



**SAFCA**

South Australian  
Financial Counsellors Association.

# 2023 AWARDS

Finalists



# Welcome to the second annual SAFCA Awards

The South Australian and Northern Territory Financial Counsellors Association (SAFCA) is pleased to present the second annual SAFCA Awards. These awards aim to celebrate and pay tribute to the commitment that many financial counsellors and financial capability workers across SA and NT provide in the performance of their often challenging and complex work. These awards highlight the important contribution of financial counsellors and financial capability workers, who are making a difference in the lives of others.

The South Australian Financial Counsellors Association (SAFCA) is the peak body for financial counsellors in South Australia and the Northern Territory. SAFCA support financial counsellors to achieve the best possible outcomes for financially vulnerable people and support the financial counselling sector to adopt and maintain best practice through professional development, advocacy and law reform within a social justice lens.

These Awards would not have been possible without the support of our sponsors, with huge gratitude to our **Gold Sponsors** (these are the Award sponsors):

Anglicare SA

UnitingCare Wesley Bowden

Uniting SA

CatholicCare NT

Centacare Catholic Country SA

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And our **Silver Sponsors**:

Uniting Communities

Lutheran Care

We would also like to thank the Awards judging panel, Peter Gartlan from FCA and Georgina Morris from SACOSS. There is so much fantastic work happening in this sector and many exceptional candidates for these awards, it made judging very difficult. Congratulations to all of the finalists.

Thanks to all financial counsellors, financial capability workers and key stakeholders that support their work and the work of SAFCA to achieve the best possible outcomes for financially vulnerable people.



Executive Officer

## Acknowledgement of Country

We acknowledge that this event is being held on the traditional lands of the Kaurna people.

We pay our respects to Elders past and present, and emerging leaders. We celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of South Australia and the Northern Territory.



# Notable Newcomer Award

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CatholicCare NT

For a student/person in their first 2 years of financial counselling service delivery who is making a difference or showing promise.

## Margaret O'Brien (Lutheran Care), SA

Margaret entered financial counselling with a background in emergency assistance and case management. Whilst working as a financial wellbeing caseworker Margaret recognised the positive impact financial counselling can have and took the opportunity to train as a financial counsellor under the FCA upskilling program in 2020. Margaret is a passionate advocate for people in our community who are isolated or feel unseen. She always takes a client centered, strength based approach to her client work and has an unwavering commitment to always look for the good in people.

Margaret has also worked with a number of complex small businesses impacted by COVID with many successful outcomes. She has a holistic focus and has built valuable relationships with a number of community services partners in the region ensuring she gives comprehensive, well planned referrals that will create an impact for the client. Margaret lends a calming presence to both clients and colleagues alike.

## Katie McClure (Centacare Catholic Country SA), SA

Katie has increased the access to financial literacy in the Port Lincoln region by offering flexible and targeted education sessions to key stakeholders including youth services, job seekers, and employment agencies. Katie uses a trauma responsive approach to working with vulnerable individuals to empower and support them in taking positive steps towards identifying areas for positive impact. Katie is skilled at using a range of grants and schemes, providing a therapeutic approach to her craft.

Katie has been instrumental in advocating for those who are directly impacted by the decrease in bulk billing of local GP's. This has seen the issue being raised and addressed by leadership groups within health networks as systemic advocacy issue.

# Notable Newcomer Award

## Tom Geyer (Uniting Country SA), SA

Tom's commitment to training as a financial counsellor saw him relocate over 350km to Port Pirie, but still drives home on weekends to play football. Tom goes above and beyond when working with clients to achieve short-term and longer-term outcomes, and is increasingly exposed to more complex casework. A grandmother stated "Tom saved my life, and I am now living my best life". For this particular client, Tom delivered wrap around services that included connection to job network agencies, advocacy with hardship arrangements for utilities and council rates, accessing grants, referral to Families and Relationship Service, and a Centrelink external dispute with the Administrative Appeals Tribunal.

Tom uses a holistic approach to seek longer-term impacts. He demonstrates professionalism and is understanding of the client's voice to reach positive outcomes. Tom is extremely resourceful, determined and aims to achieve the best outcomes for clients.



