consumer advocacy organisations from all around Australia and formed the *Stop the Debt Trap Alliance*, to launch our payday lending report *The Debt Trap: How payday lending is costing Australians*. We started with a group of 20 organisations soon growing to more than 50.

The report used custom modelling to highlight the exponential national growth in the payday lending industry, as well as the boom in Australians taking out payday loans in specific states with Victoria leading the pack. It also revealed startling facts such as the gross amount of payday loans undertaken in Australia would reach a staggering 1.7 billion by the end of 2019. It also found that: Over 4.7 million individual payday loans were taken out by around 1.77 million households between April 2016 and July 2019, worth approximately \$3.09 billion.

Adding fuel to the fire, the number of payday loans that originate online was expected to hit 85.8% by the end of 2019. And worryingly the number of women using payday loans had risen from 177,000 in 2016 to 287,000 in 2019, representing a rise to 23.13% of all borrowers with close to half single mothers.

Our report and the *Stop Debt Trap Alliance* report secured widespread coverage across all media platforms including TV coverage on Seven News. The report was also an opportunity to pressure the government to pull their finger out and introduce their draft bill, and was ammunition for the Senate crossbench to ask questions in Senate Estimates and introduce private members' bills, including a co-sponsored bill by the Centre Alliance and Labor which mirrored the Government's draft legislation.

In the lead up to the Senate Committee, inquiring into this bill, we wanted to demonstrate the overwhelming support for the legislation among the community sector. We drafted a submission guide to support other organisations in the Alliance and coordinated a joint submission from the alliance, in addition to encouraging the 300+ people on our campaign list to make their own submission. Overall,

40 submissions were received by the Committee with 30 of them being strongly in favour of the legislation.

Further, in response to the COVID-19 emergency, we coordinated a joint statement from the *Stop the Debt Trap Alliance* calling for a six-month moratorium on all payday lending and consumer lease activity. The ask was shared by members of the alliance, and a petition circulated, which encouraged people to email their federal MPs after they signed the petition. The call to ban predatory lending for six months during Covid-19 received a fair bit of media interest. The campaign was picked up by The Guardian, ABC News, Yahoo Finance, ABC RN Drive, The New Daily, and SBS News. Coverage was bolstered by the Federal Court upholding ASIC's use of the Product Intervention Power against Cigno.

Long needed reforms to insurance enacted: Hayne Royal Commission

We know there is a big ‘fairness’ problem in insurance. The scale of this unfairness was demonstrated throughout the Financial Service Royal Commission in 2018, in large part through the evidence provided by Consumer Action clients. Insurance reform, therefore, is vital and the good news is that the ongoing efforts our Centre has made over many years have begun to bear fruit.

After years of our advocacy and casework, and a final trip to Canberra in November 2019 to defeat industry lobbying attempting to water-down the reform, Parliament finally passed robust legislation to ban unfair terms in insurance contracts in February 2020.

The **Financial Sector Reform (Hayne Royal Commission Response – Protecting Consumers (2019 Measures)) Act 2019** bans unfair terms in most insurance contracts, which will stop insurers using unfair terms to deny or underpay insurance claims from 5 April 2021 onwards. These issues were the subject of our **Denied** report from February 2018. The legislation also removed the exemption for ‘funeral expenses only’ policies from the Corporations Act and introduced a best interests duty for mortgage brokers.

In a media release, Consumer Action Law Centre, CHOICE and Financial Rights Legal Centre welcomed the legislation as an ‘excellent first step’ that will help to curb the significant



Consumer Action and CHOICE delivering a petition to the Federal Treasurer with 20,449 signatures calling for a ban on unfair terms in insurance contracts.

Across Australia people have been harmed by these industries, who have put profit above the welfare of their customers.

consumer harm that has been fuelled by industries who have profited from loopholes and exemptions in Australia’s existing laws.

Gerard Brody said the changes would help to “...close some of the loopholes that insurers, funeral expenses providers and mortgage brokers have exploited for too long. Across Australia people have been harmed by these industries, who have put profit above the welfare of their customers.”

Funeral expenses policies in particular, have been sold for too long without proper safeguards, and this has resulted in serious harm in Victorian Aboriginal communities. The reform to funeral expenses only products came into effect on 1 April 2020 and means that funeral expenses policy provider ACBF (now trading as Youpla) requires an Australian Financial Service Licence before they can sign up new customers. During House of Representatives Standing Committee on Economics hearings on 29 April 2020 the company confirmed they are no longer selling any new policies or products and are

only servicing existing customers. They also confirmed that the Australian Securities and Investments Commission is currently considering whether to approve their licence application.

This important change was a direct result of our advocacy during the Royal Commission, and the powerful evidence from our client Tracey Walsh, an Aboriginal and Torres Strait Islander woman from Victoria. Tracey told the Royal Commission she paid over \$10,000 for a plan with a maximum benefit of \$8000 and understood that the product was a savings plan. She also spoke about the subsequent process of raising a complaint with ACBF.

