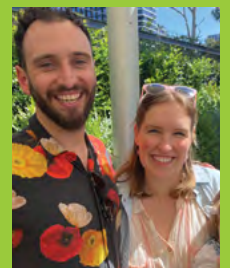




IMPACT REPORT

2023-24





Consumer Action respectfully acknowledges the Wurundjeri People of the Kulin Nation as the Traditional Custodians of the land on which we are located. We pay our utmost respect and give thanks to their Elders both past and present who continue to forge the path ahead for emerging leaders.

For over 60,000 years Aboriginal and Torres Strait Islander people treaded lightly upon this land, caring for country and walking with the spirits of their ancestors as they shaped its lands, waters, creatures and plants. We acknowledge the strength and resilience of the Aboriginal and Torres Strait Islander people and are humbled by the love and kindness they have shown in recent times when their own place within modern Australia was called to question.

At Consumer Action we acknowledge our own journey towards cultural safety and reconciliation. Through our learnings and reflections from talking to and working with some incredible First Nations people, we are learning the best outcomes are achieved when we adopt culturally safe practices that create time and space for First Nations people to share their stories. We are committed to understanding better the consumer, credit and debt issues that First Nations people are faced with. We work alongside First Nations experts in identifying the systemic and policy changes that will achieve a more equitable market for First Nations people.

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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

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 and reflective practice to deliver excellent services and effective campaigns that create impact

COURAGE

We act boldly and courageously in pursuing our vision

Our Impact Framework

FAIRER 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.

EMPOWERED CONSUMERS

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.



EFFECTIVE 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.

To access the full framework, click [here](#)

I can't believe this is my second Impact Report, time flies when our organisation is making a big difference.

I am so proud of the strides we have made, deepening our integration as a team and working cohesively as an organisation. The wins and challenges are described in the following pages, but at the same time, we are working in the context of the deepening cost-of-living crisis felt by callers to our frontlines.

That's why 'cost-of-living' – a thread that has weaved its way through almost everything we do this year – is the focus of this year's Impact Report.

Cost-of-living pressures have also brought added urgency to our work to regulate buy-now-pay-later (BNPL) and in fighting predatory or unfair practices of businesses operating at the fringes of regulations such as Cigno, pawnbrokers and even scams.

For years, we've worked with our colleagues in the Stop the Debt Trap coalition, to ensure BNPL providers are held to the same responsible lending standards as other credit providers. Finally, in June, the

It is with great pride and admiration that the Board and I reflect on the tremendous progress Consumer Action has made over the past year. In my foreword to last year's Impact Report, I highlighted the critical need to shift the conversation around scams—from victim-blaming to holding financial institutions accountable for their inaction. I am delighted to see that this has become a reality.

The media coverage of our scams campaign has been nothing short of remarkable. Through our persistent advocacy and public engagement, we have pressed on the nerve of decision makers and helped to reframe the debate. The narrative has moved away from blaming individuals who fall victim and instead focuses on the banks and other financial institutions. The

Government announced new laws that, while not perfect, offer far better protection for consumers.

In the telecommunications space, our policy and advocacy drove reforms that safeguard people experiencing financial hardship. Telco providers now must offer greater transparency and fairness, particularly in how they manage debt collection and service disconnections.

We also had a role supporting one of the most poignant victories of the year as the "Save Sorry Business" coalition achieved an enduring resolution for victims of predatory funeral insurance provider Youpla/ACBF. This First Nations-led campaign is a text-book case of how diverse groups across the country have worked together successfully to protect cultural and financial dignity.

For me the constant this year has been our fantastic team at Consumer Action working so hard to meet the intense new demands on our frontline services. I am deeply grateful for every person turning up with a fire in their belly to improve the lives of our clients and reform unfair systems.

responsibility they bear to protect their customers' money is now front and centre in the public discourse.

Another significant shift this year has been the way we have injected the topic of reimbursement for scam victims into mainstream discussions. What was once considered a fringe idea is now a key part of the debate. This change is testament to the hard work and strategic campaigning of the Consumer Action team and always informed by our frontline evidence. We might be small compared to the banks and institutions we are challenging but we roar! The groundwork laid over the past few years has been instrumental in getting us to this point.

I want to acknowledge that, as the cost-of-living crisis creates more

We have been implementing internal changes to improve how we work with data and reporting. We have also attracted specific funds to review and improve accessibility of our legal services to clients.

The appointment of our first Chief Operating Officer, Samantha Watson, will place us in a good position to meet the challenges ahead, including the re-funding of our services and making CALC the best place to work.

As we look ahead, challenges we face, for example, to achieve effective legislation for scam victims or buyers of defective cars are immense, but I am confident we can do it, and will continue to have an impact in many lives.

Thank you team for your extraordinary efforts this year. And thank you to our Board members who give their tireless support. We continue to stand at the forefront of consumer rights, advocating for a fairer market, where people are empowered.

Warm regards,

STEPHANIE TONKIN

CEO



need for help, our financial counselors and lawyers are under more pressure to deliver the best services to more callers.

Finally, I want to extend my deepest thanks to Stephanie Tonkin and the entire team at Consumer Action for their relentless pursuit of justice. Your efforts have not only changed the conversation but have also brought us closer to a fairer, more accountable system for consumers. I look forward to the continued success of this extraordinary organisation.

Sincerely,

DAVID BERRY

Chair



Cost-of-Living is our Core Issue

The impact of cost-of-living pressures experienced in the community has threaded throughout CALCs work in 2023-24, clearly seen in the sharp increase in demand for our frontline services. Cost-of-living pressures are present in policy research on energy costs, and in our community engagement activities where the inability to meet insurance premiums following flood and bushfire disasters was repeatedly identified. Cost-of-living pressures were also seen in the background to our class action against a pawn broking firm in Melbourne's West used by people struggling to make ends meet.

Consumer Action published a report on the cost-of-living, illustrated through front line insights gleaned from the National Debt Helpline.

The report highlights how people doing it tough miss payments and start the "money juggle" which can lead them to taking out loans from lenders who charge exorbitant interest and late payments fees.

While Centrelink recipients remain the predominant group accessing the National Debt Helpline regarding income source, there was an increase in the number of calls from people in paid employment. Feedback from our post-call survey reveals the dire circumstances some people are experiencing. (p.10)



Read the full report



QUOTES FROM THE REPORT

"Unfortunately, I am in a position where I have already exhausted as many options as possible"

"Comforting to know there is support being a single homeowner struggling"

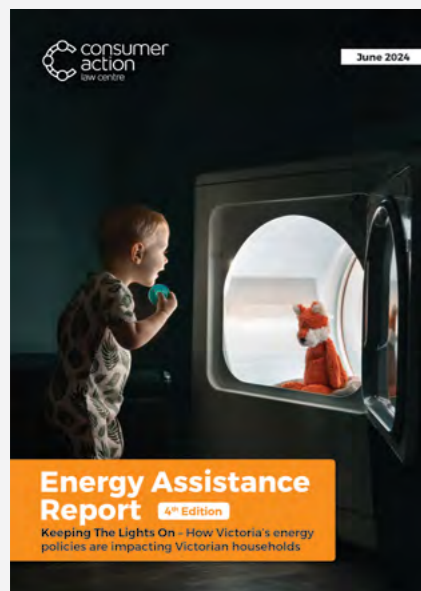
"Still, I am not in a position to find my way out of my financial difficulties."

"We hear from people cutting back on essentials because they are prioritising payments on an expensive short-term loan or a Buy Now Pay Later product."

Claire Tacon, Assistant Director of Financial Counselling, Consumer Action Law Centre

"When people are struggling with day-to-day costs it leads to more borrowing. People might use Buy Now Pay Later so they can afford to pay the home loan. But eventually they can't borrow more and have nowhere to go."

Shungu, Consumer Action Financial Counsellor

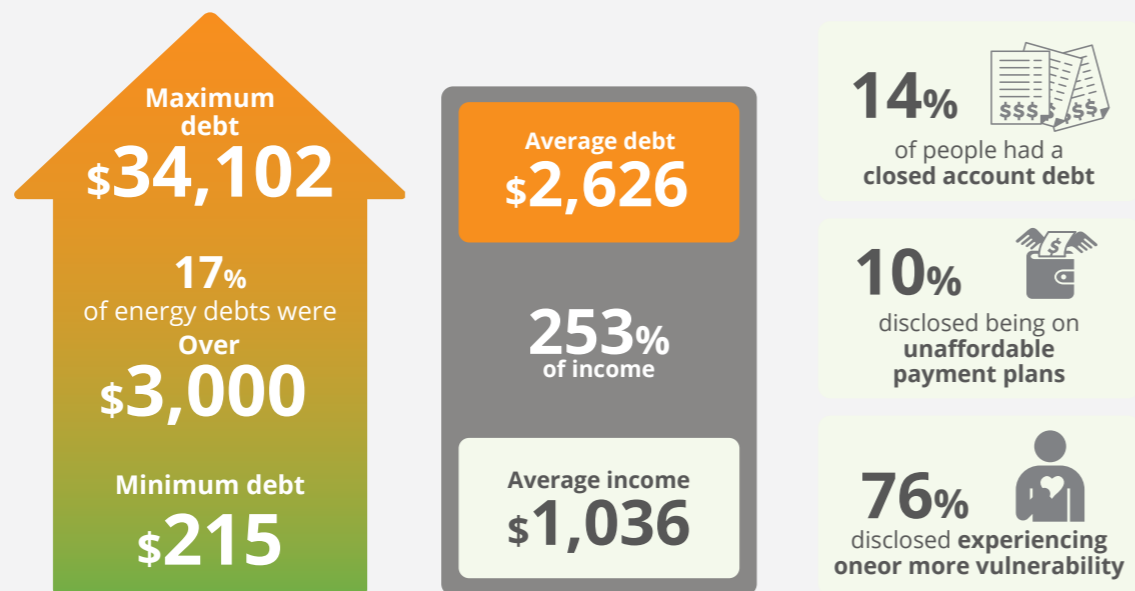


The Energy Assistance Report Keeping the lights on (Fourth edition) released in June 2024, demonstrated how increasing energy bills are contributing to people's tight financial circumstances, with 12% of callers to the National Debt Helpline asking for help with utility debt.

17% of energy bills were over \$3000 in value with the average debt set at \$2626 representing a massive 253% of people's weekly income.

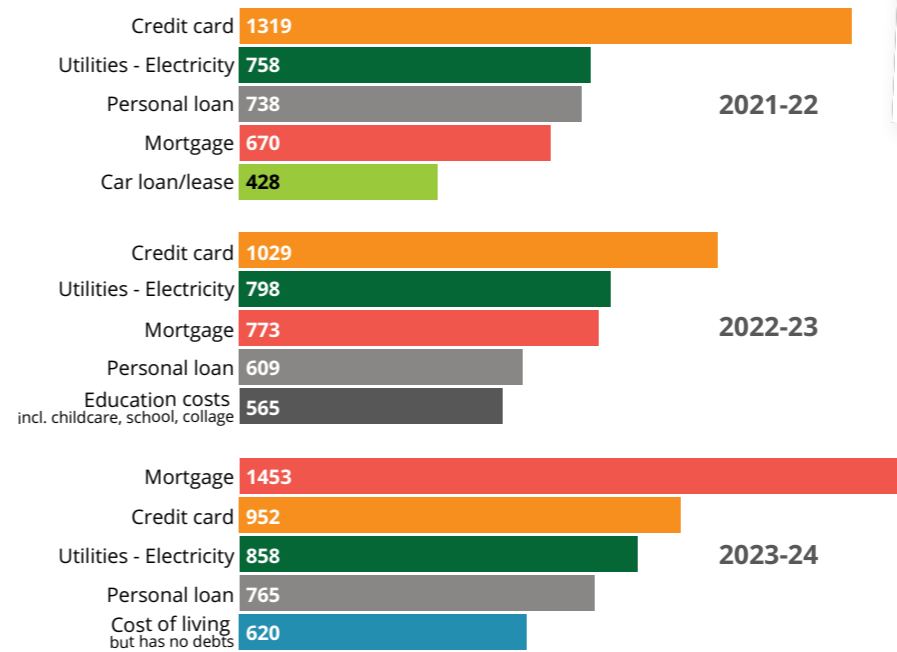
Our energy report reveals the highest level of reported energy debt across the last six years. Average electricity debt was **\$1,611** in 2019, soaring to **\$2,048** in 2023, a 27% increase.

