



cclswa

2018 ANNUAL

# REPORT

CONSUMER CREDIT LEGAL SERVICE (WA) INC

## Who we are

CCLSWA is a not-for-profit charitable organisation which provides legal advice and representation to consumers in WA in the areas of banking and finance, and consumer law. We are funded by the Commonwealth Attorney-General's Department and Legal Aid of Western Australia. We also receive a grant from the Law Society's Public Purposes Trust.

## Core Services

- To empower people to resolve their own disputes with banks, financial institutions and commercial enterprises through a telephone advice line;
- To advocate for people in their disputes with banks, financial institutions, and commercial enterprises;
- To educate people about banking, finance, and consumer law;
- To improve the commercial marketplace for the benefit of the community.



After a successful project to increase our social media presence, all our social media platforms greatly increased their activity/views/engagement over the year.

## At a glance



A turnaway is any person we were unable to assist within the needed timeframe or because of a lack of resources.



Of those 63 that are closed we can report on the priority clients:



**98%** were experiencing financial disadvantage



**53%** were over 65+



**22%** needed a translator as the main language they spoke at home was not English



**22%** had a disability or mental illness



Community Legal Education delivered to 5 high schools.  
Delivered 6 lectures to universities



## Liz McCoy Chairperson

I am very proud to present CCLSWA's Annual Report for the 2017-2018 financial year. After joining the CCLSWA Management Committee in August 2016, this year I had the incredibly rewarding experience of serving my first term as Chairperson.

The Management Committee is thankful for the hard work and commitment of each and every one of the CCLSWA staff; they ensure that CCLSWA's vision, mission and values are at the forefront of all services provided to the community, and engagement with our key stakeholders. This year we were delighted to gain 3 new committee members: Bev Jowle, Sigourney Drane, and Rachael Doraisamy; providing a fresh perspective to our governance. I would like to thank the departing members: Judi Kellond, who left us after many years of service to the organisation; and Cecily Montgomery, Matt Knox and Liam Nicholls.

This year has been a period of growth and development for CCLSWA. In December 2017 the Management Committee and staff worked closely together to develop our strategic plan for 2018-2021. This collaborative piece of work has guided, and will continue to inform our direction and focus for the next three years. We will continue with a strong focus on maintaining high-quality services to the community and developing

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solid foundations of governance. The Management Committee has fortunately been able to continue to rely on the strong leadership, commitment and drive of Gemma Mitchell as Managing Solicitor. Under Gemma's guidance it was confirmed in April 2018 that CCLSWA would maintain its accreditation through the National Association of Community Legal Centres.

We continue to work on projects aimed at ensuring the financial stability of the organisation. Funding to the community legal sector remains uncertain and it falls to the sector to ensure its long-term sustainability. CCLSWA continues to work with our stakeholders on innovative ways to meet these future challenges.

### **MC members:**

Elizabeth McCoy, Chairperson

Henry Thong, Treasurer

Liam Nicholls, Secretary

Tony Evans, Bev Jowle, Rachael Doraisamy, Sigourney Drane, Judi Kellond



## Gemma Mitchell Managing Solicitor

I am honoured to have led CCLSWA through this last year. The highlight was the collaborative development of our strategic plan for the years 2018-2021. This document has given the organisation a clear direction and allowed us to focus our efforts. We have already made great strides to achieve our strategic objectives and look forward to lots of new innovative & collaborative projects.

This year the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry has brought increased public attention to systemic issues in the financial services industry. This public attention has resulted in an increase in demand for our service that our volunteers have worked tirelessly to meet. CCLSWA was pleased to submit its own submissions to the Royal Commission, offering a unique perspective on the issues affecting Western Australians. I will be looking forward to reading the Commissioner's interim report later this year.

This year we said goodbye to our Solicitor Mitchell Coles, but made a new addition to our amazing team with Sara Pearson coming on board. I would like to thank Sara in addition to our existing Senior Solicitor Roberta Grealish, and Solicitors Georgina Molloy and Prachi Aggarwal. I would also like to thank our Graduate Paralegal

*"This year the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry has brought increased public attention to systemic issues in the financial services industry."*

Georgia Turco and Legal Administrative Assistant Andrew Shinnick who both made the transition from law student volunteer to staff member. Thanks also goes to the Office Manager Allison Sampson, who was promoted into the role from Legal Administrative Assistant. We are a dedicated and passionate group and I'm very honoured to work with them all.

I would also like to thank Karyn Lisignoli for her mentoring and guidance. It has been invaluable to me. Finally I would like to thank our amazing volunteer law students and volunteer management committee. It would not be possible for our organisation to keep offering free and high-quality advice to the community. In particular I thank Chairperson Liz McCoy. Without her leadership, CCLSWA would not be where it is now.

# Vision

A strong community,  
empowered  
by consumer and  
financial rights.

# Our mission

To support the community by educating people about,  
and advocating for, their consumer and financial rights.