In addition, the VALS Integrated Practice Project has been promoting awareness of these issues among Victoria’s Koori communities through Facebook and Twitter posts during the COVID-19 period.

While there is more to be done, our efforts made a substantial contribution to these critical reforms.

5 research reports



84 submissions to formal inquiries

334 consultations with stakeholders





A Day in the Life: Key decision makers get a vista into the world of financial counsellors and the experiences of the people they help

Day in the Life is a program run by Financial Counselling Australia which organises for Members of Parliament (MPs) and other key decision makers to engage in an immersive experience at a local financial counselling agency. Typically, participants spend a few hours talking to financial counsellors and meeting with clients or listening to calls on the National Debt Helpline.

There was a full schedule of visits in 2019-20 including executives from the major banks, financial services and energy regulators, and even a number of foreign dignitaries.

A key goal of these visits is to provide participants with better understand about the causes of financial hardship and the role and value of financial counsellors. "We want them to become more empathetic towards

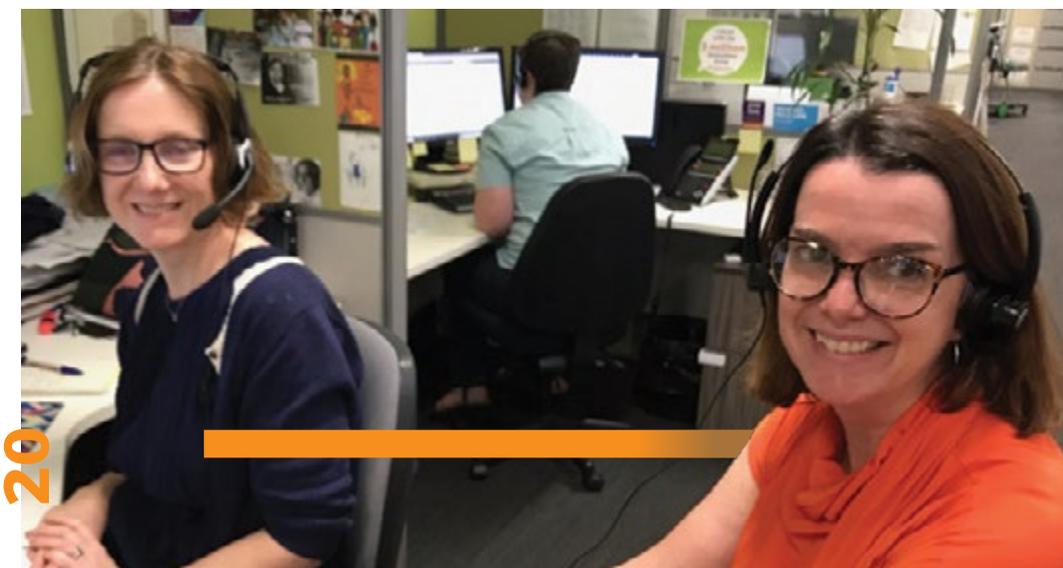
financial counsellors' clients and for them to hear the community sector perspective about policy design," said Penelope Hill, Director Financial Counselling.

It is also hoped that the visits remind MPs and others to refer their constituents to local financial counselling agencies and that financial counsellors and their agencies keep in contact.

"These visits help raise the profile of financial counselling and provide insight into the impact it can have for people," Penelope said.

On 19 March Sarah Brown-Shaw and Claire Tacon hosted David Locke (AFCA CEO & Chief Ombudsman) and Rob Guest (AFCA Executive General Manager, Customer Service & Resolution). Some of the comments from David and Rob in feedback:

- There was a beautiful balance between managing the calls and listening to the story
- Such breadth of knowledge
- Such a skill in having to pick up vulnerability and at the same time analyse the call
- Such quality of engagement & professionalism
- Doing a follow up email was great to demonstrate care and reinforce message
- Would be great to have more staff to manage to take all calls immediately.



Years of advocacy leads to ban on rent-to-buy and vendor terms arrangements

On 20 December there was a surprise visit from the Department of Trade with Indian Consumer Affairs officials, the Joint Secretary – Mr Shri Amit Mehta and the Deputy Secretary – Mr Gokul Rout. These officials had accompanied the Indian Minister of State for Consumer Affairs, Food and Public Distribution in a visit to Gerard.

“There was a beautiful balance between managing the calls and listening to the story.”

The overall visit was in support of the Australian-Indian trade relationship coordinated by the University of Sydney. India has implemented significant consumer law reform of late and the delegation was keen to learn about consumer policy and infrastructure in Australia. Mr Mehta and Mr Rout wanted to listen to some of our calls as part of their visit in order to learn about our method of providing financial counselling assistance.

