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FCT General Meeting Minutes

Tuesday 27th February 2018 (phone)

Attendance

Anglicare Tasmania staff:

South: Fiona Moore, Ross Mackenzie, Bert Aperloo and Kelly Jennings

North West: Lauren Matthews

Rural Business Tasmania staff:

South: Wendy James

North: Paul Briant

Other Members:

North West: David Phillips

Apologies

Anglicare Tasmania Staff:

South: Chris Harris, Ron Grassl

North: Jodie Van Aggelen, Marieke Dijkstra, Susan Mudge, Paul Sackley, Sandra Neil, Danielle Slade, Judith Hearn

North West: Tina Johnston, Lynne Watson and Steve Curtis

Rural Business Tasmania staff:

North: Elizabeth Skirving and Susan Nolan

North West: Trevor Chalk

Other Members:

South: Steve Cleaves and Anthony Plisek

Meeting opened by Fiona 10:02am.

Minutes of the last meeting

No comments. Moved by Lauren, seconded by Ross.

Business arising from minutes

FCT website isn't updated as yet, Lauren has had a brief look, and has set aside time to work on it. Lauren to talk with Ross re moving domain name, cost and registering.

President's Report

President's report is a combination of FCA and FCT items.

At the last general meeting, Peter Gartland from FCRC attended to discuss training and professional development opportunities. Anna (Training Manager FCRC) has a meeting on 28th Feb and is talking with providers. Fiona will pass on the information as soon as received. Campbelltown could be a suitable training location, to be discussed once training confirmed.

The third FCT conference was held in Latrobe in October. Feedback has been really positive in particular from the Major of Latrobe, Laura Pringle from Credit Corp, James from CIO and CBA.

Membership changes recently, Anthony Plisek retired from Anglicare, Steve Cleaves retired from Colony47 and Leigh Noye from Rural Financial Counselling. We have gained two new members, Chris Harris Anglicare South and David Phillips North West.

Moved by Paul, seconded by Bert.

Secretary's Report – nothing to report.

Treasures Report

Steve Curtis is on leave, he has sent the budget by email in January. Budget is looking healthy. Fiona offered to resent budget to anyone that missed it.

Moved by Paul, seconded by Lauren.

FCA Report

Important item for FCA at the moment is the national supervision policy which has been discussed at the last two meetings. The draft has been distributed and Fiona has received some feedback so far, urged all members to read the draft and provide feedback.

The focus of the national supervision policy at the moment is 'what is supervision'. The lines are blurred between the different types of supervision and it will be beneficial to have a national supervision policy to guide agencies. Jane and Rural Financial Counselling have been provided with the draft for review.

Bert suggested this might be something to raise in his capacity as Anglicare bargaining agreement rep.

NSW FC website has information about their supervision policy. Fiona reports that most states do have policies and these are being looked at for the national policy. The Rep council are meeting next at the FCA conference.

FCA are working with community legal centres issues regarding for profit budgeting and credit repair companies. There have been reported issues for clients where payments have not been made by these companies to creditors.

Ongoing campaigning re payday lenders and consumer leases. Labor has submitted as a private members bill. Hopefully the work in this area will strengthen the laws and loopholes. FCA is encouraging Financial Counsellors to approach local members of parliament.

Speckle Loans – Good Shepherd have also been a topic of interest. They are essentially payday loans, 10% set up fee and 2% interest per month. Consumers must have less than 50% Centrelink income to apply. Good Shepherd employ financial counsellors, which means they are actually working for a credit provider. Speckle launched in Tasmania and said they consulted with financial counsellors about this, but this appears not to have occurred. There has been a committee set up with four state presidents to explore this issue. There has been discussion that the Speckle loans may not have a large uptake.

FCA conference will be in Hobart this year. Program looks good. Fiona to discuss with Jane regarding funding for attendance.

Program Updates

Rural Business Tasmania

Paul reports that since Leigh left in late Jan they have been down a full time worker which has added some pressure. Recruitment is in progress for a new worker, expected to be finalised for April.

