

2014 ANNUAL REPORT

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General Information

Date of Incorporation	19 May 1993
ABN	43 262 474 001
Office Location and Postal Address	Level 1 231 Adelaide Terrace Perth WA 6000
Telephone	08 6336 7020 (Admin) Mon – Fri 9am -5pm 08 9221 7066 (Telephone Advice Line) Mon – Fri 9am -4pm
Facsimile	08 9221 7088
Email	info@cclswa.org.au
Website	www.cclswa.org.au
Office Hours	Monday to Friday 9.00 am to 5.00 pm
Auditor	Greg Ledger Accountants
Webpage	www.cclswa.org.au
Other Service	We have access to interpreters to assist clients where English is not their first language.

Mission and Objectives

Our Mission and Objectives

Consumer Credit Legal Service (WA) Inc (CCLSWA) is a not for profit organisation whose mission is:

To assist members of the WA community to develop just and fair relationships with banks and financial institutions.

CCLSWA objectives are:

1. To assist consumers of financial services to resolve disputes with banks and financial institutions.
2. To create awareness and understanding of regulation, industry practices and consumer issues in financial services.
3. To improve the financial services marketplace for the benefit of consumers.
4. To develop and maintain effective networks to support the work of CCLSWA and the work of like minded organisations.
5. To manage the association effectively, efficiently and appropriately for the benefit of the community

CASE STUDY – CARS & DEALERS

X, an elderly man bought a car for his daughter Y from a car dealer. All of X's dealings were oral, with nothing put in writing. X paid a deposit of \$1,000 and then later wrote a cheque to the dealership for \$24,000. X did not realise that the dealer should not sell a car without a written contract.

Due to an exchange between the dealer and Y, Y decided not to proceed with the purchase.

CCLSWA advocated for Y on the basis that under the *Motor Vehicle Dealer's Act 1973*, a contract is not enforceable until it is signed by both parties and a copy of the contract has been given to the buyer.

CCLSWA's advocacy resulted in X receiving a full refund of his \$25,000.

CCLSWA Services

CCLSWA is a not-for-profit Community Legal Centre funded by the Commonwealth Attorney General's Department and Legal Aid of Western Australia to provide free legal services to West Australian consumers in the areas of:

- Home loans
- Consumer credit
- Banking transactions
- Debt collection
- Personal loans
- Motor vehicles &
- Various consumer law matters

CCLSWA provides:

- Telephone advice
- Minor assistance for low income and disadvantaged consumers
- Legal representation for individuals in public interest matters
- Information and education to community workers and consumers about credit and debt matters
- Policy work and law reform activities to improve the rights of consumers of financial services.

CCLSWA Achievements

Staff and volunteers worked together to provide the following services to West Australian consumers in the 2013-2014 year:

- CCLSWA referred 591 clients to other appropriate services.
- CCLSWA provided comprehensive legal advice to 1158 clients, on 2046 matters.
- CCLSWA provided case work assistance to 116 clients
- CCLSWA assisted 81 clients with dispute resolution procedures

Policy and Law Reform

CCLSWA is committed to advocating to improve the rights of consumers of financial services through policy and law reform. In 2013-2014 staff made 18 submissions to various policy and law reform agencies.

Acknowledgements

Funding

Consumer Credit Legal Service (WA) Inc would like to thank the following organisations and government departments for their on-going support and funding:

Attorney General's Office – Commonwealth and State

Legal Aid of Western Australia

Public Purposes Trust

Department of Commerce – Consumer Protection

Lotterywest

Pro Bono and In Kind Support

Ashurst Lawyers especially Ashurst Perth for *pro bono* assistance with facilities

Salvation Army Hope for Life for providing suicide prevention training

Lotteries & Advocare for attendance at the National Elder Law conference 2014

Financial Counselling Australia for attendance at the FCA conference 2014

Choice for financial assistance for attendance at the Competition workshop

Notre Dame Law School for their legal extern

Management Committee, Staff and Volunteers

Thank you to the management committee, staff and the many volunteers who have contributed their time and expertise to CCLSWA over the last year

Networking

CCLSWA acknowledges the involvement and contribution of the following organisations:

Community Legal Centres Association (WA) Inc.

