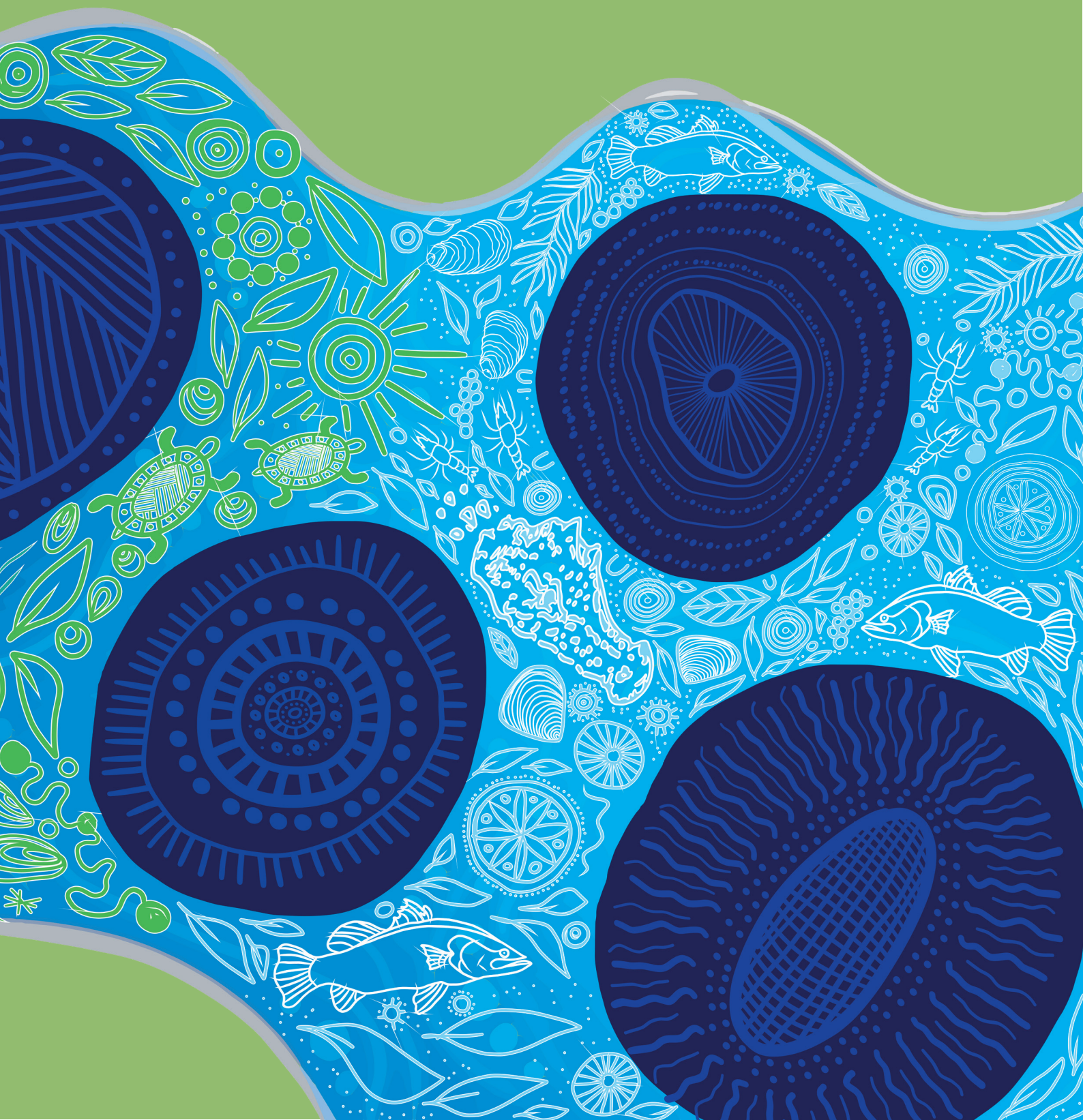




Thrive Report 2023



# Executive Summary

In 2019, the Ian Potter Foundation provided the Indigenous Consumer Assistance Network's (ICAN) leadership the opportunity to travel to Canada and meet with community organisations that used the Sustainable Livelihoods Framework (SLA) to combine financial capability with community economic development initiatives. The learnings from the study tour led to our organisation creating new ways of measuring the impact of our services, supporting Indigenous employment initiatives, and establishing wholistic service delivery approaches.