# Above and Beyond Award

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UnitingCare Wesley Bowden

For outstanding outcomes of advocacy and support through financial capability.

## Hannah Clinton (Uniting Country SA), SA

Hannah is a financial capability worker with a passion for delivering community education to a range of other services in the community. Feedback on her sessions has been outstanding, one stating "Hannah is a standout! She is friendly, articulate, and one of the most knowledgeable workers I have ever had. I can't thank her enough". Hannah focuses on prevention and sees a significant number of participants seeking appointments following her sessions.

She is also skilled at working with clients to reach positive outcomes. Case studies provided in this nomination included Hannah negotiating with a local Council and Fines SA to waive over \$1, 600 in fines; and in another apply successfully for a NILS Loan and undertake contract negotiations to reduce the financial strain for a client.

## Zakaria Deng (Lutheran Care), NT

Zakaria exhibits an outstanding performance in his financial capability role. He addresses all enquiries efficiently and effectively, and has a true client focused approach, which is always front and foremost. Faced with some challenging situations, he resolves without surrendering to the situation. Zak keeps all promises and assurances made with clients and stands by the vision for what Lutheran Care promises to offer. Zak is multi-skilled, working both remotely visiting First Nations communities and also delivering emergency relief from the office.

Zak will be commencing his Diploma of Financial Counselling in 2024 and his colleagues at Lutheran Care are looking forward to watching his progression!

# Thanks to our Award Judges

**Peter Gartlan (Financial Counselling Australia) and Georgina Morris (South Australian Council of Social Service) have been the judges for the SAFCA Awards since its inception in 2022.**

Peter is the National Coordinator for Disaster Resilience at Financial Counselling Australia (FCA). He has held this role since the 2019/20 black summer fires. Peter is the Independent Chair of Consumer Advisory Panel at Australian Financial Complaints Authority (AFCA). He is also a sessional member with AFCA determining insurance disputes.

Prior to this, Peter worked as a consultant for three years on a range of projects, including Knowmore Legal Service on the National Redress Scheme lump sum compensation payment for survivors of child sexual abuse in institutions, and the Dondale class action for young people abused in youth detention centers.

Georgie is a Senior Policy Officer with the South Australian Council of Social Service (SACOSS), working in the area of energy, water and climate change. With skills in research, report and submission writing, her legal background enables her to be a strong advocate for people experiencing disadvantage. Georgie is passionate about equity, justice, and social policy, and has a special interest in fair and equitable access to essential services for people on low incomes or experiencing vulnerability.

*Thank you Peter and Georgie*



# Fields of Change Award

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For outstanding achievement in regional, rural and remote SA/NT where the worker has demonstrated exceptional service to individuals or communities by overcoming barriers experienced by RRR locations.

## **Tania Robinson (Central Australian Women's Legal Service Inc), NT**

Financial Counselling began as a new service at CAWLS three years ago and since this time, it and Tania have become integral to client service delivery. Tania works closely with the legal team to develop an integrated community education program addressing common consumer law issues impacting both legal and financial counselling clients. Tania's delivers CAWLS outreach programs at Womens' Shelter, Alternative to Custody Program and remote communities, Santa Teresa and Ti Tree. In collaboration with Tangentyere Council, Tania attends two of the Alice Springs town camps to talk to women about money programs over afternoon tea; being so successful that she has been invited to conduct this at a further two camps.

Tania is professional and practical in her work and takes an empathetic approach to client's complex financial issues. In the past 12 months Tania has assisted over 120 women for a number of matters from Buy Now Pay Later schemes to car debts, Centrelink, ATO and super applications, fines, and everything in-between. CAWLS clients that see Tania are vulnerable women, experiencing or escaping from family and domestic violence, and she demonstrates commitment to supporting vulnerable women in our community every day.



