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## **FCT General Meeting Minutes**

### **Tuesday 28<sup>th</sup> May 2019 (phone)**

#### **Attendance**

Anglicare Tasmania staff:

South: Fiona Moore, Ross Mackenzie and Kelly Jennings

North West: Steve Curtis

Rural Business Tasmania staff:

South: Wendy James

North West: Paul Briant

#### **Apologies**

Anglicare Tasmania Staff:

South: Chris Harris, Ron Grassl, Jonathan Turk, Bert Aperloo and James Davis

North: Jodie Van Aggelen, Susan Mudge, Sandra Neil, Danielle Slade and Judith Hearn

North West: Lynne Watson, Tina Johnston and Lauren Matthews

Rural Business Tasmania staff:

North: Elizabeth Skirving, Roly Chugg and Susan Renton

North West: Trevor Chalk and Paul Briant

South: Tony Doyle

Other Members:

South: Terry Howard, David Phillips and Jean NILS

Meeting opened by Fiona 10:04am.

### **Minutes of the last meeting**

No comments. Moved by Ross, seconded by Kelly.

### **Business arising from minutes**

None. Minutes of last meeting accepted.

### **President's Report**

Supervisors Training in March and Complex Needs Training in April have been completed. Feedback was positive for both sessions, staff gained relevant knowledge and or/skills.

FCRC training – Fiona has spoken with Tanja Training Manager from FCRC Victoria re accessing training. Tanja advised that CALC, who provide the majority of their training, are unable to travel to Tasmania at the moment. However, there are webinars and online sessions that we can access.

Fiona also spoke with Leanne, Training Manager from WA, who advised that they record a lot of their training sessions, and she will send the link to Fiona so we can access the sessions.

National Conference was very good. Highlight of the conference was speaker Peter Greste Australian journalist, who spoke about his time in an Egyptian prison and how he survived. Peter spoke about the mental exercises he did to keep himself focused. His statement 'you are stronger than you think' epitomises our clients who have managed to survive through trying times before they come to see us.

Fiona attended a session about problem gambling, and heard what the banks are doing to identify problem gamblers and prevent them obtaining credit to gamble. A case study was presented of a client who ended up being refunded credit he obtained for gambling.

FCAT conference planning is underway, draft program should be ready in the coming weeks. Pass on email addresses to Fiona of anyone to invite that hasn't been yet.

Moved by Wendy, seconded by Steve.

**Secretary's Report** – nothing to report.

### **Treasures Report**

Minimal activity lately, only rep council costs for FCA conference.

Steve working on the income and expenditure document.

Apart from the ANZ annual sponsorship, no conference sponsorship has been received yet. Steve is awaiting the list from Danielle.

Moved by Ross. Seconded by Wendy.

### **FCA Report**

Danielle and Fiona attended the Rep council meeting in Melbourne. FCA is currently in the process of reviewing the national membership and accreditation documents. There will be two new categories of membership added; students and Rural Financial Counsellors. The reason behind the separate category for rural financial counsellors is because feedback from other states is that rural counterparts appear to not be engaging with peak bodies and FCA are keen to encourage them to be more involved and access relevant PD opportunities.

The work experience/full membership has also been reviewed. It has been decided that 28+ work per week is classed as full time, requiring 24 months of experience for full membership. If a member works less than 28 hours per week, 36 months experience is required for full membership.

National Training Managers are working on CPD points as they are thought to be too vague and easily misinterpreted. Key issue discussed was that some financial counsellors are more focused on getting points rather than gaining knowledge and skills from sessions. There will be a preamble written, explaining the need for CPD.

FCA are working on the supervision policy. The draft will be distributed to the Rep council to review.

FCA are involved in the Raise the Rate campaign that ACOSS and other agencies are running. The campaign is working to raise the Newstart Allowance amount.