Read the full report



2023-24 SHIFT IN TOP PRESENTING ISSUES FOR NATIONAL DEBT HELPLINE

Shift in top 5 presenting issues to National Debt Helpline



Steph attended and spoke at the launch of ASIC's Hardship Hard to Get Help report. The report evidenced what CALC has been observing and reporting for some time, that there are significant barriers for the most at risk accessing the hardship support they are entitled to.

After interest rates began rising in May 2022, the number of mortgage-related enquiries quickly increased until 'mortgage' became the most recorded issue for people contacting the National Debt Helpline, followed by credit card debt and electricity bills and debt.

By 2023-24, the number of enquiries relating to mortgages had doubled. But the enquiries weren't only about mortgages. People in mortgage hardship were invariably also struggling with other bills and debts, often having prioritised mortgage repayments over other obligations, or used credit products to help make ends meet.

To enable our financial counsellors to capture this complexity, we implemented changes to our client management system, Actionstep that allowed financial counsellors to record an unlimited number of presenting issues for each client.

At the same time, we noticed an increase in calls from people without debts but who were unable to afford essentials, like petrol, school costs and food. To capture their experiences, we added a new 'cost-of-living' presenting issue to Actionstep.

Throughout the year, the financial counsellors have assisted many callers impacted by cost-of-living stresses, including increases in housing costs (both mortgage and rents, as well as council rates and owner's corporation fees) household bills, food costs, insurance and health costs.

Interestingly, we also saw more people referred to the National Debt Helpline by the Australian Taxation Office with tax debt. With households already very stretched, and with fewer options available for people struggling with tax debt,

the debt recovery activities of the ATO contributed to demand on the service.

In summary, cost-of-living pressures are at the forefront of CALC's front line campaign work, and in our engagement activities.

We take this frontline evidence and share it with key decision-makers, Regulators and stakeholders to try to push for better hardship responses industry, stronger laws like BNPL, better government responses and relief measures, through our engagement with MPs and Treasury.



STRONG PUBLIC ADVOCACY WITH WORK BEHIND THE SCENES

Our scam campaign gains traction BUT IT'S A LONG ROAD FOR THOSE HARMED

This year we piled pressure on to banks and Government to do something meaningful to stop the ever-growing scourge of scams. As our advocacy became increasingly prominent in the media and behind the scenes, more people -some who had suffered life-changing losses- contacted us from all over the country. Often, they had nowhere else to turn for support, care, or advice.

Our main campaign goal remained to secure effective scam regulations, with bank reimbursement for scam victims at the core. This year we managed to push this idea to front and centre in the public debate.

Our campaign ask for reimbursement is premised on the idea that it will incentivize the banks to protect customers' money by investing the appropriate funds needed for prevention and early detection of scams.

Working with clients telling their own stories, the campaign has successfully reframed public discussion around the debate. In response, the Australia Banking Association (ABA) and major banks have introduced a number of measures, for

example, the stopping or limiting of transfers to crypto accounts. They also pulled back (somewhat) on the victim-blaming narrative.

"Customers are experiencing inconsistent outcomes, relying heavily on the discretion of banks and Australian Financial Complaints Authority (AFCA) for reimbursement yet most often than not, they receive nothing," said Tania Clarke, Consumer Action's Director of Policy and Campaigns.

AFCA reported an 81% increase in complaints about bank handling of scams in 2023-24, up to 10,951 an average of 933 complaints a month.

"There is no doubt the laws need to be strengthened to protect people who have fallen victim to increasingly sophisticated scams. This year we got lots of talk and promises of change, but not much action," she said.

In September 2023, the Policy and Campaigns team identified a need to shift the focus away from stakeholder engagement towards a media strategy pushing the message politically that the banks should be liable.

"We brainstormed and recognised that the real strength of the media strategy was in sharing people's stories, the lived experience of scams." Tania said.

"We realised that CALC's voice alone was not resonating with powerful decision makers the way it needed to be and that the voices of those who had been scammed had to be unleashed to put pressure on banks and also the Federal Government," she said.

Meeting with Treasury

CALC arranged a webinar with nine people impacted by scams and senior members of Treasury responsible for drafting the scams codes. The webinar was held on 19 October 2023.

Tania said this was a 'new experience' for both CALC staff and Treasury staff.

Stephanie led the conversation by asking the group targeted questions developed using the experiences of scam victims we had assisted. *"The questions were reflective of the experiences drawn from the case studies, but it was the focused attention on the nine people and*

their ability to speak of their lived experiences, which made the webinar compelling," Tania said.

Treasury staff also asked questions, and the human aspect of scams was clearly communicated. All participants in the webinar were affected by the deeply personal accounts of those who were scammed.

Innovation: Canberra trip

Consumer Action worked with Senator Jess Walsh, Monique Ryan MP, and Kate Chaney MP to launch the Parliamentary Friends for Scams Prevention Group in the first sitting week of 2024. Four people whom we have assisted who had been victimized by scams spoke at the event along with Stephanie.

"The event brought the personal narrative of the scam loss into parliament, in a very powerful, immediate and emotional way," Tania said. *"It lifted the conversation towards a reimbursement framework and why it is a vital element of any solution for victims."*

CHOICE, FCA and ACCAN representatives were also present and supported the trip.

We 'stepped back' to allow the participants to speak and be heard. The event highlighted the human impact and sophistication of scams – these are important messages to be conveyed. The call for reimbursement was 'put squarely on the table' by the victims themselves.



OPINION Published in the Herald Sun on 4 June, 2024

The victims of scams should not have to pay

Stephanie Tonkin, CEO Consumer Action Law Centre

I speak to the victims of scams every week and their stories leave me shaken and sad. Often, what's stolen is everything they saved to buy their family home or support themselves through ill health. I hear of scammers clearing out a family's entire accounts, leaving them with literally nothing for food or rent.

First, victims feel stunned disbelief at what has happened to them, and then realise they're totally alone – no help even from the bank that should have kept their money safe.

With more than \$2.7 billion stolen in 2023 alone, thousands of families are facing this grim reality.

Recently we've been contacted by a great-grandmother who had her entire \$1.6 million in life savings stolen by criminals who impersonated a bank. It was money from the sale of her home to pay for aged care.

Another person had \$50,000 stolen – savings for the impending birth of her first child. A happy time turned into a nightmare.

There are thousands more stories across Australia. Everyone reading has heard of someone in their circle robbed by these criminals.

Assistant Treasurer Stephen Jones says he will introduce mandatory codes for banks, telcos, and digital platforms to prevent scams, and impose penalties if they don't meet the 'high bar'.

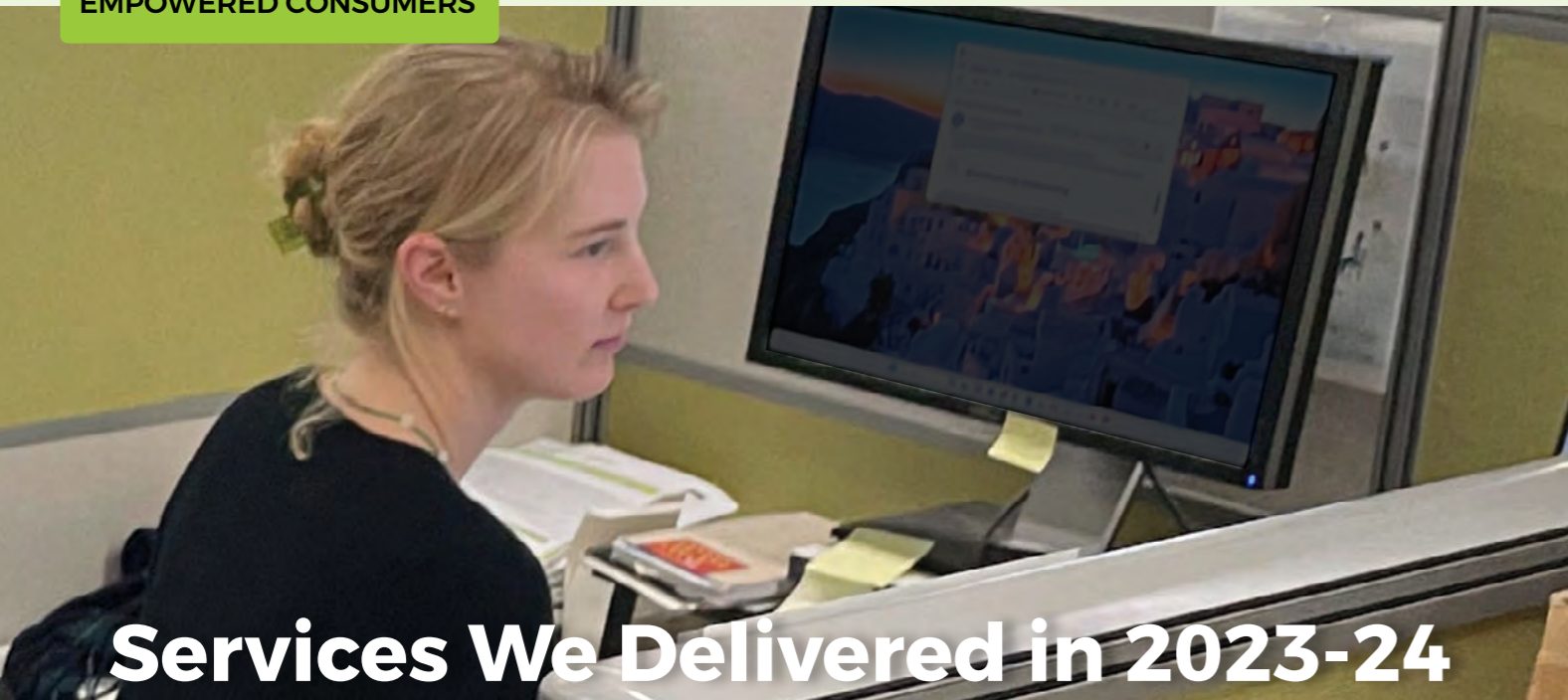
But the Albanese Government is resisting calls for scam victims to be reimbursed when they fall through the cracks of a faulty system. I firmly believe that industry should be reimbursing these people, just as they do when people are victims of fraud – like unauthorised charges on your credit card. We are talking about crimes allowed to succeed on bank, telco and digital platforms, where we, and our money, are supposed to be safe and secure. Yet the consumer is left paying for industry failures.

Anybody can fall for today's sophisticated scams. We do not believe that customers are less careful if they know they'll be reimbursed. UK bank TSB reports their reimbursement policy is good for customer service, for reporting scams (enabling other banks to prevent scams) and customer loyalty. They even save costs – reimbursement prevents expensive complaints to regulators and external dispute resolution. Importantly, it drives businesses to invest in preventing scams.

