



# Our Impact

2017 / 18



Our vision

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

Our values



courage

respect

excellence

fairness



Consumer Action acknowledges that we live, work & trade on Aboriginal land. We acknowledge the traditional owners and custodians of the South East and pay our respect to their elders past, present and emerging.

Consumer Action recognises and supports the right of Aboriginal and Torres Strait Islander peoples to self determination in accordance with the Declaration of the Rights of Indigenous Peoples.





## A word from the CEO and Chair



Consumer Action’s vision is a “just marketplace, where people have power and business plays fair”. Our purpose is to make life easier for people experiencing vulnerability and disadvantage in Australia.

This year’s Impact Report outlines some of the ways Consumer Action has worked to realise this vision and purpose through our legal and financial counselling service, our community and sector engagement, and our policy and campaign work.

An important highlight this year has been our involvement in the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. Consumer Action was one of a small number of consumer organisations that was invited by Commissioner Ken Hayne AC QC to provide written submissions soon after the Commission’s establishment. Our submissions influenced the direction of the Commission, with consumer lending—a key area of complaint to the centre—selected as an early area of focus.

The Centre participated in this round of hearings by supporting three of the Centre’s clients to provide evidence as witnesses. This helped articulate the problems the Centre sees in the finance sector, particularly in relation to inappropriate and unaffordable lending and the selling of some insurance products that provide for illusory cover. The Centre has also participated in later rounds covering issues such as small business lending and issues affecting Aboriginal & Torres Strait Islander communities.

As outlined on page 11 of this report, the Centre has this year taken some initial steps to better address the

consumer legal needs of Victoria’s Koori communities. The appointment of a Koori Engagement Manager is assisting Consumer Action to build relationships with these communities and deliver services in a culturally appropriate way.

This appointment is part of some other staffing changes which are designed to enhance how the Centre supports the community sector (see page 9). Being located in Melbourne’s CBD, and primarily delivering telephone services, we must partner with others if we are to effectively address the consumer issues affecting the most vulnerable and disadvantaged in the community.

Consumer Action has long partnered with financial counsellors, and the changes will help us become better at identifying opportunities to reach and involve the most vulnerable groups in our work. As with all our work, these activities are integrated with our systemic change work, which seeks to lead change to policies, laws and industry practice.

The board of Consumer Action plays an important role in monitoring the work of the Centre and keeping the Centre accountable for making a tangible difference. This Impact Report helps you, our stakeholders, understand how we are making an impact to benefit the community.

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

# Assisting and Empowering People

## LEGAL ADVICE AND REPRESENTATION SERVICES

### Continuous improvement

In 2018, we conducted a review of our legal Consumer Advice Service to examine how the service supports the organisation's strategic plan. The review confirmed that the centre has effective processes for providing more intensive assistance to those experiencing disadvantage, and to people from across the state.

Recognising the very high demand for the service, the review report made recommendations about how we can work more effectively with partner organisations and how we can better support lawyers who staff the service.



“The advice service not only provides callers with practical answers to consumer problems, but it helps us identify emerging issues that require a more systemic response. The advice service review has provided us with a roadmap as to how to enhance the service over time.”

Catherine Miller, Advice Services Manager



Savings to client  
**over**  
**\$2.2mil**

Number of legal support services  
**4617**

Number of representation cases  
**132**

*help.consumeraction.org.au* hits  
**8276**



# Respecting the people we help

This year, we also participated in the national evaluation of community legal services, a key finding of which was that many people valued not only the service provided, but the way in which it was given:



“Beyond being satisfied with the specific services (information or advice) clients received from the CLCs, higher levels of satisfaction often related to the way in which the CLC staff member interacted with the client.

The majority of respondents agreed that the Centre had made them feel safe and secure (88%), had listened to their problems (86%), cared about their circumstances and needs (80%), helped improve their understanding of their situation and options (79-82%).

The majority (81%) were confident in the ability of the Centre to help them.

Many clients felt the staff had gone “above and beyond” to assist them. These clients explained that CLC staff seemed to genuinely care about their circumstances, had dedicated a great deal of time or effort to their case or had provided emotional support and offers of follow-up.”

**FCLC 2018 Client Satisfaction Survey Report**



Banking Royal  
Commission  
witnesses

**3**



Complaints  
to EDR

**17**



Court/Tribunal  
matters

**41**

in the County Court, Supreme Court, Magistrates' Court, VCAT and Federal Circuit Court to challenge defective cars, unfair pawnbroking, consumer leases, unlicensed consumer credit, door-to-door sales, vendor terms contracts.

# Irene's Story



Irene is a single mother of two children aged seven and two.

Irene left high school in Year 10, then worked a number of jobs between leaving school and having children. At the moment, Irene is a full-time mum and receives income support from Centrelink.

Irene first made contact with Consumer Action in 2018 via the National Debt Helpline as she was caught in a spiral of debt. Irene has experienced family violence and economic abuse, which contributed to her unmanageable debt. While Irene's story was not unlike many people who are caught up in unmanageable debt, her experience was one that highlighted problems with the finance sector, and she was selected as a witness in the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry.

