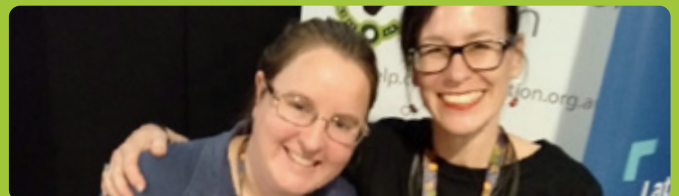
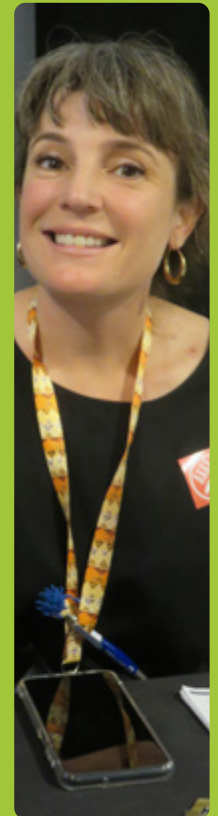


IMPACT REPORT

2021-22





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:

FAIRNESS

we act with integrity and pursue fair outcomes

RESPECT

we care about, collaborate with, and respect our clients, colleagues, partners and others we interact with

REFLECTION

we use our specialist skills, ongoing learning & reflective practice to deliver excellent services and effective campaigns that create impact

COURAGE

we act boldly and courageously in pursuing our vision

Our Priorities & Ambitions for 2021-2025

1. Assist and EMPOWER PEOPLE

We will provide legal assistance and financial counselling that contributes to positive outcomes for individuals and broader systemic change. We will evaluate and review our services to ensure they make a difference. We will partner with First Nations peoples, organisations and communities to develop pathways to legal services and financial counselling that meet their needs.

2. Partner with THE COMMUNITY SECTOR

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

3. Advocate for A FAIR SYSTEM

We will tackle the systemic consumer issues that make life harder for people experiencing vulnerability, including by advocating for fair business practices and law reform. We will develop evidence-based policy positions that are informed by the lived experiences of our clients. We will partner with our clients and other community organisations to support their advocacy for change.

4. ENHANCE SYSTEMS, expertise and technology

We will develop systems and processes, including technology and data capability, to continuously improve the services we provide. We will test new approaches and scale up innovations where they work for the people we help and staff.

5. Strengthen our INTERNAL CULTURE

We will build a team culture that is collaborative, respectful and promotes wellbeing, and that adapts to the changing needs of the communities we serve. In particular, we will challenge discrimination and promote equity, diversity and inclusion. We will ensure our work is aligned and integrated to maximise organisational impact.

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

Gerard Brody
CEO



This will be my final Impact Report as CEO of Consumer Action Law Centre.

I have had the great fortune of leading this high-impact organisation, driving change that is in the consumer interest, for many years. However, it's always been a team effort, and it is the intellect, the passion, and the deep care of my colleagues, both current and former, that should be acknowledged. Thank you to each of the staff and board members with whom I have had the opportunity to work.

There have been so many highlights over the years, including tackling unsolicited sales through our impactful 'Do Not Knock' campaign, identifying harms and working with regulators and governments on issues like VET-FEE HELP or junk insurance, improving the fairness of the energy market, and of course the experience of supporting consumer witnesses provide evidence to the Banking Royal Commission and seeing the change that followed.

In the past 12 months, perhaps the most significant impact was the sector-wide campaign to retain responsible lending laws in Australia. This was a dynamic, fast-paced, and (most importantly) highly effective campaign that ensured that our lending laws, which ensure consumer finance is safe and appropriate, remained in place. A key success factor in my mind was the collaborative and trusting working relationship across all the campaign partners. A heartfelt thank you to our consumer advocacy colleagues.

The other key success factor in this campaign, and many of the other advocacy wins we've achieved, has been the voice of our clients. Our clients are commonly experiencing distress and extreme vulnerability. The team at Consumer Action are not only able to provide expert and timely assistance to help resolve their consumer issues, but also support them to share their stories more widely. It is these stories and voices that underpins the case for change. It's through our clients' courage that change is made.

It has been a privilege to be part of Consumer Action, and I know its impact will only grow in the years to come.

David Berry
Chair



It's a pleasure to present Consumer Action Law Centre's Impact Report for 2021-22.

This year has been the first year of our 2021-2025 strategic plan. This plan, a summary of which is overleaf, sets out how Consumer Action seeks broader, substantive and systemic change through advocacy that is informed by legal and financial counselling advice work, casework, and sector engagement activities. In short, our centre's advocacy is grounded in the experiences of our clients and the people we seek to support.

Our financial counselling service and legal practice have again supported around 20,000 Victorians this year. We also actively support financial counsellors and community workers throughout Victoria, particularly through legal advice and training. This helps us expand our reach and ensures we are responding to the issues affecting the most vulnerable in the community.

As part of assessing the impact of our advocacy, this year we have conducted our 2022 Stakeholder Survey. The views of our stakeholders are important to help us know if we are on the right track. This year, the survey results showed us:

- 92% rate our reputation and profile as good or very good
- 88% say we leverage advice & casework for policy & campaigns well or very well
- 80% say we have a strong or very strong influence on the resolution of systemic consumer issues

For the board, these are really pleasing results.

This year, the board has focused its work on supporting the organisation through a period of transition. This includes preparing for the impending departure of the CEO, Gerard Brody, who has been with the Centre for more than ten years. The board too has worked on its membership, and we have welcomed two new board directors – Tehanee Bardolia and Meseret Abbé. We will be also farewelling Victoria Marles, our former chair and current deputy chair, this year, after 12 years of service on Consumer Action's board. On behalf of the board and the centre, I'd like to thank Victoria and Gerard for their leadership.



SAFE LENDING SAVED!

Sector-wide alliance pushes back retrograde lending proposal and wins

A big highlight for national consumer advocates in 2021-22 was the success of the Save Safe Lending campaign, a national movement which brought together over 125 organisations across the country and thousands of individuals, to stop a proposed repeal of responsible lending laws. The law, if passed, would have removed legal rights for borrowers and resulted in much weaker lending standards.

So how was the proposal eventually defeated?

When plans for the repeal were announced on 24 September 2020, the news was a shock. No one in the sector had been briefed or consulted.

In response, Consumer Action worked with close partners at CHOICE, Financial Rights Legal Centre and Financial Counselling Australia to establish the Save Safe Lending campaign. Activities of the campaign included expert briefings for Members of Parliament and other

key stakeholders such as community workers and supporters. The campaign also raised public awareness through traditional and social media.

The #SaveSafeLending campaign created an online digital toolkit with key messages and template letters to support other organisations in their advocacy. An open letter to the Treasurer garnered more than 20,000 signatures. Clients who had shared stories of the harms of poor lending practices during the Banking Royal Commission sent letters to the Treasurer and appeared in the media acting as powerful and authentic voices to help galvanise public opinion. The 16 Consumer Action clients who spoke out in parliamentary briefings and in the media, along with many of our financial counsellors, were our most potent public advocates.

While legislation was introduced into and passed the House of Representatives, it did not proceed to a vote in the Senate. The skilful and nimble work of the collective campaign to lobby key opposition and crossbench senators was effective.

In the aftermath of the campaign, Consumer Action conducted a thorough reflective evaluation. We learned from this experience that clients' voices are vital in bringing truth to power. The cross sector advocacy, drawing on the skills, experiences and relationships of the varied consumer organisations, was also critical.

In June, Consumer Action Policy Officer Tom Abourizk along with Roberta Grealish from CCLSWA and Gayatri Nair from Redfern Legal Centre presented on the Save Safe Lending campaign at the ACCC's National Consumer Congress in Sydney.

The campaign were joint winners of the Consumer Federation of Australia showcase session for best consumer advocacy campaign along with Bush Money Mob's uncovering of Telstra unconscionable conduct mis-selling cases among remote First Nations communities.



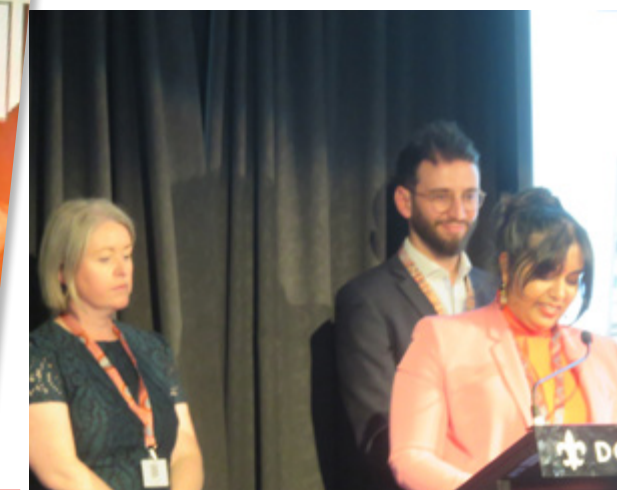
POLITICAL ENGAGEMENT

- Meeting the local MPs and Senators
- Remember the Royal Commission?
- Show the human impact



#SaveSafeLending

STOP THE
#DEBTDISASTER





Sorry Business (funerals and related cultural activities) is of special, cultural significance to Aboriginal and Torres Strait Islander communities.

