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FCT General Meeting Minutes

The Grange, Campbell Town, Wednesday 26th August 2020

Attendance

Anglicare Tasmania staff:

South: Fiona Moore, Ross Mackenzie, James Davis, Jonathan Turk, Chris Harris and Ron Grassl

North: Danielle Slade, Lynne Watson, Sandra Neil, Susan Mudge, Judith Hearn, Marguerite Smith, and Kelly Jennings

North West: Lauren Matthews, Steve Curtis and Tina Johnston

Rural Business Tasmania staff:

South: Tony Doyle and Linda Groombridge

North: Stephen Hansen and Roly Chugg

North West: Paul Briant

Other members: Lyndelle Wright, Hannah Knowles

Presenters: Allan Walsh and Daniel Burke AFSA

Apologies

Anglicare Tasmania Staff:

South: Bert Aperloo

North: Jodie Van Aggelen

Rural Business Tasmania staff:

North: Elizabeth Skirving and Chantal Filgate

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North West: Rhett McKenzie-Edwards

Other Members:

South: Terry Howard, Jean NILS, Anthony Plisek, Stephen Cleaves.

Meeting opened by Fiona 11:00am

Guest Speakers AFSA

Allan Walsh and Daniel Burke of AFSA conducted a presentation on AFSA financial capability resources (handouts provided). Members provided feedback.

Minutes of the last meeting

Moved by Bluey, seconded by Danielle.

Business arising from minutes

Nil.

Minutes of last meeting accepted.

Notice of Special Resolution

See attachments; notice of special resolution and background to special resolution.

Following the use of clause 34 of the FCAT constitution in early 2020, it was found that the clause did not provide for fairness and natural justice.

Under the current clause, if a member wishes to appeal a decision of the committee, they are required to put the matter to the entire membership for vote. As much of the information regarding the appeal is of a sensitive nature, providing this information to the entire membership, may breach a member's right to privacy and confidentiality.

Clause 34 and 35 of the constitution require amendment to ensure the process is clear and fair. It is proposed that there will be an establishment of an independent appeal committee constituted by at least three members independent of the original decision makers, including one who is completely removed from the financial counselling sector.

It was agreed today that there is a requirement to have an external person. Chris presented a revised version of the FCAN policy for consideration. Clarification was

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provided that FCAT constitution is mostly relevant to membership however if there is a dispute regarding a members professional conduct within an agency, this may involve FCAT in conjunction with the agency to resolve the matter.

Special resolution not finalised today, James, Ross, Chris and Fiona will continue reviewing and present another draft including complaints, disputes and amendments to the clauses. This will be circulated and finalised at a special general meeting.

FCA Update

Covered as part of president's report in AGM.

FCA conference has been postponed to May 2020, this remains tentative due to COVID-19.

The FCAT conference is planned for end of 2021. Planning will start in the coming months.

Program Updates

Rural Financial Counselling

There have been changes with the commencement of Small Business Financial Counselling. Funded by federal and state government for financial counselling to be provided to small business, primarily outside the Hobart and Launceston areas.

The NW has been very busy, particularly with the recent rain. Potato farms experiencing losses due to the rain, some potentially hundreds of thousands lost. Clients are presenting with more complex cases, and are taking longer to work with.

North and N/E has been assisting with grant applications for drought and bushfires, and is also assisting with the rain affected potato farms in the last few months. COVID has affected farmers who sell to local markets and pubs.

The South has not been as busy as the North, seeing more complex cases, more domestic violence, mental health and financial abuse clients. There are clients struggling to sell.

Generally, farms are still considered to be going well, because it is unknown at this point how the harvest will be. The role continues to be exciting, challenging and enjoyable.

Small Business Financial Counselling started in Feb with one person, originally to assist small business impacted by drought. With state and federal funding increased, the staffing has increased to four. At the moment businesses are being propped up by government payments and businesses are not at the bankruptcy or debt agreement stage. Many have or are transitioning to online trading. It is expected that once the government assistance reduces or ends, there will be issues. Currently funded to June 2021, eligibility for program is that the business is, or expected to experience financial hardship. There is some scope to assist businesses in the Hobart and Launceston areas.

Anglicare

Anglicare has undergone a restructure with two program managers appointed to the financial counselling domain, Lynne in the North/North West and Rob in the South.

The national debt helpline at the moment is generally receiving less calls due to the COVID government and financial institution supports, however it is expected that engagement with the NDH will increase significantly as these supports reduce or end.

NDH is receiving a higher number of calls from students and those on migrant visas, and also those with job losses regarding bills, rent and utilities.

Anglicare has secured funding got internships in the north and south. Applications closed 16th Aug, currently working through the recruitment process. New interns expected to start mid to late Sept.

There is additional funding coming into the financial counselling sector, there is potential for increased capacity to align with the expected influx of clients.

The recommendation from the Sylvian review regarding an industry levy may eventuate.

Ross – Prison

Work in the prison continues to be busy, Ross currently has 94 clients. There has been an increase in self referrals from approx. 5% to 80%, this has been due to the circulation of the insider articles and more talk between clients about the support available from Ross. Ross is seeing more clients with mortgages, more buy now pay later debts, more bankruptcies and more complex cases regarding separated couples with DV orders in place, which makes it difficult when he is unable to have contact with the partner.

General Business

Meeting schedule – discussion re potential celebration for FCAT 10 year anniversary in Oct. Usually FCAT meetings are in Feb and Oct. Members to advise Fiona of preference for meeting schedule.

Thanks to the Rural and Small Business members for remaining engaged and active with FCAT, its uncommon in other states to have as much engagement as we do in Tas.

Meeting closed 2:10pm.