



ican Strategic Plan 2016 - 19

Empowering Indigenous Consumers

Executive Summary

Over the past 8 years, the Indigenous Consumer Assistance Network Ltd (ICAN) has worked to achieve its vision of Empowering Indigenous Consumers by providing financial counselling assistance to alleviate consumer detriment, education to make informed consumer choices and research/advocacy to highlight consumer disadvantage.

Merging complimentary programs that address these issues has been at the heart of ICAN's innovation. Whether tackling the need to deliver culturally competent services to a vast geographical region or the under-representation of Indigenous financial counsellors, ICAN has endeavored to bring the government, corporate and the community sectors together to create real change.

As a specialist 'niche' organisation, income diversification has always been at the heart of ICAN's business model, currently including a mix of government, corporate and philanthropic project/program funding. ICAN plans to further diversify its income generation through the development of a registered training organisation, 'social enterprise'. With the ongoing support of existing partners, ICAN will work to develop an alternative to the government, corporate and philanthropic project funding paradigm, with eventual 'social enterprise' profits supporting the organisation's social purpose.

Over the next three years ICAN will focus on developing the sustainability of a range of existing professional development and financial literacy training programs that support Indigenous financial counsellors, capability workers and the community organisations they work within, adding value to existing partnerships.

Our corporate partner the Commonwealth Bank of Australia have traveled with us on the journey to increase the number of qualified Indigenous financial counsellors throughout Australia. When we started there were less than a handful of qualified Indigenous financial counsellors, by mid 2016 this number will have grown ten fold. ICAN plans to cement its position as the lead agency supporting the Indigenous financial counselling and capability sector

nationally with the introduction of the next stage in professional development, an accredited supervision course.

In 2015, ICAN received a 3-year grant from Financial Literacy Australia (FLA) to broaden the reach of ICAN's financial counselling and capability programs throughout North Queensland. One of the many innovative components of the program, 'Yarnin' Money' is that it aims to empower local community service providers to better assist their clients with the financial issues often connected to a myriad of social problems. It achieves this by connecting 'old' knowledge (Aboriginal culture) with new knowledge (financial literacy) creating personal meaning for people and building on what they already know.

The Yarnin' Money financial literacy program is designed to overcome geographical barriers by providing local financial literacy training coupled with ongoing support, connecting ICAN's financial counselling and literacy services to remote communities across Australia. All three training programs mentioned are at various stages of development and will require objective analysis and planning to become commercial products within the proposed Registered Training Organisation 'Social Enterprise' business model. To achieve this ICAN will work with professional business consultancy services to;

- *Understanding the client's unique situation*
- *Describing what success looks like and the goals that define it*
- *Developing the strategies the organisation can pursue to increase social impact*
- *Designing the structure, process and skills necessary to achieve the goals*
- *Identifying what sources of sustainable revenue exist to support the strategy*
- *Devising and embedding tools to measure progress and continuously improve.*

Source: Social Ventures Australia

ICAN plans to cement its position as the lead agency supporting the Indigenous financial counselling and capability sector nationally with the introduction of the next stage in professional development, an accredited supervision course.

Background

ICAN began as an Indigenous consumer advocacy, assistance and education program. ICAN was originally named the Consumer Affairs Unit and housed at the Aboriginal Co-ordinating Council (ACC), the peak statutory body for Queensland's Deed of Grant in Trust (D.O.G.I.T) Aboriginal communities.

After the closure of the ACC, ICAN was established as part of the Kowanyama Aboriginal Shire Council's Cairns office, continuing to provide valuable community services to Indigenous consumers in Queensland communities.

In 2006, ICAN's management and steering committee recommended a move away from the umbrella of local government, to become a not for profit company. The primary reasoning for the move was to create its own identity and secure long-term growth and sustainability. ICAN was registered as a Not for profit company limited by guarantee on the 1st of October 2007.

Since incorporation, ICAN has played a key role in bridging the gap between Indigenous consumers and government consumer regulatory bodies including the Australian Competition and Consumer Commission, Australian Securities and Investments Commission, state and territory fair trading offices and Ombudsman services. ICAN's reputation as a leader in Indigenous consumer affairs is backed by numerous consumer investigations, awards and government advisory roles.

ICAN has formed community, government and industry partnerships to build financial capability within Indigenous communities. Key partners include the Commonwealth Department of Social Services, Commonwealth Bank of Australia, Financial Literacy Australia, Ashurst Australia and Good Shepherd Microfinance. These partnerships have resulted in the development and delivery of specialised

financial literacy programs, microfinance and financial counselling services, and the development of Indigenous employment opportunities through the award winning Indigenous Financial Counselling Mentorship Program, sponsored by the Commonwealth Bank.

ICAN achieved a major milestone in 2016 when nine Indigenous ICAN employees graduated with the Diploma of Community Services (Financial Counselling). This success led to the program operating nationally with Indigenous community agency employees/participants from Western Sydney, Port Augusta, Yarrabah, Cairns, Derby and Alice Springs. ICAN is continuing to lead the way in the development of Indigenous financial counselling across Australia.

Awards

2012 – Money Smart Week Awards – Highly Commended, Advancing Financial Literacy in Australia - Community Awards category

2009 – Finalist Queensland Government, Reconciliation Business Awards (Partnership Category)

2007 – Minister's Award for Excellence & Consumer Advocacy Award, Queensland Office of Fair Trading, Consumer Protection Awards

2005 – Consumer Advocacy Award, Queensland Office of Fair Trading, Consumer Protection Awards

Consumer Representation

Australian Competition and Consumer Commission – Consumer Consultative Committee

Australian Securities & Investments Commission – Consumer Advisory Panel

National Indigenous Consumer Strategy – Implementation Reference Group

Reconciliation Australia – Indigenous Financial Services Network Coordinator - North Queensland Indigenous Consumer Taskforce

CEO Consumer Roundtable(s) – National Australia Bank and Telstra

ICAN plays a key role in bridging the gap between Indigenous consumers and government consumer regulatory bodies.

