

# A DECADE OF GROWTH AND EMPOWERMENT

## THE **ican** STORY

**ay system fails  
to help battlers**

ICAN chief executive Aaron Davis said that, over the past five years, the network had witnessed a benefit fund systematically target "Australia's most vulnerable consumers".

**Weighing  
the cost  
of dying**

### New partnership a win for region

"A combination of low literacy levels, lack of services and an uncompetitive marketplace leave the population open to financial exploitation."

Western Australia's consumer protection minister, Sheila McHale, said a Queensland-based risk funeral funds door-to-door in the federal Indigenous Affairs, Minister, Mal Brough, saying Centrelink's involvement with schemes

...people, with a net income under \$400 a fortnight, had wound up bills of \$1000s of dollars. And people had been harassed to give the phone numbers of friends

THE Tabernal Community No Interest Loan Scheme



financial counselling ship program model. This program combines formal diploma level education with professional counselling supervision. "I look forward to completing my Diploma of Financial Counselling with ICAN."

### Be in the know about payday lenders



### Wujal Wujal warns traders

ICAN chief executive Aaron Davis reinforced the importance of targeted consumer protection initiatives in at-risk Indigenous communities.

"Being on the front line and seeing the damage shonky door-to-door traders can do - it's really important that consumers are aware of their rights and are confident help is available when needed," he said.

The wife of the Tokel man, who did not want to be named, said yesterday the small, short-term loan companies, or payday lenders, were a real trap to people struggling financially and should be avoided at all costs. "They make it so easy to fall into the trap by not doing credit checks and handing out money whenever you want once you have initially been approved," she said.



Wujal Wujal Aboriginal Shire Council mayor Desmond Tayley welcomed the initiative, saying it was expected to provide a powerful reminder to door-to-door traders, who might seek to target the community, of their legal obligations. "Community members have experienced the worst of this kind of trade in the past and the strong message from the community is that it won't be tolerated," he said.

A GROUP of Indigenous Torres Strait residents have been drafted into the fight against shonky door-to-door traders in remote Aboriginal and Torres Strait Island communities. The nine men and women graduated as fully qualified counsellors in Cairns yesterday, having done an 18-month course through

### Group to help beat s

An Indigenous Consumer Assistance Network (ICAN) investigation found 400 borrowers who couldn't meet repayments. The investigation found flaws in eligibility criteria used to assess loan applications and discrepancies in some loan applications submitted by the borrowers.

"ICAN has an essential link between Indigenous and mainstream financial services, culminating in a joint investigation. ASIC welcomes ASIC of this through financial services process," he said.

### Bank in check over town's 4WD





## **A decade of growth and empowerment - the ICAN story**

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## **Acknowledgement**

First and foremost, ICAN would like to respectfully acknowledge the Traditional Owners of these Lands, Sea and Water, that we are privileged to walk, to engage, to work on and to work with.

We would also like to sincerely pay respect to our past Traditional Owners, Elders, family and loved ones that are not with us today, but are in spirit.

ICAN also acknowledges the history, the resilience and the continual contributions of Aboriginal and Torres Strait Islander peoples of their Country. Prepared by Edward Buli.

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# ABOUT ICAN

The Indigenous Consumer Assistance Network Ltd (ICAN) achieves 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.

## Foreword

Reflecting on ICAN's ten-year journey, the value of 'Community' has always underpinned our work. It has taken a 'Community' to build the Indigenous Consumer Assistance Network Ltd (ICAN) and advance our vision of Empowering Indigenous Consumers. Our 'Community' comprises individuals and agencies within government, industry, community services and the Aboriginal and Torres Strait Islander community. We have formed strong enduring relationships through shared values and a desire to address Indigenous consumer inequity and disadvantage. In our tenth anniversary as an incorporated organisation, we celebrate the many people and agencies within our community and our shared success.



### 10 year Anniversary Report - we celebrate our Community

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

**This report focuses on our "Community"**



# ICAN STRUCTURE



This 10 Year Anniversary Report is structured according to ICAN's five business units. The intent and overarching goals of each unit are summed up as;

**Governance** – ICAN's Board of Directors provide continuous development, review and oversight of ICAN's strategic plan and planning process, including direct monitoring of the organisations financial, risk and business unit management.

**Financial Counselling and Capability** – ICAN's core business, providing quality financial counselling and capability services. Our services and advocacy provide the necessary link between the Aboriginal and Torres Strait Islander community and government, industry and community sector services.

**Business and Sector Development** – Ensures the sustainability of ICAN's core business through the ongoing education and professional development of financial counselling and capability service providers both internally and the national financial well-being sector more broadly, to ensure high quality program and service delivery.

**Research and Communications** – Provides stakeholder engagement and accountability through direct engagement and multi-media channels, including program reporting, evaluation and leading continuous improvement processes.

**Finance and Administration** – is the backbone of the organisation providing the framework from which all ICAN business units function. The finance and administration business unit leads the organisation's quality assurance and continuous improvement processes.





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# CEO'S MESSAGE

ICAN has been serving the communities of Far North Queensland for more than a decade. The organisation has gone from a two-person team based out of the now-defunct Aboriginal Coordinating Council to a professional not-for-profit with a swag of successes to its name.

These successes are based on a strong relationship with local communities and an unbreakable commitment to increasing the voices of Aboriginal and Torres Strait Islander people in the sector.

In 2018 ICAN entered a new era with the realisation of our social enterprise, ICAN Learn, a Registered Training Organisation (RTO). This achievement is a testament to our vision, and long-standing partnerships celebrated over the past ten years of incorporation.

Our vision of professionalising the financial counselling and capability sector through training delivered by industry professionals has grown our effectiveness and influence.

Our long-term partner, the Commonwealth Bank, expanded the successful Indigenous Financial Counselling Mentorship Program model to run a pilot multicultural scholarship program in Melbourne, providing 12 fully funded scholarships to people working in multicultural communities seeking to become qualified financial counsellors.

ICAN Learn has introduced the new Diploma of Financial Counselling 220-hour work placement requirement that provides supervised industry experience and potential employment opportunities for participants.

ICAN was officially welcomed into the Financial Inclusion Action Plan (FIAP) program as one of 30 'trailblazer' organisations committed to tackling financial exclusion. The FIAP is led by Good Shepherd Microfinance on behalf of the Australian Government, in partnership with Ernst &

Young and the Centre for Social Impact. At a local level, ICAN is working with Good Shepherd Microfinance's Good Money Store in Cairns, to re-introduce the No Interest Loans Scheme (NILS) in Yarrabah/Palm Island and provide support and financial counselling services to clients unable to access Good Money products.

Advocating for Indigenous consumers is an enduring priority for ICAN, exemplified in our thirteen years as an independent member of the National Indigenous Consumer Strategy (NICS) reference group. The NICS reference group comprises all state and national consumer regulatory bodies and sets tri-annual action plans to deliver better outcomes for Indigenous consumers.

At a local level, ICAN established and administered the NQ Indigenous Consumer Taskforce, a grass roots initiative involving state and federal regulators and selected community service providers to promote collective impact opportunities. The Do-Not-Knock Informed Community initiative is an excellent example of what can be achieved through joint action, with Wujal Wujal, Yarrabah, Hopevale, Palm Island and Woorabinda now signed on as participating communities.

In May 2018, ICAN advocated on the potential financial impact of the Palm Island apology's \$30M settlement scheme. The settlement addressed the racially discriminative Queensland police response to the 2004 Palm Island riots which left many in the community traumatised. After a lengthy discussion with the settlement scheme administrator and the preparation of an affidavit, Justice Murphy ordered that a "payment for financial counselling" which was directed to ICAN, be made under the Palm Island Class Action Settlement Scheme to support people receiving the funds.

ICAN has since established a working group to ensure Palm Islanders have access to information and





services so they can make informed, positive financial decisions on receipt of settlement monies.

ICAN joined forces with the First Nations Foundation to run Big Super Day Out events this year in Cairns and Palm Island, bringing together superannuation funds, the Australian Tax Office, Centrelink, the ASIC Indigenous Outreach Program to provide a one-stop superannuation shop on the day. To date, Big Super Day Out events has reunited \$14.5M of lost superannuation with Aboriginal and Torres Strait Islander fund holders.

ICAN's unique financial capability program, Yarnin' Money, has been hailed locally, nationally and internationally. The program has also been utilised by our corporate partner, the Commonwealth Bank, and delivered to their community partners in Sydney, La Perouse and the Kimberley. ICAN Learn will be developing a non-accredited Yarnin' Money train-the-trainer course to complement its accredited financial literacy skill set course over the coming year.

In late 2016 ICAN hosted Professor Jerry Buckland from the Canadian University of Winnipeg as part of an international study tour of Australia and New Zealand, exploring

developments in financial inclusion. This visit was the beginning of a friendship and exchange that continues today.

