



ican

E-NEWS
October 2010
Edition 63

Indigenous Consumer Assistance Network LTD

ICAN Update

Hot off the press, [ICAN's new website](#) is up and running! New features include; a live Indigenous news feed, social media links, search functionality and an ICAN donation page, hint, hint. ICAN would like to thank Trust Philanthropy for their financial support and [Bj2Design](#) for creating a website that is easily updated and maintained. ICAN is thrilled to now have the tools to participate in this relatively new social media environment.

In other exciting news the Commonwealth Bank has continued their commitment to the development of Indigenous Financial Counselling through ICAN's Mentorship Program. A major goal of the program is to build the capacity of ICAN's Indigenous financial counselling and money management program staff in Cairns, Yarrabah, Palm Island and Thursday Island. The program will employ a training coordinator, financial counselling supervisor and an Indigenous financial counselling support officer over the next two years. Read more in this edition of the ICAN E-News.



Pictured Above: Mike Collins, Senior Investigations Officer with the Telecommunications Industry Ombudsman visited ICAN this month as part of a series of professional development workshops for our financial counselling team.



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ICAN E-News

Community Services. Peter Harm, Executive Manager for Indigenous Banking envisions the benefits for Indigenous people training through the program.

"When the ICAN staff completes their training, they will become a few of only a handful of accredited Indigenous financial counselors in Australia," he said. The partnership between the community organisation and the financial giant brings other benefits as well.

Aaron says the CBA sponsorship allows ICAN to develop and deliver culturally appropriate programs for Aboriginal and Torres Strait Islander people. Peter says the strength of the partnership with ICAN is that a two-way communication exists.

"It provides us with opportunities to continually learn what is happening both in the financial world as well as in the remote communities," he said.

"It has led to CBA winning the Queensland Government Reconciliation Awards in 2010" The financial counseling mentorship program is a component of the Commonwealth Bank's larger commitment to reconciliation under their Reconciliation Action Plan (CBA 2008).

ICAN is a free financial counseling and consumer advocacy service for Indigenous Australians.

ICAN and CBA Lead the way in Indigenous Financial Counselling

The Indigenous Consumer Assistance Network Ltd (ICAN) and the Commonwealth Bank of Australia (CBA) are creating pathways to up-skill Indigenous people in financial counseling. The ICAN Indigenous Financial Counseling Mentorship Program provides support to Aboriginal and Torres Strait Islander ICAN staff to undertake accredited training in the Diploma of Community Services (Financial Counseling) as well as workplace training in client casework. The program was developed through an existing partnership

between ICAN and the Commonwealth Bank. Aaron Davis, ICAN Chief Executive Officer says he wants ICAN staff to have access to training opportunities that will not only benefit ICAN's service delivery but also build real career pathways for Indigenous people.

As a pilot, the mentorship program trained one ICAN staff member in 2008 to 2009. In 2010, the program is expanding to train up to 12 Aboriginal and Torres Strait Islander staff members in the Diploma of



Staff Profile: **Unaise Buli**

My name is Unaise Buli, born in Gordonvale, North Queensland. My Mum is from

the Jacobs family from Pine Creek. My Mum's family originated from Darnley Island. My Dad is from Fiji from the Lao Group. I have a 11yr old daughter, Tahanee who is my life!

I use to work for Suncorp Bank as a Sales and Service Assistance or better known as a "Teller". I've worked for Suncorp for the last 5 years.

My new position with ICAN is a Financial Counselling Support Officer

as part of the Commonwealth Bank sponsored Mentorship Program.

Having not done an interview in like dinosaur ages, I was really nervous and assumed I had failed my interview. I was very shocked when I got the call back, stating I got the Job!! I was very stoked and am looking forward to completing the Diploma of Community services (Financial Counselling) course and assisting our people with financial help.

My interests outside of work are, spending time with my daughter. We love to read, so our weekends are spent at the library, jumping on the internet (facebook), free Zumba every Tuesday and Friday arvo's at Foggerty Park or just going for walks while my daughter scooters or ripsticks down the esplanade.

Indigenous Consumer News...

The Australian Competition and Consumer Commission (ACCC) is seeking applications from Indigenous graduates to join our Enforcement Operations team in Darwin as part of the ACCC's 2011 Graduate Program. This is a special measures Indigenous position and is only open to Aboriginal and Torres Strait Islander People. [Click HERE](#) for more info.

Indigenous Skills: Let Market Forces Triumph

Competition in corporate Australia has always been fierce. Everyone wants the best people, systems, products and services...

A Time for Expansion

This Anti Poverty Week, community organisations throughout Queensland are calling for an extension of the state government-funded NILS Expansion Project. The project funds the development, support and expansion of NILS programs across Queensland.

NILS, otherwise known as the No Interest Loan Scheme, offers an alternative to high-cost fringe lending and provides affordable credit to people unable to access mainstream finance.

"It's a program that enables people on low incomes to access affordable credit for the purchase of essential goods and services," says Karen Denham, Queensland NILS state co-ordinator.

Established in 2008, the successful three-way partnership between Good Shepherd Youth & Family Services, National Australia Bank (NAB) and the Queensland Government has seen the number of NILS programs in Queensland grow from nine to 25. The resulting \$3 million increase in NAB capital has led to approximately 1500 loans being written across Queensland in the last 12 months as compared to 400 loans in 2008.

"While this growth has seen some fantastic outcomes, we are really just scratching the surface in meeting some of the basic financial needs of disadvantaged Queenslanders," Ms Denham says.

A recent report into disadvantage across Queensland released by Lifeline Community Care in May 2010, confirmed that an increasing number of people are doing it tough as "food prices have risen on average 15 per cent in the past two years, rent by 17 per cent and electricity by 32per cent". Often when the fridge breaks down, it is the straw that breaks the camel's back.

Aaron Davis, CEO of the Indigenous Consumer Assistance Network (ICAN), recognises the value of the positions funded by the Queensland Government, as an aid to developing ICAN's own NILS program in remote Indigenous communities.

"Overcoming the logistical challenges of establishing NILS in remote Indigenous communities wouldn't be possible without the guidance and support of the NILS Expansion Project," says Mr Davis. "The supply of essential household items, including fridges, washing machines and generators can have huge impacts on people's health. If the government is serious about closing the gap, projects like the NILS Expansion Project need to continue, so other disadvantaged communities can reap the benefits."

Despite having a 10-year history in Queensland, until recently, access to the NILS program has largely been restricted to select Brisbane suburbs.

With the increase in programs, access is now available in 'pockets' across the state. With an established \$15 million commitment from the National Australia Bank thus far, further opportunities exist for communities in Queensland to establish NILS programs. The missing link now is the government's continued funding for the development of these much-needed programs.

One such program that has benefited from the support of the NILS Expansion Project provides NILS loans to low-income earners across Cairns.

"NILS has provided an essential resource to low-income earners who would otherwise find it impossible to access small loans at an affordable rate," says Sharon Large, service manager Shelter Housing Action Cairns. "Having generated more than \$300,000 in loans with a default rate of less than 3 per cent, we know this is something that works."

Anne, a disability pensioner who recently received a NILS Loan for a fridge, says, "When my old fridge stopped working after a power surge, I was really worried about where I was going to keep my insulin. It needs to be refrigerated or it spoils. I was keeping it in my neighbour's fridge for a while until somebody told me about the NILS program. It has been fantastic and you only repay what you borrow."