University of Western Australia – Law Faculty

Murdoch University – Business & Law Faculty

Notre Dame University – Law Faculty

ASIC

Dept. of Commerce – Consumer Protection.

Financial Counsellors Association of WA

CHAIRPERSON'S REPORT

Chairperson's Report

Chairperson's report – October 2014

I am delighted to present the report from the Chair on behalf of the Management Committee.


CCLSWA provides a crucial service to the community of Western Australia, providing free legal advice, information and advocacy services to vulnerable clients experiencing difficulty with financial and credit issues. CCLSWA is also an active participant in law reform debates and community education initiatives including legal education at high schools and the Universities and participation in Law Week. This Annual Report sets out the activities of CCLSWA over the last year and they are impressive.

CCLSWA's services have never been more important, particularly with the current cost of living and financial pressures facing our community. This is reflected in the enormous workload which CCLSWA takes on and the incredible effort that is put in to stretch CCLSWA's resources as far as possible. The hard work of staff, the clever use of volunteers and the very generous pro bono support given to CCLSWA allowed it to increase its workload from the last financial year and provide a greater range of services to the community.

This year has seen CCLSWA reap the benefits of past decisions on resource management which has put CCLSWA in a strong position to continue to provide its valuable services. This is particularly important at the moment given the current tightening of Government budgets (who are a generous supporter of CCLSWA).

The volunteering programme is a very important part of CCLSWA's work. Not only does it allow CCLSWA to squeeze additional value from its budget, it also provides first class training for law students that is attractive for future employers – CCLSWA volunteers really stand out in graduate law interviews for their experience and interpersonal skills.

We are fortunate to have received significant support from a range of sources. We are grateful for all of it. In particular, I would like to thank the Attorney General's Office and Legal Aid Western Australia for their on-going commitment to and funding of CCLSWA. The Law Society – Public Purposes Trust also supports CCLSWA by funding the position of Principal Solicitor. As this report sets out, the funding is put to very good use. I would also like to thank ASIC, the Department of Commerce, Lotterywest



and Ashurst for their assistance this year. Our manager, David Kernohan, continues to provide excellent leadership and guides the day to day operations of CCLSWA to achieve significant results. The Management Committee is grateful to David for his indefatigable work, positive attitude and commitment to CCLSWA. Our Principal Solicitor, Faith Cheek, is an impressive lawyer who is tireless in her leadership of CCLSWA's legal services and her dedication to CCLSWA and its goals. It has been my pleasure to work with David and Faith and I am thankful for their professionalism and hard work for CCLSWA.

Thank you to all the staff and volunteers at CCLSWA. Your work, skill and passion make this all possible. You make a significant positive impact on the community and change so many lives. Your work is greatly appreciated.

Finally, I would like to thank the members of the Management Committee who have given their time and advice so generously in the last 12 months.

The Management Committee has also had a few changes this year. Tim Massey stepped down as chairperson of CCLSWA and retired from the Management Committee. Tim's leadership of the Committee over the last few years has been crucial in enabling CCLSWA to be sustainable for the long term while still maintaining CCLSWA's significant contribution to the community. The Management Committee thanks Tim for his enormous contribution and wishes him well for the future.

Aviva Freilich and Eileen Webb also retired from the Management Committee after many years of service. The Management Committee is grateful for their hard work and dedication and wishes them well for their future.

Cecily Montgomery joined the Management Committee this year and Henri Thong, Judi Kellond and Lorraine Stemp continued on the Management Committee. They have all provided valuable leadership, skills, insight, hard work and dedication to CCLSWA.

It has been a privilege to be involved with CCLSWA. It is an outstanding organisation with exceptional people and I look forward to another year of valuable service to the community by CCLSWA and its people.