In May 2018, Carmen Daniels and Yarnin' Money Coordinator, Eddie Buli were invited to Vancouver, Canada, to present Yarnin' Money and participate in the ABLE Financial Empowerment conference, hosted by Prosper Canada. The conference brought together Canadian practitioners, academics and government agencies with interest in financial empowerment, research and working in diverse communities.

The conference theme, "Financial well-being for all", allowed ICAN to learn about innovative financial empowerment initiatives being delivered across Canada and the United States. The inclusion of community economic development in financial literacy and capability activities was one particular area of interest for the ICAN team.

Professionalism and accountability are central to ICAN's work. In 2018 ICAN received the Human Services Quality Framework (HSQF) certification, a Queensland Government requirement. ICAN Learn also passed its first Australian Skills Quality Authority audit as a registered training organisation, with resounding positive feedback from students.

I am very proud that all of ICAN's activities are underpinned by a solid commitment to serve and empower Aboriginal and Torres Strait Islander communities, good governance and strong finance and administration capacity.

This publication details just some of our successes and advancements over the past ten years or so.

It has been a huge and rewarding journey, and I pay tribute to the Aboriginal and Torres Strait Islander communities who have supported us along the way.

# GOVERNANCE

## Our History

ICAN is a not for profit organisation servicing Aboriginal and Torres Strait Islander peoples living in North Queensland and the Torres Strait. With the vision of "Empowering Indigenous Consumers", the organisation provides financial counselling assistance to alleviate consumer detriment, education and training to make informed consumer choices and advocacy services to highlight and tackle Indigenous consumer disadvantage.

ICAN was originally named the Consumer Affairs Unit and housed within the Aboriginal Co-ordinating Council (ACC), the peak statutory body for the Queensland Deed of Grant in Trust Aboriginal communities. After closure of the ACC on September 30th, 2004, the ACC elected council wished for the consumer affairs unit to continue. ICAN was established as part of the Kowanyama Aboriginal Shire Council's Cairns office to continue to provide a valuable community service to Indigenous consumers.



**2004**

ICAN held a "Consumer issues affecting remote communities" forum with the Wujal Wujal Aboriginal community and state and federal consumer regulatory bodies, to heighten awareness of consumer detriment occurring in remote Indigenous communities



**2006**

ICAN joined Reconciliation Australia's National Indigenous Money Management Agenda (NIMMA) to address barriers of access to basic banking and financial services

**2005 - 2007**

ICAN formed a Steering Committee to guide our work, with representatives from the Australian Securities and Investments Commission, the Australian Competition and Consumer Commission, the Western Australian Department of Consumer Protection and the Queensland Office of Fair Trading (OFT)



**2007**

Reconciliation Australia and Barbara Livesey were fundamental supporters in ICAN's early journey to become a not for profit organisation



## ICAN's early journey...

Our journey to establishing ICAN as a not for profit organisation with sound governance began in late 2005, when ICAN uncovered a systemic consumer issue affecting Aboriginal peoples on a national scale. Guided by our then Steering Committee (comprised of representatives from the Australian Competition and Consumer Commission (ACCC), Australian Securities and Investments Commission (ASIC), Queensland Office of Fair Trading (OFT) and the Western Australia Department of Consumer Protection), our Committee felt the ICAN project had outgrown the Aboriginal Shire Council it operated under as a special project and advised the ICAN project to become its own not for profit organisation. ICAN had significant support to become its own organisation, from the communities we service and from government. During these early years, the Office of Indigenous Policy (OIPC), the Indigenous Coordination Centres (ICC) and the Indigenous Community Volunteers (ICV) assisted with the development of our early governance frameworks.

Two Indigenous advisory groups have been key to ICAN's development. In 2005, ICAN joined the National Indigenous Consumer Strategy (NICS), the longest running advisory group dedicated to Indigenous consumer issues. In 2006, ICAN joined the "National Indigenous Money Management Agenda" project,



**2007**

Anne Creagan, John Corker, the National Pro bono Legal Centre and Blake Dawson are instrumental in ICAN's early development towards becoming a not for profit organisations



**2007**

ICAN's inaugural Board of Directors: Aaron Davis, Robynne Quiggin, Vincent Mundraby & Mick Gooda (pictured above)

**2007**

ICAN develops its Constitution with assistance from Blake Dawson & is registered as a company on October 1.



**2019**

ICAN's current Board of Directors: Aaron Davis, Mayor Desmond Tayley, Susan Cook, Graeme Hooper, Bob Frazer & Kerry Lui



led by Reconciliation Australia (RA). Key to the development of ICAN's governance, were Barbara Livesy (RA), John Corker & Anne Gregan from the National Pro Bono Resource Centre, and Blake Dawson – now Ashurst, who all played fundamental roles in aiding the establishment of ICAN as a not for profit company.

Our founding Board of Directors, who implemented ICAN's early mission of "Empowering Indigenous Consumers" included Vincent Mundraby, Robynne Quiggin, Mick Gooda and Aaron Davis. Ashurst continues to provide valued pro bono legal service to ICAN.



It has been a real pleasure to work with ICAN over the years. I recall meeting with Carmen in the very early 2000s when she and Aaron were running the Consumer Affairs Unit from the Cairns Aboriginal Co-ordinating Council.

I was so impressed with Carmen's knowledge and enthusiasm for the issues, and the fact that they were early adopters of digital communication and skilful in their use of the media to really spread the word about consumer protection to remote communities. From there they embarked on a new stage of development, incorporating as a not for profit corporation and growing their governance skills as well as their subject matter expertise. We had many long discussions about the establishment of a board and the most strategic ways to both maximise the benefits to Aboriginal and Torres Strait Islander consumers, and to ensure the stability and strength of the organisation. They have really gone from strength to strength, spreading their reach to Palm Island and Townville, continuing their core financial counselling work, building on their skills to offer training opportunities to Indigenous people to become financial counsellors and maintaining their advisory and advocacy work. It's a tough environment for small not-for-profits and challenges come in many forms. ICAN has managed the transition from an idea, to a sophisticated service delivery corporation, employing, training and supporting people to push back against financial exploitation because of its leaders' deep commitment to the Aboriginal and Torres Strait Islander community in northern Queensland, their expertise in consumer issues and financial capability and an abundance of determination, enthusiasm, resilience and hard work!

**Robynne Quiggin**, ICAN founding Board Member

Professor

Institute for Public Policy and Governance  
University of Technology Sydney



# FINANCIAL COUNSELLING & CAPABILITY



The Queensland Office of Fair Trading (QOFT) has had a long and effective association with ICAN dating back to its inception in the mid-2000s. We highly value our relationship with ICAN and have achieved many significant consumer outcomes due to its partnership with the organisation.

We recognise the challenges in effectively engaging remote Indigenous communities, but strongly believe that the partnership established with ICAN has exponentially increased our ability to effectively educate and empower communities, and to respond to consumer issues within remote settings.

ICAN, through its network of financial counsellors, is far more informed and much better placed to receive reliable intelligence of trader misbehaviour in and around Indigenous communities, particularly those in remote settings. QOFT has on many occasions been able to quickly respond to intel conveyed to us by ICAN, to address illegal trader behaviour in a timely and effective manner, often resulting in appropriate and significant remedial action for the consumers involved.

We congratulate ICAN on achieving its first ten years of service and look forward to many more years of cooperative liaison.

**Brian Bauer** (Executive Director, QLD Office of Fair Trading)

I've known ICAN for a long time since before its inception when it was at the ACC; they've done a lot of wonderful work since those days. It's been a long and sustainable effort, and it's been a Godsend for a lot of our communities in Cape York and the Torres Strait.

In my dealings with ICAN they've always been approachable, they are respectful of our culture; they've been doing really good work in our areas.

It's great that they're still around; having ICAN work with us makes our job on council much easier.

To ICAN I say, continue to do the great work you're doing, you can only get better and more innovative and serve the people of the community.

If we continue to work together the service will only get better, keep up the great work!

**Desmond Tayley - Impact of Don't Knock - 10 years of ICAN and ACC**



## “We no longer have shoddy people trying to rip us off” - Wujal Wujal Mayor.

Wujal Wujal Mayor Desmond Tayley, says that before the “Do Not Knock Informed” communities program came to Wujal Wujal dodgy salespeople were coming in and out of the tiny remote village taking advantage of the community and particularly targeting the most vulnerable people - its Elders.

“We had these shonks coming in and selling them products at a higher price than normal,” said the Mayor. “They sold products like whitegoods and water coolers; car salesmen came to sell old cars and then, of course, there were the funeral plans.”

ICAN developed the idea of “Do Not Knock” after many representations from people in Wujal Wujal and other communities. Mayor Tayley and the council were approached, and they threw their support behind the initiative.

Do Not Knock signs went up on both entrances into the Far North Queensland Indigenous community, reminding door-to-door traders they have legal obligations to consumers and can’t approach houses displaying do-not-knock notices. The signage is a joint initiative between the Australian Competition and Consumer Commission (ACCC), Queensland Office of Fair Trading (QOFT) and ICAN.