ALBO VOWS TO #savesorrybusiness

JUNK FUND IN NEW GOVERNMENT'S CROSSHAIRS AS VICTIMS PLEAD FOR ASSISTANCE



Kaneesha Shafforth and Neil Francis have been hit hard financially by the collapse of the Youpla Group.

Youpla probe commitment



The Albanese Government has committed to investigating the recently liquidated Youpla Group, and how it will support a potential compensation fund.

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Saving Sorry Business: AN ONGOING FIGHT

The collapse of predatory funeral insurance company Youpla in early March 2022 set alarm bells ringing among consumer advocates all across Australia. Three of Youpla's four funds were placed into liquidation on 11 March 2022. It followed the earlier collapse of a fourth fund.

In the immediate aftermath of the collapse, thousands of First Nations policyholders and their families were left unable to pay for funerals and sorry business, and as the news spread through community, hundreds of distraught policy holders began contacting services such as Mob Strong Debt Help. Consumer Action had also been helping a number of clients who had been lured into signing up for policies.

Consumer advocates had warned regulators and governments about ACBF/Youpla over many years. Our client Tracey Walsh highlighted the issue at the Hayne Royal Commission in 2018.

A working group led by First Nations staff from the Indigenous Consumer

Assistance Network (ICAN), Victorian Aboriginal Legal Service (VALS), Bush Money Mob, Financial Rights Legal Centre, CHOICE, and Consumer Action was quickly established, and met regularly to coordinate strategy and tactics.

A campaign website and online petition soon garnered over 125 organisations and eventually over 20,000 people signed a letter to the Federal Treasurer to #SaveSorryBusiness.

Early in the campaign, Consumer Action was proactive in alerting media about the issues and worked closely with clients who were eager to tell their story. Our Aboriginal Policy Officer and Wurundjeri woman Samantha Rudolph appeared in First Nations and national media generating hundreds of stories on television, radio, and print.

"First Nations communities all over Australia have been exploited and their savings lost, there must be redress and compensation for the terrible harm that has been caused

by a problem clearly identified in the Banking Royal Commission," Sam said in a campaign media release.

"This shameful situation has been made worse by a government that ignored the problem for years and has failed in its duty of oversight and regulation."

Five Consumer Action clients of ACBF/Youpla appeared in media to share their family stories.

Samantha appeared with Nikki Foy, Bianca and Diane Nickelson (Nikki's sister and mother), Josephine Beckhurst and Tracey Walsh on the A Current Affair story Indigenous Australians forked out millions to company that went bust.

In telling their story, our clients were dignified and compelling as people whose financial security had been destroyed, demanding proper recompense.

"They took advantage of us as Aboriginal people," Nikki told A Current Affair. "We were signing up to an Aboriginal funeral fund, in the

event of an accident...someone would be able to access our funeral fund and pay for our funeral...no stress, no worry."

"Pride and dignity...that's what we want for everybody. That's what Mum deserves. All up, we've paid over \$22,000 into this fund...that's \$22,000 we will not get back," she said.

"We are all trapped," said Tracey, "I thought it was a savings fund for my funeral. That's how it was sold to me. I met with Josh Frydenberg after the Royal Commission. He promised me he would look into it... What has he done for us?" Tracey added, as images of her meeting with the Treasurer during the Royal Commission appeared on screen. It was a devastating, powerful piece of reporting.

The impact of the #SaveSorryBusiness campaign, the meetings and lobbying of politicians, the galvanising influence of a broad and growing coalition, thousands of individuals and searing media coverage eventually had a profound impact.

In the aftermath of the Federal Election, the new Federal Government made public commitments to make a redress scheme a priority. "It is at the top of my agenda" Minister for Indigenous Australians Linda Burney told The Guardian on 26 May.

First Nations families ripped off by ACBF/Youpla await the details of the full redress scheme, but by the end of June 2022, there was hope that help is on the horizon.



Most viewed page in Koorihelp website

Funeral products 14%



How can we measure the impact we make on the lives of the people we help?

WHAT DO OUR CLIENTS SAY?

During the year we conducted in-depth evaluations of the services we offer, including our Consumer Advice Service, staffed by our lawyers, and the National Debt Helpline (NDH), staffed by our financial counsellors.

Katia Sanderson, Manager of Impact, Monitoring and Evaluation led the work. She said that evaluations play an important role in helping us understand whether our services are achieving our goals and how to improve them for the people who call. The evaluations found that the services were mostly very valuable to, and valued by, the people who used them, but also offered a number of concrete recommendations for making them even more effective.

"Counting the number of calls we get is just not enough to assess our impact. We must drill down and ask more to really understand if the goals stated in our impact framework are being achieved or not," she said.

Talking to clients in the immediate aftermath, weeks, or months after they have called, tells us how the person experienced or even remembered the services we provided, and what happened to them after the call.

"Were we able to help them understand their rights and options? Have we 'empowered' them to be more confident and to act themselves? These are the things we need to know to understand the real impact of our work.

"If we can understand the way our service has changed a person's actions (or not), then we can prepare for and anticipate the kind of obstacles our future clients will face. Then we can make changes to our services to help our lawyers and financial counsellors be more effective," Katia says.

Collecting data means asking the right questions and is not an easy process as it requires time and resources.

"Both reports show that we need strong systems in place if we are to get data that is more consistent and valuable," Katia says.

"Our lawyers and financial counsellors already have a lot on their plate, and data collection needs to be quick and painless. It takes ongoing reflection and improvement to get the balance right."

Consumer Advice Service

The Consumer Advice Service (CAS) is a free telephone legal advice service for people living in Victoria. Lawyers delivering the CAS provide information, advice, self-help resources and referrals by phone and email to people with consumer, credit, debt, and insurance problems.

The period covered by the evaluation (2020) was one of the most tumultuous, disruptive, and unsettling of any time in recent decades owing to the onset of the COVID-19 pandemic. This underscored the need for evaluating the service for reach and effectiveness more than ever.

On a scale of 0-10, how likely are you to recommend the Consumer Advice Service to a friend or family member?

Why would they recommend the service (or not)?

84% of respondents provided an explanation for the rating they gave, here are some examples:

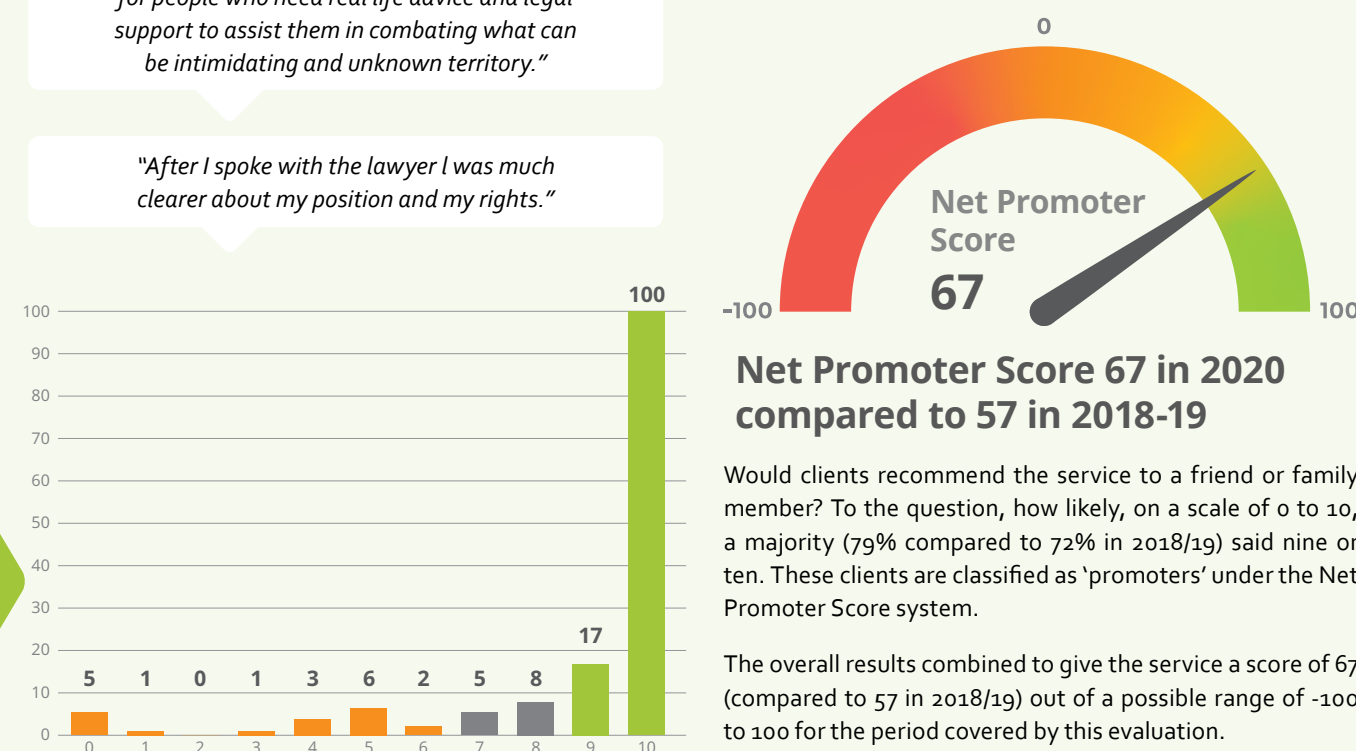
"They... gave sound and reasonable advice. I was able to understand my options."