# Values



**GEORGINA MOLLOY**  
Solicitor



**SARA PEARSON**  
Solicitor



**ROBERTA GREALISH**  
Senior Solicitor



**ALLISON SAMPSON**  
Office Manager



**ANDREW SHINNICK**  
Legal Administrative Assistant

**Mitchell Coles** worked with us as a solicitor last year for 6 months

**Prachi Aggarwal** worked with us for 2 months before taking parental leave.

# CCLSWA case studies



We are passionate about our work with older clients. We had a client who was being pressured to pay high maintenance fees at her retirement village. She could not afford them and she was being threatened with legal action. We were able to negotiate fairer fees and free her from the legal pressures she was facing. We were able to offer her support and advocacy when she needed it most.



Our biggest success story of the year is Linda's. A separated mum with an adult son & dependent grand-daughter Linda came to us with large debts with various lenders and was about to declare bankruptcy. Linda's financial hardship stemmed from her unsuitable home loan, forcing her into a spiral of debt. We assisted her to establish breaches of responsible lending. She received a refund of all interest, fees & charges, worth over \$90k. This left her debt-free and with \$50k cash in hand! Linda came back from the brink of bankruptcy and now looks forward to a healthy financial future.



Leon had a gambling addiction. His mother (as power of attorney) had told the bank about this. They still gave him two credit cards with a limit of over \$20k. CCLSWA argued irresponsible lending by the bank. The bank reduced his debt from over \$20k to about \$10k and waived all interest, allowing Leon to concentrate on his recovery with less of a debt burden.



## Quality

We went through the national accreditation process this year reviewing all of our policies and processes to ensure they are up to date. We have received Accreditation to April 2021.



A client satisfaction survey was completed in June 2018 and gave us a snapshot of people's satisfaction levels.

97%

satisfaction rate

94%

of clients would recommend our service (35 out of 37 people)



## Some quotes from our clients:

*"I felt totally supported and that is priceless, thank you thank you."*

*"I had the best experience with CCLSWA, not only because of the great outcome but also because of Roberta and the service she provided. She was so kind and professional throughout the whole process."*



## Passion

We are passionate about being informed as an organisation. Over the year we liaised with government and industry to represent consumers with the following activities:

### Conferences and events:

August 2017	NACLCL conference in Canberra. We heard empowering stories and ideas from across the CLC sector.
October 2017	Credit Law Conference. Keeping up to date with industry developments and practices.
December 2017	Management Committee and staff met for an in-depth collaborative strategic review and reaffirmed the CCLSWA Values.
February and June 2018	Visited the Financial Ombudsman Service in Melbourne.
October 2017 and May 2018	Visited the Credit and Investment Ombudsman in Sydney, as part of maintaining our important working relationships.
May 2018	Financial Counselling Australia conference 2018 in Hobart. A key theme of the conference was the power of individuals' stories in bringing about change. This was particularly meaningful to CCLSWA as we use our clients' stories in our fight for law reform.
June 2018	Annual Piddington Bali conference. An important date in the legal profession calendar.
June 2018	CCLSWA were one of seven consumer representatives to hear all about the transition to AFCA. This service is replacing the current system of three different organisations dealing with financial-related complaints.

### Law reform activities:

24 July 2017	Research project on family violence and property disputes.
8 September 2017	Add on insurance reform submission.
16 January 2018 & 29 March 2018	Credit reporting code review response & credit reporting mandatory legislation.
13 April 2018 & 13 June 2018	Consultation for ASIC regulatory guide & AFCA rules.
18 April 2018	Consultancy with Treasury re the Australian Consumer Law.
June 2018	We took part in the Treasury's Four major banks review. Then in June 2018 we put together a public submission to the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. We look forward to the final report from the commissioner in February 2019.



# Empowerment: Training

Staff and volunteers who are experts can impart their knowledge onto other advocates.

August 2017	Roberta attended <i>Communicating with influence and professional presence</i> with Informa.
August 2017	Volunteer training at Future Institute to empower volunteers in their role as advocates.
October 2017	Allison attended the Hancock creative <i>change the world</i> social media summit, focused on how to tell our story to the public.
December 2017	Uneon ran an in-house session for staff on stress management, resilience & communication.
Feb 2018	In-house presentation skills training session for the volunteers in advance of our community legal education sessions starting up for the season.
April 2018	Telephone advice line volunteers had in-house refresher training.
June 2018	Solicitors had vicarious trauma training to help them identify the signs and look after themselves when dealing with difficult cases.
June 2018	Staff attended the Women 4 Women series as part of an <i>Opportunity International</i> fundraiser and heard the inspiring Karyn Lisignoli speak on how being vulnerable can be empowering in life.



April 2018 volunteers advice line training



August 2017 Future Institute workplace skills training





# Innovation

We had a big year for webinars. This innovative way of delivering our message meant we could reach a wider audience, all from the comfort of our office!



In November 2017 and May 2018 we collaborated with Community Legal Centres Queensland to deliver 2 national webinars.

The first was on credit and debt issues arising from the end of the mining boom.