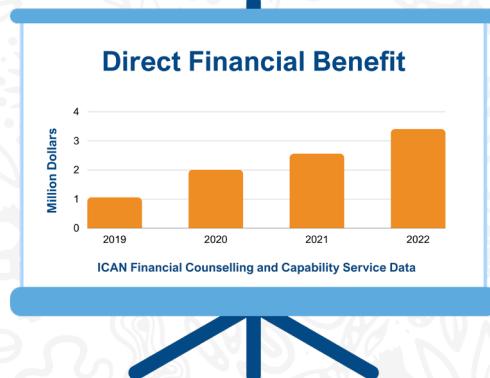
The funded Thrive program gave ICAN an opportunity to learn, innovate, and build capacity, resulting in the transformational growth of our organisation. During the COVID period, the Foundation supported ICAN in pivoting the Thrive program objectives to build greater capacity and extend program development, while retaining our original longer-term vision.

Holding the client journey at the centre of our innovation, ICAN explored the integration of our financial counselling and capability services and moving people through a financial wellbeing continuum from surviving to thriving. The key learning from embedding the financial wellbeing framework into our financial counselling service is that we excel at stabilising a client but were not structured to move people into a building and ultimately thriving state.

To build on this, we established ICAN Thrive, a dedicated financial wellbeing service unit that complements our financial counselling services and supports external Indigenous employment, business, and empowerment programs. ICAN Thrive has developed a wholistic financial wellbeing program and the first national Indigenous Financial Capability Scholarship Program, combining accredited certification with practical work experience.

The human and financial support provided by the Ian Potter Foundation was the catalyst for ICAN's strategic direction, and increased revenue and service impact growth.

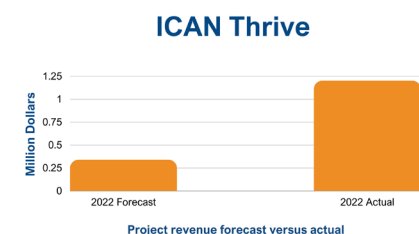
**ICAN attributes a portion of the ongoing increase of direct financial benefit\* for our service users to the wholistic approach taken in our Thrive Financial Wellbeing program.**



**\*Direct financial benefit to our clients comes from increase in income, no interest loans (asset building), debt reductions, refunds/waivers, and savings.**



Over the life of the Ian Potter funded Thrive program, ICAN was able to grow its revenue by 42%. This growth can be attributed to the ongoing development of the program's strategic direction, that attracted a further \$1.7M three-year philanthropic investment and a \$900K corporate donation.



The forecasted annual revenue beyond the Ian Potter funded Thrive program was \$338K that relied on existing government funded services. ICAN's actual Thrive income for the period was \$1.2M, which excluded the use of existing government funded services. The program revenue increase resulted in the creation of the ICAN Thrive business unit.



# Building Organisational Capacity



Sponsorship from the Ian Potter Foundation provided ICAN's program development team the opportunity to learn about the incorporation of Community Economic Development principles with financial capability programs from Canada's premiere financial empowerment organisations. ICAN has taken these learnings and adapted them to an Australian context and are now providing targeted financial wellbeing services to government and corporate Indigenous employment programs.

ICAN designed and implemented a staff wellbeing program that incorporated SLA asset mapping and goal setting. The wellbeing program provided an opportunity to introduce new SLA service delivery concepts, aid the change management process and most importantly enhance our organisational culture of care. Using human centred design principles, ICAN service providers were involved in the program design.