# Fields of Change Award

## Kate Green (Rural Business Support), NT

Kate is the sole financial counsellor working across a region covering the outskirts of Darwin, through Katherine to Alice Springs. A significant part of her work is related to minority groups such as Asian green producers, avocado and mango growers of NT. This group has many barriers to success and accessing help; English as a second language, a distrust of banks, a vague understanding of Australia's laws and regulations in primary production, and remote living. Kate successfully builds trusting relationships with her clients, using interpreters and broken English to work on their business goals and needs. She has delivered the highly successful NT Farmers Financial Fitness Program to over 48 businesses, many delivered through interpreters.

Kate is empathic in her work, methodical and does not allow people to be bullied or treated as inferior. She fights hard for justice, but remains cool and clear minded whilst demanding honesty and commitment from her clients. She researches hard to ensure that when fighting for justice in the financial hardship world, she is well informed and does not let clients slip through the proverbial 'crack'.

## Rose Temple (Uniting Country SA), SA

Rose is a financial capability worker and a long-time Coober Pedy local who has made a significant difference in the town of Coober Pedy since starting her role with Uniting Country SA. She has a strong connection with the Umoona Aboriginal Community and a deep understanding of the issues surrounding her own community. Rose's background is in homelessness, family and domestic violence, gambling help, with Housing SA and Umoona Council and this has helped her offer wrap around support to clients. Her passion for her community is demonstrated through both her work and in the increase in locals accessing services in the past 12 months.

Rose is a collaborative worker - both on a one-on-one basis and with the community. She recently designed and created brochures and information specifically tailored to the unique issues the people and communities of Coober Pedy face; which will be available in the cultural language of the region in collaboration with the Oodnadatta and Umoona Aboriginal communities.



# Stellar Stakeholder Service Award

Sponsored by **ANGLICARESA**

For stakeholders who have worked with SAFCA sector members to achieve outstanding outcomes for a client or group of financially vulnerable people.

## **Tom Cobban & Matt Charbel (Berrill & Watson Lawyers), SA**

Tom and Matt, both lawyers at Berrill and Watson, have been invaluable sources of support, especially during the Mannum floods, to the local community and the ac.care member who submitted this nomination.

They consistently make themselves available, always ready for a chat or to address any questions that arise. Their commitment to assisting financial counselling clients has had a profound and positive impact. Their dedication, tenacity and information provision have also empowered some of our clients to lead better lives. For instance, one client who had experienced workplace bullying and subsequent anxiety, rendering her unable to return to work, found hope when her financial counsellor attended Tom's presentation on Total and Permanent Disability (TPD) and Income Protection at a SAFCA Conference. After seeking guidance from Tom and Matt, the client successfully paid off her mortgage and is now working towards rejoining the workforce or participating more actively in the community. The learnings Tom and Matt share have further enhanced the skills of many financial counsellors.

# Stellar Stakeholder Service Award

## Ethan Giele (Jacana Energy), NT

Ethan is the Hardship Coordinator at Jacana Energy and fields calls daily from both clients who call directly and NT financial counsellors themselves. Ethan also coordinates the recently expanded Hardship Team. He was nominated by NT Legal Aid Commission.

Ethan is readily available to financial counsellors, both over the phone and in-person at NT Money Network Meetings. Ethan actively listens to the issues raised and works to find solutions, or learn more to resolve issues raised by financial counsellors, maintaining professionalism and exceeding industry and client expectations. He is seen as a reliable and accountable asset in energy hardship support. A client from NT Legal Aid Commission's Domestic Violence Legal Service commended Ethan for his empathetic approach. He encouraged this client to seek help from a financial counsellor, leading to positive outcomes including renegotiating an unaffordable Stay Connected Plan, securing NT Concessions, and applying partial waivers to outstanding accounts. Ethan's commitment to finding solutions reassures the financial counsellors that Jacana will work collaboratively to address long-term debt issues.

## Elvira Kovacs (Sonder, Edinburgh North), SA

Elvira and the Sonder Edinburgh North team recognise the intricate relationship between mental health conditions and financial instability. They have actively collaborated with Lutheran Care (who submitted this nomination) to offer comprehensive support that addresses both aspects by providing a dedicated space for a financial counsellor to visit on a weekly basis.