In March, Irene gave evidence before the Royal Commission about being sold CommInsure Credit Plus (CCP) insurance when she applied for a credit card with the Commonwealth Bank of Australia (CBA) in October 2014. Irene gave evidence that she was sold insurance despite telling CBA that she was unemployed and receiving Centrelink at the time. She tried to cancel her CCP insurance several times in 2015 but she was persuaded not to by CBA staff. In Irene's words, "I just felt pressured...I felt like I couldn't cancel it".

Irene's evidence highlighted CBA's systemic misconduct in relation to the sale of consumer credit insurance and CBA gave evidence that it mis-sold insurance to 64,000 CBA customers who were

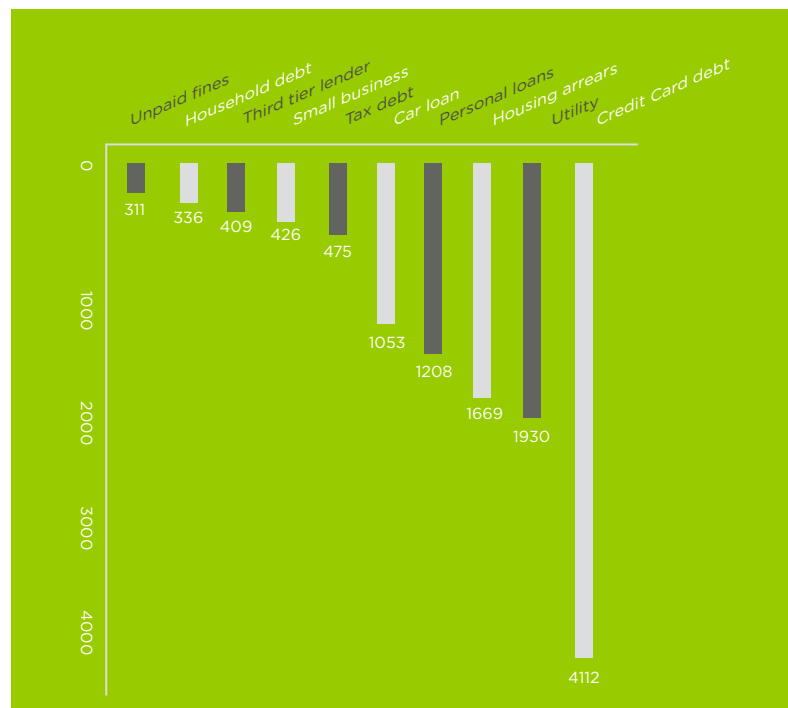
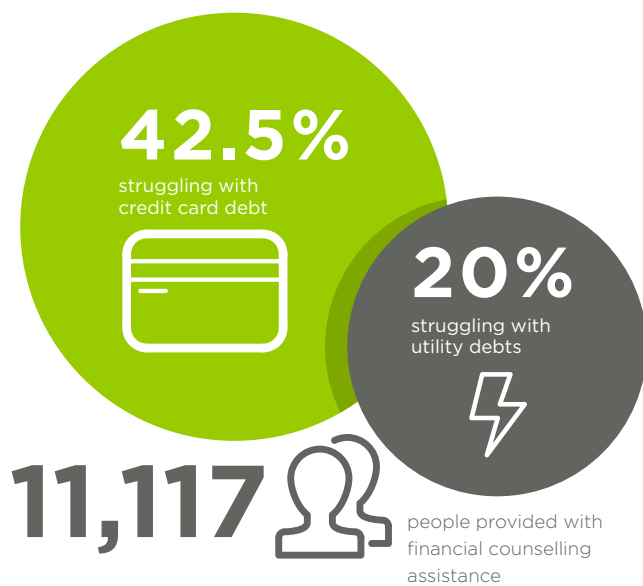
students, Centrelink recipients or were unemployed. In January 2018, after the Royal Commission was announced, CBA commenced a remediation scheme to compensate CBA customers who were mis-sold CCP insurance. Consumer Action has since assisted Irene to obtain a full refund of the CCP premiums from CBA in addition to other compensation.

After Irene gave evidence before the Royal Commission, she was referred to Consumer Action's recently established Financial Counselling integrated practice. Shungu Patsika, a Senior Financial Counsellor, has assisted Irene by seeking debt waivers and hardship for her personal loans, overdrafts and credit cards. The Financial Counselling and Legal teams are now working together to assist Irene resolve her disputes with multiple payday lenders and pawnbrokers.

"Irene's story highlights the mischief of high-pressure selling of add-on insurance. It also demonstrates the real danger of irresponsible lending. She started with one credit card with a major bank and that has led to a perilous debt spiral with multiple credit cards and eventually payday loans and pawnbroking," says Amanda Storey, Director of Legal Practice.

