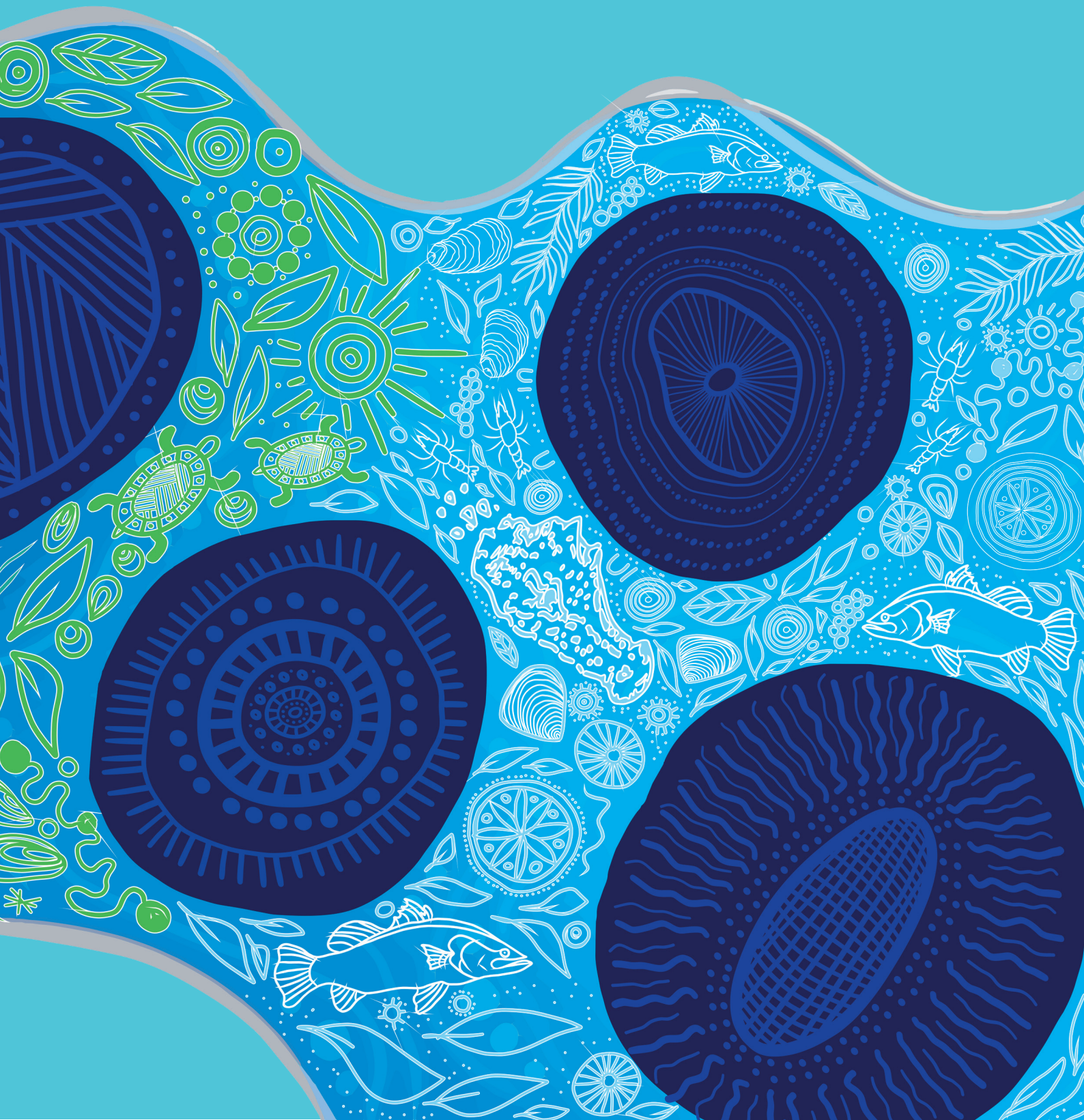




Strategic Plan 2023-28





## Executive Summary

The Indigenous Consumer Assistance Network Ltd (ICAN) was born out of a need to address the rampant consumer exploitation occurring in Queensland's Aboriginal and Torres Strait Islander communities. While we have partly succeeded in reducing the financial harm caused by some industries, economic disadvantage prevails. The barriers to economic development remain, including historical, geographical, and structural factors like the high cost or access to goods and services.

