



Care Inc Financial Counselling Service and the Consumer Law Centre of the ACT

Strategic Plan 2006-2009

Introduction:

Care Inc Financial Counselling Service has been the main provider of financial counselling and related services in the ACT and region since 1983. As part of its commitment to remain relevant to its clients and to maintain and enhance the quality of its services, Care undertakes regular reviews of its operations. A major strategic review is undertaken every 3 years, central themes are considered and renewed and strategic commitments settled for the coming three years. This document outlines the results of the most recent strategic review, covering the period 2006-2009.

Underlying Philosophy – Why Care exists

Central Commitment:

Care believes that all consumers, regardless of means and ability, should have reasonable access to safe and fair markets.

The Mission Statement and Objects reflect the values that Care stands for and the goals that the agency sets for itself. Both have been extensively reviewed in this planning process and reconfirmed. Some updating will occur to enhance and clarify the core messages.

Care's Mission Statement:

We inform, support, empower & advocate on behalf of low to moderate income people with financial & related problems and work to ensure they are treated fairly and with dignity as consumers.

Care's Objects:

The Association is formed for the following benevolent Objects:

- a) The provision of a Financial Counselling Service and a range of compatible self-help, developmental and advocacy services for people dependent on moderate to low incomes.*
- b) In an atmosphere of dignity, hope and self-help to educate, support and encourage people to an awareness of their rights and obligations, their capabilities and personal resources.*
- c) To assist people to achieve their optimum income security and economic stability.*
- d) To offer training to others working in a compatible field with a view to creating an awareness of the impact on a person of long term financial instability, and to share techniques for improving such people's financial stability.*
- e) To undertake and share relevant research.*
- f) To advocate for systemic change to ensure low to moderate income consumers are able to participate in communities and markets on safe and fair terms.*

Strategic Goals:

- 1) Care will prominently display its Mission Statement and Objects:**
 - a) On its website,**
 - b) In Care's office and**
 - c) In all submission and reporting material as appropriate.**

- 2) Before the next Strategic Review in 2009, Care will fully test its Constitution and Policy and Procedures to ensure their compatibility with the Mission Statement and Objects.**

Client focused services – What Care does

Central Commitment:

Based on the needs of its client group, Care will deliver a range of coordinated and integrated services.

Care's current range of services includes:

- a telephone information service every week-day morning between 9 am and 12pm;
- booked, face-to-face appointments to facilitate the provision of more detailed information than can be undertaken on the telephone;
- a case-work service for clients who need more intensive information, support and advocacy;
- an after-hours service one evening per week for people who cannot attend at other times;
- a service specifically designed for people who are current, past or prospective tenants of Housing ACT;
- an outreach service for surrounding NSW located in Queanbeyan two days per week;
- the co-location of the Consumer Law Centre of the ACT, with direct legal representation available in the Centre's areas of expertise;
- the operation of the ACT No Interest Loans Scheme;
- a Community Development and Education program for

- our clients and other community workers and Industry and Government stakeholders as appropriate and
- a capacity to make public comment on issues of importance to Care's client group.

Strategic Goals:

1) Client service activities:

Care will seek resources to continue providing its current range of services throughout the next three years.

2) Community Development:

a. In providing community development and education activities, Care will ensure that it considers closely the needs, means and capacity of the target audience and as far as practical engage them in the design, delivery and evaluation of the activity or resource.

b. Care will look for ways to enhance its capacity to proactively plan and undertake community development activities, including targeted, ethical research, through strategic partnerships that do not detract from or conflict with the need to provide direct client services.

3) Policy and social action:

a. Care will continue to articulate the experiences and needs of its clients at a systemic level, ensuring that the development of these positions is informed by and tested with the clients, individually and collectively, and the workers delivering the services.

b. In particular Care will monitor the impacts of changes in economic conditions, policy approaches, supports and concessions on its clients and ensure that it provides clear and straightforward observations about issues that require attention.

Effective communication and support – How Care operates

Central Commitment:

To successfully deliver appropriate services, Care will:

- communicate clearly and effectively with its stakeholders and
- will employ suitably qualified staff and support them in undertaking their roles.

Strategic Goals:

1) Service design and description:

a) Care will more clearly describe the nature and extent of financial counselling service options so that:

- i) Clients of the services will be better able to understand the relationship that they have with the agency and their rights and responsibilities in that relationship;**
- ii) Care's financial counsellors are better able to respond to their clients' needs; and**
- iii) To ensure external stakeholders get as clear a picture of Care's role as is possible.**

b) Recognising the crucial importance of the Consumer Law Centre to Care's client group and in the range of services Care offers, Care will:

- i) Ensure appropriate balance is maintained between direct client service, policy and research roles;**
- ii) Ensure that the Principal Solicitor is properly supported and appropriately connected to services providing compatible services in the ACT and nationally;**
- iii) Actively explore opportunities to form strategic partnerships to the benefit of the Centre and its clients; and**
- iv) Continue to record and report increases in demand, to better inform the appropriate design and resourcing of the Centre's services.**

2) Caring for staff:

Care will continue to develop the support that it provides for its most important asset, its employees, in particular through enhancing:

- **access to the most appropriate and useful professional development and training;**
- **maintenance of safe workload levels;**
- **staying up to date with employee support options;**
- **appropriate remuneration levels and**
- **continuing to assess and deliver an appropriately safe office environment.**

3) Administration:

Care's administrative support is critical to the smooth running of the office. It is also the front line of communications with clients. Yet of all of the areas of priority and resource commitment within Care's operations, over the last 3 years administrative support and processes have probably commanded the least attention. Care's Staff and Board have recognised the importance of getting the balance right and have identified some key areas where Care's administrative activities require strategic commitment:

- a. **Care will ensure that there is full time front office cover without detracting from the Administrator's role and the support for the Consumer Law Centre;**
- b. **Care will produce a detailed and documented IT policy, dealing with all aspects of IT infrastructure, including usage, purchasing and technical support;**
- c. **A review of the Administrator's roles will be undertaken to ensure appropriate support, coverage and succession planning for those roles; and**
- d. **Care will undertake a detailed assessment of its premises and equipment needs, to ensure that those resources remain relevant to the needs of the agency and its clients.**