Our work to get the law changed to protect Australian families from harmful vendor terms and rent-to-buy arrangements saw significant progress this year, with these arrangements effectively banned from 1 March 2020. In 2016, we released our report on the vendor finance and rent-to-buy housing black market called 'Fringe Dwellings'.

Vendor terms or 'rent-to-buy' schemes are very high risk – whether you're a buyer or seller. They promise to help people buy property when they don't have the income, savings or credit history to get a regular mortgage. Often a broker or agent advertises the property and makes the deal. These deals can cause major financial problems for both the buyer and seller.

Over the years, Consumer Action has assisted a number of people who have been adversely affected by failed vendor finance and rent-to-buy deals, which are promoted as an opportunity to achieve home ownership for those who can't afford it, but ultimately turn the 'great Australian dream' of homeownership into a nightmare.

The ban passed Parliament in 2019 as part of the *Sale of Land Amendment Act 2019 (the Act)*. The Act implemented a key recommendation from *Fringe Dwellings*, that certain residential vendor terms and rent-to-buy agreements be banned to ensure vulnerable home purchasers would be better protected from unfair exploitation in Victoria.

The legislation provided for certain exemptions to be made via regulation. In our submission on the *(Sale of Land (Exemption) Regulations 2020)*, we reiterated the importance of keeping the ban in place and cautioned that any exemptions to the ban should be very narrow in scope, to ensure the Act continues to provide effective protection to Victorians and its purpose is not undermined. We also suggested clarifying certain sections of the exemptions that appear to conflict with current regulation.

Thankfully, exemptions to the ban in the Regulations were relatively narrow. We have seen a significant drop in vendor terms and rent-to-buy property enquiries to advice services, and consider that this reform has been largely effective in shutting down the most problematic practices we saw in this market.

While there has been progress in getting these practices banned, a careful watch will be maintained to ensure there is no wriggle room for the unscrupulous to crawl through and exploit people.





ENHANCED

Systems

What's working and what isn't: Learning and improving how we help

In 2019-20, Consumer Action took steps to implement the recommendations of four major service evaluations carried out in order to improve the reach, suitability and impact of our financial counselling and legal services.

For example, the **casework service** evaluation recommended that file closing letters be amended to encourage casework clients to contact our **consumer advice service** or **National Debt Helpline** for assistance with any consumer, credit or debt problem they encounter, after the evaluation uncovered that some clients do not seek further help when new problems arise, despite reporting positive experiences with Consumer Action.

We also implemented a number of 'quick' fixes that promise to improve access to justice for vulnerable clients in very practical ways. For example, clients interviewed as part of the **consumer advice service** evaluation reported not taking their dispute to VCAT because of difficulties obtaining the requisite company search from ASIC. As one client explained:

"[The lawyer] said that I was to... pay money to someone to see whether [the trader is] in business now, but then I got sick and now I've forgotten... I don't know what to do to get the information. Because there are so many other troubles in your life."

Now, whenever we assist a client with their VCAT application, our lawyers offer to obtain a company search for them. This ensures the requirement to produce information about the trader is not a barrier to the client using VCAT to resolve their dispute.

Over this period, our post-call surveys, sent to clients by SMS and workers by email, provided our lawyers and financial counsellors with feedback for reflection and action. Clients identified as vulnerable and workers who reported poor outcomes, such as feeling less confident about taking action, or who rated the service a six or less out of 10, were identified and referred to teams for follow up. A range of outcomes followed, such as further assistance for the respondent, support and coaching for staff, and adjustments to the service itself.

For example, some workers who responded to the post-call survey indicated they would give our **worker advice service** a higher rating if they could reach a lawyer more easily. When asked how we could improve the service, this financial counsellor suggested:

"Being more accessible - I know we are all really busy, but in an ideal world, being able to get answers quicker would be great."

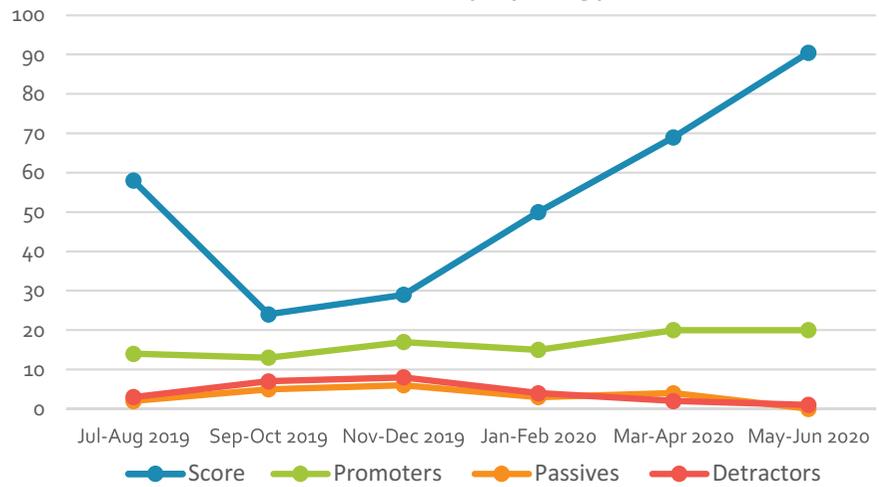
Recognising that almost all clients of the community caseworkers experience vulnerability, we increased the operating hours of the worker advice service to ensure our lawyers would be more readily available to assist those Victorians who need them most.