Irene also joined the Consumer Action team in a Day of Action in Canberra on 25 June 2018 to campaign for responsible lending reform following the Royal Commission hearings on consumer lending. Irene spoke to multiple parliamentarians and participated in a media doorstep at Parliament house.

## FINANCIAL COUNSELLING SERVICES



## Seeking feedback

In May we introduced an online satisfaction survey for callers to whom we have provided financial counselling advice. As at 30 June 2018, 65 people had responded to the survey, 85% of whom took the time to provide a comment.



***Your service is amazing and helped a lot.***

Very understanding and never judgmental of my situation.

***Went above and beyond to give me specific direction in a warm, caring and knowledgeable manner.***

Professional, friendly and compassionate.

***Thorough, informative and took time to research further to provide comprehensive information.***

You gave me more hope for the future than most of my counsellors and psychologists – thanks a million.





# Martha's Story



Martha\* is a 60-year-old disability support pensioner, and lives in regional Victoria with her elderly mother for whom she is a carer.

Martha rang the National Debt Helpline for urgent help after she received an eviction notice from the sheriff who was enforcing a \$40,000 bank loan - the eviction was scheduled to occur in the next 10 days.

Martha had previously owned her property outright, but her ex-husband (who she met after she bought the property) had pressured her into signing as a joint borrower onto the \$40,000 loan secured by a mortgage over her house. During her marriage, Martha's husband had been physically violent as well as emotionally and financially abusive. Due to the effects of the family violence, she found herself unable to keep track of what was owing on the loans and so was unaware that there had been a court order to pay the debt.

During the telephone call to our service Martha did not immediately disclose the family violence to the financial counsellor, she instead said she 'felt slightly bullied into signing the loan'. She appeared very calm and measured, even when saying she was terrified about what would happen if the eviction went through and was terrified of talking to her ex-husband about what was happening.

The financial counsellor provided some initial advice and also referred Martha to our family violence project solicitor for further work. Our solicitor then worked with Martha for several months helping to broker a settlement which reduced the debt and allowed her to keep her house.

This casework assists our family violence project directly engage with the work that the financial services industry is undertaking to improve their processes in accordance with the Royal Commission into Family Violence recommendations.

*\*name changed*

# Supporting an effective community sector

This year we created a new team within Consumer Action dedicated to improving our capacity to engage with communities experiencing vulnerability and disadvantage. The Service Development & Partnerships team works to develop relationships with vulnerable communities across the state and the community workers that support them. We use a community and sector development framework that is underpinned by an ongoing process of action, reflection and learning, as we continuously seek to improve outcomes and learn from the communities and agencies we work with.

The **Service Development & Partnerships** team supports us to:

**empower people** by ensuring our services are accessible; responsive to need; recognise communities' and individuals' strengths; build their capacity to engage; and give people a voice

**support an effective sector** by identifying & connecting with critical intervention points that exist in the community so workers can spot issues; refer to us; provide support to a person; and collaborate with us in seeking change

**shape a fairer system** through gaining on the ground intelligence on issues impacting communities and linking those communities up with our policy and campaign work to achieve change.

We have engaged with many professionals in the community sector this year to learn from them and help them help others. Through the Federation of CLC's **Specialist / Generalist project** we have been able to strengthen our relationships with Barwon CLC and Hume Riverina CLC to help them identify and address the consumer, credit and debt issues for the people they help.

We have also supported over 237 community lawyers, financial counsellors and other consumer advocates through 'live streaming' eight training sessions on consumer credit, consumer law, debt enforcement, bankruptcy, and insurance. These introductory sessions to the law complement our more complex case law updates that are run throughout the year and offered to CLC and Consumer Affairs Victoria staff.

## Worker advice and assistance



618

legal advice calls or support to financial counsellors



616

legal advice calls or support to community workers



162

in depth and ongoing assistance provided to workers



185

different financial counselling, community agencies and community legal centres sought legal advice from our service