Banks, telcos, and other businesses are seen by the community as complicit with scammers. Why? Because they are doing the bare minimum to protect their customers' money and arguing we will be 'careless' when transacting online.

Why isn't the Albanese Government putting more pressure on industry to reimburse customers who are victims of crime?

“With more than \$2.7 billion stolen in 2023 alone, thousands of families are facing this grim reality.”
Stephanie Tonkin, CEO Consumer Action Law Centre



Services We Delivered in 2023-24

Consumer Advice Service

delivered in 2023-24

CONSUMER ADVICE SERVICE



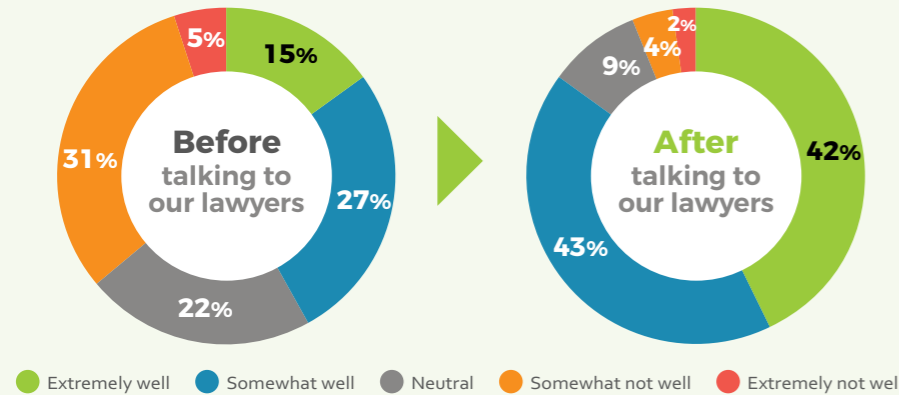
The Legal Practice team provided a service to over

2,785 people with consumer issues in 2023-24

We saw an increase in service delivery of

23% from last year

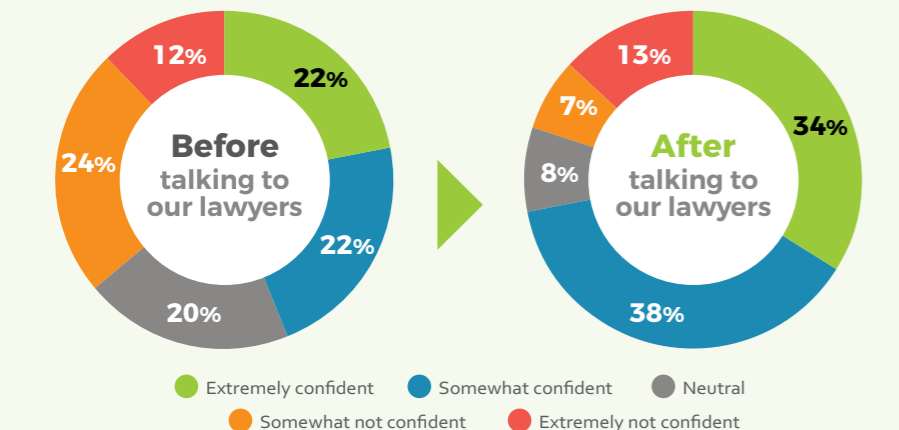
How well do you understand your rights?



MAIN REASON FOR SCORE

"I liaised with Lucas and was pleasantly surprised by the frank honest advice he provided. He understood my concerns and tailored his advice accordingly I could not have asked for more. Thank you Lucas!"

How confident do you feel about taking action now?



"Answered my question in real language not just law talk"

"Nufar explained the situation to me clearly and was able to answer all my questions. Nufar also explained the next steps and future possibilities of those steps. Most importantly Nufar was able to assist me in writing a letter of demand which was accurate and effective"

Financial Counselling Services

delivered in 2023-24

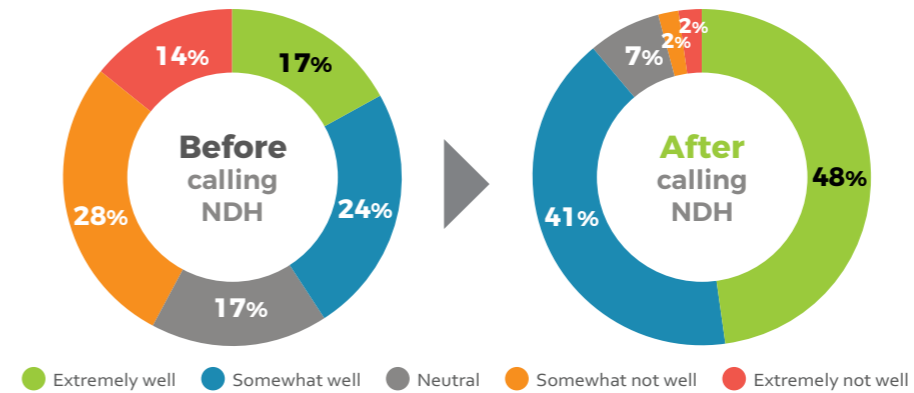
FINANCIAL COUNSELLING SERVICE - National Debt Helpline



11,248 clients in 2023-24



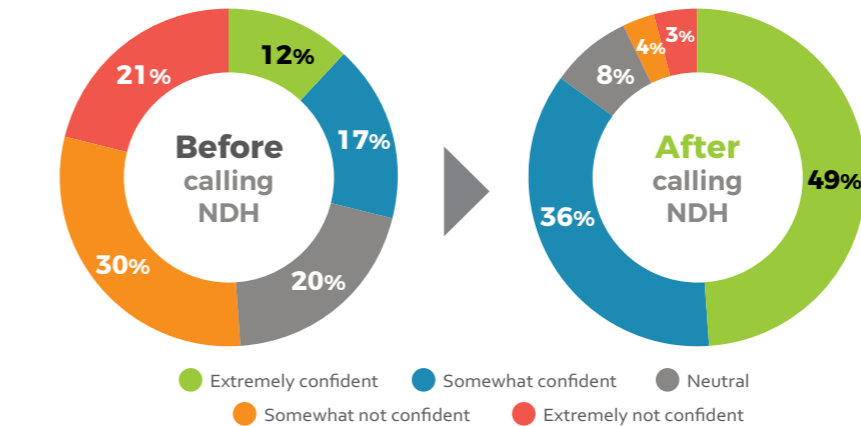
How well do you understand your rights?



MAIN REASON FOR SCORE

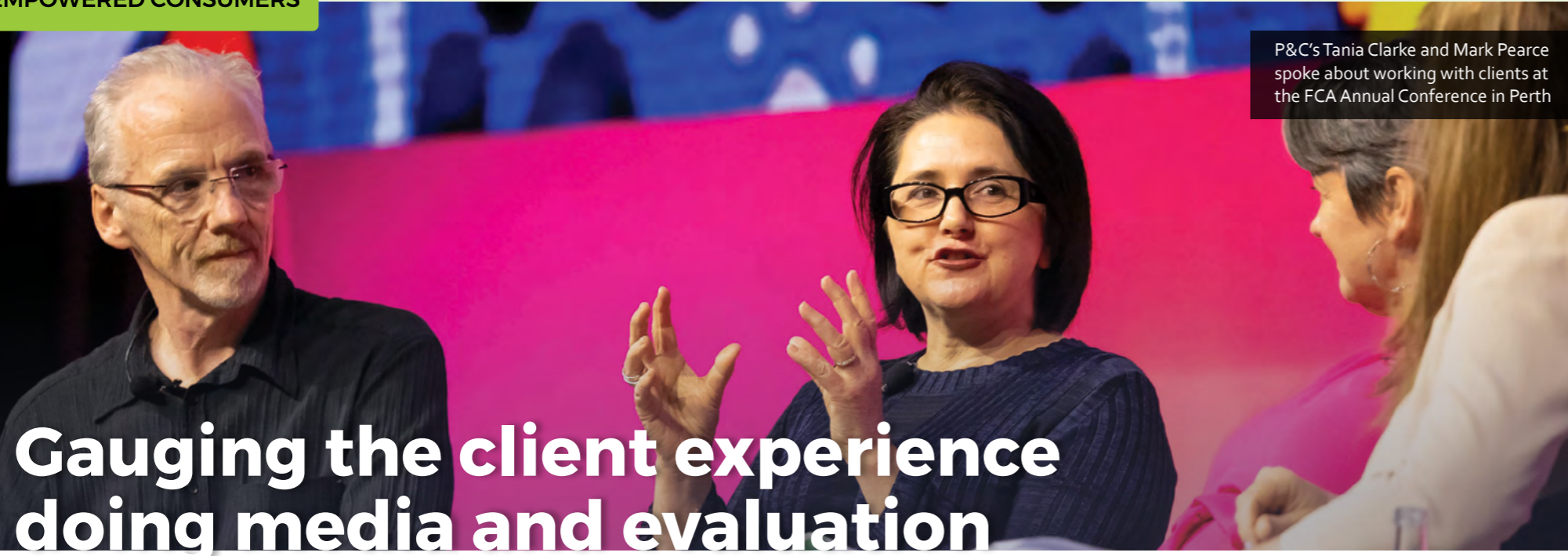
"Very responsive, compassionate, helpful and knowledgeable agent - helped to uncover options that the lender hid from me"

How confident do you feel about taking action now?



"The advice was knowledgeable, helpful and non-judgemental. It helped me in a crisis situation caused by aggressive action from the bank"





P&C's Tania Clarke and Mark Pearce spoke about working with clients at the FCA Annual Conference in Perth

Gauging the client experience doing media and evaluation

The scams campaign is just one of several campaigns that CALC is spearheading with a focus on shining the spotlight on people's personal experiences of being scammed.

CALC's Policy & Campaigns Team decided to review its practices and processes to ensure that when the voices of consumers play a central role in the rollout of a campaign, it is done in a safe and ethical manner.

The first evaluative processes included capturing the views of clients as participants of the scams campaign and included

their experiences in a webinar with Federal Treasury staff. We asked about their wishes and expectations prior to the event and after, how satisfied they felt with CALC representation of the issue on the day.

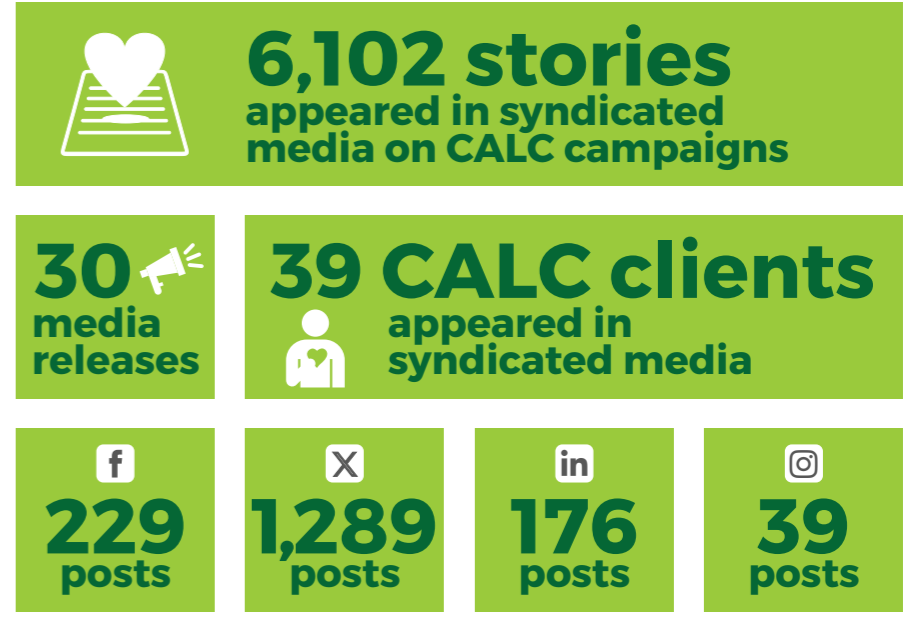
We also got feedback from six participants affected by scams who went to Canberra to be part of the launch of the Parliamentary Friends of Scams Protection Group.