The initiative has since been taken up by the QOFT and introduced into Queensland’s two largest discrete Aboriginal and Torres Strait Islander communities of Yarrabah and Palm Island.

Meanwhile, back where it all began in Wujal Wujal, Mayor Tayley said the campaign had made his and Council’s lives less stressful. “We no longer have to put up with shoddy people like that coming in selling products at over-inflated prices, we don’t have to attend to these people anymore.”



## The biggest debt write off in ICAN's financial counselling history

In early 2017 ICAN's Townsville office was referred to a client in serious need of financial counselling, by a community-based mental health organisation. The case was a particularly complex one, but after 16 months of hard work, ICAN was able to negotiate with the woman's bank to have an alleged \$1.2 million debt waived. This sum is possibly the most significant debt write off ever achieved by a financial counselling service.

The woman referred was non-Indigenous, suffering from severe mental illness and about to lose her home. The case followed a marriage break up, with the woman disputing a series of loans taken out with a major bank by her now-estranged husband. ICAN's client had owned her property outright, but the property had been mortgaged for other loans. The client said she knew nothing about these additional loans because she either did not sign the loan forms or was heavily drugged on medication when she did sign.

Initially, ICAN negotiated unsuccessfully with the bank to have the loans forgiven. When that failed and, after about six months of hard work, ICAN took the case to the Financial Ombudsman Service.

Pursuing such a claim can often mean the conscientious financial counsellor operates like a detective investigating a case; collecting documentation and statements for evidence.

The Ombudsman found that the case fell outside of their criteria because the amount of money involved was larger than allowed.

ICAN went back to the drawing board, developing a case against the bank based on the provisions of suitability and unconscionable conduct in Australian Consumer law (unconscionable conduct is a term for behaviour that defies good conscience, within the context of society's norms and expectations and needs to be more than merely unfair or unreasonable).

ICAN's change of approach coincided with the exposure of banks' regular poor ethical behaviour by the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. ICAN was able to leverage the banking sector's sensitivity about further negative exposure by hinting that it might raise the issue before the media.

The second time around the bank was much very understanding, and we drew up a resolution agreement with the bank waiving all the debt and removing the security of the client's property.

The full value of the settlement was \$1.2 million.

Jon O'Mally who ran the case for ICAN says the result demonstrates the enormous benefit of partnerships between financial counsellors and community-based not-for-profits. "Without a relationship between ICAN and this client's mental health support organisation we almost certainly wouldn't have even heard of her predicament, let alone been able to give her relief"

"Without ICAN she would have gone to the wall taking her dependent brother with her, and without ICAN she certainly would have lost her home," said Jon. "ICAN combines a comprehensive knowledge of the national credit act and





Australian consumer law, good relationships with the sector, including the regulators with a commitment to not just give advice but to act as strong advocates for people in these situations; we go into fight for them and are prepared for a long fight, and particularly to those clients that are very vulnerable.”

Despite the client’s severe mental illness making it extremely difficult for her to communicate she emailed Jon O’Mally after the settlement, writing “Thank you, Jon, the truth always wins in the end and stressful as it was, I was always correct in what I said.”

## ICAN and ASIC combine for a big win against a dodgy lender

One of ICAN’s strengths is a combination of sound engagement with Aboriginal and Torres Strait Islander communities and good working relationships with financial regulators and the broader sector.

A significant example of how this combination leads to good outcomes was the 2017 victory by the Yarrabah community, when Cairns-based lender, Channic Pty Ltd (Channic), and Cash Brokers Pty Ltd (the broker) were fined a total of \$776,000 in the Federal Court for breaching consumer credit laws. Channic, Cash Brokers and Super Cheap Car Sales, a used car dealership in Cairns, was also ordered to pay costs of \$420,000. All three companies were owned by Mr Colin William Hulbert, and all had a track record of dealing unjustly with vulnerable Indigenous consumers, particularly from the remote community of Yarrabah.

ICAN had been receiving complaints about these companies from the community since 2009 and brought the issue to the attention of the Australian Securities and Investments Commission (ASIC). ASIC then brought civil penalty proceedings in the Federal Court.

In October of 2017, the Federal Court found that Mr Hulbert, sole director of Channic and Cash Brokers, had breached responsible lending laws under the National Consumer Credit Protection Act 2009 (National Credit Act) and engaged in unconscionable conduct. The

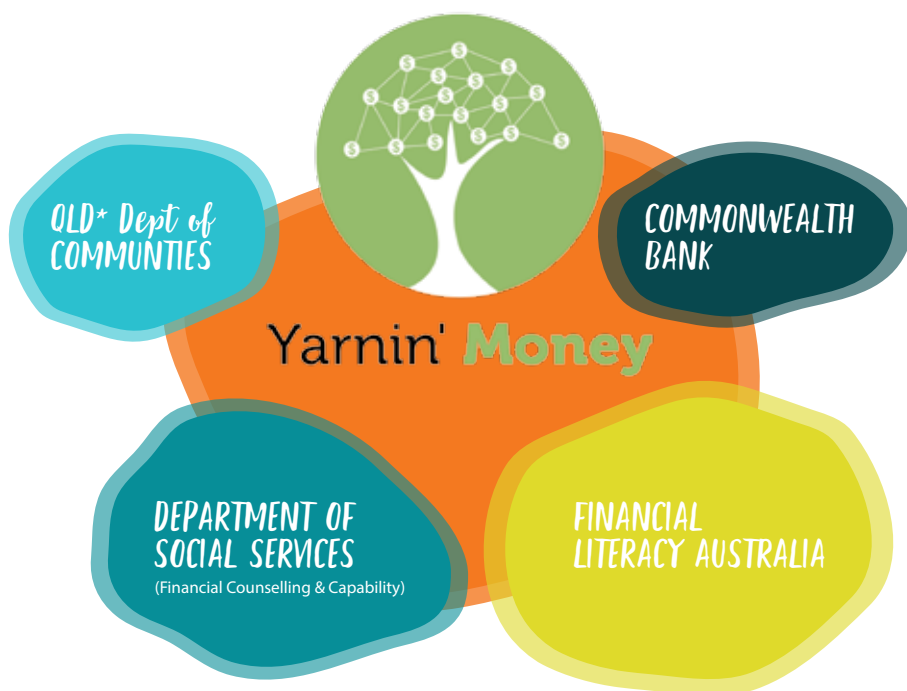
court heard that Mr Hulbert provided loans at 48% interest through Channic to Aboriginal and Torres Strait Islander consumers for the purchase of second-hand cars from Super Cheap Car Sales. The high-interest loans were arranged through Cash Brokers for a brokerage fee of either \$550 or \$990, which were also financed under the loans.

After the court victory, Nathan Boyle of ASIC’s Indigenous Outreach Program congratulated “witnesses from the Aboriginal community of Yarrabah (who) provided direct statements to the court, greatly assisting with the Federal Courts findings.”

He told the media that, “the relationships and trust built in Yarrabah throughout the proceedings is something that we’re keen to replicate in future enforcement activities.”

Mr Boyle acknowledged that ICAN had played a key role in alerting ASIC to the problem and assisting the community in providing the necessary evidence. “It’s clear that without ICAN, ASIC would not have been able to run a such a successful prosecution.”

Congratulations to the community of Yarrabah, Nathan Boyle and ASIC’s Indigenous Outreach Team for achieving such a comprehensive victory against such a long-standing breacher of consumer credit laws.



In late 2014, the Indigenous Consumer Assistance Network (ICAN) received a grant from the Ecstra Foundation to create Yarnin' Money, a financial capability program wholly developed by and for Aboriginal and Torres Strait Islander peoples.

Between 2015 to 2018, ICAN delivered 28 Service Provider and With the Mob training workshops to 272 participants, covering 13 communities and regional areas of North and Far North Queensland and the Torres Strait. Four promotional sessions of the Yarnin' Money With the Mob training were delivered in urban/metropolitan areas to both Indigenous and non-Indigenous participants. In 2017, the Commonwealth Bank of Australia, the Department of Social Services (DSS) and the Queensland Department of Communities, Disability Services and Seniors contributed additional funding to ensure the program's sustainability. Each funding stream assists ICAN to maximise the program's reach to regional and remote Indigenous communities from Townsville to the Torres Strait.



## 2006

**Commonwealth Bank of Australia** sponsors ICAN to deliver first financial literacy training program for remote Aboriginal communities across Far North Queensland



## 2008 - 2014

**ICAN's Money Management Program** delivers local financial capability services in Yarrabah & Palm Island Aboriginal communities, with a focus on local employment & local solutions to local issues

## 2009 - 2016

Local ICAN staff deliver No Interest Loans (NILS) to Yarrabah & Palm Island Aboriginal communities



## 2015 - 2018

**ICAN develops/delivers Yarnin' Money financial capability program to 12 communities across North & Far North Queensland**



## Yarnin' with Eddie about Yarnin' Money

Yarnin' Money is a Financial Literacy program developed by ICAN and designed to empower Aboriginal and Torres Strait Islander people in remote communities to make informed financial and consumer choices. Developed by Eddie Buli Yarnin' Money utilises storytelling to increase participants' financial capabilities.