Matthew Knox
Chairperson
CCLSWA Management Committee

October 2014

MANAGER'S REPORT

Manager's Report

Manager's report – October 2014

In the past financial year, CCLSWA has continued to make an impact in the lives of community members by providing legal advice, case work and advocacy. While free legal advice is provided through the Telephone Advice Line to any member of the West Australian community, case work and representation is provided to those clients who experience hardship and disadvantage in accessing the justice system.

Throughout the year the solicitor's case load increased by nearly 20% on last financial year. This means 110 cases were opened during the year and at the close of the financial year there were 142 case files open, (32 being on-going matters from previous years). CCLSWA employs a Principal Solicitor and two other solicitors on a full time and a solicitor on a part time basis of 20 hours/week. The average case load across the four solicitors throughout the year was 35 files. On average, the Centre is continuing to provide advice on 8 legal issues/day through the Advice Line. Over the past year staff have doubled the community legal education events they have been involved in, completing 47 projects. These projects range from regular radio interviews on Community Radio FM 107.3; education sessions to inmates of Bandyup Prison; training and education for Financial Counsellors and participating with ASIC in its road show to rural and remote regions including Bunbury and Kununurra. This has made the past year both busy and productive.

More than in previous years, the productivity of the organisation is set against the backdrop change and uncertainty. In August 2013 CCLSWA was advised the Government would provide an additional \$470,000 in funding over the next four years to enable the organisation to further develop and expand its' services to clients. Unfortunately, with the new government's Mid-Year Economic and Fiscal Outlook decision to save \$43.1 million from legal assistance programs the Centre was later informed the additional funding would cease on 30 June 2015. While it is disappointing we are grateful we received the first two years of this funding and this has assisted us in providing the additional case work and legal education to groups within the community.

As a specialist Centre with a State Wide focus in credit and consumer issues the challenge is to find effective ways to ensure community members who experience disadvantage and barriers to accessing justice can do so in a timely manner when they need assistance. Given the increase in case work over the past year, CCLSWA can only assist the most disadvantaged and at risk within the community. In determining disadvantage and risk, staff consider a number of criteria, for example:

- the extent to which the person is facing some social or systemic barrier to accessing legal services;
- the vulnerability of the person if no assistance or support is provided;
- the extent to which the person meets the eligibility criteria of CCLSWA. The criteria looks at income levels, disability, English as a second language and the public interest.
- the extent to which the assistance required by the client falls within the areas of finance and consumer matters provided by CCLSWA;
- the availability of more appropriate assistance through other service providers;
- the impact the provision of services to the client will have on the ability of CCLSWA to assist other clients and potential clients.

In looking at the eligibility criteria of CCLSWA 466 of the 1034 clients who were assisted were on low incomes. Of the 466 clients, 216 were on government pension, benefit or allowance and 69 clients had no income. Over the past year CCLSWA assisted 6 clients who had Acquired Brain Injury, 6 who were hearing impaired, 35 clients who had mental health issues and 52 with physical disabilities and 8 clients had specific learning disabilities such as Attention Deficit Disorder.

In terms of providing assistance to clients for whom English is a second language, the table below is an example of the diversity of countries clients come from.

No of Clients	Country of Birth
4	Burma (Myanmar)
5	China
19	India
5	Indonesia
5	Italy
5	Pakistan
9	Philippines
9	South Africa

This is only an example of the diversity of countries clients come from.

Given the on-going need, it is important to provide community members with information in an accessible, particularly out of office hours such as evenings and weekends. In providing more information CCLSWA is continuing to up-grade its web site to make it more user friendly and accessible. In the past year people accessing the web site has more than doubled from 3,089 users in 2012/13 to 7,418 users.

In the area of consumer law, CCLSWA has provided legal advice and assistance on 73 consumer law matters. As mentioned in last years Annual Report, this is a new area for the Centre and the indication is the

need for legal advice continues to grow. CCLSWA will continue to provide advice and where possible assistance in this area over the coming year.