legal issue for financial counsellors:  
**irresponsible lending**



legal issue for other community workers:  
**consumer guarantee breach**

# Kaye's Story



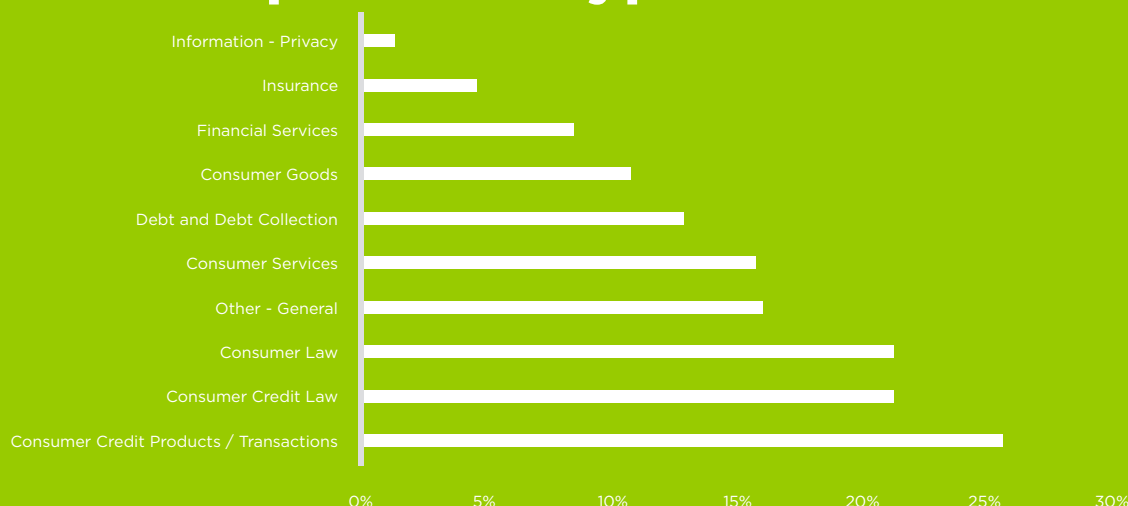
Consumer Action worked with Kaye Norris, Financial Counsellor at Diversitat in Geelong, in relation to her client's car insurance dispute, ultimately saving him around \$35,000.

Kaye's client took out car insurance through a car dealership when he bought a car. Shortly after, he had a car accident which wrote off his own car and damaged another. The other driver's insurer was pursuing him for around \$19,000. Unfortunately, his own insurer declined the claim on the basis that he had failed to disclose previous traffic convictions. The other driver's insurer issued court proceedings against Kaye's client in the Magistrates' Court claiming approximately \$20,000 and he was also still liable to repay his car loan, despite the car having been written off. Kaye's assessment of her client's situation was that he might need to bankrupt, but she sought advice from Consumer Action about the insurer's decision to decline the claim.

We drafted a complaint letter for Kaye to send to the insurer disputing their decision. The insurer responded quickly advising that it would accept the claim and take over the defence of the Magistrates' Court claim. This saved Kaye's client about \$35,000 and meant that he did not have to bankrupt. Kaye's client was extremely relieved when she told him about the news.

Consumer Action provides technical expertise to empower workers to provide additional support to their client. Kaye had already established a good working relationship with the client, which allowed Consumer Action to provide legal services through Kaye efficiently and effectively. Kaye said *"I felt supported by Consumer Action in complaining to the insurer and was delighted with the result. I now know what to look out for if I see another situation like this."*

## Worker problem types





# Enhancing engagement



This year, we enhanced our capacity to engage effectively with Victorian Aboriginal communities by appointing a Koori Engagement Manager (KEM), Kaylee Anderson. Kaylee has worked to improve the cultural competency of Consumer Action's staff and services. She has developed a Best Practice Guide for improved engagement, conducted additional training for lawyers; developed a KooriHelp website and a dedicated KooriHelp advice line to ensure Aboriginal people have direct priority access to our lawyers. Kaylee has also enhanced our partnerships with Aboriginal organisations, including Victorian Aboriginal

Legal Service. Additionally, Consumer Action commissioned an art piece by Dixon Patten (see back cover) which is being used on all resources including T-shirts for staff to wear when we are visiting community.

Kaylee has also established an Action Group with over ten representatives from key stakeholders who work with Aboriginal communities across Victoria. The goal of the group is to ensure that efforts to address the consumer and civil law needs of Koori communities in Victoria are consultative and coordinated.

## Peter's Story

In October we helped obtain approximately \$14,000 for a Torres Strait Islander man who has an acquired brain injury and was homeless.

Peter\* had engaged a removalist service to move his belongings to Canberra after obtaining a job. However, the removalist caused significant damage to his belongings during transit, dragged them along the ground and left them out in the rain to the point they had to be discarded. Very soon after moving he lost his job and was unable to maintain his rented unit. He therefore moved back to Melbourne with no employment, belongings or housing. Despite demands for payment the removalist refused to

compensate him for his loss. The Victorian Aboriginal Legal Service referred the matter to us in accordance with our agreed referral process. We issued proceedings against the company on the man's behalf in VCAT to which the removalists quickly responded with an offer through their insurer to settle for the full amount of damages.

Peter tells us that the money has helped him replace various essential items such as a washing machine, a fridge and a microwave. It also gave him enough money to pay a bond for rental accommodation which has enabled him to stop couch surfing and have a fixed address.

*\*name changed*

# Shaping a fairer system

## DemandARefund.com

DemandARefund.com helps Australians who have been sold junk insurance generate a formal complaint letter to demand their money back.

### DemandARefund.com Success

When Susan Edwards' son bought his first car, the dealer added around \$6,000 of insurance including GAP insurance to his \$37,000 loan. Susan took her son to see a financial counsellor, who helped him get a refund of \$5,000 using DemandARefund.com.

Susan shared her family's story with Nine News: 'He signed all these papers but he didn't know what they were for.'