Over our fifteen years of incorporation, we have strived to Empower Indigenous Consumers by providing:

- Financial counselling to relieve poverty and alleviate consumer detriment.
- Education to promote financial wellbeing and inform consumer choice.
- Advocacy to highlight systemic consumer disadvantage.

ICAN created an operational framework of three interdependent operational business units, ICAN Learn, ICAN Thrive and ICAN Connect, in tribute to this enduring mission.

ICAN Connect provides financial counselling and consumer advocacy services from Townsville to the Torres Strait Islands. The Connect Team co-develops and implements Indigenous consumer education, advocacy, and enforcement strategies annually that enhance its financial counselling service. ICAN Connect works with industry, government, and community agencies to develop innovative long-term solutions to the

needs of the communities we serve.

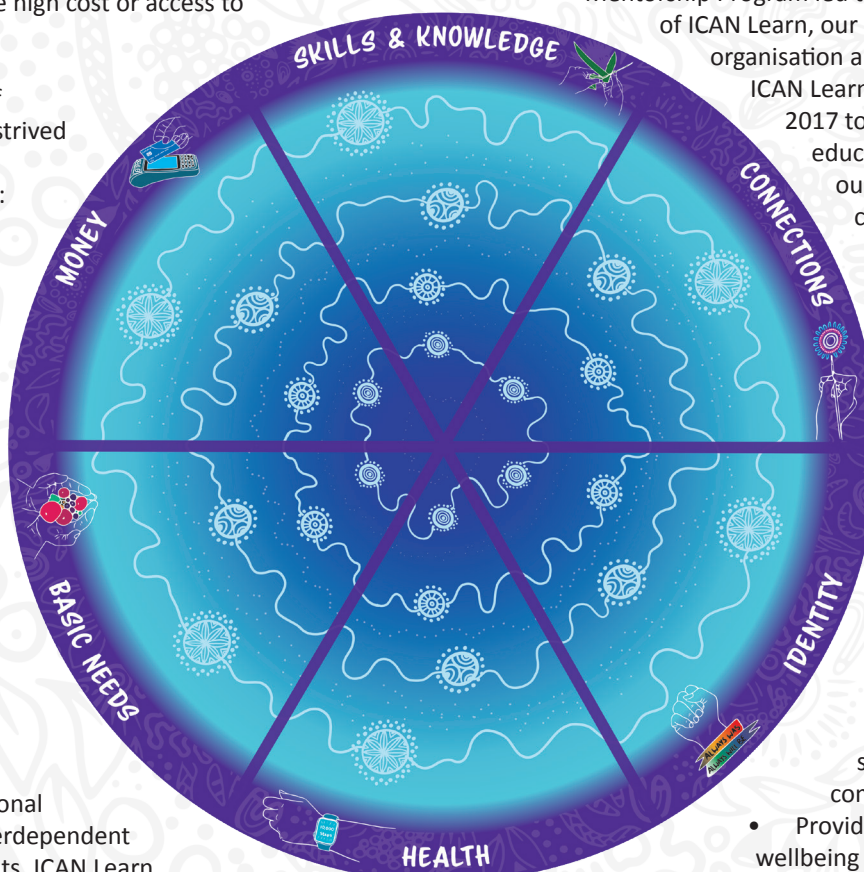
Founded upon community development principles, ICAN has focused on building a workforce that reflects our communities by creating the Indigenous Financial Counselling Mentorship Program for First Nations peoples to become accredited financial counsellors across Australia.

The success of the Indigenous Financial Counselling Mentorship Program led to the development of ICAN Learn, our registered training organisation and social enterprise.

ICAN Learn was registered in 2017 to build vocational education pathways for our staff ("Team"), the communities we serve ("Community") and the national financial wellbeing sector ("Sector") more broadly. Building the capacity of these three distinct groups is a crucial step for ICAN to:

- Develop career pathways within our organisation for First Nations peoples and financial counsellors servicing First Nations communities.
- Provide quality financial wellbeing services to First Nations communities and employment/economic development programs.
- Develop career pathways throughout the financial wellbeing sector, prioritising the professionalisation of the national financial capability workforce.

We established ICAN Thrive in 2022 as a dedicated financial wellbeing business unit that complements our financial counselling and registered training organisation services.





The Thrive team have leveraged the success of our Yarnin' Money (financial capability program) and developed a holistic financial wellbeing program, 'Yarnin' Money 2.0'.

The Thrive team achieves this by encouraging self-reflection across six domains of a client's wellbeing, and overlaying a financial and cultural lens. The interconnection of the six domains being: health, basic needs, connections, skills and knowledge, identity, and money, become apparent to the service user in the process. The ICAN Thrive, financial wellbeing framework, will eventually be scaled nationally through our registered training organisation, ICAN Learn.