"Great advice based on information I had. This is a super important and much needed line for people who need real life advice and legal support to assist them in combating what can be intimidating and unknown territory."

"After I spoke with the lawyer I was much clearer about my position and my rights."

"The lawyer who responded to my online form enquiry was really helpful and understanding. She took the time to explain all the options available to me and explained when Consumer Action Law Centre would get involved."

[Read the full evaluation](#)



National Debt Helpline

The NDH service received 7159 unique enquiries in 2020. 1961 (27%) of these enquiries resulted in the client receiving a financial counselling session. Around a quarter received only information and/or a referral (24%) and a slightly smaller proportion was warmly referred to a face-to-face financial counselling service (18%).

Why would they recommend the service to a colleague (or not)?

Around three in five (61%) respondents gave an explanation for their rating. Here are a few examples:

"[The financial counsellor] was extremely helpful and friendly. She put my concerns at ease and knew exactly how to assist."

"Very helpful and guided me [in] the right direction to seek additional help, thank you."

"When I contacted your service, I was scared and lost. [The financial counsellor] not only gave me extensive information about my rights and the various hardship programs available, she also recommended further beneficial information which was emailed to me..."

"The consultant I spoke to was so helpful, friendly and empathetic - she was lovely."

Many described the financial counsellor as non-judgmental, respectful, or caring:

"The person was non-judgmental [and] extremely helpful... [They] listened to what I was saying [and] had advice for me that I could understand easily."

"Courteous, respectful, and full of advice that I was able to take action on..."

"[The financial counsellor] was a pleasure to deal with and displayed genuine care, willingness, and ownership during our 2 phone calls."

"It was reassuring to speak to someone that knew what they were talking about."

"He [the FC] gave me the information I needed to negotiate and help with my situation."

[Read the full evaluation](#)

SMS Survey Result: Advice Services

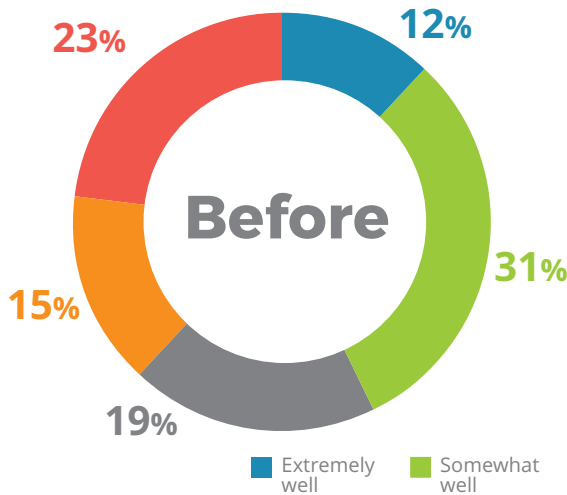
We survey legal advice and financial counselling clients by SMS survey. Here are the results for the six months ending 30 June 2022.

Top 3 Consumer resources accessed

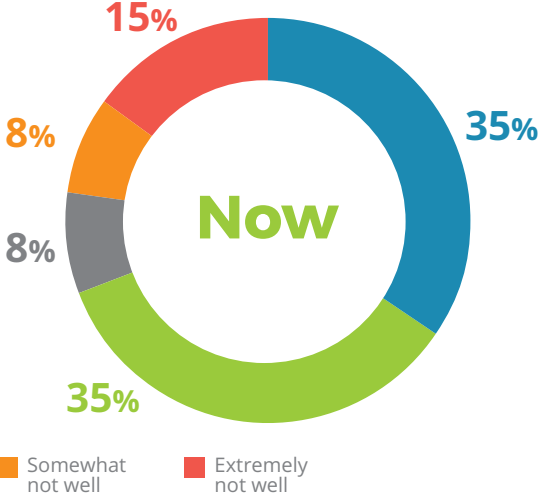
Consumer resources	%
Can I get out of a contract to buy a car - your cooling off rights	32.8%
How can I clear my credit record	27.5%
My house is being repossessed	11.8%

Consumer Advice Service

Before you contacted the CAS, how well did you understand your rights?

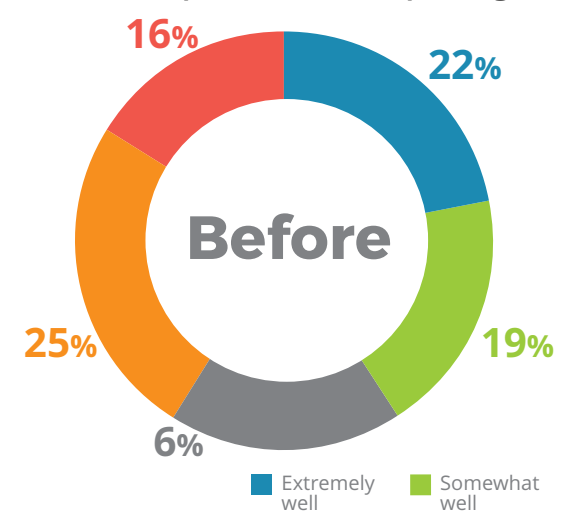


How well do you understand your rights now?

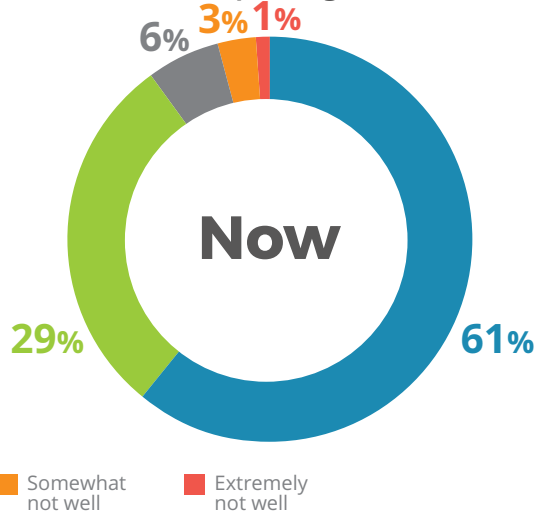


Financial Counselling Service

Before you called NDH, how well did you understand your rights?



How well do you understand your rights now?



Consumer Legal Service – The top products/services and issues reported most frequently were:

Product/Service	Frequency
Consumer services	37.2%
Debt collection	7.7%
Cars	5.1%
Consumer goods	5.1%

Specific Issue	Frequency
Contract breach	24.4%
Consumer guarantees breach	14.1%
Misleading or deceptive conduct	10.3%
Billing dispute	9.0%
Debtor feels harassed	5.1%

Over the reporting period, clients of our financial counselling service have presented with...



Case study: Talking truth to power and taking the sting out of lemons

When people experience problems with a new or used car, they want it to be resolved quickly and properly.

All too often though, we hear from people who have bought expensive 'lemons' -defective cars that have devastating impacts for the buyer and their family when the dealer refuses a refund, replacement or fails to properly repair it. This year our legal team helped more than 100 people in this situation.

"One of the biggest problems is the lack of a quick, accessible and affordable dispute resolution system," said Brigitte Rose, Senior Policy Officer. "The Victorian Civil and Administrative Tribunal (VCAT) is slow and expensive to the point people just give up.

"The longer it takes to resolve these cases, the more problematic it gets for the consumer, who often needs the car to get to work, school and for their independence. A lack of effective dispute resolution affects their livelihood and wellbeing."

Sue is a pensioner in her 70s. She needs a vehicle for essentials like going to the doctors and shopping. She saved for months from her pension, obtained a No Interest Loan Scheme (NILS) loan and paid \$6500 for a car from a second-hand car dealership. After the car was immediately faulty, the dealer said

they were going to 'fix the problem', but they did absolutely nothing.

Sue smelt a rat and wanted her money back, but the manager she dealt with was confrontational and refused. Sue was exasperated but determined. She sat in the dealer's office all day and would not move.

Finally, Sue came to Consumer Action and the media covered her story. Only then did the dealer pull its finger out and give her a full refund. In a Consumer Action podcast Sue spoke passionately about her situation:

"It didn't just happen to me, I know at least nine people who are on the VCAT list with the same dealer... The boss there, he said, you took the car, you paid for the car. Once it goes, that's it."

Sue gave permission for her comments to be used by Consumer Action when advocating to Government and the regulator, Consumer Affairs Victoria, about the need for a motor vehicle ombudsman to fix the lemon car issue. It is an effective way of bringing the voice of victims to power.