DemandARefund.com was a response to a consumer problem we had identified. Many people were being duped into buying loan protection insurance, gap insurance and extended warranties which were bundled with a loan or purchase of a car. Some people were under the impression that the product is mandatory, and others were completely unaware they had bought it. This added big costs to their loans and vehicles, while the many exclusions and conditions rendered the policies effectively useless.

We produced policy reports to more deeply investigate the problem as it affects the people who seek the assistance of our legal and financial counselling services. Those reports helped us successfully engage with regulators to investigate and take action.

Two years after it was launched in March 2016, Consumer Action's self-help site DemandARefund.com clocked up \$1 million in claims for refunds. Over the same period, the Australian Securities and Investments Commission has published a series of reports on add-on insurance, and recovered over \$100 million from insurers in remediation.

“

“When you walk into a car yard, you mightn't know that the car trader could earn up to 90% commission for selling you some of these products. With such high and tempting commissions, it's unlikely the salesperson is giving much thought about the product meeting your needs or your eligibility to claim. In the worst cases, car traders or financiers will slip it into your loan paperwork and rush it through so you don't notice thousands of extra dollars.”

# Retirement housing



“Currently, if a resident is unable to resolve their dispute with an operator, they have to take their complaint to a court or tribunal. This is often a long, stressful and expensive process that leaves residents feeling powerless. An ombudsman will enable older Victorians living in retirement housing to resolve disputes with their housing provider quickly, fairly and without the costs associated with going to court.”

After years of campaigning by advocates and residents, the Victorian Opposition committed to establishing a Retirement Housing Ombudsman if it is elected in November 2018. The ombudsman would provide free, independent and binding dispute resolution services to resolve disputes between retirement housing residents and operators.

This means the Coalition and the Greens have now publicly announced their support for a Retirement Housing Ombudsman.

Consumer Action Law Centre has been working closely with Residents of Retirement Villages Victoria, Housing for the Aged Action Group and COTA Victoria to advocate for better protections for retirement housing residents.



**160** complaints  
to regulators

Australian Securities and Investments Commission	45%
Australian Competition and Consumer Commission	19%
General Insurance Code Compliance Committee	10%
Consumer Affairs Victoria	9%
Financial Ombudsman Service	5%
Australian Financial Security Authority	2%
Australian Communications and Media Authority	2%
Australian Skills Quality Authority	2%
Australian Collection and Debt Buyers Association	1%
Clean Energy Council	1%
Department of Education and Training (Victoria)	1%
Department of Human Services (Victoria)	1%
Code Compliance Monitoring Committee	1%
Legal Services Commissioner (Victoria)	1%
Office of the Australian Information Commissioner	1%



# One Stop Shop for financial complaints

The Review of the Financial System External Dispute Resolution and Complaints Framework, known as the Ramsay Review, commenced in 2016. Joint consumer submissions to the Review, led by Consumer Action, proved influential, with the Final Report adopting most of the key consumer recommendations, the headline being to establish a one-stop shop EDR scheme for financial and superannuation complaints. To be known as the Australian Financial Complaints Authority, legislation passed into law in March 2018.



“Industry ombudsman schemes have been a hallmark of consumer protection, and AFCA will now adopt the principles of these schemes, including accessibility, independence and fairness. Critically, accessing AFCA will be free of charge, and its determinations will be binding on banks, insurers and super funds. This is a great result for Australians who will have access to justice without the stress and risk of going to a court or tribunal when they have a dispute with their financial services provider.”

## Bill Please!

With misleading discounts, confusing tariffs and hefty late payment penalties, Consumer Action has long been concerned about the effectiveness of competition in electricity and gas.

We pushed for an independent review, which the Victorian Government established in 2016. Reviewer John Thwaites finalised his report in August 2017, and the government responded in March 2018, agreeing to take a range of steps to improve marketing and billing.

The headline recommendation was to introduce a Basic Service Offer (BSO), a ‘no frills’ product all energy retailers would be required to offer, priced at an amount set by an independent regulator and stripped of unnecessary additions and hefty profit margins. Consumer Action supports a well-designed BSO that could save Victorians over \$500 million annually.

Other outcomes of our energy advocacy this year included:

- The Energy & Water Ombudsman (Victoria) agreeing to accept complaints relating to debt recovery, even when court action has been initiated – this provides a low-cost way for people to resolve complaints outside the court system.
- An increase in the amount of Utility Relief Grants that help Victorian families who are struggling to pay for the energy and water bills – our work with the Financial & Consumer Rights Council contributed to this \$21.7m announcement in the State Budget
- The abolition of the ability of network businesses to appeal decisions of the Australian Energy Regulator. Incessant appeals led to “gold plating” of the poles and wires that carry our electricity. Consumer Action was often a lone voice on this issue – it took over ten years before the Federal Parliament finally made the change in October 2017, saving Australians billions off their electricity bills.