"The photo narrative activity gets people involved," said Eddie. "You take a bunch of pictures which are recognisable to people, maybe of places and objects in your local area, then you ask each person to pick a photo that has meaning to them."

One of Eddie's cousins attended the training and picked a photo of a cemetery. When he shared his narrative, it was very powerful. "His daughter was buried in a cemetery in Cairns. He was on big money working in mining, but never had the cash to visit the cemetery. His daughter passed away on her birthday, and he wanted to be able to go and pay his respects on that anniversary".

Over the years Eddie has heard so many stories; some funny and some sad. The photo narrative helps to trigger and share

memories in a way that's safe. "We say that anything said in training doesn't go anywhere. You're the one who makes meaning from the photo to the timeline to create your own Yarnin' Money wheel to a budget planner. For my cousin, that photo reminded him how much he wanted to see his daughter. He has a purpose now, a motivation, if there's nothing to look forward to, then you can just keep spending money, and you don't have anything left for the things that matter to you."

Following presentations about the program at conferences in Aotearoa/New Zealand and Canada, interest is growing, and Indigenous people want to adapt it to their own contexts. Eddie is all for that, and the next step is to develop a train the trainer package. For Eddie and ICAN, the important thing is to maintain the integrity of Yarnin' Money and its principles. "It was created to do that ripple effect. If you take out things, then you miss out on people going through that journey."

31 Yarnin' Money training sessions have been delivered to a total of 310 participants, from La Perouse to Broome to Thursday Island.



**2015**

ICAN participates in the ASIC National Financial Literacy Stakeholder Forum, discussing the Yarnin' Money methodology



**2016 - Present**

Ecstra Foundation funded Yarnin' Money program becomes a foundational training product of ICAN Learn, to be scaled nationally

**2016**

ICAN presents Yarnin' Money at New Zealand conference: Exploring cultural perceptions of money and wealth, sharing our learning on developing financial capability training within an Indigenous knowledges framework



# BUSINESS AND SECTOR DEVELOPMENT

## ICAN – expanding an Indigenous voice in the sector

For more than a decade ICAN has understood that real advances in the financial security of Aboriginal and Torres Strait Islander people depend on the whole financial sector. In particular, the financial counselling peak bodies and the regulators, ASIC, the ACCC and state-based offices of fair trading need to better service and better understand the unique circumstances impacting on the financial vulnerability of Aboriginal and Torres Strait Islander people.

Even if ICAN is successful in advocating for its clients, the financial wellbeing of Indigenous people is in danger of continuing to lag if the sector and regulatory bodies are not engaged and responsive to the realities on the ground.

So, from its beginnings ICAN set out to achieve better broader outcomes for Indigenous peoples through some key results:

- More Aboriginal and Torres Strait Islander people into the sector by increasing the pool of qualified Indigenous financial counsellors;
- A greater Indigenous voice in the sector and to the key state and federal regulators; and
- An increase in the financial literacy of Indigenous families and communities through the delivery of Yarnin' Money.

Aaron Davis says that when ICAN established the program, there were only 3 or 4 qualified Indigenous financial counsellors in the country.

“Our philosophy of community development meant it was essential to us to develop Indigenous capacity in this area,” he said. “So, we created a diploma program with CommBank that will have graduated around fifty additional Aboriginal and Torres Strait Islander financial counsellors by the end of 2019.”

CommBank's long-term partnership with ICAN entered its twelfth year in 2018. Through ICAN's leadership, the Indigenous Financial Counselling Mentorship Program was launched, and to date, 34 participants from across Australia have successfully graduated with a Diploma of Financial Counselling. This course is unique in that it enables participants to understand the roles of both a financial capability worker and also a financial counsellor on course completion. From everyone at CommBank, congratulations on your success and we are proud to have been a part of it.

**Sharona Torrens, Executive Manager, Indigenous Affairs and Workplace Giving, Commonwealth Bank**





It is these highly qualified and professional Aboriginal and Torres Strait Islander financial counsellors working across the country who are the voices of Indigenous people in the various forums, advisory committees and professional bodies.

"I think it's vitally important that such voices are heard at these tables because if people hear directly from Aboriginal and Torres Strait Islander people who are affected by these issues, it adds weight."

Aaron says it's critical that the people doing these representations are professionals; that they know and understand the complex issues they are presenting. "They aren't there for tokenistic reasons; they're there with the full knowledge of the laws that are being broken and add enormous value to the considerations of the regulators and peak bodies."

Unaisi Buli is employed at ICAN as a financial counsellor. She is a graduate of ICAN's Diploma of Financial Counselling and now represents her people on a variety of local and national forums. Unaisi sits on the ACCC's Consumer Consultative Committee, on Financial Counselling Australia's Aboriginal and Torres Strait Islander Forum and on the North Queensland Indigenous Consumer Taskforce where she can directly feed the day-to-day experiences of Indigenous people into high-level discussions.

"We look at what sort of Indigenous consumer issues are on the ground and bring these to the main bodies," she said. "Our mob are now speaking on our issues from an educated position."

Unaisi has sat as the only Indigenous person on the ACCC Consumers' Consultative Committee for about four years where she informs the regulatory body of emerging issues that are of concern to Indigenous consumers and advises on how policy reform can help protect them.

She is part of a delegation of Indigenous financial counsellors who went to Parliament House to speak to politicians about the issues that their clients face and to advocate for more financial counsellors and financial capability workers to be on the ground to stop the systemic problems which cause financial stress for so many Indigenous people.

ICAN acknowledges the work of other vital Indigenous professionals in the sector particularly Professor Robyn Quiggan, Griffith Law School's Dr Heron Loban, Lynda Edwards from Financial Counselling Australia and Nathan Boyle from ASIC's Indigenous Outreach Program.

## ICAN Learn

In October 2017 ICAN's latest venture, ICAN Learn opened its doors to a group of enthusiastic students keen to learn the skills of financial counselling from an organisation steeped in on-the-ground experience. According to the driver of this venture, ICAN's Business and Sector Development Manager Bernadette Pasco, it's this practical knowledge of the financial counselling sector that sets ICAN Learn apart from other training organisations.

ICAN is an agency that delivers services and operates at a grassroots level which gives the training a practical element born of real-life experience with real-life case studies.

This is what makes ICAN different from all other organisations who deliver financial counselling training.

As a Registered Training Organisation (RTO) 'Social Enterprise' ICAN Learn aims to change the way financial counsellors are trained and provide a sustainable source of income for ICAN.

ICAN Learn will deliver accredited courses that support the career pathway of a financial capability or resilience worker, moving all the way through to a financial counsellor and beyond. ICAN Learn creates additional career pathways to higher education.

ICAN's impact on the Aboriginal and Torres Strait Islander cohort of financial counsellors has been game-changing. Most of the entire current group of 50 Indigenous financial counsellors are a result of ICAN's mentorship and training program. It's a significant result albeit with a flaw too common in training programs for Aboriginal and Torres Strait island people; being a lack of employment opportunities at program completion.

So ICAN Learn has very consciously linked with employers to find people jobs when they finish with the Diploma



of Financial Counselling now incorporating real industry placements leading to a much higher likelihood of graduates finding jobs.

Accredited courses on offer will include the Certificate III in Financial Literacy Education, Diploma in Financial Counselling and a Diploma level in professional supervision that will eventually be incorporated into an Advanced Diploma in Financial Counselling. It's this advanced diploma that has Bernadette excited. She said expanding the skills base of financial counsellors is part of ICAN's strategy of not just strengthening itself but building the entire financial counselling sector.

A two-day industry forum was held in 2018 to discuss course content with the peak bodies in Queensland, New South Wales, Victoria and South Australia. The group agreed that advanced casework would be included in the course as well as policy and funding and a specific focus on leadership skills. Bernadette is confident these changes will get graduates into

leadership positions in the future.

"ICAN Learn can link with those things that happen every day because it sits within ICAN, we can get real financial counsellors involved in delivering that training, so that's quite different from what's occurring at the moment," said Bernadette.

Former ICAN trainees will become teachers of the Diploma of Financial Counselling and other courses that may rise into the future. "Their role becomes providing leadership to the next cohort of financial counsellors, empowering those individuals who've been trained differently as financial counsellors; to educate others and educate their communities."

## ICAN makes legal history in Palm Island case

A Federal Court judgment in the class action by members of the Palm Island community against the Queensland Government made Australian legal history when it included a “payment for financial counselling”.

The decision, to fund ICAN to support people receiving compensation awarded in the case, sets an important precedent for financial counselling agencies to be explicitly recognised in court-ordered compensation or settlement schemes.

The allocation was part of a \$30 million settlement in the class action over the 2004 Palm Island riots. The agreement includes payments for 447 claimants as well as interest, legal and administrative costs.