"[The lawyer] said that I was to... pay money to someone to see whether [the trader is] in business now, but then I got sick and now I've forgotten... I don't know what to do to get the information. Because there are so many other troubles in your life."

“The advice given gave me a sense of relief when I was feeling complete hopelessness. I had considered taking severe drastic options... I was staring into the abyss, but the call literally saved my life.”

Net Promoter Score

Consumer Advice Service 19-20
Net Promoter Score by reporting period

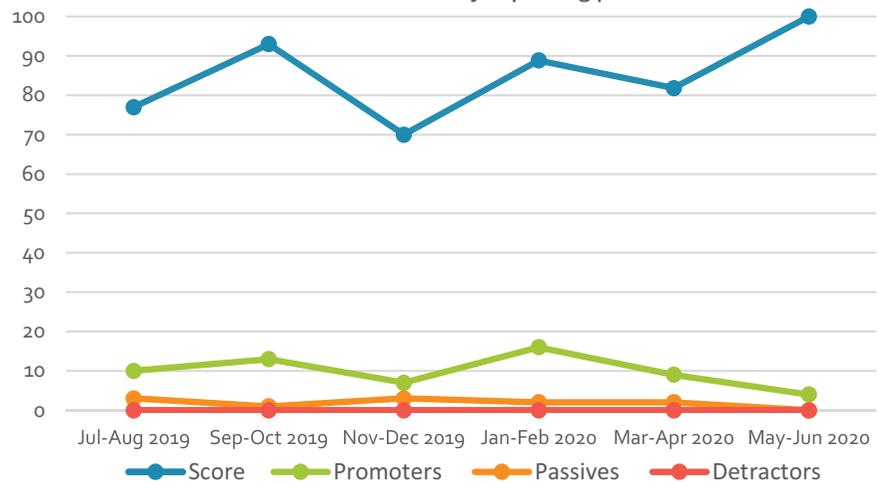


The post-call surveys also provided opportunity to learn from and celebrate the positive impact our services make, such as for this **National Debt Helpline** client, who reported:

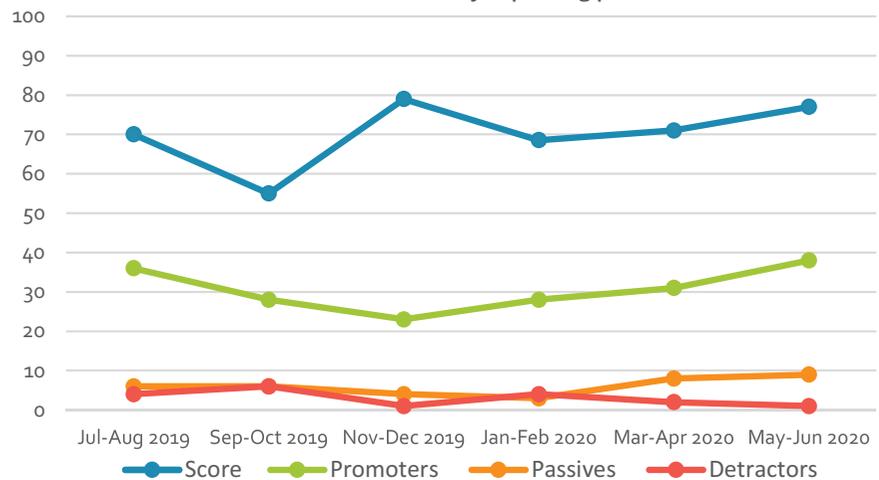
“The advice given gave me a sense of relief when I was feeling complete hopelessness. I had considered taking severe drastic options... I was staring into the abyss, but the call literally saved my life.”

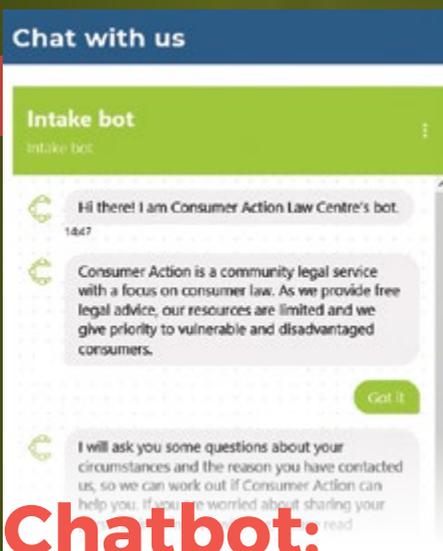
Internally, we used Yammer and staff meetings to broadcast this feedback and other post-call survey results, including the upward trending ‘net promoter score’ achieved by each service over the reporting period.