A broader survey was then conducted in April 2024 to capture client experiences of participating in media events with or on behalf of CALC, capturing their thoughts and

reflections on how they felt and what we could have done to have made the experience better. The findings will inform our work with clients and assist the wider sector which often asks for our advice.



Media stats for 2023- 24



Key Findings

- Overwhelmingly, people benefit from participating in media campaigns conducted by CALC
- A key focus must be on providing support and follow up process including debriefings and ongoing "checking in" with individuals on their well-being.
- The importance of the voice of the consumer in developing policies, submissions for legislative change and other representations of the consumer issue, cannot be underestimated.
- Finally, the altruistic motives of the clients that provided the motivation to share their stories are recognised and honoured by CALC.

COMMENTS WE RECEIVED ON EXPERIENCE

- "Staff were amazing – supportive, caring and always there to answer questions."
- "Happy to share my story to warn others how easy it is to be scammed."
- "Happened really quickly. If it hadn't gone to air, we would never have gotten outcome."
- "CALC staff always wanted to make sure that I was comfortable in doing interviews."
- "Very supportive mock rehearsal of live interview."
- "Media advisor was very helpful and informative / definitely on my side."



'AN ENDURING RESOLUTION' Government provides \$97 million for victims of predatory insurance provider Youpla/ACBF

After years of fierce advocacy by First Nations financial counsellors, advocates and policyholders, the government announced in February an 'enduring resolution' for over 13,000 people affected by the collapse of predatory funeral insurer Youpla/ACBF. The news was greeted with a sense of relief from First Nations advocates and families who had lost thousands and could finally hope they might see some of their money back.

Bettina Cooper, Boandik woman and Save Sorry Business Coalition Coordinator & Aboriginal Financial Counsellor at Mob Strong Debt Help said she commended Ministers Linda Burney and Stephen Jones for "...following through with their commitment to put a scheme in place to address the harm to First Nations people caused by Youpla, Centrepay and regulatory failures over many years.

"This resolution will relieve immediate financial hardship for many, provide certainty around Sorry Business for others, and enable thousands of families to move on with their lives," she said.

In early 2022, Consumer Action, through its partnership with the Victorian Aboriginal Legal Service (VALS) played a key role in the first phase of the campaign, helping to raise the awareness of ACBF's predatory practices with decision makers in Canberra, and the media profile of the issue through the work of our First Nations clients Tracey Walsh, Nikki Foy and her mother Diana Nikkelson, Josephine Beckhurst and her sister Sharon Weston. They appeared together on A Current Affair, which profiled the issue in a powerful story in April 2022. Nikki went on to travel to Canberra with the #SaveSorryBusiness campaign on visits to lobby Ministers in Canberra.

The program is a welcome acknowledgement and a chance to recover some of our money. I'm not sure how much that's going to look like or what that's going to be, but I'm glad there's going to be something.

Nikki Foy

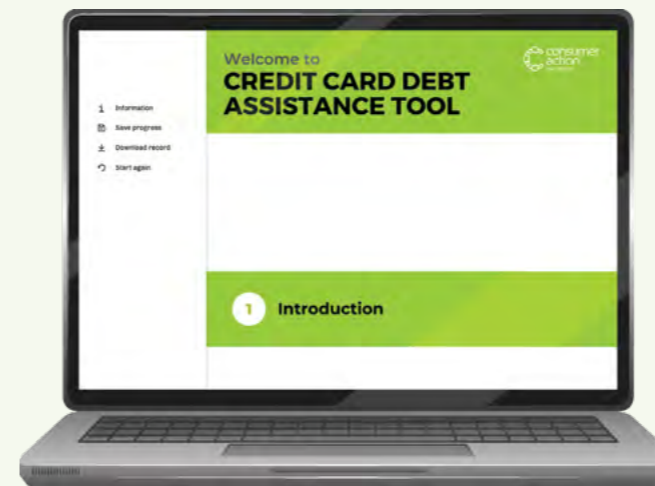
It's been many years and it's a great outcome. I went to the Royal Commission, and I am so glad we got this up. Well done all!

Tracey Walsh

Consumer Action with over 160 community and Indigenous organisations then supported the second phase of the campaign which involved several advocacy trips to Canberra (including Nikki plus CALC staff).

Our First Nations Engagement Lead, Jacqui Watkins, who has cultural ties to Jingili and Mudburra, in the N.T., joined CALC during the latest stage of the campaign giving advice, support and guidance around the importance of communicating in a culturally respectful way when working with community.

Jacqui said: "I feel honoured to be able to support this very important resolution and acknowledge the hard work and dedication that everyone has contributed to getting a suitable outcome. It humbles me when we can be finally listened to and heard, especially when we are dealing with such a sensitive issue. I look forward to the next steps to allow community to finally heal and put this unconscionable matter to rest."



Online tools fighting debt, sharks and Cigno

Growing demand for Consumer Action's services, brought on by cost-of-living pressures, and the plethora of dodgy credit products constantly entering the market, means the organisation has to be innovative and creative to reach the maximum number of people in need.

Back in 2016, Managing Lawyer, Philippa Heir, created a website called "Demand a Refund" that was very successful in generating letters to claim refunds for junk insurance. We sought to replicate that success, but this time using the online platform Josef to simplify and streamline the design process of creating the letter writing tools.

In 2022 CALC obtained a grant from ECSTRA to fund the creation of more digital tools, and this year Managing Lawyers, Catherine Miller and Lucas Rutten completed that project.

Cat and Lucas created letter writing tools to help people who have problems with debt collectors, credit card debt and predatory loans from notorious loan shark, Cigno.

By far the most used of these tools were the Cigno letter writing tools. In the 12 months since going

live on 21 August 2023, the Cigno tools have generated 785 letters of demand seeking refunds of money paid to Cigno.

These tools have also assisted 69 Financial Counsellors and 632 consumers to make complaints to ASIC about Cigno's misconduct. ASIC has since taken enforcement action against Cigno and related companies.

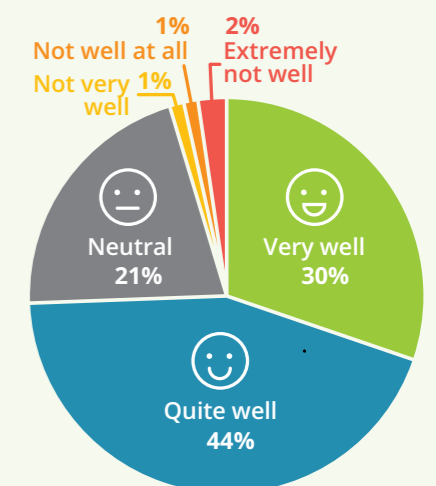
Lucas has also recently worked with students from the University of Melbourne to guide them in the creation of a Josef letter writing tool to generate letters of demand for consumer guarantee complaints.

"CALC primarily gives legal advice over the phone but there is a limitation to how many people you can reach in this way. But if you can transmit advice without the need for a phone call, there's greater potential for access to justice. Historically fact sheets were used – but these are obviously very one-dimensional compared with no-code tools that can be built, which are highly interactive and user-specific" Lucas says.

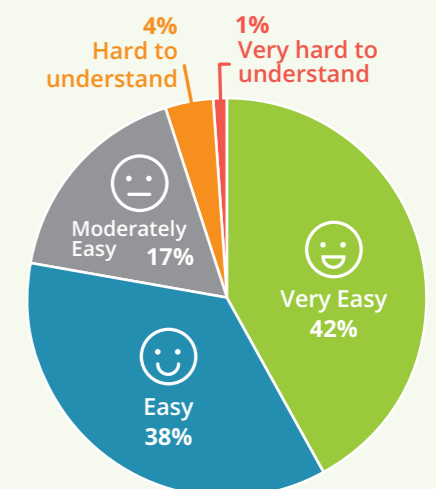
785 letters of demand generated since Aug 2023

Assisted 632 Consumers & 69 Financial Counsellors to make complaints to ASIC about Cigno's misconduct

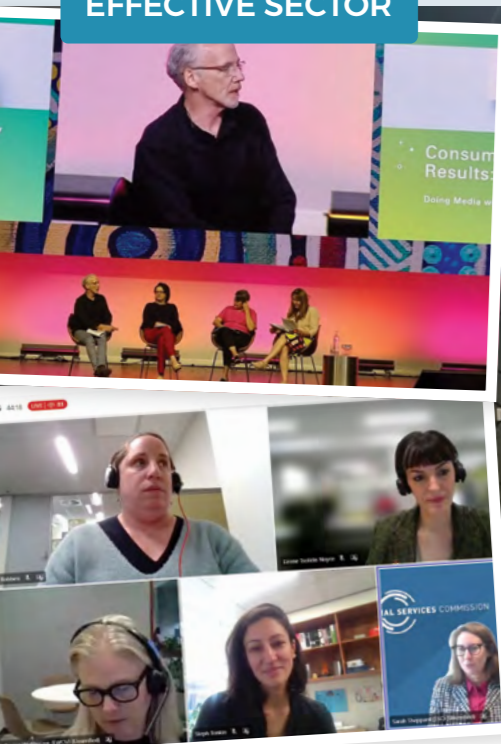
UNDERSTANDING OF OPTIONS AFTER USE OF TOOL



HOW EASY OR DIFFICULT TOOLS WERE TO UNDERSTAND



For more information visit: www.financialright.org.au/factsheet/abcf-youpla/



CALC conducted over 30 training sessions, both online and in-person, for more than 750 participants, including community lawyers, financial counsellors, students, and community workers. The topics included Credit, Consumer and Insurance law, Telephone Counselling skills for supporting First Nations clients, Family Violence, Debt Enforcement plus many more.

We have collaborated with Financial Counselling Victoria to provide training sessions to financial counsellors across Victoria that include refreshed content concerning topical consumer issues. We have also recently established a partnership with iCan Learn to deliver training to Diploma of Financial Counsellors students across Australia on various Consumer and Credit Law topics. In addition, in order to provide additional expertise to our training sessions, we co-facilitated with the Australian Financial Complaints Authority to deliver on the Banking Code of Conduct, and the Sheriff's Office of Victoria to provide subject matter expertise.

WHAT WE DELIVERED



WHAT DID WE LEARN

Our training sessions emphasized the importance of collaboration between financial counsellors and lawyers to bring their expertise to the session topics. Having our knowledgeable team facilitate these topics makes people feel more comfortable approaching our Worker Advice Lines.



COMMENTS WE RECEIVED ON SOME OF OUR TRAINING SESSIONS

"The session presenters were excellent & explained all legal information in terms that we could all comfortably understand. The case studies were well done & attendees could relate to all advised with the addition of these realistic true-to-life stories."

"Very informative and beneficial information well-presented /facilitated. The resources provided (diagrams) were excellent."

Worker Advice Service delivered in 2023-24

WORKER ADVICE LINE



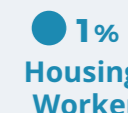
The Worker Advice Line provides legal advice to workers in the community sector who seek legal advice on consumer issues.

