

**CONNECTING THE DOTS**



**ADVOCACY...EMPOWERMENT...CHANGE**

**Acknowledgement of Country**

SAFCA Would like to acknowledge that we are holding this conference on the lands of the Kaurna people. We acknowledge all Elders – past and present of the land we work and live on with gratitude and respect.

# **PROSPECTUS**



AN INVITATION FROM  
**CAROLYN PIPER**  
SAFCA CHAIRPERSON

A wonderful opportunity awaits to join the SA and NT Financial Counselling Conference this year exploring the theme:

**CONNECTING THE DOTS**  
ADVOCACY...EMPOWERMENT...*CHANGE*

Advocacy, empowerment and change are all key ingredients for participation in moving forward to better outcomes and long-lasting impacts for all. To connect the dots, our sector looks to use the expertise within industry, learn, share information and improve relationships to make this happen.

The conference is a fantastic opportunity for financial counsellors, financial capability workers and other workers within the sector to meet and connect those dots with one another, our industry partners and invited guests.

We invite you to join us to explore Connecting the Dots: Advocacy...Empowerment...Change on a deeper level and participate in creating long lasting impacts within the sector.

*Carolyn*

## A MESSAGE FROM **KATE FOX** SAFCA EXECUTIVE OFFICER AND THE SAFCA TEAM



### Connecting the Dots: Advocacy...Empowerment...Change is the theme of the SA and NT Financial Counselling Conference this year.

The conference has taken this theme because the pathway through advocacy for clients, empowering clients and creating long lasting change is often not linear. When working with many stakeholders it can be one step forward and two steps back, there can be early wins and long negotiated battles. It takes patience, perseverance, resilience, relationships, communication and many more attributes to reach the end goals to 'connect the dots' for clients, with the ultimate aim of ongoing impact.

#### **ADVOCACY**

Advocacy for clients is important throughout the client journey. Financial Counsellors and Financial Capability Workers need to be (and are) great advocates, but it is important to keep up to date with good practices and relevant issues in advocacy.

#### **EMPOWERMENT**

It's important that clients also learn skills on the journey, this includes more than just budgeting, this might also include how to negotiate with creditors themselves, learning more about their consumer rights and learning more about where to go for help when/if they need it again.

#### **CHANGE**

Ultimately, what we all hope for is lasting, positive change for the people we work with.

Speakers at the conference will include those that can help us help others, with the aim of ongoing impact. We will also review bigger picture issues such as the cost of living crisis and advocacy in the year past and the year ahead.

There will be lots of opportunities for professional development, important conversations and meeting key stakeholders in the sector.

We look forward to once again acknowledging the important work of financial counsellors, financial capability workers and key sector partners at the SAFCA Awards event.

**We look forward to seeing you there!**

*Kate, Steffany, Sue and Alex*



## HOW YOUR CONFERENCE PARTNERSHIP SUPPORTS FINANCIAL COUNSELLING IN SA & NT

The Association operates under a modest state funding model. In addition to supporting its members to achieve the best possible outcomes for financially vulnerable people, it also supports the financial counselling sector to adopt and maintain best practice through casework, advocacy and law reform within a social justice framework.

Working across both SA and the NT, the SAFCA Board, NT Steering Group, SAFCA Sub Committees /Groups and SAFCA staff work tirelessly to support SAFCA members and those most financially vulnerable in the community.

SAFCA provides our members with access to relevant, up-to-date information and professional development. This assists them to meet their ongoing requirements and enables their employing agencies to hold a Financial Services License Exemption.

SAFCA meets regularly with government and industry to advocate for a fairer marketplace, to increase access to financial counselling and to improve hardship pathways and processes for people in financial difficulty.

**THROUGH OUR RELATIONSHIP WITH FINANCIAL COUNSELLING AUSTRALIA AND OTHER STATE BODIES, WE WORK TO IMPROVE OUTCOMES FOR PEOPLE IN FINANCIAL HARDSHIP.**



# HOW YOUR CONFERENCE PARTNERSHIP SUPPORTS FINANCIAL COUNSELLING IN SA & NT

## SAFCA IS THE PEAK BODY FOR FINANCIAL COUNSELLORS IN SOUTH AUSTRALIA AND THE NORTHERN TERRITORY.

Becoming a South Australia and Northern Territory Conference partner will provide you with the opportunity to:

- Establish relationships or build upon and maintain relationships with key stakeholders before, during and after the conference.
- Connect with up to 230 SA and NT financial counsellors, financial capability workers and others in related fields.
- Showcase your organisation at South Australia and Northern Territory's only annual financial counselling conference.
- Feedback for your hardship teams through discussion with financial counsellors and financial capability workers to assist in a holistic approach to hardship.
- Engage in informative sessions on financial hardship and other increasingly complex issues facing your customers and clients, especially given the current cost of living crisis.

Understanding the importance of collaboration and connectivity between community and industry, SA and NT financial counsellors and financial capability workers value the opportunity to meet and engage face to face with the organisations and hardship teams they communicate with regularly. We will explore how industry partnerships can provide cohesion across many sectors; discuss social and economic trends and work together to proactively mitigate systemic hardship.