The joint mission of the new ICAN Thrive and ICAN Connect business units is to support service users in moving forward through a continuum from surviving to stabilising, then building, and eventually thriving, with each state having internally developed indicators to measure impact.

ICAN Thrive seeks to support Indigenous economic development activities and has trialled 'Yarnin' Money 2.0' with state and federal government department Indigenous employment programs. In building the Thrive business unit, ICAN has recruited Indigenous financial capability trainees that undertake the Certificate IV in Community Services (Financial Capability) and receive on-the-job training.

ICAN has embarked on a journey of organisational change. We redesigned our organisational structure as an organic living system that mimics the ecological design principles of trees. We did this to promote employee and client wellbeing.

The organisation knows that the empowerment and wellbeing of people occurs when they have the right tools and support to pursue their dreams. We want to see our Team, Community, and Sector thrive.

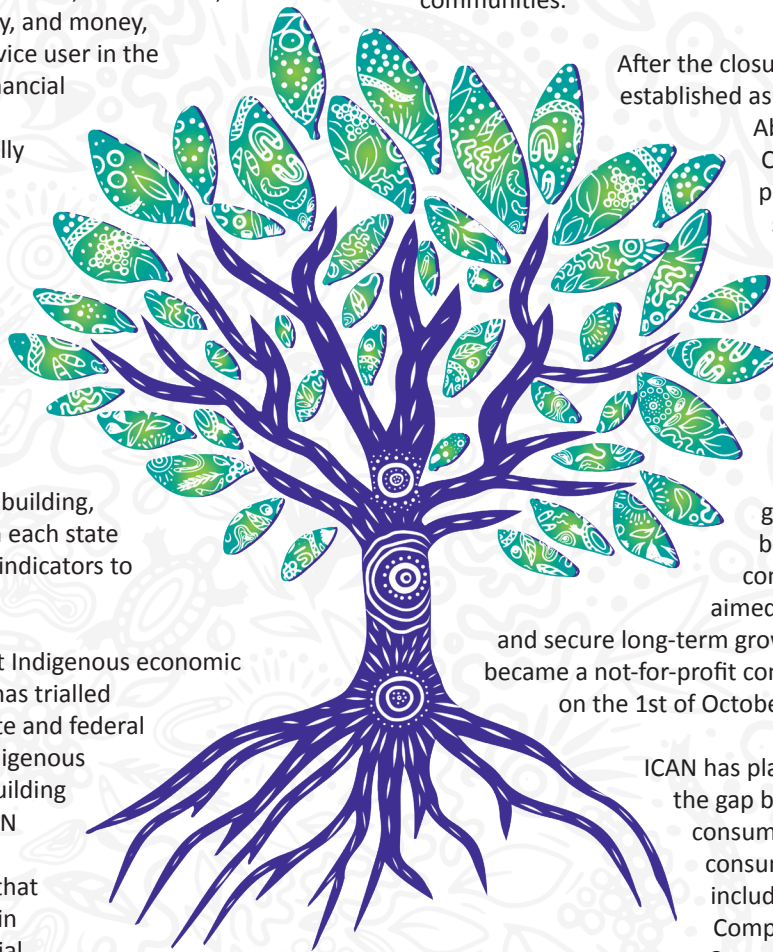
## Background

ICAN began as an Indigenous consumer advocacy, assistance, and education program. ICAN was initially 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 (DOGIT) 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 moving away from the local government umbrella to become a not-for-profit company. The move primarily aimed to create its own identity and secure long-term growth and sustainability. ICAN became a not-for-profit company limited by guarantee on the 1st of October 2007.

ICAN has played a vital 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 schemes. Numerous consumer investigations, awards, and government/industry advisory roles back ICAN's reputation as a leader in Indigenous consumer affairs.



## Artwork

In 2022, ICAN commissioned First Nations artist Ayesha Woibo to redesign key components of our financial wellbeing practice framework. We commissioned new designs that conceptualised the First Nations financial wellbeing journey of our Yarnin' Money program.

**Cover:** The Yarnin' Money 'Stepping Stones' represents the First Nations journey to financial wellbeing.

**Left:** ICAN 'Financial Wellbeing Asset Map' is based on components of the Sustainable Livelihoods framework that takes

a holistic view of a person's financial wellbeing and seeks to move people through a continuum from surviving, to stabilising, then building and ultimately thriving across six domains of a person's life.