Worker Advice Service 19-20
Net Promoter Score by reporting period



National Debt Helpline 19-20
Net Promoter Score by reporting period





Chatbot:

Where technological innovation and advice come together

Innovative tools can be amazingly helpful, but they have to be fit for purpose. We have to be sure they will be useful for us and most importantly, the people we help. Late in 2019 we completed user testing of the Josef legal chatbot with a sample group of our clients and made changes in response to the feedback received and in February we launched the chatbot on our website.

The chatbot enables us to automatically triage enquiries via our website and in cases where the person's matter is not eligible for any of our services refer people to more appropriate providers. It replaces the email form on our website to access our Consumer Advice Service and includes some translation options that we have not been able to offer before. Between February and June 2020, our chatbot had over 600 interactions (although some people used it twice) and twenty-one users ended up needing further advice from our lawyers.



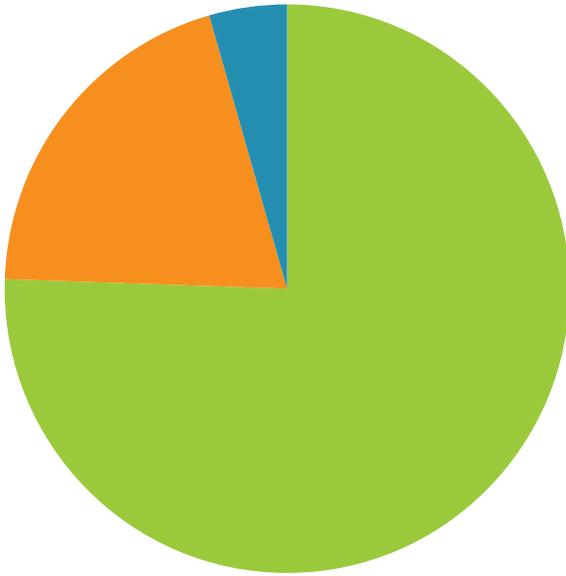
In June we worked with developers from Josef and ActionStep to integrate submissions from the chatbot into our client information management system.

The work was completed by the first week of July so that people using the chatbot on our website are now able to submit their queries in a way that saves our lawyers hours of administrative work each week. It is integrated with our systems and helps reduce the administrative burden on the team.

We are monitoring how the tool is used to help inform our service planning. Congratulations to Catherine Miller who led this project, working with Josef Legal who are specialists in making the law more accessible.



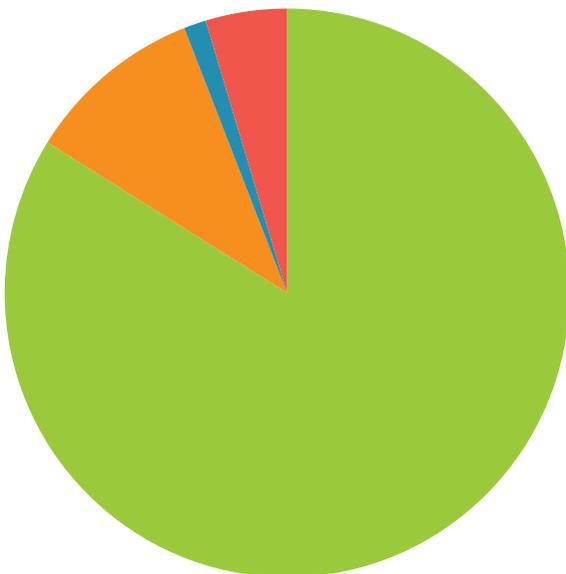
Income: Our Revenue in 2019-20



Total Income: \$5,173,110

	\$	%
GOVERNMENT FUNDING	3,907,526	75.54%
Victoria Legal Aid Community Legal Services Program (State)	1,250,534	24.17%
Consumer Affairs Victoria Financial Counselling Program (National Debt Helpline)	1,011,558	19.55%
Consumer Affairs Victoria Consumer Advocacy and Assistance Program	825,580	15.96%
Victoria Legal Aid Community Legal Services Program (Commonwealth)	352,995	6.82%
Consumer Affairs Victoria Financial Counselling Program (Legal Support)	306,109	5.92%
Department of Social Services (Commonwealth) - National Debt Helpline	160,750	3.11%
SECTOR GRANTS	1,035,357	20.01%
Energy Consumers Australia	271,690	5.25%
Federation of Community Legal Centres - Integrated Practice Fund	296,178	5.73%
Ecstra Foundation	182,500	3.53%
Financial Counselling Foundation	127,500	2.46%
Standards Australia	92,867	1.80%
Community Legal Centres Assistance Fund	31,061	0.60%
Community Legal Centres Family Violence Fund	31,061	0.60%
Victoria Law Foundation	2,500	0.05%
OTHER REVENUE	230,227	4.45%
Rental income	87,198	1.69%
Interest	48,356	0.93%
Consultants and sitting fees	42,368	0.82%
Refunds and reimbursements	33,213	0.64%
Other income	19,092	0.37%