Identity of the Organisation

Vision

Empowering Indigenous Consumers

Mission

The Indigenous Consumer Assistance Network Ltd (ICAN) will achieve its vision of Empowering Indigenous Consumers by providing financial counselling assistance to alleviate consumer detriment, education to make informed consumer choices and research/advocacy to highlight consumer disadvantage.

ICAN will expand on its core mission statements by concentrating on the barriers to Indigenous financial capability through the:

- Provision of increased access to appropriate financial literacy and sector development training
- Promotion of cost saving activities (e.g. Electricity)
- Development of ethical alternatives to uncompetitive and exploitative markets
- Provision of financial advice and education to Indigenous economic development programs
- Development of social impact measurement frameworks that evaluate program success
- Provision of support to external organisations that pursue ICAN's mission objectives and share our vision of Empowering Indigenous Consumers.

Theory of Change

Respecting organisational core values, ICAN will continue to develop innovative and sustainable consumer and financial solutions that address the needs of communities that we service and provide ongoing support to organisations in other regions of Australia.

ICAN will achieve this by building on the successful partnerships and achievements realised over 8 years of incorporation. ICAN will ensure sustainability through its data capture, measurement, evaluation processes and advocacy.

Values



'Empowerment' - ICAN believes that to create positive change, financial and consumer capability needs to be built within the Indigenous community and that there needs to be an emphasis on respecting Individual's existing knowledge and culture in delivery.



'Innovation' – Striving to develop innovative long-term solutions built upon the needs of the communities we service.



'Accountability' – An organisation built on outcomes supported by a solid evidence base.



'Partnership' – A developed, integral understanding that collectively working with community, government and industry creates real change – positive relationships are key to moving forward.



'Community' – ICAN strives to unite and advance our community, through building strong relationships, founded upon shared values.

A developed, integral understanding that working with community, government and industry collectively creates real change and that positive relationships are key to moving forward.

Strategic Priorities



Introduction

ICAN has developed its strategic priorities based on organisational strengths. An analysis of ICAN's service delivery model identified the following:

- Over 8 years of incorporation ICAN has built strong working relationships and established networks with consumer regulatory bodies, EDR Schemes, banking industry, community agencies and government departments and is regarded as a lead advisor on Indigenous consumer and financial issues.
- The organisation's greatest asset is its qualified and skilled staff in the areas of financial counselling, financial capability, microfinance delivery, consumer advocacy, training, research and multi media resource production.
- Has a structured human resource framework that includes planning, implementation and review cycles, leading to high staff retention rates.
- Program evaluation and reporting reflects ICAN's high level of service provision.
- The success of the Indigenous Financial Counselling Mentorship Program has proven that ICAN is able to replicate a locally designed program, nationally.

- ICAN programs and services are conceptualised and developed with a focus on building financial/ consumer capability through experiential and narrative learning techniques.
- The organisation's client successes have resulted in ICAN being a trusted brand within the communities that it services.
- The development of Indigenous financial counsellors has increased the cultural competence of the organisation.
- ICAN's programs and service delivery is physically supported through a research and communications facility.
- ICAN has created a body of research in Indigenous consumer affairs and financial capability that will be built upon through its online community services database (csd.org.au) and internal research development.



The success of the Indigenous Financial Counselling Mentorship Program has proven that ICAN is able to replicate a local program, nationally.

ICAN's strategic priorities will advance our vision of Empowering Indigenous Consumers in the following service delivery areas:

Financial Counselling & Capability

- Expand and maintain the scope of ICAN's financial capability programs to include access to banking and financial services through partnering with government, banking and financial institutions.
- Build community partnerships through service provider-specific program delivery within regional and remote Aboriginal and Torres Strait Islander communities.
- Expand funded outreach services to communities throughout Queensland.
- Provide ongoing professional development opportunities for ICAN's accredited financial counselling staff.

Business & Sector Development

- Expand the Commonwealth Bank sponsored "Indigenous Financial Counselling Mentorship Program" – internal and national.
- Develop a national financial counselling supervision framework - an accredited training program for qualified financial counselors that addresses the national standards for financial counselling supervision.
- Develop 3-tiered Yarnin' Money program for financial literacy outreach (remote communities), national and online platforms.

Research & Communications

- Provide an evidence base for the sustainability of ICAN programs.
- Provide an evidence base for the North Queensland Consumer Taskforce as best practice and assist in the development of new regions throughout Australia.
- Create an Indigenous consumer education, compliance and enforcement strategy to enhance ICAN's programs and services.
- Integrate multimedia production to enhance ICAN programs and services.

Finance & Administration

Maintain ICAN's Information Technology infrastructure and functions.

- Ensure financial management quality assurance through the implementation of continuous workplace improvement processes.
- Ensure human resource and administrative quality assurance through the implementation of continuous workplace improvement processes.

Governance

ICAN will develop and strengthen governance practices by:

- Ongoing implementation of the annual portfolio strategic planning process.
- Annual review of the organisation's constitution, governance/risk management operational plans, board policy & procedures and board succession planning.

Expand and maintain the scope of financial capability programs to include access to banking and financial services through partnering with government, banking and financial institutions.



ICAN Financial Counsellor, Unaisi Buli discusses financial counselling supervision with Bernadette Pasco from the Financial and Consumer Rights Council (Vic).



Indigenous Consumer Assistance Network Ltd
ABN: 62 127 786 092
PO Box 1108, North Cairns, QLD, 4870
Phone: 07 40311073 or 1300 369 878