Workers Advice Line
03 9602 3326
Monday to Friday
10am - 1pm & 2pm - 5pm

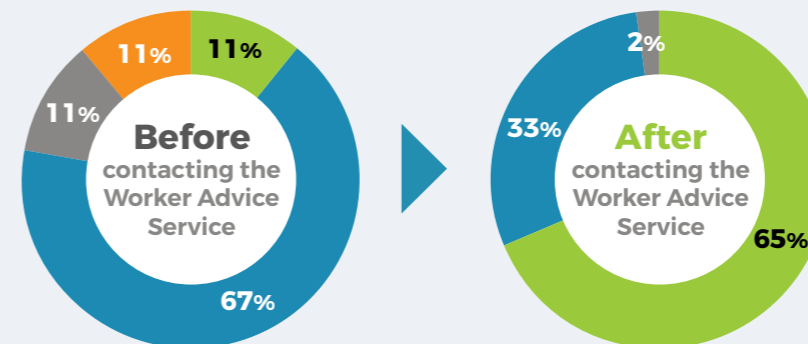
Scan the QR code for Worker Resources



Professional role of callers

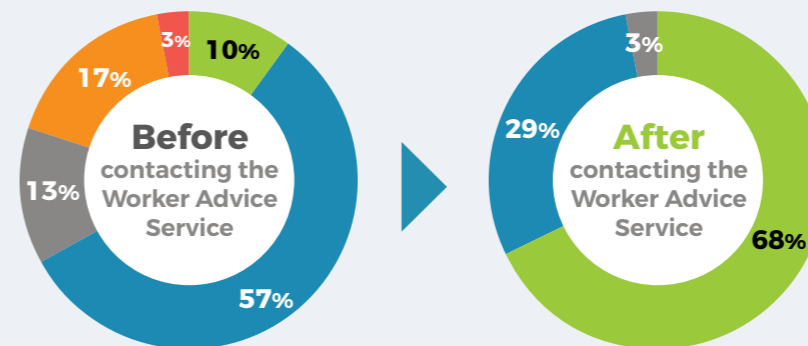


How well did you understand your client's rights?



Extremely well Somewhat well Neutral Somewhat not well Extremely not well

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



Extremely confident Somewhat confident Neutral Somewhat not confident Extremely not confident

MAIN REASON FOR SCORE

"Highly professional, very willing to share knowledge and information for the benefit of others."

"The Worker Advice Line has always been a fantastic resource. Each time I've spoken to a peer to brainstorm a client's legal issue, I have walked away feeling more confident and better equipped."



First Nations Consumer Issues: 2023-24 the highlights

ENGAGING WITH COMMUNITY

In 2023 – 24, through the guidance of our First Nations colleagues, Uncle Rodney Jackson, advocacy partners and staff, CALC has increased its focused attention on the consumer issues that impact First Nations communities.

This included over 27 community engagement events and workshops, predominantly face to face, providing community members with the opportunity to engage with essential services.

This would not have been possible without meaningful partnerships with First Nations organisations such as Rumbalara Co-op, Rumbalara Netball, Football Club, Bendigo and District Aboriginal Corporation (BDAC) and Djirra.



SUCCESSFUL PARTNERSHIPS

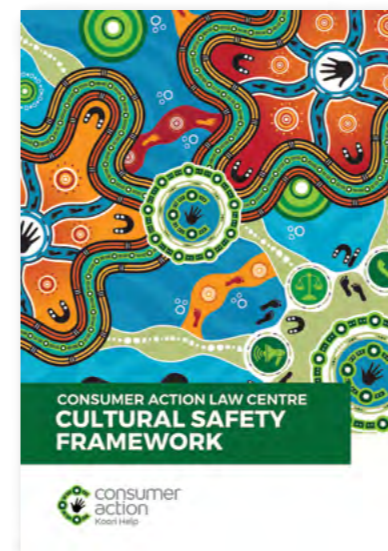
CALC continued its longstanding and highly successful Integrated Practice partnership with the Victorian Aboriginal Legal Services (VALS) advocating for systemic and policy change for First Nations Consumers.

In addition to this, the specific needs of First Nations consumers continue to be further integrated throughout our policy work and was the significant focus in campaigns. This included improving the safety of Centrepay, increasing consumer protections when purchasing faulty vehicles and addressing the fee harm to low-income consumers caused by banks.

INTERNAL CAPACITY BUILDING WORK

During 2023-24, CALC focused on internal capacity building activities such as the development of the Cultural Safety Framework highlighting our commitment to a culturally safe organisation.

Together with the guidance of Elder Uncle Rod, CALC is committed to deepening our understanding of the needs of First Nations communities, and to continue to respond with respect for culture whilst recognising self-determination as our key driver for change.



Read the framework



UNFINISHED BUSINESS

Cigno down and out, but for how long?

Payday lenders like Cigno Australia Pty Ltd, BSF Solutions Pty Ltd are among the worst for exploiting loopholes in the credit laws and providing predatory – sometimes harmful – loans to consumers. CALC with our sister organisations throughout Australia have campaigned for years to have them stopped and at the end of May we had a win, when the Federal Court ordered that Cigno and related entity BSF Solutions Pty Ltd be 'permanently restrained' from demanding, receiving or accepting fees, charges, or other amounts from consumers (including the "Late Payment Fee") in relation to contracts entered into from July 2022 to 3 October 2023. The entities entered into agreements with 150,112 consumers during that period.

The sense of jubilation, however, was short-lived as very soon former clients of these companies began to receive emails from a new Cigno-related phoenix-entity called A.C.N. 648971626, formally Cigno Australia.

"I had a 'sickening feeling of déjà vu' when I heard about the latest morphing," said Consumer Action CEO Stephanie Tonkin. "Reading their marketing email and links offering quick loans of up to \$70,000, in a cost-of-living crisis, it's inevitable that many more people are going to be ensnared into huge and unpayable debt."

"I was hopeful that the Federal Court action against them at the end of last month was the final nail in the coffin, but here we go again," Ms Tonkin said.

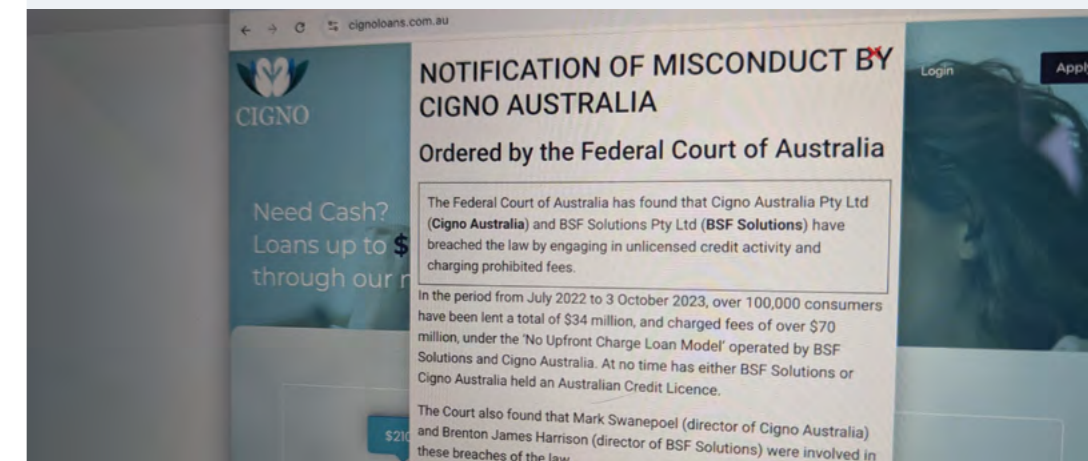
The Federal Court decision was significant because it banned BSF director Brenton James Harrison and Cigno director Mark Swanepoel from the companies' activities and made an 'adverse publicity order' to inform impacted consumers of the Court orders implemented.

Ex-Cigno client Tasha paid \$454 for a \$250 loan and was shocked to receive an email from Cigno phoenix-entity "A.C.N. 648971626, formally Cigno Australia".

"I'm just sick of hearing from them, and I want to block them for good. It's just crazy to keep hearing from this terrible company that ripped me off," Tasha said.

After getting the unwelcome email, Tasha replied to the Cigno phoenix-entity A.C.N. 648971626, formally Cigno Australia as follows:

"Considering you were recently told to cease taking money from people, I wish for you to cease emailing me or I will bring my own action for harassment and seek compensation for the stress you are causing me."





Addressing an issue that impacts thousands:

Pawnbroking

Taking an issue to Federal Court on behalf of clients is quite a rare occurrence for Consumer Action. It's a costly exercise in terms of time and money, and there is never a guarantee of success. But sometimes there is no other option to obtain an outcome for people who need our help.

In November 2023 CALC filed a class action in the Federal Court of Australia against Taylors Business Pty Ltd. The lead plaintiff, a Victorian woman, represents herself and a group of Taylors Business customers who pawned goods of value to them, but were unable to pay for and reclaim their goods when the business closed. We became involved when we had a spike of enquiries from affected customers, many distraught at the prospect of losing their items.

We soon learnt that the business was operating without a pawnbroking licence for many months and continuing to enter pawn contracts throughout this time. The difference being that under the pawn contracts Taylors Business was charging consumers at the outrageous rate of up to 40% per month. **Pawnbroker businesses**

“

Charging interest rates above 48% per annum is illegal under the Credit Laws, and you have to query why pawnbroking businesses are exempted.

Stephanie Tonkin, CEO Consumer Action Law Centre

”

are specifically exempt from National Credit Laws which help protect consumers and limit fees and charges.

It's been a long rollercoaster of a case, where we have been informed by key insights from our financial counselling team and the cost-of-living crisis. We obtained an injunction to protect the goods and stop the pawnbroker from charging any fees, but the pawnbroker has so far refused to return any goods.

We are still in court fighting this case. We are doing this because we are hoping to get out client's goods returned to them. We also hope to either recover goods or excessive charges for all the consumers who entered into pawn contracts during the time the business was operating without a pawnbroking licence.

In a media release when the class action was launched, Consumer Action CEO Stephanie Tonkin said it was being undertaken to help distressed people who cannot access better and safer forms of credit.

"Charging interest rates above 48% per annum is illegal under the Credit Laws, and you have to query why pawnbroking businesses are exempted."

"The fact is that people are turning to these pawnbroking services out of desperation, and it's taking them into even deeper financial troubles, and underlying all of this is the cost-of-living crisis we're all experiencing."

WIN: New laws regulating Buy Now, Pay Later as credit make it to Parliament

New laws regulating Buy Now, Pay Later (BNPL) were finally announced in June, the culmination of years of very strong and consistent campaigning from a broad coalition of consumer rights organisations and other allies, including Consumer Action, CHOICE, Financial Rights, Financial Counselling Australia, and many others.

The campaign was relentless in highlighting the risks of this form of unregulated credit and arguing, with clear evidence of client harms, why BNPL had to be included in the nation's credit laws.

Stephanie Tonkin said she welcomed the Albanese Government's new laws that regulate Buy Now, Pay Later as credit and introduce consumer protections, but some concerns remained in the detail of the legislation.

"Every day we speak to people in financial difficulty using Buy Now, Pay Later to buy essentials like food and medicine. People are falling into debt spirals and being harmed by these products," Stephanie said.