In *Wotton v State of Queensland* [2018] FCA 915, the court ordered that the Aboriginal and Torres Strait Islander peoples of Palm Island were to be financially compensated together with an apology by the Queensland government for the Government’s breach of the Racial Discrimination Act. The case was about racial profiling following riots after the 2004 death of Mr Cameron Doomadgee in police custody. On the day the autopsy was read out there were riots in the town. The court found that the police response to the riots was racist.

The inclusion of costs for financial counselling followed concerns expressed by class action lawyer Stewart Levitt.

“.....the other thing that does concern me is that people will be receiving substantial sums of money for the first time in their life. I just hope carpet-baggers don’t prey on them and lighten their pockets rapidly ... I’d like to see [the Australian Securities and Investment Commission] keeping a close watch to see what happens to the Indigenous [people] to ensure they’re not preyed upon by people with poor motives in respect to the sudden floods of funds that they’re going to be receiving in Palm Island, where there’s not even a bank branch,” said Mr Levitt.

ICAN CEO Aaron Davis said that the decision was “a testament to the advocacy of the financial counselling sector – this decision means the Palm Island claimants will be empowered to make the right decisions about their money once they receive the financial counsellors’ support”.

“It’s a huge endorsement of ICAN’s work and our long term and strong relationship with Palm Island, particularly with the community’s Elders,” said Aaron.

He points out that the payments may impact on Centrelink income, or cause adverse impacts on family dynamics as other family members seek a share of the compensation.

The influx of such large sums of money into a community has also historically attracted shysters and rip-off merchants trying to get access to funds.

ICAN has established a working group/committee to ensure Palm Islanders have access to information and services to help them make informed financial decisions on receipt of settlement monies.

Membership to the Palm Island working group includes the Department of Human Services, Indigenous Business Australia, Department of Prime Minister & Cabinet, QLD Department of Aboriginal & Torres Strait Islander Policy, Legal Aid Queensland, Commonwealth Bank of Australia, OFT, ACCC, ASIC and settlement administrators, Levitt-Robinson lawyers.

## Townsville office is going strong!

Despite its name and origins, ICAN is increasingly assisting the broader, non-Indigenous community. The work of our Townsville office is a case in point. On 1 July 2015, ICAN opened its second office in Townsville at the invitation of the Federal Government following growing concerns about increasing unemployment and insolvency in the city. The closure of the Queensland Nickel refinery and downturn in the mining sector have seen Townsville experience high levels of financial distress.



While Aboriginal and Torres Strait Islander people continue to be ICAN's main target group, in Townsville 80% of ICAN's clients are non-Indigenous.

Having an office located in Townsville allows ICAN to more easily offer Palm Island residents continued financial counselling support as well as expanding into the non-Indigenous community on the mainland.

Setting up in Townsville has meant connecting with local services and organisations and becoming part of the community. To this end, ICAN's involvement in the annual Townsville Community Organisation Networking Forum allows for a more holistic response to Townsville's current economic challenges as health, housing and other local welfare organisations share information and refer clients to each other.

One of the more interesting outcomes from ICAN's move into supporting higher numbers of non-Indigenous clients is the overturning of some cultural stereotypes as Aboriginal financial counsellors advise non-Aboriginal clients on improving budgeting and other financial skills. ICAN has four staff in Townsville: Ray Kent, Martina Kingi and Jenny King as financial counsellors and Carlie Kirk, Administration Officer.

## Rising star, Danielle Riley, on the National ATSI Financial counselling committee

Danielle Riley is one of 34 graduates of the ICAN Mentorship Program, a qualification that she says has given her pride in being able to work for her community. Danielle works as a financial counsellor at the Kempsey Neighbourhood Centre in NSW and has sat as a member of the National ATSI Financial Counselling Committee since mid-2017.

She said her work was assisting community members to deal with their financial problems has a significant ripple effect in the communities she helps. "Good financial health helps my clients reduce stress in their lives which in turn improves their mental and physical health as well – that's an excellent thing," she said. It's an example of the interconnectedness of the issues which confront Aboriginal and Torres Strait Islander people in Australia today. "Poverty and health are so connected, and I think my role as a financial counsellor is helping close the gap in health as well as reduce poverty among our people."

Danielle said a woman she recently helped was a victim of domestic violence, who felt trapped by her financial circumstances and unable to leave the relationship. "She thought she was powerless to leave, but I was able to relieve some of her debts, teach her budgeting and





help her set up a savings program. She has now been able to afford a car for the first time in her life, she's saving and is much more confident about her future," said Danielle. "A little bit of financial counselling not only helped her escape a violent relationship but helped her kids and her extended family. That's a perfect outcome and shows just how beneficial good financial counselling can be for our people."

Danielle says that despite common stereotypes many Aboriginal people already have good budgeting skills. "If you live on a small income with a large family you learn to make money stretch; you learn how to prioritise spending pretty quickly."

Danielle said major challenges coming up for her is assisting survivors of institutional child abuse about to be compensated by the National Redress Scheme. Her work will help these abuse survivors ensure maximum benefits from the funds they receive and ensure they don't fall victim to the many scammers who target Aboriginal communities.

"Considering where I've come from and where I am today, I'm proud of what I've achieved," she said. "ICAN is a powerful organisation for our people; in its messages, its delivery and its advocacy."

## **I am transferring ICAN's model to newly arrived migrant groups in Australia.**

In October 2017 ICAN embarked on a new direction, building on the success of its Indigenous Financial Counselling Mentorship Program by introducing the Multicultural Scholarship Program (MCSP). Launched in Melbourne the program, sponsored by the Commonwealth Bank, aims to build even greater diversity within the financial counselling sector through the delivery of the Diploma of Financial Counselling to newly arrived migrant groups.

ICAN Learn's Executive Officer, Bernadette Pasco, says there are similarities in the way the course is delivered to culturally and linguistically diverse and Aboriginal and Torres Strait Islander students, "Both groups need more of that mentorship, a face-to-face and coaching approach. We use online resources but what's most important is the face-to-face".

"ICAN's work in the Indigenous community has also taught us that there are great benefits for communities when financial counselling services are delivered by people that not only have the required knowledge and skills but an inherent cultural competence and shared lived experience," said Bernadette. "So we recognised the importance of developing a cohort of culturally and linguistically diverse financial counsellors to service their own communities."

The MCSP cohort of financial counsellors has skills in various languages so they can service their particular migrant communities. Most of the students do not have English as their first language, so the course caters for this. For the Victorian program, a total of 60 students are enrolled in the program and will complete the Diploma by the middle of 2019.

ICAN Learn Trainer, Robyn Shepherd-Murdoch, is impressed with the enthusiasm of the first cohort. "Coming from countries all over the world the group openly discusses cultural differences when it comes to money. I have learned a lot about different cultures and values already" said Robyn.

Noema Mahutariki works for the Benevolent Society in Cairns and received one of the scholarships. "I feel very privileged to be amongst the multicultural group of students that includes social workers, lawyers, and engineers that have landed in a foreign country and have had to re-start their life, often at 30 plus years old," she said. "Their heart is in their community and in advocating for their community members who don't necessarily understand the terms and conditions in which they have bought and sold goods or purchased items such as cars, furniture, and even houses. They are amazing people, and I am constantly learning from them. I have completed other degrees, but I have not enjoyed any prior learning as much as this diploma."

The plan for 2019 is to deliver the same mentorship program in the Northern Territory. The Diploma has not been delivered in the Territory before, and the students will be both Indigenous and from migrant backgrounds.



# OUR GROWTH & REACH

## From little things . . .



### 2008 – THE BEGINNING

ICAN and Commonwealth Bank pilot its first Mentorship Program with 1 ICAN staff member via external studies.



### 2010-2012

Learnings from the pilot are utilised to create a new program where mentorship, support and face-to-face training is central to the program's delivery. 9 ICAN staff graduate



### 2012-2014

The first national Mentorship Program includes ICAN staff and students from across Australia. The program graduates 10 new Indigenous financial counsellors nationally.



ICAN



Corporate Partners



WA Central Institute of Technology



Community Organisations (National)





#### 2015 – 2016

ICAN and Commonwealth Bank partnership grows to provide 17 scholarships to students in the 2015 program. Development of supervision training framework commences – to support career pathways for Mentorship Program graduates and their organisations



#### 2016 - 2017

Registration and launch of ICAN Learn, ICAN's Registered Training Organisation (RTO) Social enterprise.