‘Consumer champion’

PARTNERSHIPS ARE A WIN-WIN

We continued to build on the strong partnerships we have with other community legal centres (CLCs) throughout the year. We have partnered with Hume Riverina CLC and Barwon CLC since 2017 and with Victorian Aboriginal Legal Service since 2018. Our close relationship with WEstjustice goes back many years.

“It sounds dorky, but we call our closest partners ‘consumer champs,’” said Katie Fraser, Consumer Action’s Director of Engagement and Learning.

“A key goal of our partnerships is to support lawyers in generalist CLCs to do satisfying and effective work on consumer, credit and debt issues,” she said.

“Their expertise in these matters increases community access to justice, particularly in the regions, but we benefit too, our partners amplify our advocacy and campaigns work, for example, when they meet with local MPs and talk about how unfair laws and systems affect their local community/electorate.

“And we learn from our partner CLCs about how unfair systems affect some of the most vulnerable people, who are more likely to connect with a local service than contact Consumer Action.”

At the start of these partnerships, we provide training, file reviews, one-to-one mentoring and advice and secondary consultations. Access to training is ongoing, including internal CPD and training for financial counsellors (via Financial Counselling Victoria), and we meet monthly to share information.

CLC lawyers can call the Worker Advice Service if they would like some information or support. In 2021, Hume Riverina CLC phoned our worker advice service 20 times, more than any other CLC.

More than ten times the consumer, credit, and debt advice

Our data shows the incredible impact of these partnerships and the benefits for both services and the community. For example, when our partnership with Hume Riverina started, they provided 36 pieces of advice on consumer, credit, or debt work in one year. Fast-forward to 2020/21 and their lawyers provided more than ten times that number, 402 consumer, credit, and debt advice.

“Hume lawyers achieved some amazing outcomes, getting \$601,480.20 of debt waived in the last financial year alone,” said Katie.

“They also made 10 regulatory complaints and were involved in multiple advocacy and policy campaigns including our Save Safe Lending campaign; Small Amount Credit Contract (SACC) reforms; advocacy relating to the Aboriginal Community Benefit Fund; review of the Australian Banking Association Code; and a group complaint to the Commonwealth Ombudsman about Centrepay payments for consumer leases.”

Research on legal need has found that people in difficult situations are likely to have multiple legal issues. Consumer Action can only assist people with consumer credit, debt, and insurance issues while our generalist partners help with multiple issues.

“A client that we referred to Hume Riverina received 11 legal services from their lawyers, including advice on divorce, fines, Centrelink debt, Victim’s Compensation and credit and debt issues, and representation for a credit and debt issue,” said Katie.

Building on the success of these partnerships we are embarking on a new project with Gippsland CLC in 2021-22, with a focus on building lawyers’ skills to address consumer/credit/debt and insurance issues that may arise after future disasters.

“As a lawyer based at a regional CLC, I need to have general knowledge of many areas of law – and I can’t be an expert in all of them. I often use the expertise of CALC’s Worker Advice line for specialist advice and consultations on consumer, credit and insurance law advice to give to clients.”

Shane Foyster
A lawyer at Barwon CLC

Training Design and Delivery: An ongoing exchange of ideas and inspiration

Training design and delivery at Consumer Action is an ongoing exchange of ideas and inspiration that is constantly in motion. We consult extensively with our stakeholders to create teaching and learning spaces that are relevant, dynamic and contemporary. This is how we went about this work in 2021-22.

Reach

This year we delivered a total of **60 hours of training** over **19 sessions** to Financial Counsellors. We reached those still studying to become Financial Counsellors, in addition to providing professional development for those already working in this vital field of practice. Our geographical reach was mainly Victoria, but we also delivered trainings at the Financial Counselling Australia conference in Cairns to audiences from across Australia.

Design innovation

We are always looking for new ways to make our learning and teaching more interesting and fun. Our main focus this year has been to develop our use of case studies as the central focus of training sessions. For this purpose, we adapted and modified versions of real stories from Consumer Action casework. These important stories are woven through our training sessions so that we are engaged with our audiences in a more interactive and applied way. Our aim is to create a training environment that allows for a ‘hands-on’ approach to the topic, enabling participants to apply technical content to real stories that are believable.

We have also changed the ‘who’ of our training delivery for each session. We now have ‘tag-teams’ of at least two Consumer Action staff working together to design and deliver training. Members from the Legal Team collaborate with either a Financial Counsellor or someone from the Policy Team. This enables us to integrate different expertise, perspectives and professional viewpoints, making the training a richer experience for all involved. This approach also means that we learn a lot from each other!

Finally, we have collaborated with a wider range of external agencies for training purposes this year. These include other community legal centres such as **WEstjustice, Womens Legal Service, Financial Rights Legal Centre** and **Justice Connect**. In addition, we partnered with organisations such as **the Australian Financial Security Authority** and **Legal Aid Queensland**. These collaborations are invaluable. Our closest collaboration is with **Financial Counselling Victoria** – a truly wonderful partner. **FCV** works with us to create meaningful and impactful learning and teaching.

Range of topics

This year, our training program covered the following subjects:

- Credit Reporting
- Debt Enforcement
- Judgment Proof
- Advocacy and Campaigns
- Payday Loans & Consumer Leases
- the National Consumer Credit Act & Consumer Protections
- Bankruptcy
- Financial Counselling Telephone Skills
- Debt Vultures
- Buy Now Pay Later
- Scams
- Family Violence & Financial Abuse
- Graduate Training
- The NDIS & Consumer Law and Regulator Complaints

A number of these topics were covered more than once from different perspectives.

Learning from others

The Training Services Lead at Consumer Action – Su Robertson – is a member of the Community Legal Education Community of Practice. This is collection of trainers from Community Legal Centres and Victoria Legal Aid, who meet at regular intervals during the year. Ideas are exchanged, and expert seminars held to support each other in the work of learning and teaching in the community.

How did we do? Feedback on our sessions

“That was the standout session for me at this conference.”

Bankruptcy training session, FCA national conference, Cairns

“It was very informative and reinforced, for me, my belief that payday loans and leases are usually unfair and mostly unsustainable for the vast majority of customers.”

Payday Loans and Consumer Leases session online

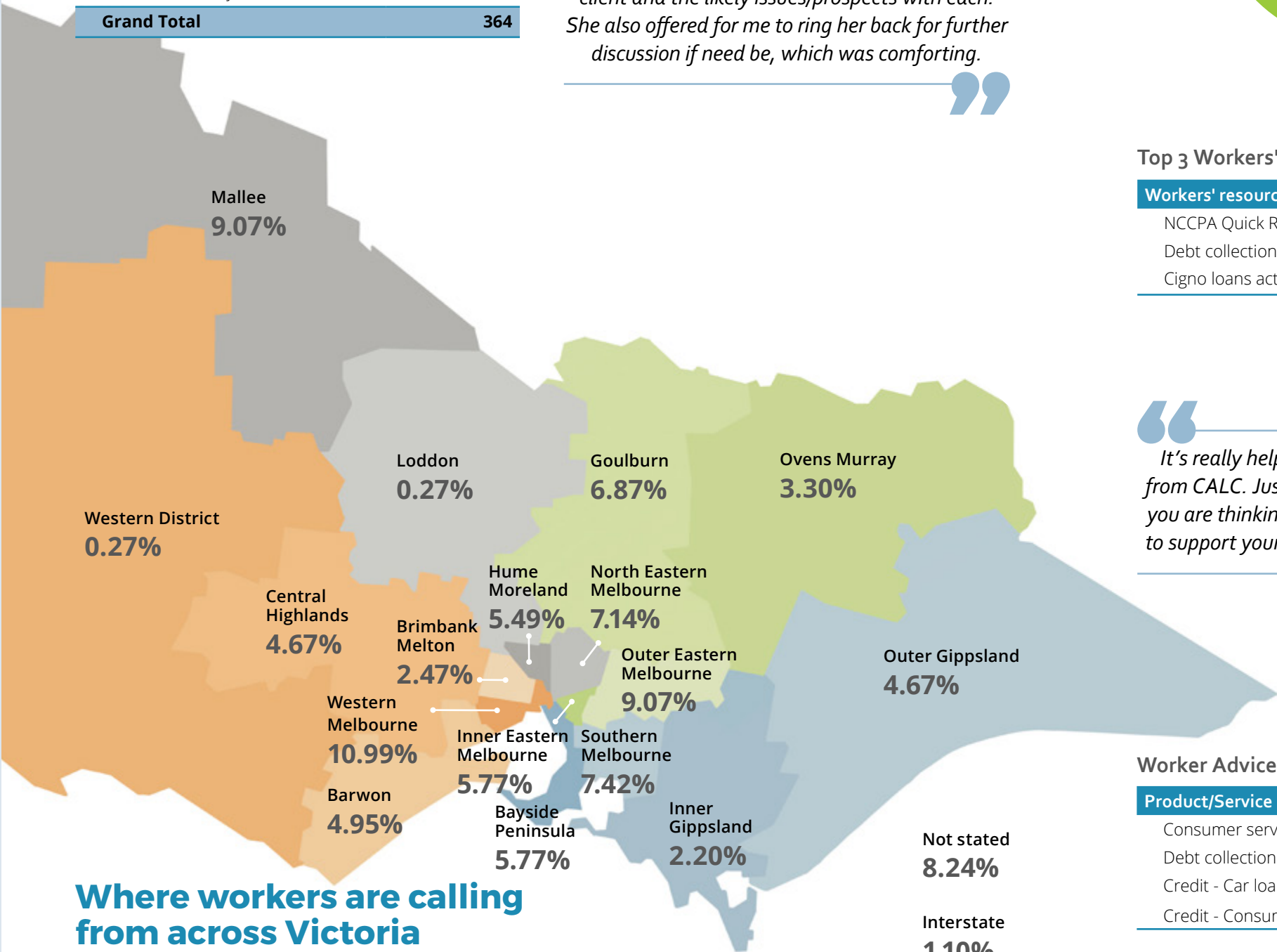
“CALC workers are fantastic educators, in every way, thus they’re very effective – I always learn a lot and am constantly reminded of information that I need to retain, having sometimes forgotten things. I always enjoy the PD sessions they provide.”