## Design Solution

### 1. Professional/personal skills development,

Highlighted through the design thinking process as best practice in approaching sensitive issues, as training could be framed from either the client or individual perspective overcoming the obstacle of individuals not wanting to share personal information in a group environment.



### 2. Human resource 'well-being' process enhancements,

Highlighted through the design thinking process, as users had commented that there were existing management and human resource practices that already promoted well-being. The recent employment of a Human Resource Manager provides the necessary resources to lead this initiative.



### 3. 'Well-being' communications strategy,

Highlighted in the ideation stage of design thinking process, as a technology pivot was required to overcome obstacles in the professional/personal skills development initiatives.



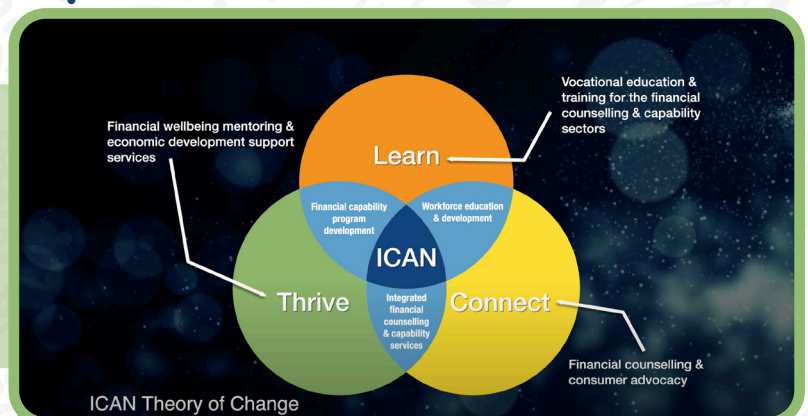
### 4. Cultural celebration and social events strategy,

Highlighted in the ideation stage of the design thinking process, it became evident that food, social gathering and the celebration of culture were of great importance to the team.



ICAN designed and implemented a new Action Step database for our financial wellbeing services. Measures related to the 'Thrive' program include: participant movement along the SLA continuum, disposable income = increased freedom, choice & control over own life, ASSET-BUILDING – increase in personal assets using SLA framework and outcomes from implementing ICAN's financial counselling and financial capability support services.

ICAN Thrive was established in late 2022 as one of three interdependent operational business units, Learn, Thrive and Connect. The dedicated financial well-being business unit (Thrive) complements our financial counselling (Connect) and registered training organisation (Learn) services through the ongoing development of financial capability training and 1:1 service delivery that focuses on moving people beyond a stabilised state, to a thriving state.



# Embedding the Sustainable Livelihoods Approach

**01.**  
Janet Murry of Sustainable Livelihoods Canada presents the Sustainable Livelihoods Approach (SLA) at the Financial Counselling Association of Queensland conference. (March 2020)

2020



**02.**  
ICAN holds workshop to introduce the SLA to the organisation. (October 2020)

2020



**03.**  
Development of immersing SLA into Financial Counselling practise through weekly community of practise meetings. (Nov 2020)

2020



**04.**  
Design and implementation of well-being program that incorporates SLA framework, science of well-being and ecological design principles. (March 2020 - May 2021)

2021



**05.**  
Follow-up workshops held across all office locations throughout North Queensland. (August, October & November 2021)

2021



**06.**  
Weekly financial counselling team meeting discussions and examples of the financial wellbeing wheel being used in practice. (February 2021 - Ongoing)

2021



**07.**  
Commenced implementation into ICAN's Financial Capability programs resulting in the creation of the ICAN Thrive business unit.

2022



Introducing a new way of thinking and working in an organisation requires a change management process. Key learnings from implementing the ICAN Thrive program are that organisational change takes significant effort, time, and resources.