"The requirements for Buy Now Pay Later companies to have effective dispute resolution, fee caps and license conditions similar to other credit providers is progress, but the soft touch approach for smaller BNPL loans under \$2000 is concerning because of the harm that small multiple accounts are having on people who can't afford them – we hope this legislation and the regulations to follow, will sufficiently protect people in this situation."

Stephanie said that a good aspect of the legislation is that it appears the laws will be flexible enough to capture current and developing credit models like wage advance, harmful products that

our financial counsellors on the National Debt Helpline are hearing more and more about from callers.

"As the cost-of-living crisis bites deeper and more people turn to the convenience of these products, having hard-fought for safeguards in place will prevent some of the worst harms we have seen to date."

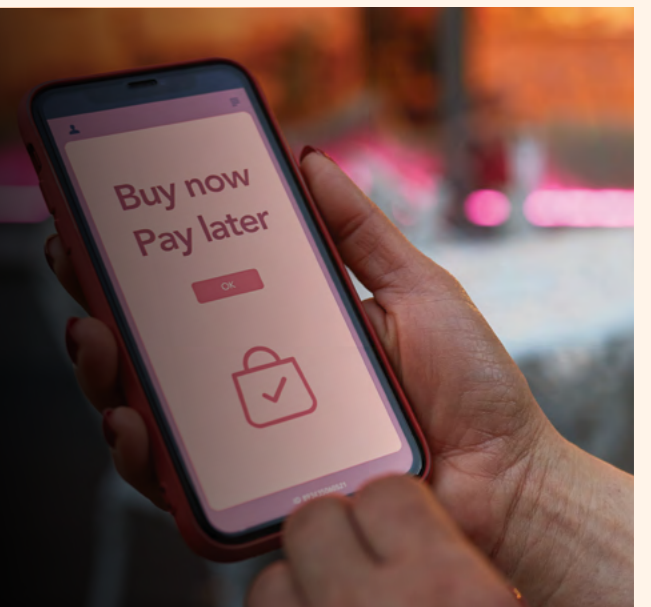
"None of this would have been possible, of course, without the years of evidence-based advocacy, engagement with policymakers though countless submissions and meetings, and pressure through greater public awareness brought about by the wider campaign and its dozens of supporters throughout the sector," Stephanie said.

“

If it looks like a duck and quacks like a duck then it's probably a duck. We are very happy that BNPL will finally be treated as credit.

Dr Domenique Meyrick,
CEO Financial Counselling Australia

”



Moves towards comprehensive Expanding the scope of Climate Justice at CALC

Consumer Action has expanded widely the range of activities relating to climate justice, disaster recovery and preparedness in the wake of disasters experienced by the community in recent years.

Internally, we have created the **CALC Climate Justice Working Group** with organisation-wide representation. The main aims of the group are to coordinate and synthesise climate justice and disaster preparedness work occurring in CALC and corresponding data reporting. We are also looking to improve reporting to funding bodies capturing work across the organisation.

Externally, our work now encompasses our presence at various forums and meetings including the Federation of Community Legal Centres Climate Justice Community of Practice, where community

centre lawyers share casework relating to climate change. We also share information across Community Legal Centres about climate justice legal issues and advocacy opportunities.

We identify our work in 2023-24 across four domains of **engagement**, showing our work in engaging with communities to hear firsthand of the issues affecting communities; **collaborations** CALCs involvement with other organisations involved with disaster preparedness and recovery; **capacity building** regarding our work in strengthening the capacity of the sector to effectively respond to climate justice issues and **advocacy** showcasing our policy campaign work and advocating for fair consumer outcomes through legal advice.

In 2023-24, Consumer Action Engagement & Learning staff visited areas impacted by disasters, including giving advice at a drop-in community event organised by Maribyrnong Council for residents affected by the 2022 floods.

Our staff visited Mallee Family Care in Mildura, where issues relating to insurance claims following storms and flooding were raised as well as lack of affordable insurance premiums. Our visit received excellent feedback from participants.

Our focus is on ensuring climate justice issues are easily identifiable and that people in the community affected by climate disasters receive positive and fair responses to help them recover quickly and effectively. Our internal work has just begun to spotlight climate change and its impact on those affected by disasters



We see a lot of claims declined on spurious grounds... and from our perspective that comes from a culture where the first thought for the assessor is, 'How can I decline this claim?', not, 'How can I pay this claim?'.

Philippa Heir, Consumer Action Managing Lawyer



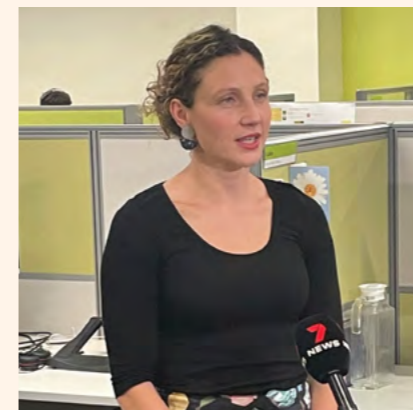
CULTURE CHANGE NEEDED

Call on insurers to act at flood insurance inquiry

At the end of January, Consumer Action managing lawyer Philippa Heir, with sector colleagues from CHOICE, Financial Rights Legal Centre and Financial Counselling Australia, gave evidence at the public hearing for the parliamentary inquiry into insurers' responses to 2022 major floods claims.

The hearing followed a joint submission and other submissions from us and sector allies which highlighted the issues faced by people with insurance claims following the 2022 floods.

Philippa forcefully told the inquiry the fundamental culture of the insurance industry needed to change.



"We see a lot of claims declined on spurious grounds... and from our perspective that comes from a culture where the first thought for the assessor is, 'How can I decline this claim?', not, 'How can I pay this claim?'."

She told the Inquiry that many claims were rejected on the basis of 'expert' reports commissioned by the insurer.

"The reports themselves that insurers seek to rely on often only contain vague assertions about the alleged lack of maintenance or wear and tear," she said.

"They don't set out what maintenance they think was required, and what difference that would have made."

People impacted don't know they can challenge a decision, or if they do, they don't know how to go about it.

Many don't have the means to obtain their own expert reports to challenge the insurer's experts."

Philippa, and Julia Davis (Financial Rights Legal Centre) comments were reported widely in the media.

ENGAGEMENT & LEARNING CASE STUDY

Mallee Family Care

A visit to the Mallee Family Care in Mildura by members of the Engagement & Learning team highlighted key issues of concern such as the lack of affordability following the increase in premiums post-2022 floods and 2023 storms, and the large number of people who are either underinsured or not covered at all. Inadequate settlement amounts offered to insurance customers have meant that re-building costs have been unable to be met.

The joint submission from a coalition of consumer groups made 34 recommendations, including calls for a standard format for expert reports, better oversight of third-party contractors, and subsidised insurance for people who cannot afford it.

FAIR CALL CAMPAIGN

WIN: Progress in the fight for better support for telco customers doing it tough

For decades Consumer Action and other advocacy groups nationwide have been fighting for a complete change in the way the telco industry approaches customers - especially those who are experiencing hardship. All too often, our sector hears from people who have been treated extremely poorly by their telco, sold unaffordable or inappropriate plans, or even totally cut off from what is today an absolutely essential service.

An Australian Communication and Media Authority (ACMA) report from May 2023, showed that **while around 2.4 million Australians experienced payment difficulties or concerns with their telco bills over the 12-month reporting period, industry data from the main telcos identified only 4,388 customers in financial hardship.**

Industry self-regulation has clearly failed many consumers who have found themselves experiencing hardship or in ensuring they are provided with the best deals to stay connected. Sadly, those with the greatest need have often been harmed the most by the practices employed by their telco provider.

Consumer groups have, for decades, been engaging with the telco industry in good faith, outlining the harms caused to telco

consumers by the lack of clear rules and regulation and calling for the urgent need for change.

At the same time, people who called our advice lines continued to tell us how they were struggling financially to pay their telco bills or for telco products they couldn't afford but were sold anyway. The cost-of-living crisis and the affordability of basic essential services exacerbated these problems as people struggle with rental and mortgage rate increases.

As a result, in 2023, a coalition of consumer advocates got together to talk about how to engage with the Telecommunications Protections (TCP) Code review that was coming up. The tone of the meeting was one of frustration and quickly led to a decision that enough was enough. A key decision was made - it was no longer worth

just sitting at the table if it was not going to result in something tangible for telco consumers. The advocates decided to boycott the TCP code review and instead push for reform by pressuring the Government to directly regulate the sector.

So, it was good to hear in September 2023, that Communications Minister Michelle Rowland had issued a directive to introduce tougher new rules on financial hardship which commenced on 29 March 2024.

"The Direction gave scope to allow ACMA to create a broad Financial Hardship Standard to provide sufficient support to consumers experience payment difficulties or other vulnerabilities, something we have long been calling for," said David Hofierka, Senior Policy Officer, Consumer Action Law Centre.



A link to the Financial Hardship Standard can be found here: <https://www.legislation.gov.au/F2024L00133/asmade/text>

In addition to the requirement for telcos to provide support and payment plans tailored to a customer's individual circumstances, the final Standard also incorporates some improvements consistent with the feedback given by the Australian Communications Consumer Action Network (ACCAN), Consumer Action and other consumer advocates during the ACMA consultation process.

"Consumers will benefit from the expanded protections, including greater requirements for telcos to reach out to assist customers when there are signs of financial hardship; by broadening and making access to short-term support easier; and from greater obligations for telcos to direct customers in need to the Ombudsman and financial counselling services," he said.

Stephanie Tonkin said "telcos using 'restrictions' to cut-off people's services should not be used as a hardship option, except as a very last resort. Restricting service after just a matter of days or weeks goes against the essential nature of telephone and internet connection for safety and employment."

"The current cost-of-living crisis is hitting many people very hard, and we thank the Minister for Communications, Michelle Rowland, and the ACMA for getting this done, which will hopefully give people who are struggling more options and relief with their telco bills, when needed," she said.

The action taken by the Federal Government is an important shift away from industry self-regulation toward directly enforceable regulation, to strengthen consumer protections and to ensure people remain connected to their essential services.



Finding new solutions for owners of defective vehicles Detours and roadblocks report

In October, we celebrated the launch of a report with the Consumer Policy Research Centre that found that over half (54%) of all Victorians who bought used or new car in the past five years experienced major or minor faults with their vehicle, and that getting a fix takes too much time, money, and frustration. The report was well received and garnered much media attention.

Commissioned by Consumer Action Law Centre, *Detours and roadblocks: The consumer experience of fixing faulty cars in Victoria* is the most thorough and forensic examination of the user experience of a faulty car ever undertaken in the state.



Read the full report



The report reveals that even for a straightforward case, the consumer has to take more than 60 steps to try resolve a matter after they discover a fault in their car. Very few people actually get that far – only 15% of people with used car even made it to the Victorian Civil and Administrative Tribunal (VCAT), and 93% of those who went to the Tribunal needed some kind of help.

In a single case, it cost Consumer Action \$33,000 to enforce rights in relation to a car that cost less than half that.

People need cars to get to work, to school, and to doctors – the impacts of a defective car reverberate throughout people's lives. The report found that defective cars had adverse impacts on 31% of people's work and 28% of respondents' family life.

"Those effects are compounded for people who already face challenges: those living in regional and rural communities, First Nations people, and people facing mental health challenges or experiencing family violence. In one case study, it led to a First Nations single mother being forced to move interstate, with her children put into foster care," Consumer Action CEO Stephanie Tonkin said.