Their commitment to supporting financially vulnerable individuals is demonstrated by this innovative, holistic approach and the tangible outcomes they have achieved. The strength and quality of their referrals has led to an exceptionally low no-show rate of 5.9%. Clients are also more equipped to engage proactively with the financial counsellor and often ready to disclose behaviours that are impacting their financial wellbeing including gambling, AOD use and domestic violence.

**Judges comments:** It is great to see the relationship between mental health and finance addressed.



# Inspiring Supervisor Award

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For a financial counselling professional supervisor who inspires and supports financial counsellors to improve their knowledge and skills to achieve better outcomes for those they seek to serve.

## Chris Fitzgerald (Rural Business Support), SA

Chris has been a professional supervisor at Rural Business Support (RBS) for the past six years. She has been instrumental in establishing RBS financial counselling best practice, with focus areas around case notes, and more recently case plans, so counsellors are assisting clients to develop action plans to achieve their goals. Chris' care for her supervisees is evident through her professionalism and dedication to supervision. Even though she is extremely distanced from many of her supervisees, she always ensures they get at least one face to face (in person) supervision meeting per year. Chris also works on staff development and capacity building by supporting RBS staff to complete their Diploma of Financial Counselling and the subsequent transition into Full/Accredited SAFCA membership. Outside of her workplace Chris is a SAFCA Board member and member of the Professional Development and Supervision Advisory and Conference Committees.

In her own right, Chris has worked with hundreds of farming families over the last 12 years as financial counsellor, and is a champion of keeping rural farming families farming, through some tough times including drought, virus and bushfires. Through her caring nature and philosophical outlook, Chris provides motivation, encouragement and occasionally the tough truths to help businesses move forward and create behavioural change to improve their financial position.

# Inspiring Supervisor Award

## Peter Gantley (UnitingCare Wesley Bowden), SA

Peter became a professional supervisor earlier this year and is already being nominated for this award. He establishes a supervisory framework that sets clear expectations and objectives, creating a supportive environment for counsellors to discuss cases and receive feedback. He shares his extensive financial counseling knowledge, offering guidance and alternative approaches to complex financial issues. Peter actively engages in case consultation, fostering critical thinking among supervisees and providing fresh perspectives - supporting supervisees to grow in their professional journey. Peter always has a "Peter-ism" to share with supervisees to embed his knowledge and skills into their work.

Peter is dedicated to improving the field of financial counseling and advocates for important issues related to clients' financial wellbeing. He collaborates with other professionals and organizations to promote unified approaches and standards. He also mentors and supports colleagues, sharing his experiences and insights to empower others in their professional journeys. Peter eliminates access barriers, offers flexible appointments, and develops custom strategies to empower clients. He partners with clients to find solutions, advocates for their needs, and encourages them to share their stories with creditors, fostering a sense of being listened to and respected.

## Samantha De Wit (The Salvation Army Moneycare), SA

Samantha has been a valuable and admired professional supervisor to the SA Salvation Army Moneycare team for over seven years. She has significantly enhanced the self-reflective skills of financial counsellors in a number of ways. She created resources focusing on core values' impact on professional practice, the difference between reflection and rumination, and the 'Gibbs Reflective Cycle.' Her expertise in professional supervision has been instrumental in guiding financial counsellors and developing a nationwide supervision process on the national practice team. Samantha's innovative approach respects foundational policies while driving efficiency for new financial counsellors.

Through her supervision role, Samantha developed a series of information sessions with stakeholders like ATO, energy retailers, TIO and others in order to develop her supervisees technical knowledge. She has served as a trainer and assessor, supporting students through the Diploma. Samantha has now transitioned into a national role as a Practice Specialist, focusing on a National Professional Supervision Framework for Moneycare and becoming a cross-border professional supervisor.

# Standing Ovation Award

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For a financial counsellor who has gone above and beyond to support the financial counselling sector (through advocacy, community engagement, and an exceptional commitment to the financial counselling sector).