**Above:** Yarnin' Money Tree - The Yarnin' Money Tree is used as a visual metaphor and exercise within the program.

Ayesha Woibo is a Binhdhi Warra woman and a descendant of the Dhuubi Warra, Dharrba Warra & Guugu Buyun clans of Guugu Yimidhirr people, with connections to Hope Vale & the surrounding area. Ayesha's artwork can be found at <https://www.gurrngulart.com>.

## Culture

### Vision

Empowering Indigenous Consumers

### Mission

Over our fifteen years of incorporation, ICAN has strived to Empower Indigenous Consumers by providing:

- Financial counselling to relieve poverty and alleviate consumer detriment.
- Education to promote financial wellbeing and inform consumer choice.
- Advocacy to highlight systemic consumer disadvantage.

Founded upon community development principles, ICAN achieves its mission by building a workforce that reflects the communities it serves from Townsville to the Torres Strait Islands.

This approach led to the creation of ICAN Learn, our registered training organisation, social enterprise. ICAN Learn has established vocational education pathways for our staff ("Team"), the communities we serve ("Community") and the national financial wellbeing sector ("Sector") more broadly. Building the capacity of these three distinct groups is a crucial step for ICAN to achieve our vision by:

- Developing career pathways through education within our organisation, for First Nations peoples and financial counsellors servicing First Nations communities.
- Providing quality financial wellbeing services to First Nations communities and employment/economic development programs.
- Developing career pathways throughout the financial wellbeing sector, specifically through the First Nations Teaching Program and professionalising the financial capability workforce within the financial wellbeing sector.

## Values

**Empowerment** – Supporting people to take control of their life, financial wellbeing and exercise their consumer rights.

**Connection** – Creating real change by engaging with community, government and industries that complement our organisational purpose and share our values.

**Integrity** – Building trust through honest relationships and being accountable for our words and actions.

**Innovation** – Striving to develop long term solutions that are creative and challenge the old ways of thinking and doing.

**Learning** – Providing opportunities for two-way knowledge sharing and increasing the potential for self-actualisation.

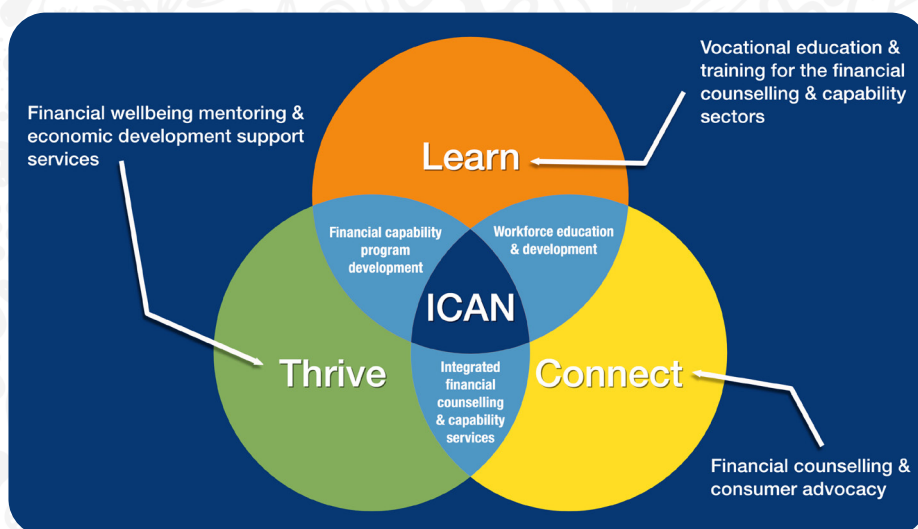
## Mobilising Culture

Respecting organisational core values, ICAN will continue to develop innovative and sustainable consumer and financial solutions that address the needs of the communities we serve 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 fifteen years of incorporation. ICAN will ensure sustainability through its data capture, measurement, evaluation processes and advocacy.



## Strategic Priorities

ICAN's strategic priorities lie at the intersections of ICAN's operational/ service business units, ICAN Learn, Connect and Thrive, and the foundational business units that support them, ICAN Support and Grow. Please view the graphic below.