CCLSWA has continued to refine its practice of providing volunteering opportunities for law students. The Centre has between 18 – 20 law students as volunteers at any one time and they are integral to the services provided by the organisation particularly the Advice Line and community education. Utilising law students under the supervision of solicitors means clients can be responded to more efficiently and effectively. Volunteers also provide education to high school students in Years 10 – 12 and peer education to other law students. Although there are challenges with any volunteer program, CCLSWA is committed to providing opportunities for law students. We believe volunteering provides law students with a unique opportunity to take the law out of the classroom and apply it practically in often complex situations. As well as learning to apply the law, volunteering also teaches other important skills for young lawyers such as how to communicate with clients and the importance of pro-bono work.

There have been a number of staff changes over the year. Gemma Mitchell commenced with the Centre around November 2013. We have appreciated Gemma's experience and commitment to the work of CCLSWA. We were sorry to see Fiona, who had been providing legal and office administration support leave. She and her husband were going back to the UK. We are grateful to Fiona for all the work she did and wish her and her husband all the best for the future. Fiona's replacement is Samantha Stain and we welcome her to CCLSWA. We have appreciated the way Samantha has picked up the role and for her contribution and assistance to the solicitors in the work they do.

I would like to acknowledge the support of the Attorney General's Office and Legal Aid Western Australia for their on-going funding of CCLSWA. The impact CCLSWA makes in the lives of individual clients and their extended families would not be possible without the funding and support of both the Commonwealth and State Attorney General. The Law Society – Public Purposes Trust also supports CCLSWA in a very practical and tangible way by funding the position of Principal Solicitor. This support is greatly appreciated because the role of Principal Solicitor is vital to ensure compliance with the *Legal Profession Act 2008* and the requirements of the Professional Indemnity Insurance.

The support of Ashurst in providing pro-bono support on various matters is greatly valued. Being a small legal practice, the support of the larger private legal practices such as Ashurst is of great benefit to staff so we acknowledge and thank Ashurst for what they have done and look forward to an on-going strong pro-bono relationship with them.

Thanks also goes to ASIC and the Dept. of Commerce – Consumer Protection for their support of the work of CCLSWA and for the time these organisations make available to meet and discuss matters with staff.

In closing, I would like to thank the Management Committee for their support and contribution to the work of CCLSWA over the past year. I would also like to thank Faith Cheok, Principal Solicitor for her on-going support. It is Faith's belief and commitment to community education that has seen the rise in educational sessions to high school and university students. Faith has a similar commitment to providing opportunities of volunteer law students even though at times there are unique challenges with managing a volunteer program.

Thank you

David Kemohan
Centre Manager
CCLSWA

October 2014

CASE STUDY – UNFAIR CONTRACT TERMS

B enrolled in an online beauty therapy course which cost a total cost of \$9,990. B paid \$932.78 for a deposit and 2 fortnightly payments. Soon after, B lost her job.

The course had not yet commenced so B told the beauty school that she wished to withdraw from it, as she could no longer afford it. The beauty school refused to allow B to withdraw from the course without penalty, saying that it was too late as she missed the 5-day refund period. They asked B to pay the cancellation fee of \$9,057.22, which was the balance of the total cost.

CCLSWA advocated for B and argued that the terms relating to the refund period and cancellation fee were unfair contract terms, as defined in the *Australian Consumer Law*.

Following complaints to the Department of Commerce (WA) and the Australian Competition and Consumer Commission (ACCC), the beauty school finally agreed to refund the \$932.78 to B and also release her from the contract.

The ACCC later investigated the terms of the beauty school's standard student enrolment contract. Following that, the beauty school amended the terms to extend the 5-day refund period to a 7-day period.

LEGAL REPORT

Legal Report

Principal Solicitor's report – October 2014

CCLSWA has continued and expanded on a range of projects this year.