Buy Now Pay Later session online

SMS Survey Result: Worker Advice Service

Worker Type	#
Financial counsellor	259
Lawyer/legal support	68
Disability worker	11
Family violence practitioner	8
Not stated	7
Other	7
Bushfire recovery	4
Grand Total	364

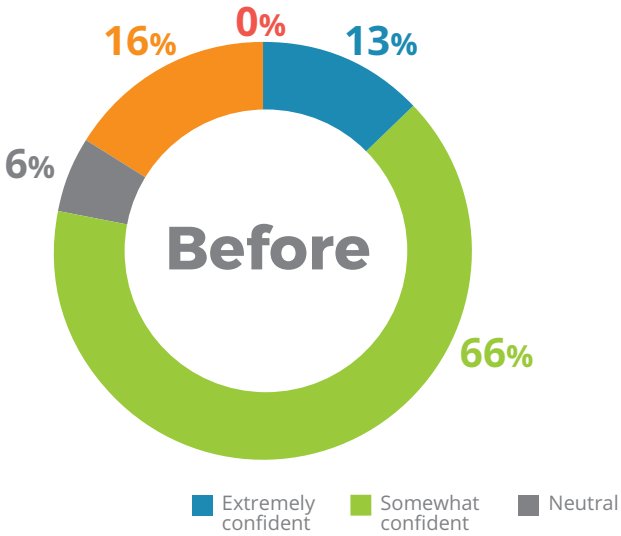
“The Workers Advice Line at CALC has always been a tremendous help when I'm navigating an issue I'm not familiar with. Lawyers who answer calls are always professional, polite and easy to converse with. It was no different this time with Hannah, who knew the topic well and was able to work through with me the options open to my client and the likely issues/prospects with each. She also offered for me to ring her back for further discussion if need be, which was comforting.”



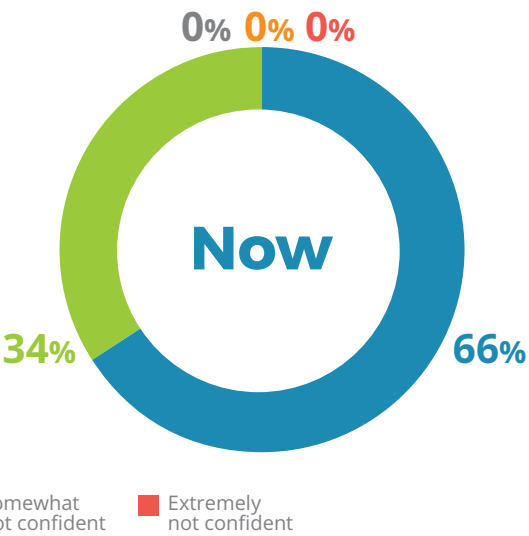
Where workers are calling from across Victoria
(% by DHHS region)

Worker Advice Service

Before you contacted the Worker Advice Service, how confident did you feel about taking action to assist your client?



How confident do you feel about taking action to assist your client now?

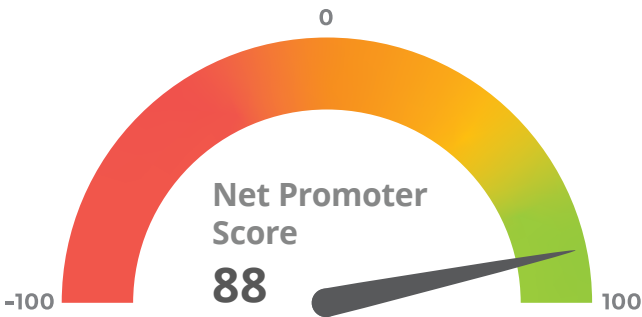


Top 3 Workers' resources accessed

Workers' resources	%
NCCPA Quick Reference Tool	20.7%
Debt collection letter requesting waiver	16.6%
Cigno loans action pack	16.2%

“Understanding the limits of our professional knowledge, in particular legal, is critical. The staff are friendly and helpful and motivated to support us to achieve good client outcomes. It's a super efficient way of learning about legal aspects of individual client cases, in a way that's easier to understand than navigating legislation and regulations etc. And you can feel more confident.”

“It's really helpful to get guidance and support from CALC. Just a safe space to brainstorm what you are thinking and get some tangible response to support your thinking and take the next steps.”



Worker Advice Service – The top products/services and issues workers sought advice about were:

Product/Service	Frequency
Consumer services	14.5%
Debt collection	14.5%
Credit - Car loan	10.1%
Credit - Consumer lease	8.7%

Specific Issue	Frequency
Aggressive enforcement of debt	14.5%
Irresponsible lending	13.0%
Unconscionable conduct	9.7%
Contract breach	7.2%
Misleading or deceptive conduct	7.2%

FAIRER ENERGY

A remarkable win for Victorian energy consumers was welcomed in February 2022 when the Essential Services Commission (ESC) announced that energy retailer Sumo Power had paid a penalty of \$500,000 for the alleged wrongful disconnection of Victorian families in the lead up to Christmas 2020. This was partly the result of the work of our dedicated financial counsellors, and the powerful policy and media advocacy that Consumer Action does alongside other consumer advocates.

Consumer Action's Senior Policy Officer Luke Lovell was closely involved in the advocacy to expose Sumo's conduct and support Victorians who suffered as a result. "We welcome the ESC's decision to fine Sumo \$500,000 for wrongfully disconnecting their customers," Luke said.

Multiple people called Consumer Action after being disconnected by Sumo, some even without notice. One of these customers was James Heenan. He realised something had gone wrong when his phone was still flat after having charged it overnight and when the lights did not turn on.

However, the impact of energy disconnections goes beyond these day-to-day activities. "Disconnecting someone's energy supply is a harsh, punitive measure which can put people's health and wellbeing at risk," Luke said.

"As a provider of an essential service, it is critical that energy businesses are following the rules and doing everything required to support people who may be having trouble paying their bills." These rules include giving a reminder notice of a late bill, a warning period of 6 days before disconnection, and a duty to act fairly and reasonably.

To add insult to injury, further revelations showed that Sumo Power engaged in egregious management practices, including the altering of customers' billing schedules to fast-track disconnections and targeting

1,500 customers by putting their names on a "wall of shame" with the aim of cutting off their power.

Consumer Action made a formal complaint to the ESC and campaigned to have Sumo Power's operating licence investigated, and for victims to be compensated. Although Sumo Power ultimately retained its licence, the \$500,000 penalty imposed by ESC was a forceful warning to industry that rules for disconnection must be complied with. And that the potent voice of victims, represented by Consumer Action and other organisations, would not go unheeded.

Upon hearing about the fine, James Heenan was ecstatic. "Wow, that's awesome news! This makes me really happy! Thanks for your help in sharing my story," James said.

Luke says that "going forward, we will continue to monitor energy companies' behaviour, and make complaints where we believe businesses have failed in their duty to customers."

Second Energy Report's 12 recommendations to make energy hardship access fairer

In September 2021 Consumer Action published the second Energy Assistance Report. It followed our previous report published in July 2019 which explored whether the introduction of Victoria's Payment Difficulty Framework (PDF) had improved the hardship assistance energy companies were providing to customers faced with difficulty paying their bills.

The report made 12 recommendations to regulators, government and industry to make access to energy hardship assistance fairer.

In the original report we found that while disconnections for non-payment and energy debt had decreased, the framework was being inconsistently applied, meaning many Victorians were missing out on assistance that would help them manage their energy bills.