## Credit Card Reforms

Our efforts on credit card reforms finally bore fruit in February 2018, when long awaited reforms passed the Federal Parliament. These reforms will see unsolicited credit limit increase offers banned, fairer application of interest and easier cancellation of cards. This legislation also empowered ASIC to cap maximum credit card limits. ASIC has proposed capping limits at an amount that can be affordably repaid within three years, which would be a significant improvement on current lending practices.

These reforms were the result of the recommendations made by a Parliamentary Inquiry in 2015, to which we contributed submissions and case studies.



87 submissions



980 engagements with industry, government, regulators, politicians and other community advocates - including face to face meetings with Federal MPs (110) and State MPs (34)



Newsletters sent to parliamentarians: 4 – State, 3 – Fed



4980 mentions in broadcast, print and digital media



414 major interviews



56 high impact stories



5 research reports



## Top 10 issues

Junk insurance	26%
Consumer leases	15%
Irresponsible lending	11%
Private colleges	9%
Suitability/unfair contracts	9%
Bankruptcy & debt agreements	8%
Family Violence treatment	6%
Debt vultures	6%
Other/emerging	6%
Australian Consumer Law breaches	4%

# Supporting our people

## Who are our people?

Our people are a diverse group of individuals. We have a wide range of ages represented, and we are proud to offer a range of flexible working arrangements that support our people to manage different life demands and interests. We offer various flexible working options including compressed working hours, purchased leave, working from home and flexible start and finish times. Initiatives such as these support our staff to do a great job by recognising and promoting the need for people to manage the competing demands of a busy life, healthy involvement in outside work activities, caring responsibilities, and the desire to continue to produce work of a high standard and contribute to the centre's culture of excellence.



### Employment Status

47%	Full time
45%	Part time
8%	Casual



### Age Diversity

36%	21-30 years
13%	31-40 years
28%	41-50 years
23%	50 years +

## Listening to employee needs

In July 2017 we again partnered with The Voice Project to survey our staff for the second time, having first done so in 2015, with plans to repeat the survey every 2 years. Once again our results were impressive:

- Our Passion/Engagement score of 83% favourable is 7% higher than is typical at other Community and Advocacy Services;
- 91% of respondents indicate that they are satisfied with the organisation's progress and success in delivering outcomes – this is 21% above the industry benchmark;
- 94% agreed that they have seen improvements resulting from the previous survey – this result is a significant 41% above the benchmark, and reflects our commitment to listen to our people and to act upon their feedback;

One hundred percent of staff agreed that the future for this organisation is positive – an increase of 7% from our 2015 survey, and 25% above the industry benchmark. We are proud of this result and excited to meet the challenge of maintaining this high level of engagement, commitment and optimism.

## Supports we offer

Supporting our people also means giving them the tools and skills that they need to do their best work. This ranges from ergonomic assessments and advice on healthy posture, to promoting the importance of psychological self-care to avoid vicarious trauma, and peer support training so staff can assist each other appropriately when taking difficult calls.



# Given The Chance

In July we found ourselves in need of a receptionist as the incumbent moved into a role with our policy and campaigns team. Having heard about Brotherhood of St Laurence's work with asylum seekers and refugees seeking employment we got in touch with one of their Given the Chance coordinators. We were soon introduced to a highly skilled and passionate woman looking to get her career started in Australia. Sumeet started with us in July 2017 and proved a wonderful addition to the team injecting her own style and care into one of the most important roles at any community legal centre.

When the Service Development and Partnerships



team was created early in 2018, it was clear they would need a dedicated support person with project management skills and a focus on service excellence. Sumeet was invited to apply for the role and in early 2018 was promoted into the newly created position.

Akeer Garang	Claire Tacon	Heidi Wilson	Lisa Grealy	Preethi Vergis
Ali Creighton	David Maunsell	Houwaida Ayoub	Lisa Michelle Silvers	Regina Godfredson
Amanda Storey	David Niven	Jake Lilley	Liz Curran	Sarah Brown-Shaw
Amber Johnston	Denise Boyd	Janet Inglis	Liz Minter	Shae Skinner
Anna Goodluck	Denise Lawry	Jesse Marshall	Lucas Rutten	Shungu Patsika
Anna Tiakanas	Dianne Dejanovic	Jillian Williams	Mick Bellairs	Skye Forster
Barbora Ježek	Elyse Hoskins	Jonathan Brown	Nila Martin	Sumeet Kaur
Brian Kerr	Georgia Robenstone	Kaitlyn Ladd	Param Dhillon	Susan Quinn
Catherine Miller	Gerard Brody	Katherine Temple	Patrick Sloyan	Ursula Noye
Cat Newton	Gideon Lipinski	Katia Sanderson	Penelope Hill	Zac Gillam
Celia Tikotin	Hannah Dodd	Kaylee Anderson	Peter Button	
Claire Deane	Heather Keen	Lachlan Edwards	Philippa Heir	