Case files

We have a high number of active case files, which include matters on both consumer credit and the Australian Consumer Law (**ACL**). Case files can be exacting on solicitors' time and energy, so I am conscious of the need to keep a tight rein on new files.

CCLSWA has matured in its legal practice on ACL matters. We advise on numerous ACL issues, with a particular emphasis on unsolicited consumer agreements, consumer guarantees and unfair contract terms.

I am happy to report that we have achieved positive outcomes for many case files. Indeed, one ACL file led to our report to the Australian Competition and Consumer Commission (**ACCC**), which led to a supplier's agreement to change its termination clause in its standard form contract. It was a much smaller change than we advocated for, but a change nevertheless, which benefits consumers. I credit all positive outcomes to the commitment and competence of our solicitors.

It is gratifying for CCLSWA to be a regular port of call for consumers who have ACL issues. I have to admit though that if the supplier refuses to negotiate, we normally have little recourse to offer the consumer, as the next step is to litigate in court. Nevertheless, I believe in CCLSWA's role as a consumer advocacy service to provide some support to consumers to access justice through this important federal consumer protection regime.

One way for CCLSWA to provide quality service to our clients is to seek *pro bono* counsel's assistance from the bar. We currently have 3 active files on which we work with counsel.

Volunteer programme

We receive a high level of interest from law students for our volunteer programme. Under David's direction, we now have an improved volunteer training process, which utilises an online learning program called Moodle. Moodle resulted in a more efficient process, hence a more manageable training workload. Moodle has also enabled us to monitor new volunteers' competencies as they work through the required legal topics during induction.

We involve volunteers in the usual roles of working on our telephone advice line service, case file work and education presentations. I have also utilised a few very capable volunteers in our submissions for law reform initiatives.

Apart from our regular volunteer programme, CCLSWA can now boast of cooperation with UWA Law School and Notre Dame Law School. Each of the law schools runs a course which includes a compulsory practical component. A selected student undertakes the practical component by volunteering at CCLSWA once weekly for a semester. I report to the law schools regularly throughout the semester on the students' contribution and progress at CCLSWA.

CCLSWA is fortunate to retain Carla Kovacevic's volunteer services, courtesy of the Australian Government Solicitor (**AGS**). Carla's excellent drafting skills help us to perfect our correspondence for law submissions and reports to regulators such as ASIC and DOC.

Community legal education (CLE)

CCLSWA continues to provide quality CLE on consumer credit law and ACL to a large cross-section of the community: high schools, financial counsellors, university students and other consumer advocates at legal centres. We increased our involvement at the annual conference for FCAWA, the state association for financial counsellors, so that apart from a session on credit law, we also present a session on relevant issues such as ethics or ACL. At the Legal Aid summer series, I was a panel presenter on the topic of home repossession. I also presented a buzz session on credit reporting at this year's Financial Counselling Australia conference in Melbourne. Staff solicitors participated as commentators at the Australian Security and Investment Commission (**ASIC**)'s credit road show, at several metropolitan and regional locations. We also visited the advocates at the not-for-profit organisation People with Disabilities to inform them of how we are able to help their clients with their credit issues.

The above CLE sessions result in improved referral outcomes for CCLSWA.

In March this year, we reviewed the way we provide assistance to the prisoners at Bandyup Women's Prison and Boronia Pre-release Centre. Instead of sending a staff solicitor and paralegals to the locations to take instructions or deliver advice to the prisoners, we now focus on providing information about CCLSWA's service at regular information sessions. I am confident that our attendance at such information sessions is a preferable way of using our limited resources, with no adverse impact on the prisoners' positions.

In my monthly radio segments on Heritage FM 107.3, I continued to provide information to the listeners on consumer credit law and ACL.