Essential Services Commission (ESC) imposed

\$500K

penalties on Sumo Power for wrongfully disconnecting 143 Victorian families in the lead up to Christmas 2020

Created a business target to disconnect

100

penalty notices ESC have served to Sumo Power

1500+
customers

Retailers must follow rules before disconnecting residential or small business customer's energy supply

- ▶ Give customer who has missed a bill a reminder notice
- ▶ Warning period of 6 full business days before disconnection
- ▶ Act fairly and reasonably towards customers

142

customers cut-off before the required 6-day warning period expired

Customers were cut-off without warning, despite being in a payment plan

\$500K penalties serves as a warning to other power retailers

New laws, amendments on 1 Dec 2021

▶ **Extended investigate powers** for ESC

▶ **Increased penalty amounts – criminal fines of up to**

\$1.09M

for all Victorians

Our report in September looked at whether the same trends had continued and considered the impact of the COVID-19 pandemic and related supports. It identified gaps in hardship assistance that remain more than two years after the introduction of the PDF.

Luke Lovell, Senior Policy Officer at Consumer Action who wrote the report, said it examined a sample of 18 months of calls to our financial counsellors between July 2019 to December 2020.

Case notes from the 133 energy-related calls identified were reviewed in detail to categorise common issues people were facing with their energy retailers.

Overall, there appeared to be continued improvement in the hardship assistance customers are receiving from their retailers with proportionately fewer disconnections compared to our last report. However, "...given the unique circumstances of COVID, it is difficult to make direct comparison between the two reports," Luke said.

"Of concern, energy issues in our sample were disproportionately higher among people living alone, single parents, people in private rentals, and women," he said. "We also continue to see large numbers of people reporting issues with accessing affordable payment plans, or customers not being informed about grants and concessions which could help them with paying their energy bills," he continued.

People calling about energy issues in our sample are also more likely to report a 'flagged vulnerability' to financial counsellors, such as mental health issues and job losses.

"From our findings, and despite the improvements noted, it is clear that further action is needed to improve outcomes for people facing difficulty paying their energy bills," Luke said.

Major reforms in financial sector after a long-drawn out battle

In October 2021, we welcomed a raft of major reforms in the financial services sector. Consumer Action took a lead in pushing for the 'deferred sales model' for add-on insurance, and the ban on unsolicited sales of financial products. Other notable reforms included the commencement of 'design and distribution obligations', and a reduction of the maximum timeframe to which firms must respond to customer complaints from 45 to 30 days.

CALC's work:

- Behind these reforms were **years of persistent** campaigning and casework to fight for change in the industry
- It was an **integrative effort** that joined the minds of Consumer Action's policy and campaign officers, legal caseworkers, and financial counsellors
- It was also a **collaborative endeavour** that involved other consumer advocacy groups, including Financial Rights Legal Centre, Westjustice and Financial Counselling Australia, to name a few

Impact and importance of this issue

Cat Newton, Deputy Director of Policy and Campaigns was closely involved in the advocacy behind these reforms. She said unsolicited sales often involve high pressure sales tactics, catching individuals unawares and forcing them to make quick decisions.

"This can result in the purchase of expensive but low-value products, especially junk insurance, but the ban on hawking financial products is certainly a step in the right direction," she said.

The 'deferred sales model' mandates a 4-day period between the sale of a principal product or service and the sale of add-on insurance. It aims to give consumers space to make informed decisions without the added pressure from retailers.

On a systemic level, Ms Newton said she hopes that the design and distribution obligations will create 'cultural shifts' in the industry by cultivating a customer-centric mindset. "These obligations place the onus on retailers to think carefully about their target

market so that consumers genuinely benefit," she said.

Consumer Action represented a number of people who gave evidence to the Banking Royal Commission about their harmful experiences caused by mis-selling of financial products.

"It was the evidence of harm presented at the Banking Royal Commission that was the crucial turning point in getting these reforms through and their courage and willingness to share their stories will help so many others," Ms Newton said.

We look forward to seeing the future impact of these reforms on levelling the playing field for consumers and retailers.

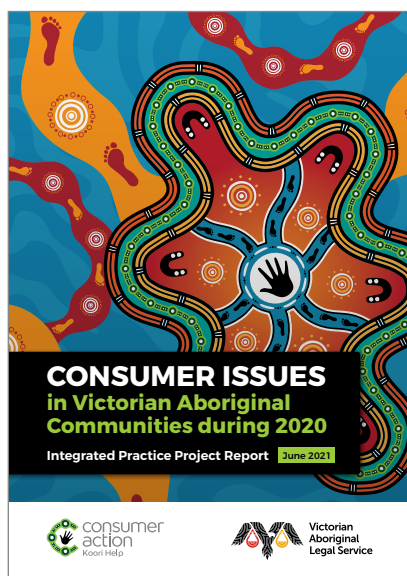
Ms Newton would like to eventually see the end of junk insurance. "I'm hoping that the entire financial services industry has understood now that they shouldn't need to use tricky tactics to sell people into policies; they should just develop products that are valuable and useful to people in the first place," she said.

Improving how the corporate sector engages with First Nations people

In November 2021, Consumer Action's Policy Officer and Wurundjeri woman Samantha Rudolph, and Director of Policy and Campaigns Katherine Temple spoke at a Parliamentary Inquiry looking into ways of improving corporate engagement with First Nations consumers.

Samantha gave an opening statement where she talked about the work Consumer Action does with community and the close and beneficial relationship we have with the Victorian Aboriginal Legal Service (VALS).

Both Samantha and Katherine referenced our report *Consumer Issues in Victorian Aboriginal Communities* published in June 2021 and results from a recent survey of First Nations people revealing the ongoing economic impacts of the COVID pandemic.



First Nations engagement – Our efforts in First Nations engagement is leading to client services

Service	First Nations Clients	Total Clients	%
Legal - Consumer	43	671	6.4%
Financial Counselling	64	4049	1.6%
Representation Files	5	14	35.7%

These statistics cover the period of January – June 2022

"We think there is room for significant improvement in the ways the corporate sector engages with Aboriginal and Torres Strait Islander people," Samantha said.

"Our report made 5 recommendations for change, which included ensuring all parties (including corporations) embed cultural competency and safety into their practices, and work in partnership to ensure Victorian Aboriginal communities have their voices heard. We also recommended that Government consult with the community on strengthening regulation of essential services like energy, telecommunications, and lending to help address the consumer, credit and debt issues impacting community".

Samantha told the committee that misconduct by telecommunications providers continues to be a big issue in the community.

"As the Committee is aware, in May 2021 Telstra was fined \$50 million for its unconscionable sales practices in northern and central Australia. Unfortunately, we have seen similar misleading and unfair sales conduct by telcos in Victorian Aboriginal communities," she said.

"We recently had 45 Aboriginal and/or Torres Strait Islander people from Victoria complete a survey about consumer issues, and 26% of respondents said they had been sold extra mobile phones, tablets, paid TV or phone accessories for themselves or additional family members that they did not need by a telco provider. 22% said they had had their internet or mobile phone plan disconnected or restricted since March 2020 and 20% had sought a payday loan to pay their telco bill.

"26% of respondents had been unable to arrange an affordable payment plan with their telco provider, despite being in financial hardship. Self-regulation of the telco sector via the Telecommunications Consumer Protections Code has clearly failed to deliver good outcomes for many First Nations consumers," she said.

Consumer Action's presentation had an immediate impact in the media and was reported by the AAP newswire appearing in over 100 news outlets throughout Australia.

Read the full [opening statement to the inquiry](#).



Samantha Rudolph, Uncle Jim Berg and Diana David

National Indigenous Times

18 November 2021

Parliamentary inquiry to examine rights of First Nations consumers

“

We're seeing these types of companies come up and how they're treating First Nations people and First Nations customers; I think this inquiry is well needed.

”

Samantha Rudolph
Wurundjeri woman and
Aboriginal policy officer at
Consumer Action Law Centre

Indigenous consumers still being targeted by inappropriate sales practices: Consumer Section Law Centre

Sales practices targeting Indigenous consumers have not improved since Telstra copped a \$50 million fine from the Federal Court, a parliamentary committee has heard.

Indigenous consumers still being targeted

Why fighting scams is now one of our top policy priorities

Losses from scams have skyrocketed in the past few years. According to the Australian Competition & Consumer Commission (ACCC), Australians lost a record amount of over \$2 billion in 2021 and even that astronomical number is seen as a gross underestimate. It is no wonder Consumer Action has received more calls from scam victims than ever, via our Legal and National Debt Helplines.

Policy officer Tom Abourizk says that Consumer Action's casework has identified significant inadequacies in the responses by Australia's banks that continue to facilitate a system rife with fraudulent transactions. These shortcomings include inconsistent proactive measures to prevent scams, and disappointing approaches to dispute resolution when scam losses occur. There are currently no existing meaningful legal obligations on banks explicitly regarding scams.

Scams have a devastating impact on victims financially and psychologically, often exacerbating the existing inequalities that individuals may suffer.

Case Study

Tim is a refugee from the Burmese community and a father of 6 children. He invested his whole family's savings into the infamous Wonderful World app, upon hearing from his friends that it would be a fruitful venture. He hoped that he would be able to send money back to his relatives in Myanmar. It was later revealed that the app was an illegal Ponzi scheme, and Tim was unable to receive a refund from the bank because he made the transactions of his own volition. Consumer Action worked with WestJustice to advocate to the banks on his behalf, but this incident has had a significant impact on his mental health and financial security.