Recent meeting with representatives from My Budget. It appears that their practices have changed;

- Good assessment process and willing to refer to financial counsellors if their product is not suitable.
- Clients can cancel the service with 28 days' notice, and My Budget will identify clients who cannot continue with the service due to change of circumstance
- Hardship options available and can waive fees for temporary hardship
- Will liaise with creditors, costs \$45 per creditor negotiation and \$45 per renegotiation
- Have a registered debt agreement administrator
- Establishment fees can be paid over the first 6 months
- Mainland based company

Consensus of the meeting was that further discussions would be useful, and possibly invite My Budget to state conferences if peaks feel it is appropriate.

Lion Finance/Collection House are currently not being invited to any conferences due to unethical practices; bankrupting clients, and obtaining court orders to seize assets as a first option.

## **Program Updates**

### *Rural Business Tasmania*

Very busy across all three regions, particularly in the North. Roly received a lot of referrals from Agfest and Bluey some for North West. Agfest this year has generated more direct referrals than previous years and was a positive experience.

Midlands and East Coast are very dry. Introduction of the Federal Government Emergency Water Infrastructure Rebate Scheme which is designed to assist with the cost of upgrading water infrastructure to try help prevent drought. Mostly applicable to the east coast but extends to the peninsula which will keep Tony in the South busy.

Huon council is reviewing needs for the areas in the Huon affected by the bushfires. No new programs announced yet, but this may generate new referrals in this area.

May see increased referrals from the beekeeping industry on the NW due to bushfire affected areas.

### *Anglicare*

There has been a 30% decrease in calls to the NDH in the past six months. This could be a concern re funding.

Financial counselling has changed the face to face bookings in advance to two weeks, previously 4 – 6. FC's are still doing as much as possible on the phone, and booking more complex issues for face to face.

Prison – Ross continues to be busy with lots of referrals, on average 6 per week, caseload approx. 106. Prevalent issues are unmanageable debt when going to prison, and how to contain debt whilst in prison. The prevalence of problem gambling and drug/alcohol related debt is high. Ross is continuing with financial literacy sessions and has started contributing articles for the prison newsletter the Insider. Articles focus on issues such as how to manage fines, how to limit telco debt. Ross is also providing fact sheets on various topics for the prison intranet system so clients can access things such as contact lists for banks etc.

Ross is working with a client who is imprisoned for problem gambling embezzlement. The client is participating in a case study to be presented to FCA regarding the issue obtaining large amounts of credit for gambling and the betting campaigns promoting match bets.

### **General Business**

FCAT membership renewal forms are on the way to members.

Discussion re the election promise for doubling FC funding. At the moment it is business as usual but in the future we need to consider this and/or state funding, bank funding etc.

Discussion re whether we need policies for FCAT. We haven't had any significant issues occur where we have had to utilise a policy. FCAT usually relies on the resources of FCA

as we are small, and don't have staff to create/manage the policies. Policy idea for funding members for training/conferences, this is currently adhoc, we may need this in writing in a procedure document.

PD Points – Fiona is working on a form for staff to complete when they attend FCAT training, this requires a report from the trainee. This could be used for all CPD and may eliminate/reduce the chances of staff completing training as a tick and flick exercise, as opposed to the learning/skills aspect.

Currently Fiona is responsible for auditing of CPD which is a possible conflict of interest. Rural Business Tas have a good process where they record on the FCA website as well as their own training records, and they are required to report back on the training. They are required to demonstrate how the training is relevant for the role before being approved.

Anglicare doesn't generally monitor FC training and it may be beneficial to make this more transparent and managed by a committee rather than just one person.

In the past, Fiona has generated certificates for staff for training completed via FCAT. To be discussed further if this is still required. Fiona will discuss CPD further with Anglicare FCAT members.

FCAT Conference – Wendy has obtained a quote for the music \$600 for three hours. She is waiting on another quote. Bluey advised this is a standard price. Wendy has asked if any members have more suggestions for music for the conference, to advise.

Next FCAT meeting in August.

## **Actions**

- Fiona – Distribute link to recorded training sessions when received from WA training Manager Leane
- Fiona - discuss CPD with Anglicare FCAT members

Meeting closed by Fiona at 11:00am