Expenses: How We Spent Our Funding in 2019-20

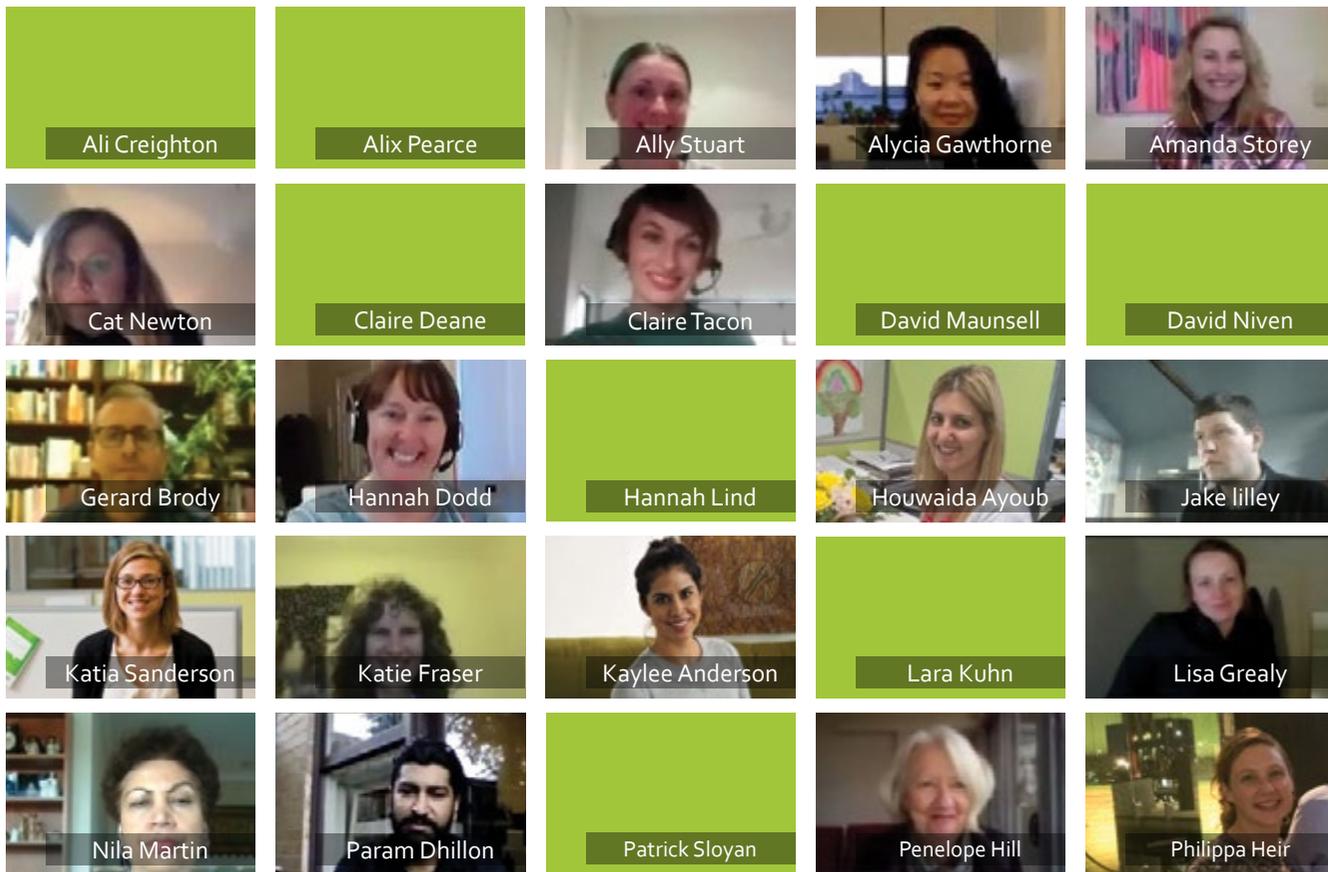


Total Expenses: \$5,534,573

Surplus/Deficit: \$ -361,463

	\$	%
SERVICE AND PROGRAM DELIVERY	4,642,407	83.88%
Staff salaries, superannuation, on-costs and training	4,480,055	80.95%
Travel	46,350	0.84%
Program and planning expenses	116,002	2.10%
ADMINISTRATION AND INFRASTRUCTURE	563,872	10.19%
Premises costs	338,316	6.11%
Depreciation	68,721	1.24%
Office overheads	142,071	2.57%
Finance and accounting	14,764	0.27%
RESOURCES	70,573	1.28%
Communications	39,194	0.71%
Library, resources and subscriptions	31,379	0.57%
OTHER EXPENSES	257,221	4.66%