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0423 085 432

[www.safca.org.au](http://www.safca.org.au)

**Don't miss this opportunity to be represented and engage with South Australian and Northern Territory's financial counsellors, financial capability workers, legal representatives, government representatives, community sector workers and their teams over two days in beautiful Adelaide.**

It is the support from our conference partners that makes this conference possible.

To secure your potential partnership, please complete the attached form or contact **Kate Fox** at **SAFCA** to discuss a tailored package to suit your budget.





## WHAT DO FINANCIAL COUNSELLORS DO?

Financial Counselling is a profession held in high regard by those that know the sector. It is a free and independent service, provided by trained professionals and offering unbiased advice and support to the community.

Financial counsellors are mostly based in community services organisations and community legal centres, with outreach to a number of community locations such as community centres. They are based in metropolitan, regional and remote areas, with some financial counsellors and financial capability workers travelling long distances to support their clients.

Financial counsellors provide information about money management and help individuals and families navigate financial crises through the provision of appropriate, free and confidential advice. They assess whether the debt is legally owed and provide information on the implications of unpaid bills, debts and fines.

On the client's behalf, financial counsellors negotiate with creditors to reduce or waive debts or plan payment instalments. They determine if clients are eligible for government assistance, hardship programs or grants and assist in accessing these programs. They work with their clients to provide information on the options and consequences of debt recovery procedures.

### THE BENEFITS OF FINANCIAL COUNSELLING

When financial matters go wrong, they can go very wrong quite quickly. From time to time, many people from all walks of life find themselves struggling to buy food, pay the rent or mortgage, and juggling multiple debts on credit cards or personal loans.

Financial counsellors have an extensive knowledge of a range of areas of law and policy, including the law about credit cards and loans, debt enforcement practices and repossession, bankruptcy, financial hardship policies, and government concession frameworks.



When your client is in financial hardship or difficulty, a financial counsellor will, where appropriate:

- Negotiate repayment arrangements with creditors ensuring both parties have mutually beneficial outcomes
- Assist with applying for a financial hardship variation on bills or repayments.
- Help clients gain a clear picture of their overall financial situation and break it down into digestible language.
- Understand their rights and access legal help.
- Explain debt recovery procedures.
- Access dispute resolution services.
- Advocate or negotiate with creditors, government agencies and others to obtain best outcomes for both parties.
- Listen and provide support in a respectful manner.
- Refer to other services for further assistance.

## CLIENT OUTCOMES

Studies by Beyond Blue reveal now more than ever the link between financial wellbeing and mental health.

***“Financial challenges can cause a decline in mental health, and mental health challenges can cause a decline in financial wellbeing.”<sup>1</sup>***

Financial counselling clients don’t just benefit from the monetary outcomes of this service; negotiated debt reductions, moratoriums and waivers, grants, and avoidance of bankruptcy. Their mental health and well-being are also improved, reporting a reduction in stress and pressure from their immediate financial situation.

Added to this, the long-term benefit to clients sees them developing the skills to maintain financial stability, confidence, and capacity, including improvements in financial literacy, stabilised housing, and avoidance of legal actions<sup>2</sup>.

<sup>1</sup>Heartward Strategic, Money and Mental Health Social Research Report ([www.beyondblue.org.au](http://www.beyondblue.org.au)), 2022.

<sup>2</sup>Mahmoudi, Parvin, Hordacre, Ann-Louise, Spoeher, John. Paying It Forward: Cost Benefit Analysis of The Wyatt Trust Funded Financial Counselling Services. University of Adelaide prepared for The Wyatt Trust ([wyatt.org.au/](http://wyatt.org.au/)), 2014.





## OUR HOST VENUE: **THE HOTEL GRAND CHANCELLOR**

Hotel Grand Chancellor Adelaide, ideally located in the centre of the city, is our conference venue, but also has accommodation onsite.

It is just a short walk to Rundle Shopping Mall, and Adelaide Central Markets. Surrounded by world class restaurants and bars, the Hotel is nestled amongst the vibrant Leigh, Peel and Gilbert Laneways of the city. Their 4.5 star hotel in Adelaide's CBD is renowned for its friendly, professional service, offering modern, refurbished spacious rooms, buffet breakfast, a restaurant and bar inspired by local produce, outdoor heated swimming pool, fitness centre and complimentary Wi-Fi.

If you book a room on site and take a quick trip on the elevator to get to the conference room, it is very convenient!

## WELCOME TO **ADELAIDE**



Adelaide is bursting with culture, great food, events and entertainment. If you want to arrive early or stay on after the conference, you might consider visiting the world-famous wine regions not far from the city or spend the night exploring Adelaide attractions and indulge in award-winning restaurants in the heart of Adelaide's thriving restaurant and bar scene.

If you have some time this [link](#) provides information on 10 great things to do while in Adelaide. Of course, there are many more great things to do, but this is a good start!





**THANK YOU**

[WWW.SAFCA.ORG.AU](http://WWW.SAFCA.ORG.AU)

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