Victorian Legal Services
BOARD + COMMISSIONER

“Transformational” Legal Services Board funding

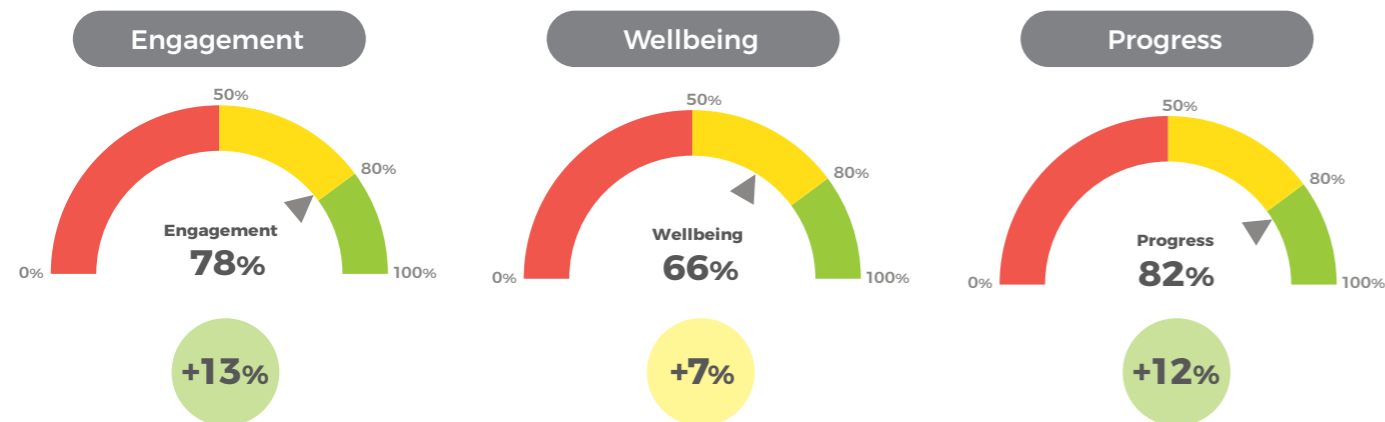
Consumer Action was successful in winning a big Legal Services Board (LSB) grant application. The funding is \$1million over 4-5 years to deliver transformational programs.

Our application stemmed from the legal program planning day where the team identified pain points consumers and workers experience in accessing our frontlines, prioritising clients and issues, and navigating our website.

The work will commence with a service review of Legal Practice to identify the changes we want to make, and the work will extend out into all programs.

2023-24 CALC Staff Survey Results

A bi-annual staff survey was conducted in August 2023 by CALC with some interesting results:



Increased levels of **engagement** – 13% higher than the 2021 results.

Engagement represents the level of job satisfaction and staff commitment to the organisation

Increased levels of **wellbeing** – 7% higher than 2021 results.

Wellbeing reflects the emotional wellness of staff at work and their ability to manage job stress

Increased levels of staff perceptions on **progress** with a 12 % increase from the 2021 survey.

Progress reflects staff perceptions about organisational performance. This is a high score for the organisation.

Whilst these are excellent results, key issues were identified by staff and have been included in a Whole of Organisation Action Plan including: streamlining communication channels & information management; reviewing the staff induction process and integration planning. Oversight for the plan is with the Management Team.

A number of staff social activities were arranged by CALC’s social committee during the year, such as:

- CALC participation in Trivia Nights at various locations
- All Staff Social Lunch
- End of Year Party
- Games & Grazing event
- Paint & Sip Night
- Placard making for International Women’s Day
- Reconciliation Week Photo Competition

Our thanks to the Social Committee and other staff involved with organising these activities. We will continue to celebrate at our workplace and the excellent work of CALC into 2024-25.

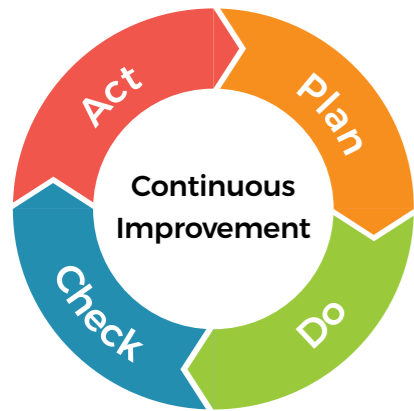


OUR VALUES IN ACTION

Financial Counselling Team's Reflective Practice

In 2023-24, our Financial Counselling Practice Team used reflection as a tool to support continuous learning and improvement, and to ensure delivery of a highly effective financial counselling service through the National Debt Helpline. Increases in service demand, (by at least 10% for the telephone service and 65% for CHAT) meant that reflecting on our work- and making adjustments in response - has never been more important.

This is emblematic of a continuous improvement process of planning, doing, checking and then acting on the findings from the review to improve how we work.



“Our team members participate in fortnightly reflective listening sessions of recorded calls – completed in pairs to encourage discussion and peer review, it’s a collaborative process.”

Katia Sanderson,
Director of Financial Counselling Practice

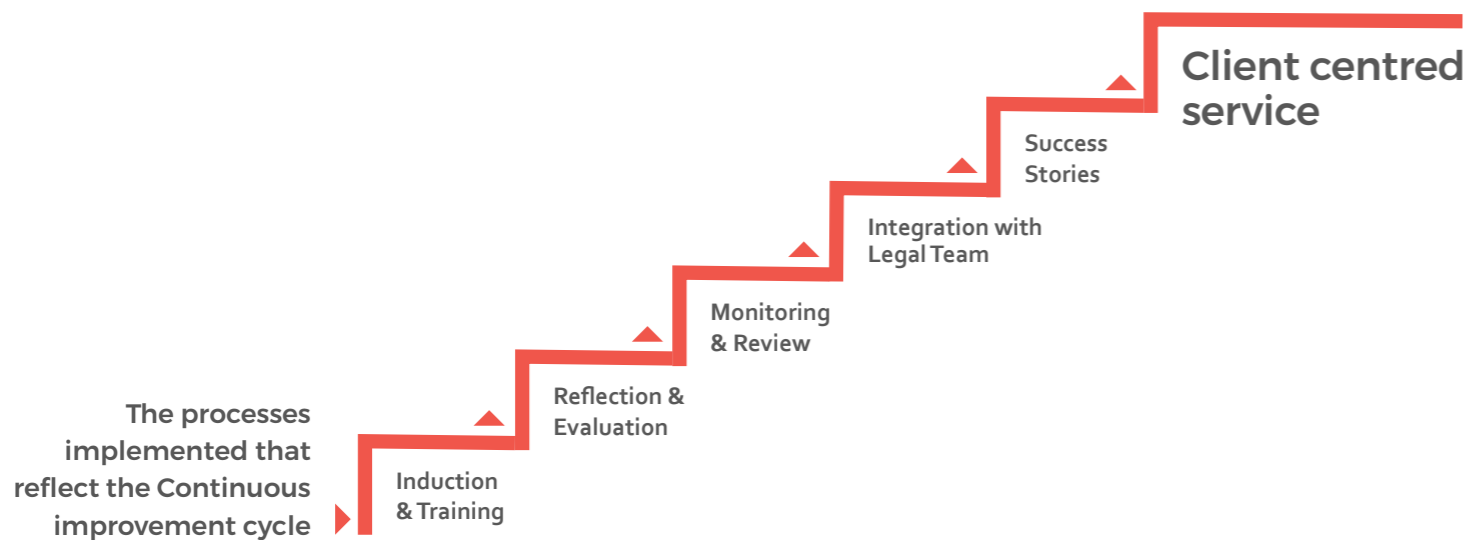
Director of Financial Counselling Practice, Katia Sanderson said it was vital that all new staff complete a rigorous induction and training program, irrespective of experience. The induction goes far beyond reading and reviewing online and written material.

“All calls taken by new staff are reviewed until they reach satisfactory quality levels that reflect CALC standards, and once a new staff member can build rapport with clients, they graduate to having a sample of files reviewed,” Katia said.

Reflection and evaluation for every financial counsellor is an ongoing process that is built into the daily work of the team.

“Our team members participate in fortnightly reflective listening sessions of recorded calls – completed in pairs to encourage discussion and peer review, it’s a collaborative process.”

Feedback surveys are sent to all clients post service with results reported to the CALC board and funding bodies through this report. Additionally, the Financial



Feedback received from clients over the last year includes:

“The person I spoke to was calm and very kind. Had excellent understanding of what was possible in my situation. I feel so much more confident and equipped to make some progress in my situation.”

“The person that I talked to on the phone is a caring, helpful and a good soul. She gave me a lot of hope even though she knows my case is hard she didn’t let me down. Thank you thank you so much”

“I wasn’t aware of my rights and felt not confident with [my bank]. They didn’t make me feel secure. After speaking to [FC]... I am extremely confident, and I feel that I have rights”

Counselling Practice Team works together with the Legal Practice Team to deliver capacity-building support to the wider community of financial counsellors, community lawyers and community workers. The teams regularly consult about clients and their cases, including by posting questions in a dedicated “wisdom channel” for lawyers and financial counsellors on Teams.

“We also share our success stories on an internal channel when key outcomes are achieved on behalf of clients,” Katia said. *“It’s a way to celebrate a team member’s success and provide information to the team on how results are achieved.”*

Sprinting to get better data

In September 2023 we started work on the **Data Reform “Sprint” Project** – a specific type of project to encourage fast action or ‘sprinting’ to complete designated tasks assigned to project champions from relevant business areas of the organisation.

We wanted the project to achieve a number of things, including:

- capturing the right data that identifies issues, trends and intersections within our work
- ensuring the data enables us to tell the story of our impact better and to report to the wider community, and
- gaining a better understanding of our work and how we can improve.

Results

Thanks to our Operations Team, we now have a live dashboard report that allows us to see how teams are progressing. The report also allows the organisation to extract data that more accurately reflects the work that we do

Importantly, we have reduced the number of data entries with “unknown” to capture more accurate results and therefore providing a clearer picture of what we are searching for.

Financial counsellors can now record multiple presenting issues quickly and refer to an unlimited number of problem debts. This provides richer results and highlights multiple financial issues affecting clients.

Finally, we aligned the purpose for data collection with the Consumer Action’s impact framework. We will build on this initial work in our future strategic planning process.

These are only some of the achievements of the project in 2023-24. Overall, we have thoroughly interrogated the data we collect, why we collect it, and how we can use it to maximise our impact.



ANALYSIS:

Addressing and Preventing Legal Need is an ongoing process

Legal need in the community is complex and ever-changing. We know from the many calls we get to our legal helpline that the demand is growing and the need for our services is never met. As a reflective organisation committed to improvement, getting a handle on the effectiveness of our work is crucial and to do this we have conducted evaluations of our existing services and have taken steps to progress recommendations.

An important step in this direction was taken in August 2023 with the publication of a report *Addressing and Preventing Legal Need Relating to Credit, Debt and Consumer Law Issues*.

The report compares external data with CALC's own service data to show key gaps of legal need in the community with potential partnerships to be explored to meet unmet needs.



Key recommendations from the report include:

1. Consumer Action should continue its integrated practice and pursue partnership development to maximise impact with identified services in key areas – this should form the basis of CALC's engagement strategy
2. Consumer Action should continue to undertake client-informed advocacy and to seek further opportunities to partner with other organisations to support our advocacy work
3. Consumer Action should further analyse service data to learn more about the people who are accessing our services – (See section on the Data Reform Project for further information on how CALC is addressing this)
4. Consumer Action should continue to undertake regular evaluation of its work and projects – a range of tools and templates have been developed to support reflective practice and evaluation as well as evaluation and reviews of campaigns, new initiatives and current partnerships (see evaluation section in this report)

CALC Integrated Practice



Read the full report



IMPACT ON STANDARDS:

Reps on 78 national & 9 international committees



CFA representatives are volunteers who give generously of their time advocating for the best interest of consumers without financial gain.