During this time they have been fortunate not to be run off their feet, but dry weather has had an impact and increases the level of demand, most noticeably in the past 3 – 4 weeks. The dry weather is impacting the dairy farming in NW of the state due to lack of rain needed for grass for feed. North and NE doing ok, it is dry but they have had some rain.

Wendy reported that the fruit fly issue may create increased demand. There is government funding available which will cover the loss of sale price. There is lots of paperwork involved to claim the funding, this may create a lot of work for FC's.

Leigh's position was advertised, they had six suitable applicants, three from TAS.

David Phillips

Working one day per week across Devonport and Ulverstone Community Houses. He is mainly doing financial literacy work and occasional FC work. His contract is until the end of May, he is unsure what will happen after that.

Anglicare

Bert has reported on the Aurora partnership. He handed this over to Chris H last Friday who will be working Tues and Wednesday at Aurora. Overall this has been going well, there is a high workload and demand, the majority of the work is under usage applications over the phone, and there has been an impact made with HEAP visits. The work ethic and ethos is different at Aurora. The partnership is for 12 months, Aurora want this to continue.

Fiona reported on the MOU with UTAS. Ron is doing one day per fortnight in South and Danielle one day per fortnight in the North. The demand has increased with an average of 3 – 4 clients per day.

Overall FC work in South is very busy, appointments booked out well in advance.

Ross reports his prison referrals have ramped up. He has 92 service files and conducts 5 – 7 appointments per day, bookings are 2 – 3 weeks booked in advance. He is doing 100% of prison work with 95% current prisoners and 5% released prisoners requiring follow up.

The Financial Counselling Coordinator position has not been filled yet. This is being advertised again, Fiona has not heard anything further. This was meant to be advertised on the FCA website but isn't there at the moment. Fiona will follow this up.

General Business

Succession planning – with some FC's nearing retirement information is lost when workers retire or leave the organisation.

Bert has mentioned untapped resources at Aurora. There could be some interest for Aurora workers to become affiliate members and possibly access training.

Promoting Affiliate membership - Fiona will look into us promoting at the upcoming FCA conference. CSW's at Anglicare are also invited to attend the conference. Salvos and City Mission too may be interested in affiliate membership. The NSW FC website has a good section about membership and encourages creditor and affiliate membership. Ross at Lauren to look at this for when our website is updated.

Relationship with Legal services - Kelly mentioned a recent interaction with Consumer Action Law Centre in VIC. They were very helpful providing general information about consumer leases. They mentioned they don't hear from us often. Kelly suggested as a contact for general legal questions.

David reports when he was in Sydney he had a good relationship with Legal Aid which grew from an initial meeting to being able to contact them with questions and initiating referrals to and from financial counselling. David said there is a pro bono solicitor that attends the Ulverstone Community Centre. Suggested a meeting with legal aid may help

facilitate a relationship.

Ross has been involved in a presentation at the prison with Community Legal, possibly a contact for us to start with.

Lauren said NW Legal community legal aid is helpful. Hobart Community Legal used to be very good, but not as much in previous years.

FCT Name Change – Last meeting this was discussed, changing to ‘Association’. May be a good time to change it given the website will be updated. Ross will look into the licencing changes required, cost and what we need to do. We will then vote on changing the name.

Actions

Lauren and Ross - discuss FCT website; moving domain name, cost and registering.

Lauren and Ross - look at NSW FC website at their membership/affiliate area for when our website is updated

Ross – explore if his community legal aid contact could help us to facilitate an ongoing relationship with legal services

Ross - look into the licencing changes required, cost and what we need to do to update FCT name

Fiona – pass on information re FCRC training when received

Fiona – resend budget to anyone who did not receive it

Fiona - discuss with Jane funding for FCA conference attendance

Fiona – follow up Coordinator position advertising on FCA website

Fiona – look into us promoting FCT affiliate membership at the upcoming FCA conference

All Members – read draft National Supervision Policy and provide feedback to Fiona

All Members – approach local parliament re consumer leases/payday loans (if relevant)

Next FCT General meeting in May – could be conducted at the time of the FCA conference, proposed Monday 14th May 4pm – 5pm. To be confirmed.

Meeting closed by Fiona at 11.11am.