Embedding the Sustainable Livelihoods model into our financial counselling & capability services had early challenges where the Australian context of such services are founded upon responding to crisis. We saw the tensions between a crisis-response model (the Australian context) and the community economic development approach we studied in Canada, and made the decision to divide our service into two: crisis-response and empowerment & capability building, in order to wholly meet the needs of our service users.

## Where are we now?

Through this program, ICAN has successfully created a culture of outcomes measurement across the organisation, where:

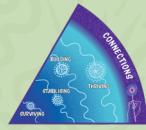
- ICAN financial counsellors use the SLA framework to deliver wholistic financial counselling. Research is being conducted to capture and evidence this new method of financial counselling practice.
- ICAN Thrive, our new financial capability program has been established, and we are currently training four new First Nations Financial Capability Workers to deliver services.
- Partnerships with public & private sector employment programs have been negotiated for ICAN Thrive financial capability training delivery.
- ICAN's wellbeing framework has been incorporated into the organisation's human resource practises.
- ICAN & ICAN Learn have commenced development of the ICAN Thrive material for an accredited "First Nations Financial Capability Skill Set" for industry and sector development.



# Financial Counselling Outcomes

## Building a culture of outcomes in our financial counselling practice

WELLBEING WHEEL  
USED IN FC WORK



+

WHOLISTIC OUTCOME  
GOALS IDENTIFIED



+

CASE PLANNING  
FOR OUTCOMES



+

PRE- & POST MEASURES  
RECORDED



## A Snapshot March 2021 - March 2023

**\$6,323,148**

FINANCIAL SAVINGS /  
BENEFIT TO CLIENTS



**1,866**

NUMBER OF CLIENTS



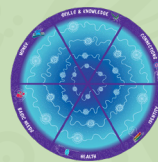
**13,285**

NUMBER OF CLIENT  
SESSIONS



**175**

FINANCIAL  
WELLBEING CLIENTS



## Financial Counselling delivered to inmates at Lotus Glen Correctional Centre

**\$542,289**

FINANCIAL BENEFIT TO  
PRISONERS



**135**

# OF CLIENTS

- IN PRISON
- TRANSITIONING  
OUT



**TOP 2 ISSUES:**

**BANKING**

**GOVERNMENT FINES (SPER)**



*"The results of the work together has meant I am in a better financial and mental position than I was prior to the assistance."*

*"ICAN helped me realise that I do have a financial future. That my previous mistakes do not mean that I cannot have a future."*

### Our service:

Assisting men to manage their financial lives on the inside & create pathways to financial security upon release.

### Financial Clarity

Accessing key information to clarify an inmate's financial position and identifying pathways forward for inclusion.