Disappointingly, of the 67 determinations relating to scams made by the Australian Financial Complaints Authority (AFCA) between 1 Sep 2021 and 1 Feb 2022, 62 were in favour of the bank or firm, leaving victims bearing the brunt of scam losses.

Many AFCA determinations downplay existing conduct obligations of banks in relation to scams, such as the requirement to perform their role with diligence and prudence. This is despite the fact that the knowledge and expertise held by banks puts them in a far better position to detect and prevent scams than consumers.

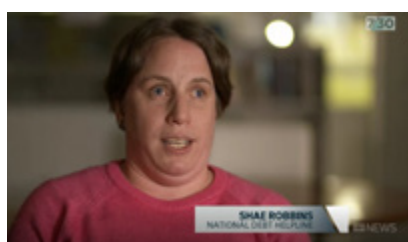
'Confirmation of Payee' technology that ensures that the name of an intended recipients matches the recipient account, should also be made mandatory.

Consumer Action is advocating for banks to be required to reimburse blameless scam victims where any red flags were missed. Australia can look to the UK's voluntary *Contingent Reimbursement Model Code* for guidance, a model which reimburses customers who were tricked into authorising payment to a non-legitimate payee. In response to the model's success and a call for greater consistency amongst firms, the UK Government announced its intention to mandate the code.

"Banks must be required to meet meaningful standards on the detection and prevention of scams. When those standards are not met, banks should be reimbursing customers for their losses," says Tom.

Consumer Action in the media Clients and staff amplifying our voice

2021-22 was another massive year for media work from the Centre, with 13 Consumer Action staff quoted in hundreds of print and online stories in addition to radio and television broadcasts. It was also one of the best years ever for clients sharing their story, with 24 individuals bravely choosing to do so.



Why do we use clients' stories?

A person's voice in a story is often transformational in terms of the story's impact, relevancy, and authenticity with the viewer. Media knows this of course, but finding those willing to talk about their experience publicly can be a challenge. Many people are understandably wary of appearing in the media. Incredibly, many clients do want to speak out and tell their stories, precisely because it can help them own their story and can prevent others from getting into the same situation.

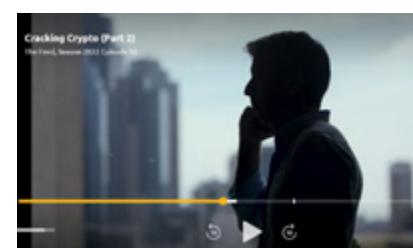
"We work carefully with clients to ensure they are as prepared as they can be when they do media and warn them about possible downsides in the aftermath of a published story such as social media trolls. We ensure that clients who have done media have the chance to debrief and talk about their experiences, and that support is ongoing," said Mark Pearce, Media Advisor.

Policy staff, including, Tania Clarke, Cat Newton, Brigitte Rose, Luke Lovell, Tom Abourizk and Samantha

Rudolph were interviewed by many of the nation's top media platforms about their areas of expertise, highlighting laws and regulations that need to be changed or reformed and giving the organization a powerful voice.

"Media work is not easy, it takes thought and some finesse especially when being filmed for TV or doing a live radio interview", said Mark. "That's why we put an emphasis on practice before and reflection on how it went afterwards".

Our financial counsellors were also regular and welcomed media voices this year with Kirsty Robson, Kane Johnson, Shae Robbins and Claude Von Arx bringing their daily experience of assisting callers to the National Debt Helpline to wider audiences.



3731

Media stories during the year

24

Media releases



24

CALC clients appeared in hundreds of print, radio, and TV stories and on social media platforms

13

Consumer Action staff appeared as spokespersons during the year

215

Facebook posts

2400

Followers

2101

Likes

10

Podcasts

1801

Koorihelp Consumer Action Followers

1748

Likes

49

Instagram posts

180

Followers

122

LinkedIn posts

1441

Followers

1662

Tweets from the Consumer Action account

6070

Followers

Social stats as of 30 June 2022

OUR STAFF SURVEY REVEALS...

The Consumer Action Staff Survey is conducted biannually and was undertaken for the second time in late 2021. The survey is anonymous and covers a range of issues including:

- ▶ Diversity
- ▶ Leadership
- ▶ COVID-19 impact and Workplace Health and Safety
- ▶ Rewards
- ▶ Motivations and initiative
- ▶ Career opportunities
- ▶ Learning and Development
- ▶ Workload

The results of the survey were benchmarked against previous results and industry standards. While we achieved strong results in areas of our COVID-19 response, safety, mission and values, our 2021 results showed a decline from our previous survey in several key areas which enabled a focus in follow up action planning.

"The survey results were discussed by each team and a Staff Survey Action Plan developed that continues to shape much of my activity," People and Culture Manager Lisa Newman said.

This Action Plan builds upon the survey results and four priority areas identified for Consumer Action:

- ▶ Leadership
- ▶ Diversity – staff, management and board
- ▶ Work/life balance
- ▶ Recruitment and selection processes

Lisa said Consumer Action had taken actions to; address accessibility of our resources and tools, improve our internal communications, provide training for all staff and managers on the prevention of bullying and harassment, as well as increased peer support for people managers in dealing with difficult conversations. She said the organisation had also established 'skip catch ups' with all staff.

"There is ongoing work to develop our Consumer Action Cultural Safety Framework to support First Nations staff, clients and our work with partners and the First Nations Community of Victoria. We introduced paid cultural leave for First Nations staff late in 2021," Lisa said.

"We will also be undertaking a diversity survey later this year with the purpose of ensuring a better understanding of the diversity of our staff to inform our decision-making processes. Staff training is an area of continuing development and our diversity and cultural awareness training are core elements of all staff training offerings".

Lisa said the organisation will establish a Consultation Committee made up of staff representatives, the CEO and People and Culture Manager and other senior managers where appropriate and relevant to a meeting's agenda. Staff will have the ability to raise issues for consideration of the Consultative Committee through the staff representatives and their managers and directors. Similarly, the Management Team will be able to feed issues directly into the Consultation Committee via the Chair.

Workplace flexibility is a strong focus for Consumer Action with approximately 48% of staff working part time hours and compressed hours arrangements which provide a nine-day fortnight being widely used by full time staff.

While staff turnover was high in 2021 the rate of departures has slowed in 2022.

"The labour market is challenging for many organisations and Consumer Action has a strong preference for permanent employment," Lisa said.

"We will continue to be challenged in filling fixed term employment options where permanent employment is at a premium for potential employees".

Our COVID-19 response has seen the organisation pivot to hybrid working arrangements in response to the changing government health advice settings. Our focus is to have the highest standard of workplace safety to instil staff confidence in returning to our office.

"We are developing a longer-term policy for a hybrid model of work that will allow each team to define their own high value in person requirements, which will be the basis for the development staff's schedule for in person work.

"The extended pandemic has been a challenging time for Consumer Action, but I am sure these challenges will also bring opportunities to continue to strengthen our organisation culture and support our strategic plan," Lisa said.



Accessibility improvements create a better user experience for everyone

Improving accessibility of our services has been a focus this year. This has included updating the Consumer Action website to make it more accessible to vision impaired users, developing an accessible excel application that determines available call back appointment slots, as well as a custom Chrome browser extension that improves the accessibility of our new phone system.

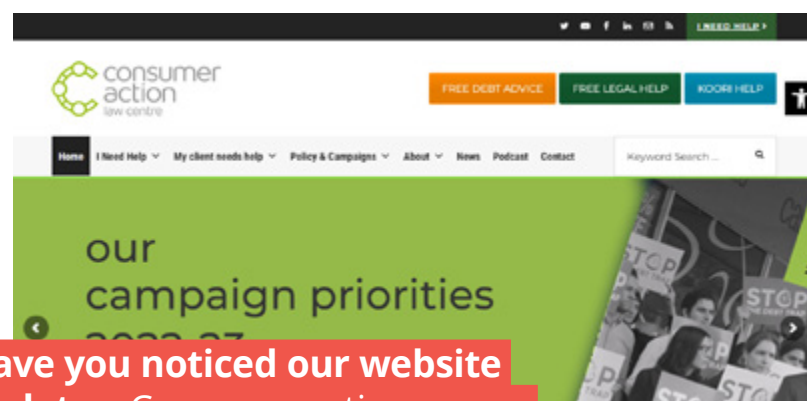
Sasboss Chrome Extension

We developed a custom Chrome browser extension to enable staff members to set their advice line availability. The standard Sasboss application is not accessible, so staff members were unable to change their status without this new extension.

Custom Excel Application

We developed a custom excel application to enable staff members to efficiently determine available call back appointment slots.

This excel application retrieves appointments and identifies the time slots that don't have an appointment entry. It then creates a new table by day/date with only available times under each day/date.