Submissions for reform in law or codes

CCLSWA has been very active on this front. We participated in the following initiatives, some on our own and some in joint efforts with other services:

- a. The proposed 9th edition rules for the Credit Ombudsman Service Limited;
- b. The amendments to the *Credit Reporting Code*;
- c. The Human Rights Report Card;
- d. DOC's review of the *Motor Vehicle Dealers Act (1973)* in relation to the lack of a cooling-off period for motor vehicle purchase contracts;
- e. The Telecommunications Industry Ombudsman's Roundtable discussion;
- f. Consumer Leases and consumers;
- g. The Competition Policy Review;
- h. The Credit Ombudsman Service Limited's proposal to deal with credit repair companies; and
- i. The Parliamentary Joint Committee's inquiry into financial advisors.

It is my wish for CCLSWA to take a more active role in such initiatives, in order to advance consumers' interests. Although it can be challenging to devote time and resources to submissions in the face of an immense case workload and the usual advice workload, I believe that the twin objectives of consumers' interests and CCLSWA's profile require CCLSWA to be proactive on this front.

Volunteers

We could not sustain our high quality advice, education and advocacy without the hard work and dedication of our capable volunteers. They provide integral support to our legal practice.

I would like to make special mention of Laura Pilsworth and Elisha Butt. Laura helped us out with our website and training programme for our

volunteers. Laura also trained volunteers on presentation skills so that they may be more confident when they present at CLE sessions. Elisha provided us with significant support in our ACL case file work, law reform submissions and presentation material for CLE. I greatly value Elisha's excellent legal and analytical skills, as well as her humorous memes for my *Powerpoint* slides. Both Laura and Elisha have been reliable and accommodating in whatever I task them with. It has been my pleasure to work with them.

Staff

Curtis Ward, formerly a volunteer, commenced employment with CCLSWA as a solicitor in late September 2013. Gemma Mitchell joined CCLSWA as a solicitor in late October 2013. Gemma brings valuable recent private practice experience with her. Alicia Chan, also formerly a volunteer, commenced work with CCLSWA as a part-time solicitor in July 2014. Alicia brings her sharp accounting mind and litigation experience to us. Gemma, Curtis and Alicia are a real credit to our legal practice.

Fiona Payne, our former legal administrative assistant, left our employ due to visa restrictions. I have valued Fiona's maturity and gracious attitude in doing the multitude of tasks I gave her.

I welcome Samantha Stain, who has assumed the role in place of Fiona. Sam has learnt quickly and been helping us out on many fronts: reception, administrative, liaison with volunteers and Moodle work.

Thanks

Once again, I gratefully acknowledge David Kernohan's leadership and support for me in my role as Principal Solicitor. I count myself very fortunate to work alongside David, as he is an excellent manager, colleague, mentor and leader.

I also thank Leigh Warnick of Francis Burt Chambers. Leigh kindly offered cost-free CPD seminars to me through his involvement with Legalwise. These seminars have been very valuable to my professional growth.

I am grateful to the Management Committee for its ongoing governance and support to me. Without the Management Committee members' contribution of their time and dedication, it would be impossible for CCLSWA to function.

I wish to thank Elspeth Hensler, Natasha Breach and Debbie Cole of the Western Australian Bar Association for their help with our requests for *pro bono* counsel's assistance. Elspeth in particular has been instrumental in placing our requests.

Finally, I am grateful to Ashurst Lawyers for the firm's obliging and kind support in providing facilities for our various ad-hoc training sessions throughout. We could not have conducted the training sessions for staff and volunteers as effectively without Ashurst's support.

Faith Cheok
Principal Solicitor
CCLSWA

October 2014

CASE STUDY – HOME LOAN AND BROKERS

P was an unsophisticated and little-educated client who was dependent on government benefits. He had problems paying his home loan so tried to sell his house. He saw a newspaper advertisement about help with finance so contacted a broker.

The broker advised P to take his house off the market and to re-finance his home by signing up for a total loan in excess of \$250,000. The broker asked P to sign a blank application for finance and said he would fill in the details later.

P discovered that the loan repayments for the loans were \$2,000 per month. He could not afford the repayments and was forced to sell his house for less than what he could have sold for earlier. There was a shortfall of over \$20,000.