## Janet Emmins (The Salvation Army Moneycare), SA

Janet has a wealth of experience and knowledge around the issues experienced by those most vulnerable in the community. She believes that 'with knowledge comes great responsibility' to speak out whenever an opportunity arises. Janet is able to articulate these challenges well and given her experience and calm wisdom she is a reliable spokesperson for The Salvation Army. In December 2022 Janet spoke at a parliamentary inquiry into poverty at Murray Bridge; speaking with empathy, she was articulate and knew her community well; a wonderful representative for the sector. Janet has also guided students through their placement, enjoying the opportunity to reflect on her practice and share her knowledge.

Janet extends her passion for her community during her time off to - having set up a 'Take a Coat - Leave a Coat' rack at the Salvos, and Coffee & a Chat Coffee Club, both in Murray Bridge, which has enabled locals to rebuild connections, especially after COVID.

## Alan Murray (UCare Gawler Inc), SA

Alan's financial counselling career began during retirement, having previously spent 30 years in accounting, administration and management. Alan is a Vietnam Veteran and during his financial counselling training identified the need to provide support for the Veteran community through financial counselling and helping to improve financial literacy. Driven by Alan's commitment and determination, the Veterans Financial Wellbeing Pilot Project was developed in 2020. Sponsored by the Ecstra Foundation and UCare Gawler, the Veterans Financial Wellbeing program continues to operate today; it offers financial wellbeing education to ADF members and Veterans on base at Edinburgh and through ex service organisations throughout South Australia.

Alan advocates strongly for the veteran community, pushing for training, support and education to provide practice resources and solutions that contribute to healthier and sustainable communities. By his own admission - Alan is a cantankerous old bugger that is relentless when he gets the bit between his teeth!

# Standing Ovation Award

## Anna Clappis (UnitingSA), SA

Anna started as a Financial Counsellor in 2016 and believes making better financial decisions is something that just about all of us need to think about, whether it be in developing a savings habit, budgeting or making sure we have adequate insurance. Anna loves engaging with our local First Nations community, identifying specific needs, building relationships, and helping participants to develop positive money management habits. Through this she has delivered many community education and outreach activities with local services including Tiraapendi Wodli Cooking group, Talking Cents Financial Literacy, Crammond Clinic, Taperoo Community Centre and Women Economic Empowerment - to name just a few! Anna finds great ways to connect, build trust and share knowledge and because of this, many more clients get the financial support they need through UnitingSA.

## Sharon Blackmore (Lutheran Care), NT

Sharon's exceptional dedication to the financial counseling industry shines through her commitment to Lutheran Care in Alice Springs. In just one year, she has brought about significant improvements in systems and processes that enhance the services provided to clients in Alice Springs and remote communities in the Central Desert region. Sharon is a strong advocate for the wrongs she sees, issues like retail chain CentrePay reform, Buy Now Pay Later Schemes and addressing gaps in remote communities that see First Nations people disadvantaged. Her team provides essential financial literacy workshops to 28 remote communities, addressing scams, financial vulnerability, and budgeting. Sharon's gentle guidance and expertise help clients manage financial challenges and work toward financial well-being. Her continued impact in Alice Springs, NT, promises positive change.

## Lynn-Maree McLaughlin (UnitingSA), SA

Lynn-Maree has been a financial counsellor for over 15 years. She works from a strong ethical base, using both results based and strengths based principals by thoroughly identifying options and supports for financially vulnerable clients. Lynn-Maree, whilst a strong financial counsellor in her own right, has also achieved a great deal for the financial counselling industry and workforce; sitting on the SAFCA Board, undertaking outreach, becoming a Justice of the Peace, is a professional supervisor and has supervised seven TAFE students. She regularly volunteers to deliver Christmas Day lunch. She has a special interest in domestic violence and has worked extensively in the UnitingSA Emergency Violence Payment program.

**Notable submission:** Lynn-Maree negotiated with a creditor (insurer), to waive a \$3.1 million claim, for a person in a significantly vulnerable position, facing bankruptcy.

With thanks to our Award sponsors

## Gold



**ANGLICARE SA**



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**CatholicCare NT**

**UNITING SA**  
Together We can

## Silver



**LUTHERAN CARE**