Regina Godfredson,
Standards Coordinator at Consumer Action



ADDRESSING NEW AND EMERGING ISSUES

With rapid progress and fast-paced change around us, consumers are seeking quality, safety, sustainability and best practice for products and services. Standards are the foundation tools for consumer protection, and an integral part of the way we protect consumers globally. Standards are voluntary documents that set out specifications, procedures and guidelines that aim to ensure products, services, and systems are safe, consistent, and reliable, and should meet a range of consumer expectations.

The Consumer Federation of Australia (CFA) Standards Project plays an important role in ensuring consumer interests are represented in the development of standards and CFA representatives ensure [the standard] has relevance and market responsiveness by providing feedback and a reality check

for such characteristics as safety, sustainability, reliability, compatibility, accessibility, transparent information, quality of goods and services, and channels for redress.

This year 30 CFA Standards Representatives were members of 78 national committees plus 9 international ISO/IEC committees.

Representatives joined new committees in important areas such as child safety in the metaverse, sustainability in events management, microplastics, fraud controls, minimisation of food loss and waste and trustworthiness in artificial intelligence.

"CFA representatives are volunteers who give generously of their time advocating for the best interest of consumers without financial gain," said Regina Godfredson, Standards Coordinator at Consumer Action.

"Our CFA representatives are the key to the success of the Project, and I really want to thank them for their significant achievements, dedication, and hard work over the year."

Standard Australia recognises the value of consumer representation on committees and provides an annual grant to CFA to enable and encourage consistent consumer participation throughout the standards development process. We take this opportunity to thank Standards Australia for their continuing support. CALC manages the Project on behalf of CFA.



Consumer Federation of Australia (CFA) Standards Project

CALC a part of the Consumer Advocacy Hub Community

CALC plays a strong role in advocating for better outcomes for consumers in locked step with our sister organisations and allies.

We recognise that in order to achieve the most impact, we need to work in collaboration. Our co-location at 179 Queens Street with **Financial Counselling Australia**, **Financial Counselling Victoria**, **Consumer Policy Research Centre**, **Way Forward** and **CHOICE**, fosters and strengthens the collaborative relationships that have been formed over the years.

While this occurs within the physical location space where CALC is co-located with other services, our collaborative work in engaging with the communities that need our services increases our reach. Our training program delivers accessible information on consumer issues to the community sector, providing them with the skills and information to assist their clients.

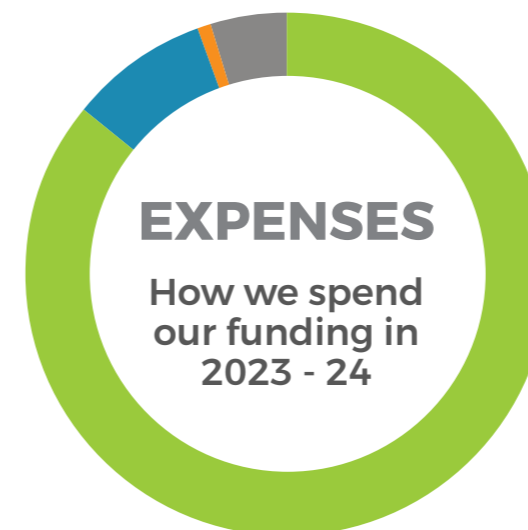
CALC has a wide network of partnerships and collaborations, including the Consumer Champs network, established by CALC to foster collaborative working arrangements. The network allows the exchange of information and current updates on sector wide issues and helps to identify common emerging issues across the service sector.

Our engagement and learning activities have allowed CALC a presence across communities in Victoria, in particular, those impacted by climate disasters. In 2023-24, the Engagement and Learning Team visited key community legal centres and broader community Agencies including in Mildura, Shepparton, the Hume Riverina Community Legal Centre, Wodonga, and Eastern Community Legal Centre, Box Hill.

This work speaks to our impact goal of partnering with community organisations to support our shared advocacy for change.



	\$	%
Government Funding	5,278,679	80.48
Victoria Legal Aid - Community Legal Services Program - State	1,704,800	25.99
Consumer Affairs Victoria Financial Counselling Program - National Debt Help Line	1,175,752	17.93
Consumer Affairs Victoria Financial Counselling Program - Consumer Advocacy & Assistance Program	958,996	14.62
Consumer Affairs Victoria - Financial Counselling Program - Disaster Recovery	489,131	7.46
Victoria Legal Aid - Community Legal Services Program - Commonwealth	377,812	5.76
Consumer Affairs Victoria - Financial Counselling Program - Legal Support	354,950	5.41
Department of Environment, Land, Water & Planning - Energy & Water Advocacy	217,238	3.31
Sector Grants	890,051	13.57
Financial Counselling Australia	387,924	5.91
Federation of Community Legal Centres - Integrated Services Fund	229,921	3.51
Legal Services Board	136,500	2.08
Standards Australia	116,615	1.78
Federal Court of Australia - Bankruptcy project	9,091	0.14
Victoria Law Foundation	5,000	0.08
Energy Consumers Australia	5,000	0.08
Other Revenue	390,187	5.95
Rental Income	130,402	1.99
Interest	147,814	2.25
Consulting & Sitting Fees	41,769	0.64
Refunds & Reimbursements	70,202	1.07
TOTAL INCOME	6,558,918	100.00



	\$	%
Services and Program Delivery	5,741,387	85.96
Staff Salaries, Superannuation and Oncost Training	5,474,238	81.96
Program & Planning	197,274	2.95
Travel	69,875	1.05
Administration and Infrastructure	570,091	8.54
Depreciation	293,451	4.39
Office Overheads	140,960	2.11
Premises Cost	117,015	1.75
Finance Cost	18,665	0.28
Resources	55,650	0.83
Library, Resources and Subscriptions	36,178	0.54
Communications	19,472	0.29
Other Expenses	312,154	4.67
TOTAL EXPENSES	6,679,281	100.00
SURPLUS/DEFICIT	-120,364	-

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

Staff

Alexandra Harmer-Ross	Luke Lovell
Ali Creighton	Lynda Memery
Allison Stuart	Mark Pearce
Andrew Gale	Mary Martin
Anna Meulman	Matthew Andrea
Ash Armstrong	Mauricio Zambrano
Brigette Rose	Nhirushni Somasundaram
Catherine Miller	Nufar Gofman
Chloe Farmer	Paramdeep Dhillon
Claire Tacon	Paul Bowley
Claude Von Arx	Philippa Heir
David Hofierka	Regina Godfredson
Eirene Tsolidis Noyce	Rex Punshon
Fred Funtusoff	Sally Jungwirth
Galit Aflalo	Samantha Watson
Helen Tselios	Sarah Newman
Houwaida Ayoub	Shae Robbins
Jacqueline Watkins	Shelley Hartle
Janette Dyall	Shungu Patsika
Joyce Chia	Stephanie Tonkin
Kane Johnson	Stephen Nowicki
Katherine Bruce-Smith	Su Robertson
Katia Sanderson	Sumeet Kaur
Kirsty Robson	Susan McBride
Lisa Newman	Tania Clarke
Lisa Silvers	Teresa Gray
Louisa Di Censo	Tom Abourizk
Lucas Rutten	Vivian Naiga

Board

Ciara Sterling
 David Berry (Chair)
 David Tennant
 Philip Cullum
 Sarah Leslie
 Tehanee Bardolia
 Meseret Abbé

Pro Bono Panel

Albert Dinelli
 Peter Fary SC
 Georgia Douglas
 Min Guo
 Monique Hardinge
 Rebecca Howe
 Peter Mann
 Meg O’Sullivan SC
 Matthew Peckham
 Amanda Storey

Consumer Representatives on Standards Australia committees as part of the CFA Standards Project

Antonio Bonacruz	Martin Gill
Bill Dee	Matthew Tung
Cameron Wilkinson	Max Mosher
Catherine Niven	Monica Gonzales
Darren Margerison	Murali Nathan
David Gray	Onn Ben David
David Strachan	Paul Loney
Elaine Attwood	Polly Plowman
Gail Broadbent	Rado Starec
Gail Greatorex	Raphael Grzebieta
Heather Grain	Robert Rosewarne
Jeffrey Godfredson	Ronald Somers
John Furbank	Roman Serebrianik
John Henry	Ruth Barker
Mark Henley	

With Thanks To

Allens	Financial Counselling Victoria Inc.	MoneyMob Talkabout
Australian Communications Consumer Action Network	Financial Rights Legal Centre	Mortgage Stress Victoria
Australian Competition and Consumer Commission	Gadens	Northern Community Legal Centre
Australian Financial Complaints Authority	Gerard Brody	Norton Rose Fullbright
Australian Government Solicitor	Gilbert & Tobin	Patrick Groenewegen
Australian Securities and Investment Commission	Gippsland Community Legal Centre	Prashanti Manchkavi (Board Observer)
Avaivilla Group	Goulburn Valley Community Legal Centre	Redfern Legal Centre
Barbara Romeril	Hall & Willcox	Renew
Barwon Community Legal Centre	Health Justice Australia	Residents of Retirement Villages Victoria
Berrill & Watson	Housing for the Aged Action Group	Rodney Jackson
Brimbank Melton Community Legal Centre	Hume Riverina Community Legal Centre	Rumbalara
Carolyn Bond	ICAN	Rumbalara Football Netball Club
CHOICE	Johnson Winter Slattery	Russell Kennedy
Clayton Utz	Justice Connect	Sam Blake (Consumer Action Board Observer)
Community Legal Centres Australia	Professor Jeannie Paterson (University of Melbourne)	Social Security Rights Victoria
Consumer Credit Legal Service WA	K&L Gates	Sophie Pearce
Consumer Policy Research Centre	Katie Fraser	South Eastern Community Links
Consumers’ Federation of Australia	Ken Baker (Vision Australia)	Springvale Monash Community Legal Service
COTA Australia	Legal Aid NSW	Super Consumers Australia
COTA Victoria	Legal Aid QLD	Telecommunications Industry Ombudsman
Corrs Chambers Westgarth	Legal Services Board Grants Program	Tenants Victoria
David Niven	Loretta O’Neill	The Hon. Lily D’Ambrosio MP
Denis Nelthorpe	Maddocks	The Hon. Stephen Jones MP
Department of Energy, Environment and Climate Action	Maree McKeown	The Observership Program
Djirra	Maurice Blackburn	Thriving Communities Partnership
Economic Abuse Reference Group	Melbourne Law School (Professor Ian Ramsay, Lucie O’Brien)	VCOSS
Energy and Water Ombudsman Victoria	Minister for Communications	Victoria Law Foundation
Energy Consumers Australia	The Hon. Michelle Rowland MP	Victorian Aboriginal Legal Service
Financial Counselling Australia	Minister for Consumer Affairs	Villamanta Legal Service
	The Hon. Gabrielle Williams MP	WEstjustice
	Mob Strong	

Key Funders/Partners



Victoria State Government	Ecstra Foundation
Bushfire Recovery Victoria	Emergency Response Victoria
Commonwealth Attorney-General's Department	Federation of Community Legal Centres
Consumer Affairs Victoria	Financial Counselling Australia
Energy Consumers Australia	Standards Australia
Victorian Department of Energy, Environment and Climate Action	Victoria Legal Aid
Victorian Department of Environment, Land, Water & Planning	Victorian Department of Justice and Community Safety
	Victorian Legal Services Board



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