CCLSWA advocated for P. The shortfall debt was waived and P received some compensation for his loss.



Management Committee and Staff of CCLSWA

Names of the Management Committee

Chairperson: Matt Knox

Secretary: Cecily Montgomery

Treasurer: Judi Kellond

Members: Henry Thong
Lorraine Stemp

Meetings of the committee are held
monthly.

Staff Members and their Roles

David Kemohan
Centre Manager

Faith Cheok
Principal Solicitor

Gemma Mitchell
Solicitor

Curtis Ward
Solicitor

Samantha Stain
Administration

Volunteer Program and Student Supervision

During 2013/2014 CCLSWA continued its Volunteer Program with significant success. The program provides law students with opportunities to assist with casework and clients in an empathetic, professional and challenging environment.

CCLSWA would like to thank our volunteers for their time, dedication and hard work.

ACTIVITIES

Community Legal Education (CLE)

Some of the CLE highlights

- CCLSWA web site had 7,418 visitors with over 23,611 downloads.
- School education session for Year 11 & 12 students at Willetton Senior High School; Aranmore College and Southern River College.
- Education sessions for law students at UWA and Murdoch University.



*Tim Goodier at the Notre Dame Open Day, September 2014



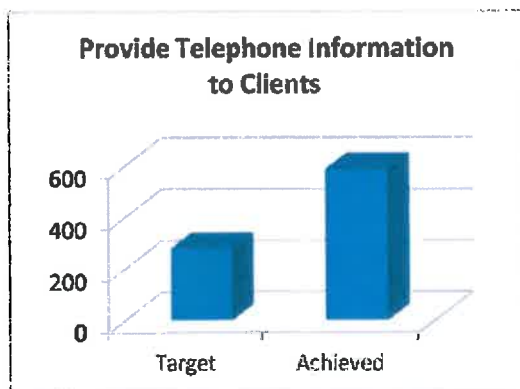
*Solicitors Curtis Ward, Gemma Mitchell and Volunteer Candy Cheung at the Guest Lectures, Murdoch University School of Law, August 2014

Legal Information Facts and Figures

Actuals v Targets

Total Clients 2013/2014.....1158
 Information Activities.....591
 Total Advice Activities.....2046

Provide Telephone Information to Clients:
 Target.....280
 Achieved.....591



Provide Legal Advice by Telephone and face to face:
 Target.....1860
 Achieved.....2046



Cases and Information

Total Cases Open
 2013/2014.....142
 Open at start.....32
 New.....110
 Ongoing at year end.....54

Total Cases Closed-
 2013/2014.....88
 Minor Cases Closed.....44
 Medium Cases Closed.....30
 Major Cases Closed.....14

Closed involving Court Representation..1
 Closed involving Primary Dispute Resolution.....81
 Closed involving Public Interest Indicator.....5

Non-Casework
 Projects.....124
 Completed.....85
 Community Legal Education.....47
 Law Reform & Legal Policy.....18

Activities

Client Activity Summary

	<u>2012/2013</u>	<u>2013/2014</u>
Clients		
Total Number of Clients	1400	1158
New clients	1232	1034
Repeat Clients	108	96
Existing Clients	60	28
Activities		
Information Activities	323	591
Total Advice Activities	2156	2046
Public interest dimension	2	3
Cases		
Total Cases open during the period	120	142
Open at period start	67	32
New (opened in period)	53	110
Still open at period end	30	54
Total cases closed during period	90	88
Minor	21	44
Medium	43	30
Major	26	14
Closed involving court representation	4	1
Closed involving primary dispute resolution	69	81
Closed test cases	0	1
Closed with public interest indicator	6	5
Non-Casework Projects		
Total Projects open during period	92	124
Open at period start	34	37
New	58	87
Still open at period end	38	39
Open community Legal Education projects	9	9
Open Law Reform & Legal Policy projects	16	14
Total Projects completed during period	54	85
Minor	32	63
Medium	17	19
Major	5	3
CLE	23	47
LRLP	12	18
Projects Deferred during period	1	1

Top 20 Problem Types

These are the Top 20 problem types we have come across over the last year.