The second was on the changes to payday lending laws. This was broadcast live to 81 people, and almost hit the maximum number of attendees!



In June 2018 we collaborated with the Wheatbelt CLC to deliver an information session on common credit and consumer law issues, to advocates in the Wheatbelt region.



We use the media to get our messages out to the public. We presented on 11 Noongar Radio shows, 5 Heritage FM shows and one interview on ABC 720 Perth; as well as a TV interview for West TV.

## Volunteers on TAL

The way we deliver our service is very innovative; we rely on the time of law school student volunteers. They are a vital part of our service. It's a mutually beneficial relationship as they gain fantastic experience and we are able to run our legal services at a low cost. Some law students from the past year are featured on the front cover of this report.



46 volunteers started with us over the year.



Average of 3 volunteers a day.

# \$186,381

How much 3 paralegals on a full time salary would cost CCLSWA.

**SPECIAL THANKS** to our three PLT students this year: Rachael Doraisamy (July & August), Georgia Turco & Damon Van Kempen who volunteered about 12,000 hours to the service with a value of:

## \$382,320!

## Volunteer Internships

We were lucky enough to have 5 internships from the McCusker Centre for Citizenship at UWA:

- Dhruvi Pindolia worked on updating sections of the CCLSWA website.
- Georgina Due started on a social media project which developed into a strategy for volunteer recruitment and a mini project to engage politicians with our newsletter.
- Caitlyn Cooke evaluated our online volunteer training platform MOODLE. We then employed a volunteer to put all her recommendations into action.
- Natalie Fretton looked at our CLE project, evaluating the outcomes of all the community legal education (CLE) we do. This developed into a piece of consultancy work we are doing to see how we can revamp our CLE.
- Angus Patterson continued our infographics project and made us a variety of new ones to use across our website and social media. They display legal issues in easy to follow graphics.



## Collaboration

Staff and volunteers who are experts can impart their knowledge onto other advocates.

## Pro Bono

The long standing partnership we have with **AGS** continued for 2017/2018. We said a sad farewell to Carla Kovacevic in the New Year after four years with CCLSWA.

We welcomed two new solicitors, Karen La and Sara Anicic. Working alternate Fridays they assisted our solicitors with case work, such as drafting letters of advice and letters of complaint to credit providers and regulators. They also conducted legal research into various issues and prepared community presentations.

Also thank you to: **Financial Counsellors Association of WA**; and **The Department of Mines, Industry Regulation and Safety (DMIRS), Consumer Protection Division**.

We are grateful for the continued support of leading law firms: **Ashurst, King & Wood Mallesons**, and **Minter Ellison**; and to the **Western Australian Bar Association**.

**Gilbert and Tobin** assisted on a matter from March to May 2018. Approximately 42 hours of work, the equivalent dollar value \$13,285.

Gary Cobby of **Francis Burt Chambers** assisted us in an ongoing matter to the value of \$2,375.

Thank you to the following for their ongoing support and funding: **Australian Government Attorney-General's Department, Government of Western Australia Department of Justice, Legal Aid of Western Australia, The Law Society of Western Australia's Public Purposes Trust**; and **The Piddington Society**.

**Dentons** are working with us on a project to update our constitution. To date they have completed 11.80 hours, the equivalent dollar value being \$4,713.50. This will continue into the next financial year.

## Political support



### AUGUST 2017

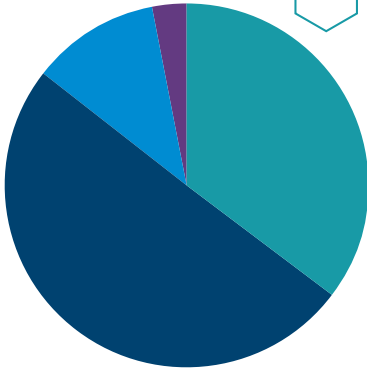
Hon. Mia Davies MLA, Leader of The Nationals WA & Member for Central Wheatbelt visited our office to talk about our service.

### MARCH 2018

Visited Mr Josh Wilson MP, Member for Fremantle, to discuss how WA consumers are affected by payday lending.

### APRIL 2018

Visited Ben Morton MP, Member for Tangney to discuss the reforms to payday lending legislation.



## INCOME

- Commonwealth \$298,983
  - State \$426,140
  - Public Purposes Trust Grant \$95,000
  - Other income (donations, fundraising, interest, etc.) \$25,147
- TOTAL: \$845,270**

## Financial Summary 2017-2018

EXPENSES	\$
Human Resources inc salaries	595,147
Training and Development, Travel, resources and subscriptions	53,583
Premises Expenses	67,982
Office Expenses	56,541
Admin Expenses	37,611
Programming and Planning	13,273
Other (inc depreciation)	16,034
<b>TOTAL</b>	<b>840,173</b>

**HOLEY MOLEY**  
GOLF CLUB



We won \$2,500  
from our Consumer  
Protection Award

We received  
**\$750**  
from Volunteering WA  
for our volunteer  
thank you day  
at Holey Moley



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