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## **FCT Minutes General Meeting held at The Grange, Campbell Town**

**Thursday 28<sup>th</sup> August 2018**

**Meeting Opened:** 10:38 am by Fiona Moore, FCT President.

### **Attendance:**

- Rural Business Tasmania staff:
  - South:
  - North West: Paul Briant
  - North: Roland Chugg
- Anglicare Tasmania staff:
  - Northwest: Steve Curtis
  - South: Ross Mackenzie, Kelly Jennings, Jonathan Turk, and Fiona Moore.
  - North: Judy Hearn, Danielle Slade, Jodie Van Aggelen and Sandra Neil

### **Apologies:**

- Rural Business Tasmania: Elizabeth Skirving, Wendy James, Trevor Chalk, Tony Doyle, and Susan Nolan
- Anglicare Tasmania: North; Lynne Watson, and Susan Mudge. North West; Tina Johnston and Lauren Matthews. South; Bert Aperloo, Ron Grassl and Chris Harris.
- Other; Terry Howard, David Phillips, NAB guest speaker/s and Jean, Nils.

**Minutes of 2017 General Meeting:** Danielle moved. Paul seconded. Accepted.

Business arising from minutes:

Action: FCT website Ross and Lauren. Not actioned. Ross will discuss with Lauren and organise to meet up to complete together. FCT could reimburse travel costs required. (**current action:** Ross to discuss with Lauren)

Action: Explore Community Legal Aid contact, Ross. Not actioned. Reallocated to Chris H. (**current action:** Chris H)

Previous Action: Change of FCT name, Ross. Change from Financial Counselling Tasmania, to Financial Counsellors Association of Tasmania (FCAT). Ross contacted Justice Dept and the following required changes apply; change to constitution, logo and website. No cost associated with name change other than costs for change of logo and website. Paul moved agreement to change name and FCT to cover costs required to follow through with change. Danielle seconded. Requires Special General Meeting with 10 days' notice, to action. Phone meeting set for 03.11.18 at 10am, general meeting to follow. (**current action:** Ross change of membership, change to constitution, website update new name with Lauren)

Previous Action: Affiliate membership promotion. In progress, ongoing promotion from allied fields to encourage affiliate membership. Paul reported that the King Island Phoenix House have received funding in recent times, and may be doing literacy type work, he will explore potential affiliate member opportunities (**current action:** Paul)

## **FCA Report:**

Fiona attended phone linkup on 23<sup>rd</sup> August regarding SACC campaign and consumer leases. This has hit a stalemate, legislation not likely to get through at this time. There is a continued call to keep pushing.

Speckle Loans – Financial Counsellors employed by Good Shepherd have been moved to Good Shepherd Australia New Zealand, who do not have a credit licence. It is unknown if the FC's are still working from the same location.

Debt Repayment Service – modelled on a UK program called Step Change, pilot to begin Oct 1. Initially clients will be referred from major banks, unsecured debt. An independent service, similar to a part IX without the implications. Clients will pay an amount which is distributed to creditors.

Financial Counselling Foundation – has been set up to support financial counselling, in addition to the government funding received. There is approx. 3mil received

currently, plus an additional 500k from ANZ. The foundation is not part of FCA. FCA anticipates receiving some of the funding to help keep it going.

Day in the Life Project – invites politicians to spend time with FC's experience a day in the life of an FC. Senator Louise Pratt has been involved, listening to NDH calls for a day. Could be an opportunity for FCT to approach Tasmanian politicians.

Working Group for National Standards – Fiona participating in this. There are members from WA, VIC, SA, TAS and NSW. They have discussed who can and cannot be members of associations, leave of absence policy and how some states require members to sit an entry test before becoming members.

The group is looking at models from other industries for national standards. Also looking at training around FC standards and whether it would be blanket or targeted training.

The group has only met once so far, it is a work in progress.

## Program Reports:

**Rural Business Tasmania** – Tony Doyle has commenced as the new FC to replace Leigh. Tony is from VIC and worked as an FC for two years before this position, and prior to this as an accountant. Tony is working to build up his client base. Reminder that Tony can receive referrals from AFCS.

Drought is still an issue in the South. With the government grant available, it appears that clients are having difficulty estimating income that is required for the grant and that lots more would be eligible but are not applying.

North West is busy but manageable, spring calving is occurring, demand usually picks up around Oct.

Fruit fly issue did not generate any referrals to FC's. The available government assistance package is being accessed by the bigger growers, smaller growers are not utilising this package.

In the North, succession planning is the primary work at the moment. Busy but up to date. Has been no flood/drought or fire incidents of late. Midlands/southern midlands is still dry. Beef is up, meat prices are good.

Regional Investment Corporation (RIC) – Drought Loans, used to be with Dept State Growth. RIC is now the go to point for farmers. The eligibility stats are based on the UN Deforestation Program, therefore half the state is classified to be in drought. This means areas within this can apply for these loans. There is an expected increase in work as farmers hear more about this.

Anglicare – welcome to Jonathan as the new Service Development Coordinator. Based in Watchorn Street. Jonathon will be focusing on supervision and professional practice, and working as an FC. He is excited to learn more about Tasmanian Financial Counselling. Jonathon has worked in SA and NT, and with the NDH.

Phones are quiet at the moment due to end of financial year. Face to Face is steady.

Aurora - North FC's report three recent successes with Aurora. Paul mentioned that Aurora has a program to assist with disconnections for rural customers, but this has not been working well as when customers call, Aurora appear to not be adequately informed about the program. Re practice issues at Aurora; Jonathan is working with Aurora at the moment, trying to improve relations.

Discussion re previous conversations about issues at Aurora when we were asked for case studies and examples. This appears to have not happened. FCT could advocate on this issue to pass on information and case studies. Rural FC's can also provide information to pass on.

Discussion re possibility of a part time admin person to assist FC's. This could be funded by a government grant we apply for, or FCT. This would need to be viable.

Ross provided update on prison – He allocated Monday and Wednesdays for appt's at reception prison, minimum security, Risdon complex (med and max) and women's prison. He receives referrals from a variety of sources at the prison. His current caseload is 90 – 95 and 10 released prisoners he is working with. Conducts 6 – 7 appts per day, one day admin in office. He is seeing approx. 1 in 7 prisoners. Ross has seen a recent trend of supporting long term prisoners close to release. He is assisting them with referrals to services to help support their adjustment to society, and basic living skills. The most common issue in the women's prison is Centrelink debt.

Overall he finds that prisoners are appreciative of the service, and that creditors are generally accommodating. Ross provides a folder to clients to store their paperwork and a budgeting booklet, he reports this is appreciated by the clients and receives requests for them. He enjoys seeing them after they are released to see their progress and that they have been able to return to a normal life. Ross conducts community ed at the prison. He used to conduct this in a structured way, but finds that it is better to have a more relaxed approach tailored to the client group, and this generates referrals. He uses the emergency and maintenance toolkit resources.

## **General Business:**

Discussion re conference for 2019. Likely to be in the Hobart area, towards the end of 2019, possibly October.

Committee elected; Danielle, Sandy, Wendy, Judy, Ross, Fiona and Steve.

Discussion re FCT meetings; usually we have three per year, but only had two this year due to the FCA conference. There is no requirement for minimum number of meetings. Decided to keep at three.

Team building exercise completed in place of guest speaker/s from NAB who were unable to attend today.

**General Meeting Closed:** Fiona declared meeting closed at 2:00pm.