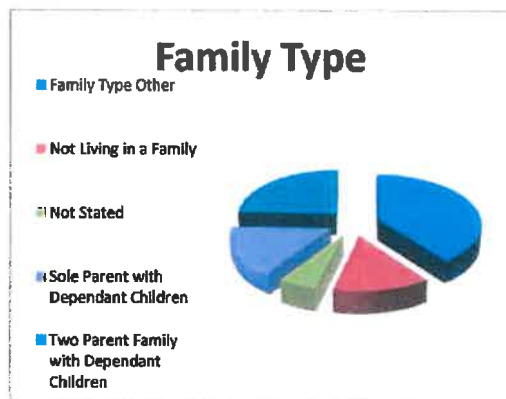
As you can see our main area is Consumer Credit and Debt, but we have also been involved in a wide range of related issues.

Credit and debt consumer credit	623
Credit and debt collection	276
Credit and debt owed by client	268
Credit and debt Other	182
Credit and debt information/privacy	173
Consumer complaints services	154
Consumer complaints products	138
Credit and debt management/negotiation	104
Consumer complaints financial/insurance/super etc	92
Consumer complaints Other	79
Motor vehicle Other	75
Consumer complaints fair trade/trade/sell practice	61
Credit and debt recovery (court)	56
Credit and debt bankruptcy	44
Other civil	32
Other civil contracts	22
Consumer complaints building	14
Other civil legal system or process	9
Relationship issues	7
Credit and debt owed to client	7
All Other Problem Types	20
Total Problem Types	2436

New Clients Facts and Figures

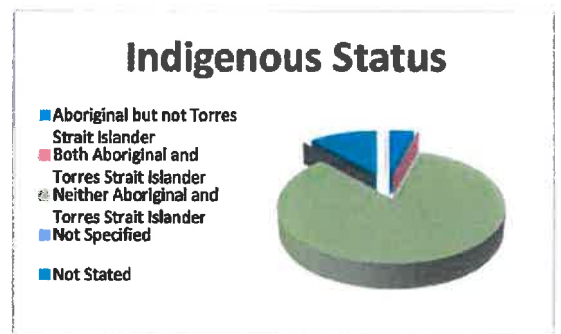
Family Type

Family Type Other.....	412
Not Living in a Family.....	144
Not Stated.....	58
Sole Parent with Dependant Children.....	166
Two Parent Family with Dependant Children.....	254
Total.....	1034



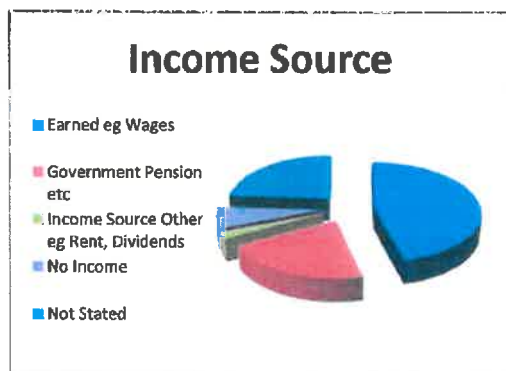
Indigenous Status

Aboriginal but not Torres Strait Islander....	42
Both Aboriginal and Torres Strait Islander.....	3
Neither Aboriginal and Torres Strait Islander.....	870
Not Specified.....	1
Not Stated.....	116
Torres Strait Islander but not Aboriginal.....	2
Total.....	1034



Income Source

Earned eg Wages.....	478
Government Pension etc.....	216
Income Source Other eg Rent, Dividends.....	22
No Income.....	69
Not Stated.....	249
Total.....	1034



Income Source

25 and under.....	84
26 - 40.....	360
41 - 55.....	343
56+.....	204
Not Specified.....	43
Total.....	1034