### Financial inclusion

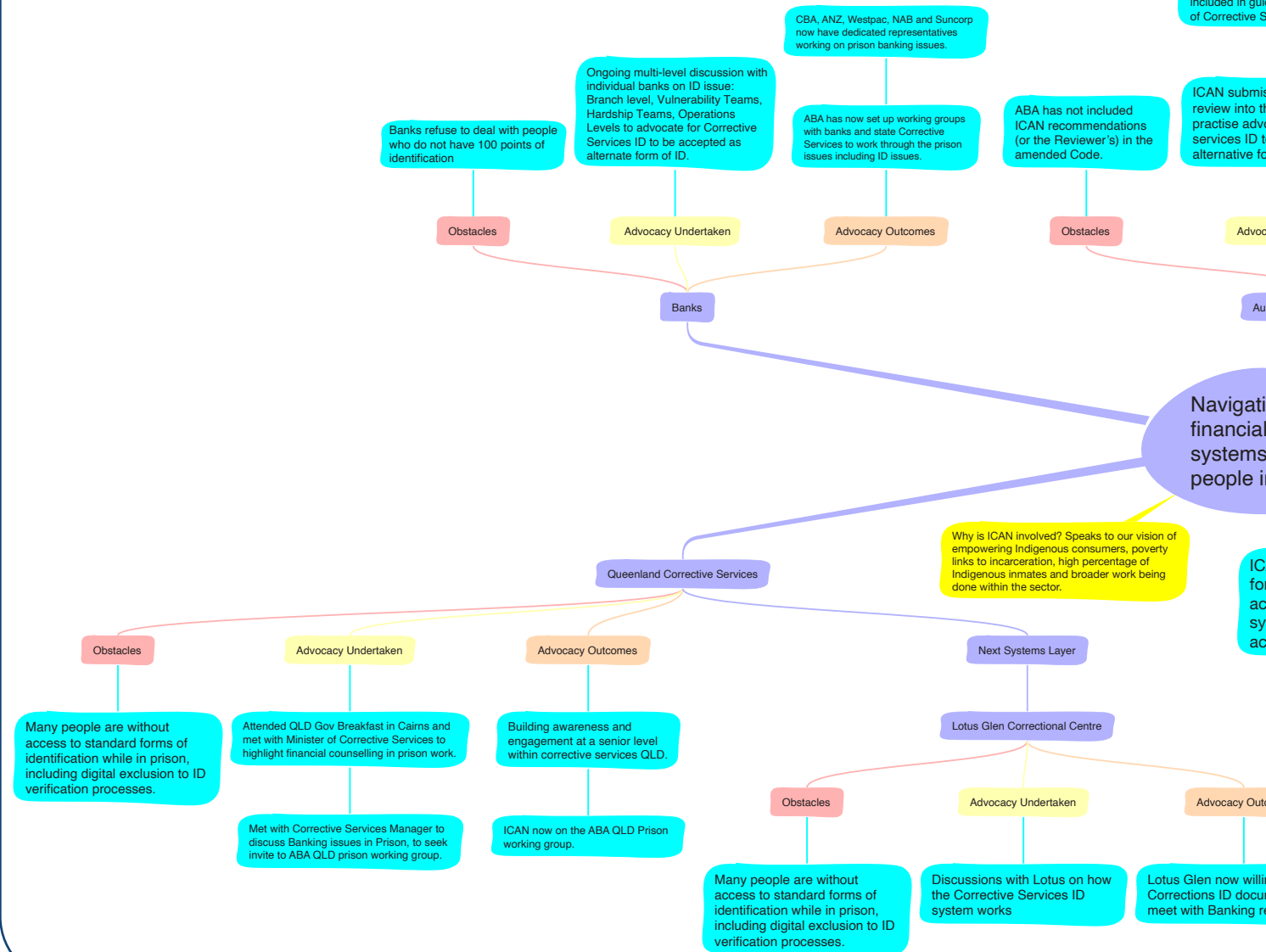
- Maintaining and accessing a bank account.
- Enabling direct and facilitated pathways of communication to financial institutions.
- Connecting to resources to support reintegration.

### Reducing barriers and enabling participation

In partnership with State Penalties Enforcement Registry (SPER), offenders who have a SPER debt can work that debt down through engagement with our service both pre and post release. In doing so, enforcement activity is lifted, including suspension of driver's licenses arising from non-payment.

This means that upon release they are able to apply for a driver's licence. A licence increases opportunities for employment, staying connected with family and supports reintegration.

# Prison Advocacy Mind Map



*Our original intention for this project was to support individual people in prison to manage their financial lives on the inside. However, the financial services system illustrated above places requirements on financial services and their customers that people in prison simply cannot meet.*

*This means the most basic requests for help required that we not only understand and navigate this system on behalf of the prisoner but that we seek to change the system and reduce the barriers within it. Indeed it isn't possible to engage in individual advocacy without engaging in systemic advocacy because we cannot achieve our client's goals without tackling the system that prevents them from achieving those goals. We have undertaken significant advocacy across all aspects of the system described above. We have made significant inroads yet have more work to do.*



**Jillian Williams - ICAN Operations Manager, Consumer Lawyer**





