

AFCCRA STRATEGIC PLAN 2010 – 2013

afccra

Australian Financial
Counselling & Credit
Reform Association

Helping Australians in Financial Difficulty

ABOUT AFCCRA

The Australian Financial Counselling and Credit Reform Association (AFCCRA) is the peak body for financial counsellors in Australia. Our role is to coordinate the sector on issues of national importance and work to raise professional standards and our profile.

ABOUT FINANCIAL COUNSELLORS

Financial counsellors assist people in financial difficulty by providing information, support and advocacy. The aim is to help people regain control of their financial situation. Their services are free, confidential and impartial.

Financial counsellors work in community organisations, community legal services and in some government agencies. The majority of funding to these agencies is provided by the Federal and State Governments.

A financial counsellors focus is always on the needs of their client.

CONTEXT FOR THIS PLAN

This plan is being put together at a time of both great challenge and great opportunity. AFCCRA has recently been funded to undertake its peak body role and is no longer entirely dependent on the efforts of volunteers. This will enable us to coordinate the sector more effectively and work on a far wider range of issues.

We need to consolidate recent gains in funding and professional standards, and ensure the profession grows in stature and influence.

AFCCRA will be an effective voice for financial counsellors, using our unique knowledge of the issues confronting Australians in financial difficulty to improve the marketplace for consumers.

Our Goals

These goals all link and should be seen as part of a larger whole. Success in one area, impacts on others.

Goal	What we will do
<p>Building Our Profession</p> <p>We are a relatively young profession but we are a national one. We need to continue to work to ensure all financial counsellors are adequately trained and supervised and that our clients receive the highest standards of service. Standards should be the same, regardless of where the financial counsellor is located. We need to protect the name 'financial counsellor' so that it is synonymous with the model of service delivery we provide.</p>	<ul style="list-style-type: none"> Hold an annual conference, including training opportunities Document minimum professional standards - for supervision, for accreditation of financial counsellors Collect meaningful data about the work of financial counsellors Ongoing evaluation of the financial counselling model Develop common tools and approaches for use by financial counsellors in their work Begin a conversation with the sector about updating the ASIC relief Update the diploma as needed
<p>Secure, Adequate and Sustainable Funding</p> <p>Funding is a perennial issue in our sector, with the majority of services inadequately funded. Salary levels for financial counsellors are low. We need to advocate for fair wage levels and adequate service provisions.</p>	<ul style="list-style-type: none"> Document current funding sources and levels around Australia Benchmark costs to run a financial counselling service, including adequate salary levels Work to retain current funding for financial counselling and for AFCCRA
<p>Raising Our Profile</p> <p>Our success in many of our goals, rests on making sure our voice is heard. We need to raise the profile of financial counselling, so that government, industry and the public know more about what we do.</p>	<ul style="list-style-type: none"> Develop media database, seek media opportunities Involvement in stakeholder and other consultative fora to influence agendas Continue to update and improve the AFCCRA website
<p>Increase access to Financial Counselling</p> <p>Too few Australians are able to access a financial counsellor. This means some Australians never get the assistance they need; others end up in the clutches of unscrupulous providers. It is vital that we do all we can to increase access to high quality financial counselling.</p>	<ul style="list-style-type: none"> Investigate an industry levy Investigate a single contact point for referral to a financial counsellor anywhere in Australia Help more Indigenous people gain access to financial counselling Investigate how new technologies can be adapted for financial counselling
<p>Fair Treatment for All</p> <p>Financial counsellors, through their casework experience, are acutely aware of failures in industry practice or marketplace regulation. We have always used our knowledge to work for reforms to benefit our clients and prevent problems in the future. Our focus will continue to be on reforms that will help vulnerable and low income consumers.</p>	<ul style="list-style-type: none"> Our campaign focus will be on two areas: debt collection and hardship Continue to respond to other policy issues as they arise Support AFCCRA representatives on various committees Develop policy networks of financial counsellors across Australia Link with other organisations on campaigns where relevant
<p>Behind the Scenes</p> <p>AFCCRA should play a strong role in supporting state associations. Internally, we must be a well-managed organisation with effective governance.</p>	<ul style="list-style-type: none"> Provide support to the states, particularly those which are unfunded e.g. in writing submissions, linking them into discussions Write regular AFCCRA updates or other communications (focus on our key messages) Annual planning process for AFCCRA Council Provide support to Indigenous, rural and remote financial counsellors Support the Financial Counselling Foundation, Support the Jan Pentland Foundation
<p>Delivering for Government</p> <p>AFCCRA is required to deliver a number of projects as part of its funding agreement with FaHCSIA. These will be useful for the sector also.</p>	<ul style="list-style-type: none"> Financial counselling compendium—this will be a web-based document, with information about financial counselling (what it is, how to become one and so on) Workforce snapshot—a comprehensive analysis describing our workforce across Australia