ICAN will leverage its strengths to actualise its strategic priorities, which include:

- Operational business units are backed by a solid 'Support' business unit foundation, providing exceptional finance, administration, governance, and human resource management.
- ICAN's research, communications, and business development, 'Grow', expertise adds value to ICAN's operational business units.
- Solid working relationships and established networks maintained with consumer regulatory bodies, External Dispute Resolution (EDR) Schemes, Industry, Government, and Community Organisations over our 15+ years of incorporation.
- ICAN is a lead advisor on Indigenous consumer and financial issues.
- Qualified, experienced, and skilled staff in financial counselling, financial wellbeing, vocational education, research, and multimedia resource production.
- A structured 'GROW' wellbeing program, that encompasses an ecological human resource framework and planning, implementation, and review cycles.
- The success of the Indigenous Financial Counselling Mentorship Program and the creation of ICAN
- Learn has proven that ICAN can replicate locally designed programs nationally.
- ICAN programs and services are conceptualised and developed with a focus on building financial wellbeing / consumer capability through experiential and narrative learning techniques.
- The organisation's client successes have made ICAN a trusted brand within the communities we serve.
- ICAN Learn is growing its brand reputation through the high-quality graduate/employees that it produces.
- The continued development of Indigenous financial counsellors and capability workers continue to increase the organisation's cultural competence.
- ICAN has created a body of research on Indigenous consumer affairs and financial capability that is being built upon through our data capture and internal research development.





**Pictured right:** ICAN Yarnin' Money Mentor, Aimee Williams, graduates ICAN Learn's Certificate 4 in Community Services (Financial Capability) program.

**Pictured above:** ICAN Financial Counsellor Martina Kingi mentors Financial Counselling Support Officer Shay-Anne Ross through her journey to become a qualified and accredited financial counsellor.

- Support the scaling and reach of ICAN Thrive financial wellbeing programs with ICAN Learn.
- Build effective partnerships with Indigenous employment and small business development programs.
- Expand and maintain the scope of ICAN's financial capability programs, including access to banking and financial services through partnering with the government, banking, and financial institutions.
- Build community partnerships through service provider-specific program delivery within regional and remote Aboriginal and Torres Strait Islander communities.
- Provide educational and career development opportunities for ICAN's financial capability Team.

#### **ICAN Connect (Financial Counselling and Consumer Advocacy)**

- Integrate ICAN's financial counselling and capability 'Thrive' services to move service users through a financial wellbeing continuum from Surviving to Thriving.
- Provide educational and career development opportunities for ICAN's financial counselling team.
- Co-develop and implement an Indigenous consumer education, advocacy, and enforcement strategy to enhance ICAN's financial counselling services.
- Expand funded outreach services to communities throughout Queensland.

#### **ICAN Support (Financial Management, Human Resource Management, General Administration, and Information Technology)**

- Ensure financial management and quality assurance through the implementation of continuous workplace improvement processes.
- Ensure human resource and administrative quality assurance by implementing continuous workplace improvement processes.
- Implement ICAN's employee wellbeing program.
- Maintain ICAN's Information Technology infrastructure and functions, with a strategic emphasis on data security.

#### **ICAN Grow (Research, Communications, Governance, and Business Development)**

- Provide an evidence base for the sustainability of ICAN programs.
- Integrate multimedia production to enhance ICAN programs and services.
- Seek new partnership opportunities that support ICAN's strategic vision.
- ICAN will develop and strengthen governance practices by:
  1. Reviewing the organisation's constitution, governance/risk management operational plans, board policy and procedures and board succession planning annually.
  2. Presenting an Annual Report video each year to accompany the annual ACNC statement.
  3. Increasing ICAN and ICAN Learn's social media reach on key platforms.
  4. Implementing annual strategic planning and budget review process.

## **Strategic Priorities continued...**

**ICAN's strategic priorities will advance our vision of Empowering Indigenous Consumers through building the financial wellbeing of the communities we serve, our Team and our Sector in the following service delivery areas:**

#### **ICAN Learn (Registered training organisation, social enterprise)**

- Increase income diversification through community, corporate and government partnerships, fee for service student enrolments, and philanthropic projects.
- Develop financial wellbeing, community service, and related industry workforces nationally through accredited and non-accredited training.
- Provide educational professional development opportunities for all ICAN/ICAN Learn employees.
- Scale ICAN Thrive financial wellbeing program/s nationally.
- Through continuous improvement processes, provide a high-quality learning experience for students and ensure compliance with the Australian Skills Quality Authority (ASQA).

#### **ICAN Thrive (Financial Wellbeing/Capability that supports Indigenous Economic Development)**

- Integrate service delivery with ICAN Connect to move people through a financial wellbeing continuum of surviving to thriving.