The complete audited Financial Statement for 2019-20 can be found at: consumeraction.org.au/impactframework



Board

- John Berrill
- David Berry
- Philip Cullum
- Roslyn Hunter
- Sarah Leslie
- Vic Marles (Chair)
- Barbara Romeril
- Ciara Sterling
- David Tennant

Key Funders/Partners



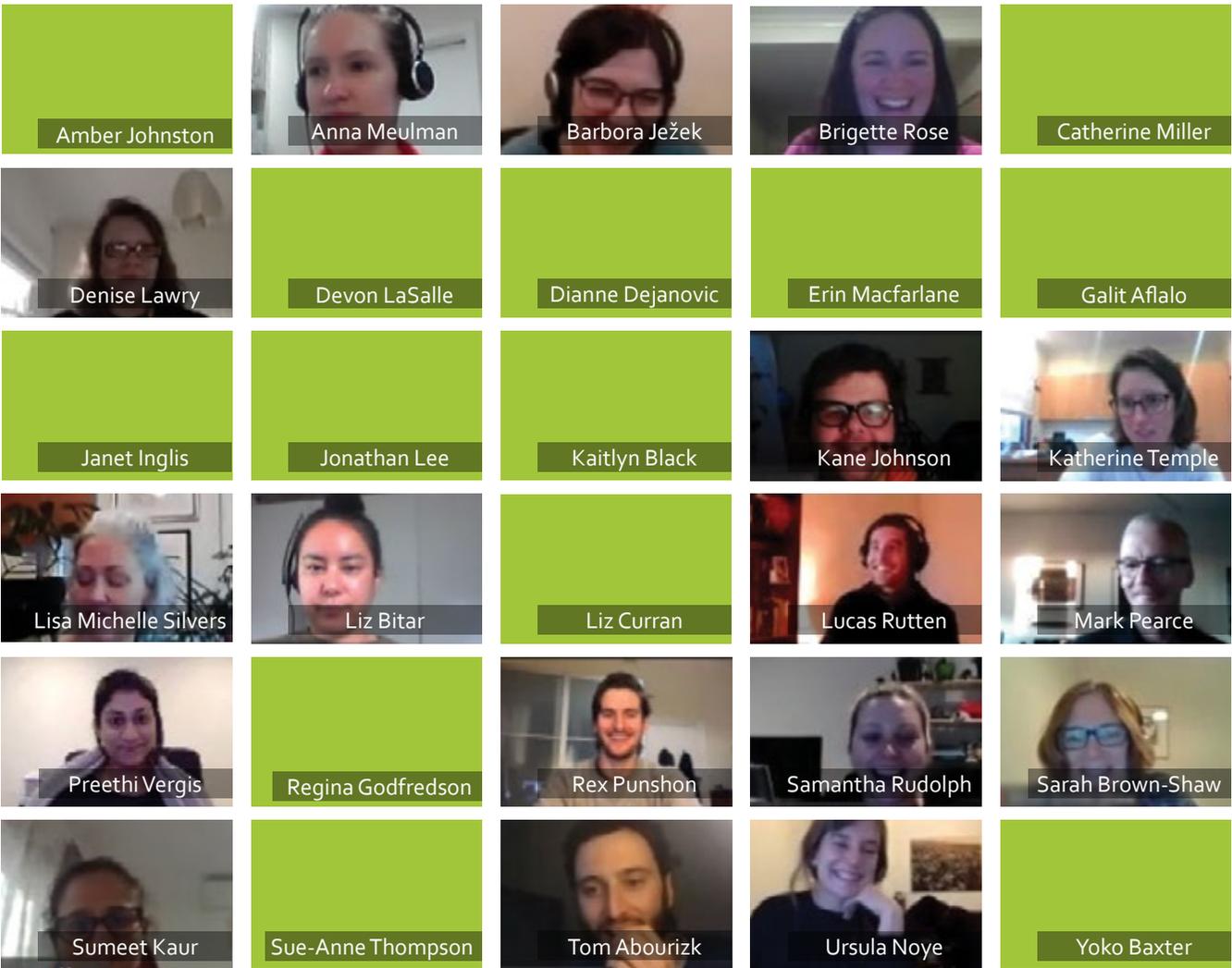
- Commonwealth Attorney-General's Department
- Commonwealth Department of Social Services
- Consumer Affairs Victoria
- Ecstra Foundation
- Energy Consumers Australia
- Federation of Community Legal Centres
- Financial Counselling Foundation
- Standards Australia
- Victoria Law Foundation
- Victoria Legal Aid
- Victorian Department of Justice and Community Safety