Have you noticed our website update – Consumeraction.org.au

1. Changed button colours and button hover colours to increase colour contrast
2. Changed the size and capitalisation of main navigation menu to make it easier to read. Colours also changed to increase contrast
3. Changed colour of hero sliders text to help increase contrast and legibility
4. Added underline to all hyperlinks to help identify hyperlinks
5. Changed the background colour (yellow) and added a border above and below hyperlinks
6. Updated 'contact us' form to highlight fields and increase font size of labels
7. Reorganised advice line operating hours to help improve legibility
8. Added border around search field on the navigation menu
9. Darkened the text across the website to help with contrast

Telephony Improvements

Since moving to working from home, the single most problematic element of our infrastructure has been our telephony. The type of issues experienced meant that we could not provide a high quality service to the people that need our help, and that staff working on advice lines were using unreliable, occasionally unsafe equipment, thus increasing stress in the work environment.

We applied and were successful in an ECSTRA grant that allowed us to upgrade our infrastructure across the board. Our goal was to ensure that the infrastructure used by Consumer Action would provide resilience and security into the future. We achieved this by bringing IT support capacity fully inhouse, enabling organisational control of our ICT infrastructure and reducing reliance on external contractors. After an exhaustive needs analysis and proof of concept trials with different vendors we rolled out a cloud-based telephony system in December 2021.

All staff undertook training in the new phone system and with the development of an Operations SharePoint page as a part of the roll out, it provided a repository of self-help reference material and training videos for the various applications advice line and non-advice line staff are now using. The development of these resources significantly aided a successful roll out of a new cloud-based telephony system with staff working both in the office and from home.

Expectedly there have been a few teething problems, but overall the security of our ICT environment has improved as we have oversight and control of our data and user access, this means that our systems are not only scalable and agile but we are ready to respond to any disaster or crisis.

Dianne Dejavonic retired in May 2022. She worked at Consumer Action and its predecessor for over 13 years. She was our longest serving and one of the most respected financial counsellors.

"The best thing about being a financial counsellor? It's the people you work for and the people you work with. It gives you the chance to work for systemic change in community and society," Dianne told the Consumer Action podcast in her last week at work.

"I got the opportunity to go to Canberra for the Payday Lending Campaign, to change the cap on payday lending.

"When I went, what happened to me when I visited Parliament House was culture shock. It was the paintings, the marble, the building. It all felt so removed and alien compared to where I am from. I was in shock for three days.

"It was really enlightening, it was like a light bulb went on and I realised, our role is to give voice to the people we help," she said.

"I would also say you don't have to know everything," she added.

The reaction to Dianne's podcast on Facebook was immediate with many likes and comments:

Sarah Jane said, "I was so fortunate to work alongside Dianne for nine years, a truly amazing advocate and inspirational human being with many laughs along the way..."

Liz Story said, "Dianne was the leading FC in the establishment of the National Debt Helpline -originally Money Help- her legacy in community action is incredible."



Dianne Dejavonic



Penelope Hill worked at Consumer Action for 13 years as a crucial part of the financial counselling practice. On the eve of her retirement, she also talked in a CALC podcast about her career, how she started her professional life as a lawyer, and then turned to financial counselling when she saw how it could positively impact people's lives.

"Thank you to all my colleagues, past and present... it's been a wonderful privilege to have worked with you all," she says.

Sandy Blake said on Facebook: "Penelope took the risk of employing me as a new FC from the country in 2011. I learned so much from Penelope and the wonderful FCs at MoneyHelp and lawyers at CALC. They all inspired me to achieve more. Penelope was generous with her knowledge and always considerate. Indeed, it was a pleasure! Thank you."

Enjoy retirement, Penelope



Penelope Hill

How volunteers at CALC make a difference

"Every time I work with someone at CALC, I truly get the sense that they care about my progress..."

Masa Tawalbeh worked as an intern at Consumer Action for much of 2021, mostly during the COVID lockdown. In a short podcast interview she talks about her unique experience at the Centre and how it differs from other places where she has worked.

"Every time I work with someone at CALC I truly get the sense that they care about my progress and my growth as a law student - it makes you feel like you have something to add," she says.

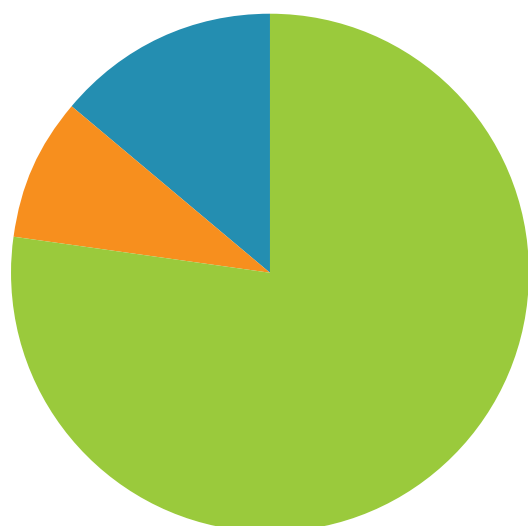
One of her best experiences was learning about and interacting with the clients we help, "...we need to remember that these are real people with real lives, and we are trying to make it better for them."



Masa Tawalbeh

Income:

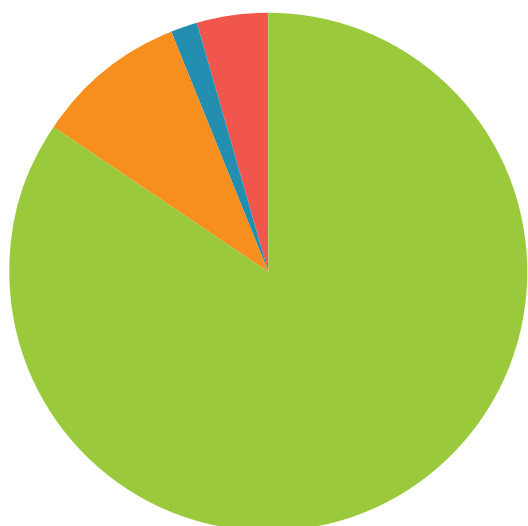
Our Revenue in 2021-22



Total Income: \$6,043,483

Expenses:

How We Spent Our Funding in 2021-22



Total Expenses: \$5,676,928

Surplus/Deficit: \$ 366,555

	\$	%
GOVERNMENT FUNDING	4,667,105	77.23%
Victoria Legal Aid - Community Legal Services Program (State)	1,514,920	25.07%
Consumer Affairs Victoria - Financial Counselling Program - National Debt Helpline	1,085,089	17.95%
Consumer Affairs Victoria - Consumer Advocacy & Assistance Program	886,905	14.68%
Department of Environment, Land, Water & Planning - Energy & Water Advocacy	485,763	8.04%
Victoria Legal Aid - Community Legal Services Program (Commonwealth)	366,854	6.07%
Consumer Affairs Victoria - Financial Counselling Program - Legal Support	327,574	5.42%
SECTOR GRANTS	551,884	9.13%
Federation of Community Legal Centres - Integrated Services Fund	209,636	3.47%
Ecstra Foundation	152,500	2.52%
Energy Consumers Australia	106,918	1.77%
Standards Australia	73,739	1.22%
Federal Court of Australia - Bankruptcy Project	9,091	0.15%
OTHER REVENUE	824,493	13.64%
Residual Sums from Group Court Proceedings	607,476	10.05%
Consultants & Sitting fees	77,519	1.28%
Rental income	69,950	1.16%
Refunds & Reimbursements	54,952	0.91%
Interest	14,596	0.24%

	\$	%
SERVICE AND PROGRAM DELIVERY	4,797,219	84.50%
Staff salaries, superannuation, on-costs and training	4,628,280	81.53%
Program and planning expenses	161,800	2.85%
Travel	7,139	0.13%
ADMINISTRATION AND INFRASTRUCTURE	536,242	9.45%
Depreciation	299,672	5.28%
Office overheads	122,468	2.16%
Premises costs	100,896	1.78%
Finance and accounting	13,206	0.23%
RESOURCES	92,341	1.63%
Communications	57,045	1.00%
Library, resources and subscriptions	35,296	0.62%
OTHER EXPENSES	251,126	4.42%

The complete audited Financial Statement for 2021-22 can be found at: consumeraction.org.au/impactframework

STAFF

Ali Creighton
 Ally Stuart
 Alycia Gawthorne
 Amber Willimott
 Amy Dawson
 Anna Meulman
 Bikash K.C.
 Brigitte Rose
 Cat Newton
 Cat Miller
 Claire Tacon
 Claude Von Arx
 Eleanor Pallett
 Dan Poole(seconded)
 Denise Lawry
 Diana David

Dianne Dejanovic
 Fred Funtusoff
 Galit Aflalo
 Gerard Brody
 Hannah Dodd
 Houwaida Ayoub
 Janette Dyall
 Kane Johnson
 Katelyn Jones
 Katherine Temple
 Katia Sanderson
 Katie Fraser
 Kirsty Robson
 Lisa Greal
 Lisa Newman
 Lisa Michelle Silvers

Liz Bitar
 Lucas Rutten
 Luke Lovell
 Mark Pearce
 Megan Goodwin
 Mauricio Zambrano
 Nicholas Anderson
 Nicky McGowan (seconded)
 Nila Martin
 Param Dhillon
 Patrick Sloyan
 Penelope Hill
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