**Board:** Vic Marles (Chair), Barbara Romeril, Roslyn Hunter, David Berry, John Berrill, Philip Cullum, David Tennant

**Volunteers:** Susannah Madden, Nathan Di Vito, Nick Montgomery, Darius Teo, Kylie Trinh, Ryan Keaney, Fatou Bitaye, Kristia Cirimiani, Dylan Kay, Mihika Upadhyaya, Arhita Del Fierro, Paul Goddard, Freddie Munchenberg, Peggy Gusah, Rob Rosewarne, Matthew Roso, Broderic Indranada

## Consumers Federation of Australia Standards Project

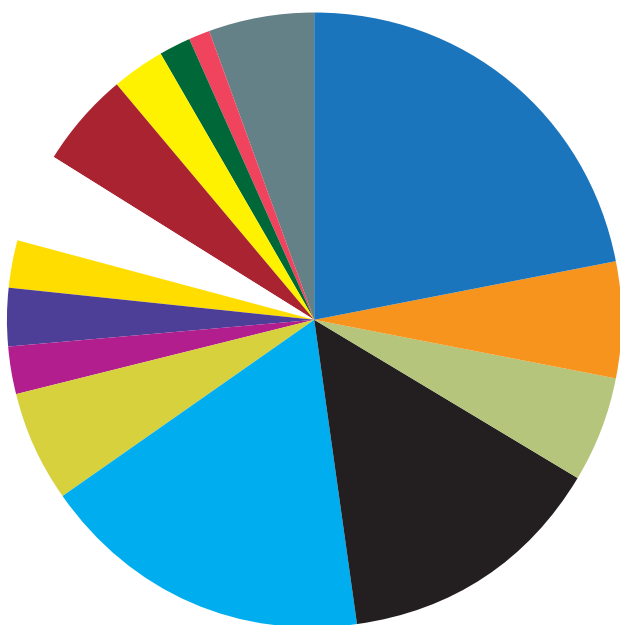
We thank Standards Australia for their continued funding which supports consumer representative participation on Standards Australia technical committees ensuring consumer interests are represented in the development of Standards.

We thank our hardworking volunteer consumer representatives for making a difference:

Anita McAdam	Debra O'Connor	Ian Jarratt	Matthew Tung	Rebecca Searcy
Antonio Bonacruz	Elaine Attwood	Jeff Godfredson	Max Mosher	Robert Rosewarne
Bill Dee	Eleanor Sumner	John Furbank	Murali Nathan	Ron Somers
Bill Yeo	Elizabeth Wheeler	John Henry	Paul Loney	Ruth Mackay
Cgm Wilkinson	Gail Broadbent	Juliet Moore	Polly Plowman	Sarah Wilson
Darren Margerison	Gail Greatorex	Mark Henley	Rado Starec	Sue Wicks
David Gray	Heather Grain	Martin Gill	Raphael Grzebieta	

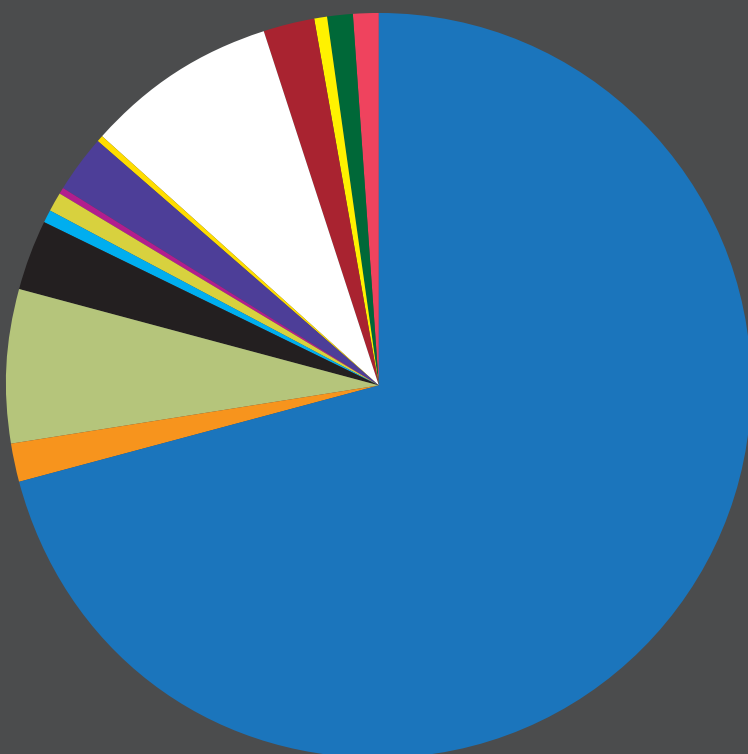
# Finance Summary

**2017-18 Income: \$5,404,254**



22.04%	Victorian Legal Aid - State
6.24%	Victorian Legal Aid - Commonwealth
5.38%	Consumer Affairs Victoria - Legal Support
14.24%	Consumer Affairs Victoria - Consumer Advocacy
17.48%	Consumer Affairs Victoria - Financial Counselling
5.83%	Department of Social Services
2.53%	Standards Australia
3.07%	Department of Environment, Land, Water & Planning (Vic)
2.46%	Department of Justice & Regulation (Vic)
4.88%	Financial Literacy Australia
4.81%	Energy Consumers Australia
2.78%	Costs recovered
1.77%	Interest
1.14%	Rental income
5.34%	Other income (including Community Benefit Payments)