Partners:

Commonwealth Bank of Australia, Gilbert Tobin, Ashurst, Deloitte, Ecstra Foundation (Yarnin' Money)



#### 2017 – THE FUTURE...

ICAN and ICAN Learn, together with our partners the Commonwealth Bank (CBA), EnergyAustralia (EA) and the Ian Potter Foundation (IPF), continue to expand and deliver programs that develop Australia's Financial Counselling and Capability Sector including:

CBA Multi-Cultural Financial Counselling Scholarship Program (NSW)

CBA Indigenous Financial Counselling Scholarship Program (NT)

CBA Yarnin' Money Program (National)

EA Financial Counselling Teacher Scholarship Program (QLD, NSW, Vic & SA)

EA Diploma of Financial Counselling Scholarship Program (QLD, NSW, Vic & SA)

IPF Development of Yarnin' Business and Yarnin' Jobs Financial Capability Programs

# RESEARCH & COMMUNICATIONS

Building an evidence base to track ICAN's impact  
- Evaluating Yarnin' Money



As an organisation that is breaking new ground in financial empowerment for Aboriginal and Torres Strait Islander people, an integral part of ICAN's process is data collection and evaluation in all programs. This building of an evidence base means that ICAN is keeping up to speed with how its different activities are progressing and how clients are experiencing them. ICAN then uses this information to report on its impact and to understand how programs need to be improved to meet the needs of clients better.

An example of this is the evaluation of the Yarnin' Money program. Since its commencement in 2015, ICAN's Research Department has been monitoring its progress through a variety of evaluation tools. Two research questions guide the evaluation:

1. In what context does financial literacy learning occur for Indigenous peoples for the targeted communities and how does context affect this learning?
2. To what extent does incorporating Indigenous worldviews and cultural components into financial literacy education promote;
  - a) An increase in knowledge, confidence and skills towards financial capability;
  - b) Financial conversations to occur;
  - c) and Self-efficacy and behavioural change in financial capability?

Four tools were created to collect the data that can help to answer these questions: training participant surveys, key informant (or community perspective) surveys to understand the context for trainees, trainer field notes and trainer observation forms. Reported data collection results are in two interim reports (2015 and 2016) on the Yarnin' Money program which gave clients, interested parties and ICAN an accurate account of how the program is tracking.

By implementing continual evaluation, the team were even able to evaluate the evaluation tools at the same time. Although this may sound like evaluation overload, the opportunity to tweak tools, like the knowledge-circle tool, meant that the data collected could more clearly answer the research questions. The research prevented ICAN from continuing with parts of the program that were not working. In the end, this approach saves time and much frustration!

One example of the benefits of this continual evaluation was the discovery, through surveying, that participants needed an initial trust-building activity to help trainees feel at ease. Out of this came the photo narrative activity which turned out to be very popular amongst trainees because it allowed people to share personal stories before they got down to the money-focused yarns.

Development of an evidence base has forced ICAN to be very honest about the challenges (and opportunities) for remote service delivery in financial literacy education in Cape York. For example, ICAN has learnt that finding participants for Yarnin' Money isn't always straightforward - people and communities can experience last-minute changes that make attending training difficult. Transport to visit is one issue that is particularly challenging. However, two great opportunities have come out of Yarnin' Money - firstly, ICAN is finding innovative ways to marry culture and financial literacy and to deliver the material in ways that have real meaning for the participants. The second opportunity is that participants can voice concerns about consumer issues affecting their communities. Concerns raised can be followed up by the Yarnin' Money, through financial counselling or consumer regulator referrals.

## How research propels ICAN's advocacy work

In September 2016 the Queensland Government announced a Queensland Productivity Commission (QPC) inquiry into service delivery in the state's remote and discrete Aboriginal and Torres Strait Islander communities. The Inquiry was a response to calls from Indigenous leaders to evaluate whether dollars spent on providing services were achieving the outcomes desired by community members. The Inquiry charged with finding how government resources could be used to better serve the needs of Aboriginal and Torres Strait Islander communities.

The QPC consulted with over 500 stakeholders during 2017 including ICAN which submitted a 15-page report outlining its successes in empowering Indigenous consumers. The report's data showed the profound impact of consumer and financial detriment on the concerned communities and ICAN's critical role as the only provider of local, place-based financial counselling within remote and discrete Aboriginal and Torres Strait Islander communities.

ICAN highlighted the North Queensland Indigenous Consumer Taskforce (NQICT) as an example of successful coordinated service delivery, bringing local, state and federal bodies together to increase collective action against consumer exploitation. To improve on this momentum, ICAN's submission recommended that administrative funding is provided to the NQICT to enable the development of a communications strategy and to allow for more local organisations to join the task force.

ICAN's submission also recommended an evaluation of the task force to inform the development of similar initiatives in other regions. Based on the ICAN experience it was important to highlight the specific fundings needs of remote communities where accessibility and travel increase the costs of service delivery and the importance of a community development approach involving local employment and building local capabilities. It also suggested that government reporting requirements be less difficult to reduce the burden on small not for profit organisations.

The QPC report, released in June 2018, included a substantial reform agenda encompassing structural reform, service delivery reform and economic reform. This would be supported by capacity and capability building of all stakeholders, and the timely and transparent transfer of data to measure performance and evaluation. The Queensland Government expressed its long-term commitment to work with the 19 remote and discrete Aboriginal and Torres Strait Islander communities and ICAN welcomes this next phase.

## The good, the bad and the Royal Commission

As part of Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, ICAN submitted the commission's inquiry into issues affecting Australians who live in remote and regional communities, and in particular, interactions between Aboriginal and Torres Strait Islander people and financial services entities.

Based on ICAN's casework over the past ten years, the submission to the Royal Commission reported on the most prevalent behaviours and actions undertaken by credit providers, particularly by small amount credit contracts (SACC) and car yard businesses who offer in-house finance. These behaviours included failing to even provide borrowers with a loan contract and not informing borrowers of their obligations.



The ICAN submission did not just describe the failings of the system but highlighted the impacts of these “dodgy” practices on Indigenous clients. These impacts were not only financial but also translated into added severe mental stress and disempowerment which contributed to community dysfunction including domestic violence, homelessness and suicide.

In a major victory for Aboriginal and Torres Strait Islander consumer protection the recent Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry has recommended greater regulation of funeral expense policies.

For over a decade ICAN has been receiving regular complaints about the activities of the so-called Aboriginal Community Benefits Fund (ACBF), a non-Aboriginal owned private company which specifically targets Aboriginal and Torres Strait Islander people to sell its funeral plan products to.



□ "Many of the *polytechnicos* who participated in the program, including a training manual for non-staff, developed with the assistance of external experts on consensus promotion and indigenous culture."

# Funeral deal a 'national disgrace'

In 2007 ICAN put out a media release drawing attention to the errant behaviour of ACBF, including misrepresenting itself as an Aboriginal owned operation, selling funeral plans to babies and unsolicited cold selling of its products door to door in remote communities.

In its 2007 media release, ICAN pointed to an example of a Cairns-based homeless Aboriginal woman being signed up on the street for a funeral plan by an ACBF salesperson.

As ICAN CEO, Aaron Davis told media at the time, "The next thing the woman knew, \$42.50 a fortnight was being deducted from her Centrelink payments."

In 2016 ICAN and other consumer rights advocates had a victory when, after much lobbying, the Federal Government finally prevented ACBF from deducting payments directly from Centrelink payments through the Centrelink service. (See separate story below)

When the Royal Banking Commission was announced in 2017, it was initially feared that such funeral products would not fall within its terms of reference.

Thankfully, this fear was not realised, and ICAN then worked with the Australian Securities and Investment Commission to include ACBF activities in ASIC's brief to the royal commission.

The Royal Banking Commission heard how ACBF previously used the Rainbow Serpent in its marketing materials to target Indigenous customers and even signed up babies for funeral plans. Royal Commissioner, Kenneth Hayne, criticised ACBF in his interim report for "actively [seeking] to sell policies for children and young people." But it was the royal commission's final report which endorsed ICAN's long-standing calls for ACBF to be reined in.

The final report's recommendation 4.1 calls for the prohibition of "hawking of insurance policies" including the ACBF's funeral expenses policies, and most critically, recommendation 4.2 states that the law should be amended to:

- Remove the exclusion of funeral expenses policies from the definition of "financial product"; and
- Put beyond doubt that the consumer protection provisions of the ASIC Act apply to funeral expenses policies.

ICAN welcomes these recommendations and will strongly advocate for the Royal Commission's recommendations to be implemented by the Australian Government.

## ATSI Forum is ten years strong!



"Gather round people; I'll tell you a story, a story of a lady with vision and pride. How her vision and the help of our sector, an ATSI forum is inclusive and live. How deadly!" These are the words of Lynda Edwards (Coordinator, Financial Capability Community of Practice at FCA) that begin a special video to commemorate the 10th anniversary of the Financial Counselling Australia's (FCA) Aboriginal and Torres Strait Islander Workers Forum Steering Committee.

In April 2017, committee members spent a week at the Cairns ICAN office to work on the script and filming with the ICAN team. In the video, Susan Cook from the ATSI Forum remembers, as a little girl, watching her parents take an Aboriginal couple, who worked on a remote station, to the town bank only to find that their employers had deposited no wages into their accounts.

Memories like these and her knowledge of the ongoing Stolen Wages issue motivated Susan to help her mob avoid financial exploitation. Unaisi Buli, another member, spoke about how the ATSI Forum supports its members in advocacy. "The ATSI Forum provides a place for us to build confidence ... our mob are now speaking on our own issues from an educated position". The video premiered at the FCA Conference on the Gold Coast in May 2017 and was a great way to promote the forum's interests to the wider association. ICAN continues to provide ongoing support to the Aboriginal and Torres Strait Islander Workers Forum.