Pro Bono Barrister Panel

- Luisa Alampi
- Tom Clarke
- Albert Dinelli
- Peter Fary
- Ray Finkelstein AO, QC
- David Foster
- Min Guo
- Leigh Howard
- Meg O'Sullivan
- Marcus Hoyne
- Carl Moller
- Matthew Peckham
- Dr Michelle Sharpe
- Cam Truong QC
- Nicholas Walter

With Thanks To

- Australian Communications Consumer Action Network
- Australian Financial Complaints Authority
- Australian Government Solicitor (Geetha Nair, Sue-Anne Thompson)
- Barwon Community Legal Centre
- Ben Williams
- Berrill & Watson
- Bridie Fennessy
- Brotherhood of St Laurence
- Carolyn Bond
- Changemakers Collective
- CHOICE
- Clayton Utz (Susan Flynn, David Hillard, Jessica Morath, Peter Sise, Jonathan McRostie, Isabelle Minnett, Fred Prickett, Dan Trindade)
- Community Legal Centres Australia
- Consumer Credit Legal Centre SA
- Consumer Credit Legal Service WA
- Consumer Policy Research Centre
- Consumers' Federation of Australia
- COTA Australia
- David McLean
- David Niven
- Dean Lombard (Renew)
- Deloitte Touche Tohmatsu Limited
- Djirra
- East Gippsland Aboriginal Corporation
- Eastern CLC (Donna Askew)
- Elizabeth Morgan House
- Energy and Water Ombudsman Victoria
- Financial Counselling Australia
- Financial Counselling Victoria Inc.
- Financial Rights Legal Centre
- Hume Riverina Community Legal Centre
- ICAN
- Ipsos (Jennifer Brook, Julie Young)
- Janine Rayner (EWOV)
- Justice Connect
- Professor Jeannie Paterson (University of Melbourne)
- Jo Wallwork
- K&L Gates (Christien Corns, Caroline Carnegie)
- Ken Baker (Vision Australia)
- Legal Aid NSW
- Legal Aid QLD
- Lirata Consulting
- Liz Curran



Maddocks (Peter Francis, Meredith Kennedy, Jessica Reid, Alisha Shamim, Stephen D'Arcy, Tamsin Webster, Kirsten Sullivan, Lindy Richardson)
 Maurice Blackburn (Jennifer Kanis, Samuel Habteslassie, Karl Shami, Elisa Bolzonello, Katherine Ross)
 Melbourne Law School (Professor Ian Ramsay, Lucie O'Brien)
 Mindy Lim (CEC)
 MoneyMob Talkabout
 Mungabareena Aboriginal Corporation
 Northern Community Legal Centre
 Njernda – Aboriginal Corporation
 Parbin-ata Carolyn Briggs AMPIAC EWCAP team
 Public Interest Advocacy Centre

Paul Meijer (Ernst and Young)
 Rachel Wong
 Rob Law (CVGA) Renew
 Rumbalara Aboriginal Co-operative
 Sabiene Heindl (ECA)
 Social Security Rights Community Legal Centre
 Springvale Monash Legal Service
 Super Consumers Australia
 Tenants Victoria
 The Gathering Place – Morwell
 The Observership Program
 Think Impact
 Thriving Communities Partnership
 Tony Nicholls, Good Talent Media
 VACCA
 VCOSS

Victorian Aboriginal Legal Service
 Victorian Civil and Administrative Tribunal, Koori Engagement Team
 Victoria Legal Aid, Community Engagement team
 WESTjustice
 WIRE
 Women's Health in the North
 Women's Legal Centre
 Wulgungu Ngarlu Learning Place
 Anita McAdam
 Antonio Bonacruz
 Bill Dee
 Brian Attwood
 Cam Wilkinson
 Darren Margerison
 Dave Strachan
 David Gray
 Elaine Attwood
 Gail Broadbent
 Gail Greatorex
 Heather Grain

The Consumer Federation of Australia Standards Project, managed by Consumer Action, supports consumer representatives on Standards Australia Technical Committees to ensure that consumer rights and voices are heard in the standards development process.

This year our representatives participated in 73 committees including several new committees on emerging issues, such as electric vehicles, the black economy, carbon neutrality and artificial intelligence.

We would like to thank our hardworking volunteer consumer representatives for making a difference.

John Furbank
 John Henry
 Mark Henley
 Martin Gill
 Matthew Tung
 Max Mosher
 Mike Langsford
 Murali Nathan
 Paul Loney
 Polly Plowman
 Rado Starec
 Raphael Grzebieta

Rebecca Searcy
 Robert Rosewarne
 Ron Somers
 Sarah Wilson
 Tanisha Cowell



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 consumer_action

 consumeraction.org.au