**2017-18 Expense: \$5,180,370**



71.05%	Salaries
1.52%	Staff training
6.81%	Premises
2.92%	Office overheads
0.65%	Resources
0.82%	Maintenance
0.12%	Communications
2.52%	Travel
0.30%	Accounting fees
8.40%	Projects
2.24%	Partnership cost - WestJustice
0.46%	Client Disbursements
1.23%	Depreciation
0.96%	Other (including Surplus)

# Key Funders and Partners



## Victorian Government

- Consumer Affairs Victoria
- Department of Justice & Regulation
- Victoria Legal Aid
- Department of Environment, Land, Water and Planning

## Commonwealth of Australia

- Attorney-General's Department
- Department of Social Services

Energy Consumers Australia

Financial Literacy Australia

Standards Australia

## Pro Bono Barrister Panel

Anastasia Smietanka

Andrew Downie

Astrid Haban-Beer

Brind Zichy-Woinarski QC

Cam Troung

Caroline Kenny QC

Carolyn Sparke QC

Dan Star QC

Daniel Aghion

Daniel Bongiorno

Daniel Clough

Emrys Nekvapil

Gary Bigmore QC

Gary Moffatt

Georgia Douglas

John Leong

Jonathan Evans QC

Kate Burke

Kristine Hanscombe QC

Leigh Howard

Marcus Hoyne

Meg O'Sullivan

Melanie Szydzik

Michael Wise QC

Min Guo

Paul Bingham

Peter Fary

Rebecca Howe

Ryan Maquire

Sally Whiteman

Sandip Mukerjea

Sarah Cherry

William Houghton QC

## With thanks to

### Professor Allan Fels AO - Patron

Alternative Technology Association  
(Dean Lombard)

ANU College of Law (Liz Curran)

Australian Competition and Consumer  
Commission

Australian Government Solicitor  
(Geetha Nair, Megan Pitt, Rob Cole &  
Tien Nguyen)

Australian National University (Dr Liz  
Curran)

Australian Progress

Australian Securities and Investment  
Commission

Barwon Community Legal Centre

Berrill & Watson

Brimbank-Melton Community Legal  
Centre

Britton Costs Consulting (Suzie  
Britton)

Choice

Clayton Utz ( Kezia Adams, David  
Hillard, Alana Hudson, Peter Sise and  
Irene Brossinos)

Community Legal Queensland

Consumers Federation of Australia

COTA Victoria

Cuthbert Automotive Consulting  
(Graeme Cuthbert)

Deakin University (Dr Paul Harrison)

Digital Finance Analytics (Martin  
North)

Djirra (formerly Aboriginal Family  
Violence Prevention Legal Service)

Federation of Community Legal  
Centres Victoria

Federal Court of Australia & Federal  
Circuit Court of Australia (Bankruptcy  
registrars)

Financial Counselling Australia

Financial and Consumer Rights  
Council

Financial Rights Legal Centre

Hermes Communications (Sara  
Holden)

Hope Street Youth and Family  
Services

Housing for the Aged Action Group

Hume-Riverina Community Legal  
Service

Indigenous Consumer Action Network

Justice Connect

K&L Gates (Katie Sweatman, Lisa  
Egan, Monica Lillas, William Ho, Anna  
Smith and Tim Osmers)

Kati Leuschel

Loddon-Campaspe Legal Centre

Macquarie University (Dr Timothy Kyng)

Maddocks (Peter Francis, Isabella  
Pierri)

Maribyrnong and Moonee Valley LLEN

Maurice Blackburn (Jacinta Lewin,  
Jennifer Kanis, Kim Shaw, Peter  
Newling and Tom Wilcox)

Melbourne University Law School  
(Professor Ian Ramsay, Associate  
Professor Paul Ali, Lucinda O'Brien  
and Evgenia Bourova)

National Association of Community  
Legal Centres

Professor David Kelly

Professor Jeannie Patterson

Residents of Retirement Villages  
Victoria

RMIT University

Standards Australia

Tractor Consulting

University of Sydney Business School  
(Professor Gail Pearson)

Victorian Aboriginal Legal Service

Victoria Council Of Social Services

WEstJustice

Women's Information and Referral  
Exchange



**Creator: Dixon Patten.**

Dixon is a proud Yorta Yorta and Gunnai man. This artwork was commissioned to reflect our organisation. The various pathways with feet represent our individual journey, but the circles represent our connection to our communities. The icons represent the system and its impacts on our day-to-day lives. They also represent people's rights, obligations and any support that the Consumer Action Law Centre provides.