## ICAN - Change through strategic media advocacy

Media advocacy, or the use of media to help promote an organisation's objectives or goals, has always been a strong ICAN tactic. Nowhere is this better illustrated than in ICAN's decade-long campaign to bring a funeral insurance company to account for predatory and unconscionable behaviour. The Aboriginal Community Benefit Fund (ACBF), the biggest funeral insurance company catering to Indigenous people, charged astronomical fees, often failed to meet obligations to their customers, targeted young people, children and even infants and frequently used 'pushy' tactics.

The company also misled customers into thinking they were an Aboriginal business and were the source of high numbers of complaints to ICAN by Aboriginal consumers. In 2007, after many complaints, ICAN took on the ACBF, highlighting the company's access to the welfare payments of their clients. ICAN CEO Aaron Davis was quoted in The Australian newspaper condemning the decision to allow ACBF to access Centrelink accounts through the Centrepay system.

Aaron pointed out that ACBF and associated companies had more than 30,000 policyholders and about 12,000 of those paid their premiums directly through Centrepay.

ICAN also highlighted the matter in the Sydney Morning Herald with Aaron Davis telling the newspaper that "There just needs to be a review of existing companies on the Centrepay system because I'm sure ACBF is not the only one that's doing the wrong thing," Aaron asked, "What's the vetting process? It seems to be a little too easy." Fast forward to 2015 and many further media interventions, the Federal Government finally heeded the calls of ICAN and other consumer groups and announced the exclusion of funeral insurance from the Centrepay system.

In a media release at the time ICAN CEO, Aaron Davis said, "Not much has changed in the eight years preceding, the ACBF still systematically targets 'Australia's most vulnerable consumers' and preys on the cultural importance of funerals to Indigenous people and their often low financial literacy."

The media release went on to express the hope that, "the exclusion of funeral insurances from Centrepay will disrupt (ACBF's) unfettered access to welfare payments intended to cover life's essentials. It described ACBF's practice of signing up babies for funeral insurance as "perverse". The ABC was alerted to this practice by ICAN. Aaron told the ABC that he had been handling complaints about funeral insurance and the ACBF for at least a decade. "A lot of the people they're targeting are on social security incomes. They're already living on the poverty line," he said.

The ICAN-driven media focus on ACBF, and its unethical practices resulted in the Banking Royal Commission investigating the funeral insurance industry and in particular the ACBF's use of predatory selling techniques. In September 2018 Commissioner Hayne's interim report found that the evidence pointed to "predatory" behaviour and questioned whether sales of funeral policies to minors should be outlawed.

Mirroring ICAN's position the interim report also asked whether Centrelink recipients should have more of a say on how much of their fortnightly payments go towards repaying an overdraft, instead of the standard practice of deducting ten per cent of Centrelink payments to repay debts.



## ICAN on the international stage

In October 2016 ICAN made its first appearance at an international conference with Eddie Buli, Carmen Daniels and Jon O'Mally presenting the Yarnin' Money program at the "Exploring cultural perceptions of money and wealth" conference hosted by the Financial Education Centre at Massey University, Aotearoa, (New Zealand). (images <https://ican.org.au/yarnin-money-heads-to-new-zealand/>)

Eddie Buli said he felt privileged to present in front of Maori in New Zealand. "An old fella came up and did the respectful hongi to me, and the participants were coming up saying 'we like what you did; we wanna put our own language on it, and do it our way'. I said 'that's what it's for, It's a prototype of something that any mob can take and modify.'"

In May 2018 Eddie and Carmen were invited as International guest presenters to the ABLE Financial Empowerment Conference in Vancouver, Canada. Eddie presented on the Yarnin' Money Program, and Carmen presented on innovative financial capability initiatives in Australia. (images <https://ican.org.au/able-financial-empowerment-conference/>)

"For me talking about Yarnin' Money is to say to another mob 'look, there's another way we can do this'. In Canada, they got it right away, and I was just so proud that if other Indigenous people see it can work, then it must work," said Eddie.

## Ten years of non-stop ICAN e-news

How many organisations can say that they have never missed a newsletter issue since their beginnings? Well ICAN can!

From its first issue in 2005 ICAN CEO Aaron Davis has made it a priority to send out a newsletter to subscribers and interested parties every month. That means, 160 e-news editions so far featuring all the



victories and small steps ICAN and its partners have taken to improving money business for Aboriginal and Torres Strait Islander people. Aaron believes that the newsletter still has a vital role despite all the ways of people accessing ICAN's news through different social media. "It's a one-stop summary of all the things people need to know, it's got good photos, and it acts as a reminder of what we are achieving month by month and what our clients need to be aware of," says Aaron. A large proportion of ICAN News readers receive their copy from other subscribers, so a final audit of readers is tough; we know 446 people subscribe from the communities we serve, community service providers, stakeholders and media outlets.

## If I could say one thing...



In 2016, Eddie Buli appeared on the ABC's consumer affairs TV series, *The Checkout*, for the segment titled "If I could say one thing". Eddie's one thing was: don't buy from door-to-door sellers and telemarketers. He spoke about ICAN's financial counsellors hearing of all kinds of schemes and scams that target Indigenous communities around Australia, including a water cooler that was marketed at only \$35 a fortnight but ended up with a total price of \$2000! Eddie's advice? "Practice slamming that front door and pressing that red button now!"

## Collage of ICAN's key media interventions





# FINANCE & ADMINISTRATION

## ICAN HQ - securing our future with a social impact investment

One of the challenges for a small community-based organisation is ensuring financial security.

In late 2012, ICAN took a significant step in this direction with the purchase of its office building at 209 Buchan Street, Cairns. The purchase was made possible following the procurement of social finance from Foresters Community Finance (a community finance development institution).

Social impact investment seeks to generate social impact alongside financial return, bringing together capital with

expertise from the public, private and not-for-profit sectors to achieve a social objective.

Our source of funding, Christian Super, is a superannuation company which invests in schemes with a social impact; "sending students to the university, investing in hospitals, producing clean water, creating affordable housing, developing green energy, while avoiding things that harm people and our planet." Ashurst Lawyers provided Pro bono legal advice for the purchase.

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*Aaron Davis, ICAN CEO, thanked all those who assisted in making the purchase possible. "The property is a major investment into our organisation's long-term sustainability," he said.*







ICAN is one of Gilbert + Tobin's most valued pro bono clients. It is an honour to support their work. Having worked with ICAN since its inception, it has been inspiring watching the organisation grow and adapt to address the issues its clients face. ICAN has great expertise and insight into consumer law as it affects Aboriginal and Torres Strait Islander people and is both creative and practical in the way it assists and advocates for people individually and to improve law and practice for consumers generally. It is such an effective organisation and serves its clients so well.

**Anne Cregan - Gilbert and Tobin**

## Selayka Solomon has been working as the receptionist at ICAN's Cairns' office since 2015.

"I was over the moon; I was so happy, when I got this job!", she said. "I knew virtually nothing about consumer affairs or financial counselling before I started here. But since starting I've learned a lot; it's given me a bigger perspective on everything including understanding my finances."

Born and bred in Cairns, Selayka's heritage is Malanbarra Yindinji on her mother's side, from the Goldsborough Valley/ Gordonvale area. She graduated from Gordonvale High School in 2004, which was a record year for the number of Indigenous students graduating Year 12.

"I had a career in retail but had always dreamed of working in an office since leaving school, so my dream came true when I was offered the role of receptionist and the chance to complete Certificate 3 in Administration". Selayka completed her studies in 3 months - 9 months ahead of schedule. "My family were all very proud and happy that I got this job. My studies have given me confidence and I have learnt more at this job than any other job I've been in".

Selayka loves her job and says part of her role as receptionist is making walk-in clients feel welcome and respected. "It makes a big difference when they see me, an Indigenous woman, at reception and they feel comfortable talking to me; they feel less ashamed".

"We get a lot of clients just dropping in to seek assistance, and our counsellors are good; they get things done."

"ICAN is a great organisation for Aboriginal and Torres Strait Islander people. We have a lot of shame in the community about financial matters, but ICAN gives our people the skills and confidence to better manage our finances and get relief from financial stress."

"We often get ripped off when we buy cars or other things, and ICAN has made a big difference like the Do-Not-Knock campaign; that's a big thing, everybody goes through hard times, and ICAN can help in those times. We visit communities regularly; we treat our mob with respect. Face-to-face yarns work much better."

ICAN's extended family grew in July 2018 when Selayka had her first baby, a daughter Siearn. "This new chapter in my life gives me the confidence and knowledge to be financially independent and to not only support my own child, but to be able to pass on the financial knowledge I've gained to the next generation. She definitely is an ICAN baby, we're all like family."

## Improving financial and administrative systems to enhance our services

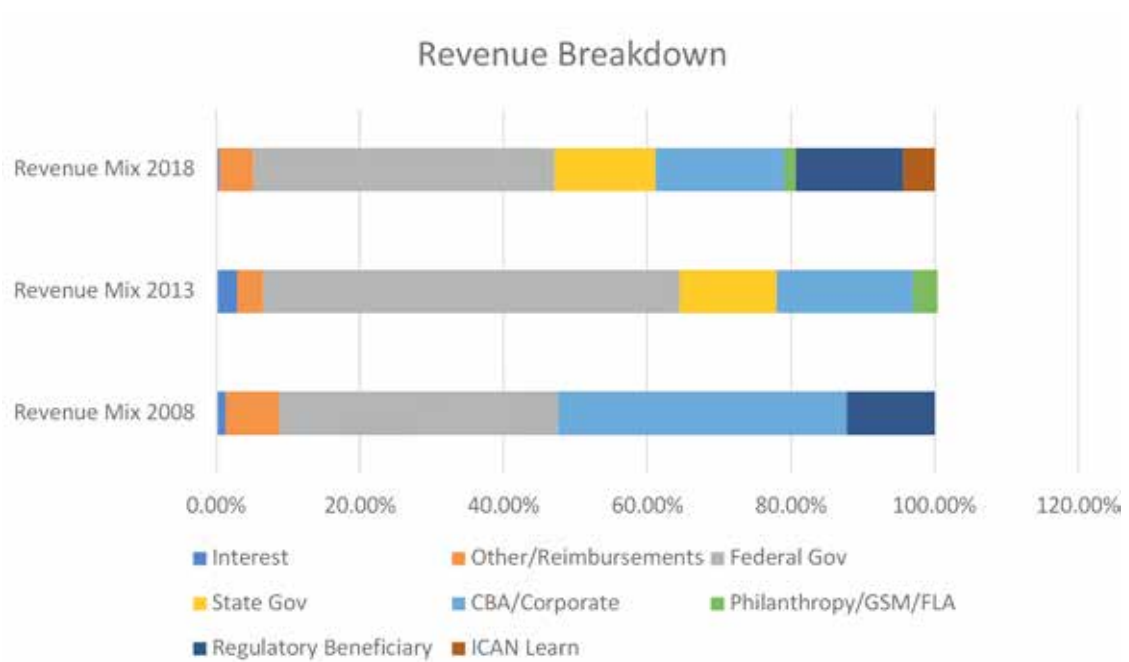
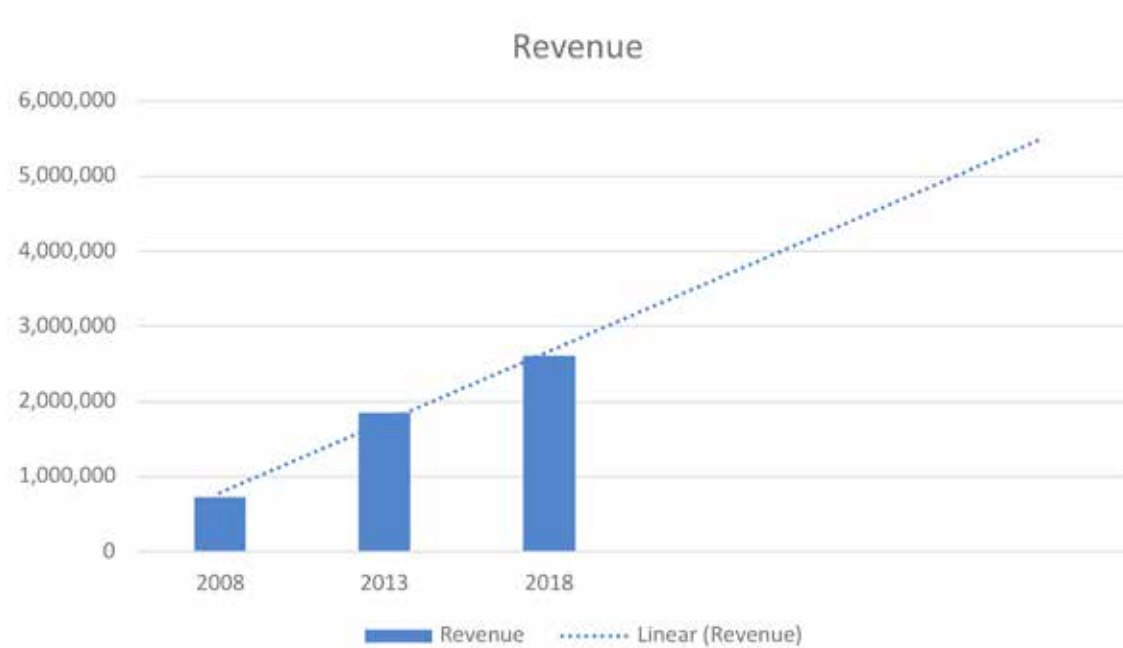
Four years ago, Tei Matangi walked into ICAN as a temp and never left. She quickly took on the position of Administration and Finance Manager because in her words "there was something about ICAN that I loved. It was small, and I just felt at home, it was like a family business."

Tei also saw a challenge before her, in updating ICAN's systems which had not caught up with technology and the latest practices. There was only one administrative worker who was doing everything manually, shuffling paper and storing records in manila folders. Tei saw the risk in burdening a single staff member with the responsibility of all admin and financial tasks, plus the operational gaps such as the lack of a defined HR role for any one person. Her first job was to bring in more hands to ease the load and to meet the needs of an expanding organisation. Today, the team has grown to five staff members, a receptionist for each of the Cairns and Townsville offices, an accounts clerk, a personal assistant to the CEO, and Tei, the manager.

Drawing on her vast cross-sector experience and after much research and budget planning, Tei has been able to bring greater efficiency and automation into finance and admin processes. She upgraded the accounting system to MYOB, introduced net banking, and then ensured that these two systems became integrated to maintain a transparent and efficient process for accounts receivable and payable. This has also meant ease of reporting to funders and stakeholders because grant management accounts can be generated at the press of the button, provided the system is set up and used in the right way. This is where Tei has played a role in ensuring her team get the right training on the job when they start.

She introduced Sharepoint as a digital record management system so now "we can find where reports are!" she giggles. To address the gaps in HR, Tei has managed ICAN through a Human Services Quality Framework process, meeting quality assurance standards. ICAN's efficient daily finance operations are managed through the introduction of a new integrated cloud-based Human Resources and payroll/net banking processing system.

Tei's enthusiasm for improving ICAN's administration is obvious; "I love doing community work, and that's the thing that attracted me to ICAN. Reading about the cases, they managed kind of blew me away really... knowing there was an organisation going into the community to help with consumer affairs was a true relief". Her motivation to improve admin processes is clear; healthier systems help staff provide such integral services to those who need it.



## ay system fails to help battlers

ICAN chief executive Aaron Davis said that, over the past five years, the network had witnessed the benefit fund systematically target "Australia's most vulnerable consumers".

weighing  
the cost  
of dying

## New partnership a win for region

"A combination of low literacy levels, lack of services and an uncompetitive marketplace leave the population open to financial exploitation."

reading and abetting these people." Western Australia's consumer protection minister, Sheila McHale, said a Queensland-based company had been selling high-risk funeral funds door-to-door in Esperance and she had written to the federal Indigenous Affairs Minister, Mal Brough, saying Centrelink's involvement with schemes

...people, with a net income under \$400 a fortnight, had wound up bills of \$1000s of dollars. And people had been harassed to give the phone numbers of friends

financial counselling ship program model. This program combined diploma level education with professional counselling supervision. "I look forward to coming my Diploma of Financial Counselling with ICAN

## Be in the know about payday lenders



## LOAN RIP-OFF

## Wujal Wujal warns traders

ICAN chief executive Aaron Davis reinforced the importance of targeted consumer protection initiatives in at-risk indigenous communities. "Being on the front line and seeing the damage shonky door-to-door traders can do - it's really important that consumers are aware of their rights and are confident help is available when needed," he said.



Wujal Wujal Aboriginal Shire Council mayor Desmond Taylor welcomed the initiative, saying it was expected to provide a powerful reminder to door-to-door traders, who might seek to target the community, of their legal obligations. "Community members have experienced the worst of this kind of trade in the past and the strong message from the community is that it won't be tolerated," he said.

A GROUP of indigenous finance experts has been drafted into the fight against shonky door-to-door traders in regional Aboriginal and Torres Strait Island communities. The nine men and women graduated as fully qualified counsellors in Cairns yesterday, having done an 18-month course through

## Group to help beat s

An Indigenous Consumer Assistance Network (ICAN) investigation found 400 borrowers who couldn't meet repayments. The investigation found flaws in eligibility criteria used to assess loans and discrepancies in some loan applications submitted by the borrowers.

"ICAN has an essential link between the indigenous community and the mainstream financial system, culminating in a joint investigation welcomes ASIC's involvement of this thorough financial services process," he said.

## Bank in check over town's 4WD