

Indigenous Consumer Assistance Network (ICAN)



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Continue to provide, monitor and evaluate the Financial Counselling and Capability services to vulnerable customers in financial difficulty	<ul style="list-style-type: none"> Access to Face to face and phone financial counselling services Identify the consumer detriment through the information collected through financial counselling casework Identify and maintain existing and new referral networks 	<ul style="list-style-type: none"> Customers have access to consistent quality financial counselling services which assist in addressing their financial issues and supports Opportunities to make better financial decisions 	Operations Manager Financial Counselling (FC) and financial capability (FCW) team	Ongoing
Customers	Continue to build the range of Yarnin' Money products	Develop and implement customised products for target audiences e.g. young people, new employees as well as linking to emerging consumer issues in regional and remote communities	Integrated approach to improve financial resilience and capability; enhancing financial decision making	Operations Manager Yarnin' Money team ICAN Learn Business and Sector Development Manager	Jun-18
Customers / Staff	Build on the ICAN learn social enterprise to provide appropriate education (accredited and non-accredited) to the financial wellbeing and related sectors	<ul style="list-style-type: none"> Delivery of courses nationally Ongoing identification and engagement of qualified sector trainers Assisting potential trainers to gain their training and assessment qualification 	Increased access to industry relevant training for the financial wellbeing sector	CEO ICAN Learn Business and Sector Development Manager RTO Coordinator	Ongoing
Community Staff	Identify career pathways and professional development for ICAN financial counselling (FC) and capability (FCW) staff	Provide professional development to staff - trainers, supervisors, etc to suit the needs of the business / Upskill all staff to educate others	ICAN FC & FCW staff are provided with tailored professional development opportunities in areas of: professional supervision, training facilitation, specialised areas related to FC practice	CEO & business unit managers	ongoing
Customers Community	Continue to engage with regulators and government agencies to raise emerging issues and protect the rights of Indigenous consumers	<ul style="list-style-type: none"> Provide preliminary investigative support services to government consumer agencies Representation at national and state forums, panels and task forces Development of tool for financial counsellors to record case studies that demonstrate emerging issues 	<ul style="list-style-type: none"> Improved market outcomes for Indigenous consumers Increased consumer protection for Indigenous peoples and communities via continued advocacy for policy and legislation change 	CEO Operations Manager FC & FCW Staff	Ongoing / Dec-18
Community	Scope & implement professional support frameworks for the Indigenous and Culturally & Linguistically Diverse (CALD) financial counselling workforce	<ul style="list-style-type: none"> Survey with ICAN graduates about what kind of professional support they want Collate & analyse data Communicate findings via online platform 	ICAN assists qualified Indigenous & CALD financial counsellors to develop their professional capacity via access to professional support and mentoring	CEO ICAN Learn Business and Sector Development Manager	Ongoing
Community	Develop an organisational framework for financial counselling supervision	<ul style="list-style-type: none"> Professional supervision support provided to partner organisations Train ICAN staff in professional supervision 	ICAN financial counsellors and partner organisations are supported through professional supervision	Operations Manager CEO ICAN Learn Business and Sector Development Manager	Jun-18
Staff	Develop and implement financial literacy self assessment as part of HR processes	<ul style="list-style-type: none"> Financial conversations with staff are implemented in identified HR processes A policy and procedure is created and implemented in the staff induction process 	Staff undertake self-assessment of financial literacy and create personal plan	CEO Business unit managers	Jun-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Continue development, delivery & evaluation of Yarnin' Money Program	<ul style="list-style-type: none"> Proactive promotion of Yarnin' Money program to new partners Review and improve our evaluation approach and tools in response to emerging challenges 	<ul style="list-style-type: none"> Financial capability of program participants & barriers/challenges are measured; learnings are shared with wider community. Participants are equipped with practical tools to assist personal financial capability. 	Yarnin' Money Team Operations Manager Research & Communications Manager CEO	Ongoing
Customers Community	Identify new partnerships and continue to build relationships with ethical market alternatives for Aboriginal and Torres Strait Islander peoples, that address structural barriers	<ul style="list-style-type: none"> Ongoing participation in national and state wide forums, task forces Communication of market alternatives to Indigenous consumers 	<ul style="list-style-type: none"> Indigenous consumers have increased awareness, knowledge of and access to ethical products that reduce consumer exploitation 	CEO Operations Manager Financial Counselling team	Ongoing
Customers Staff	Support Indigenous Mentorship program students/participants to increase personal financial resilience and practical skills	<ul style="list-style-type: none"> Incorporate the Financial Literacy Skill Set Units (CHCEDU001, CHCEDU002, CHCEDU003) & Yarnin' Money financial capability training into Mentorship Program delivery 	<ul style="list-style-type: none"> Participants have increased personal financial resilience skills Measured through self-assessment tools for Mentorship Program students/participants 	Research & Communications Manager RTO Coordinator	June 2018 June 2019
Community	Evaluate ICAN's Yarnin' Money financial capability program	Final evaluation research report produced	Outcomes of Yarnin' Money - ICAN's Indigenous financial capability program are evidenced through evaluation process	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	December 2018

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	To monitor the Multi-Cultural Scholarship Program performance	<ul style="list-style-type: none"> Data collection over program duration across four identified domains Analysis of findings 	Continuous Quality Improvement processes are implemented	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Ongoing
Customers Community Staff	To monitor the Indigenous Mentorship Program performance	<ul style="list-style-type: none"> Data collection over program duration across four identified domains Analysis of findings 	Continuous Quality Improvement processes are implemented	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Ongoing
Staff	New ICAN / ICAN Learn staff undertake financial capability training [with focus on financial capability issues affecting diverse demographics]	Deliver financial capability training to all staff	ICAN staff across the organisation are aware of regional, rural, remote and urban issues that impact on financial literacy for different demographics	CEO Business Unit Managers	1/6/2018 and ongoing



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Delivery of Yarnin' Money Program with cultural competence	<ul style="list-style-type: none"> ▶ ICAN's approach to cultural competency is incorporated into train the trainer module; ▶ Develop ICAN specific cultural competence tools; deliver train the trainer workshops; trainers are able to adjust content to workshop style 	Train the trainer model supports organisations to deliver Yarnin' Money with ICAN support	YM team Research & Communications Manager ICAN Learn Business and Sector Development Manager	Jun-18
Community	Develop a personal financial resilience module into Yarnin' Money Train-the-Trainer program	Incorporate personal financial literacy for trainers into train the trainer module; deliver train the trainer workshops;	Teachers of Train the trainer model understand their own financial situation and attitudes to money	YM team Research & Communications Manager ICAN Learn Business and Sector Development Manager	Jun-19

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff Community	Delivery of the Indigenous Financial Counselling Mentorship Program 2017-2019 (Diploma of Financial Counselling)	12 Indigenous persons trained in the 2017-2018 program	<ul style="list-style-type: none"> ▶ 12 Indigenous persons graduate with a Diploma of Financial Counselling ▶ Increased number of Indigenous financial counsellors practicing nationally 	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Jun-19
Staff Community	Delivery of ICAN's Multi-Cultural Scholarship Program (Diploma of Financial Counselling)	12 persons (CALD community) trained in the 2017-2019 program	<ul style="list-style-type: none"> ▶ 12 persons (multicultural community) graduate with a Diploma of Financial Counselling ▶ ICAN develops financial counselling capacity of multi-cultural organisations 	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Jun-19
Community	Explore Yarnin' Business module as part of Yarnin' Money financial capability program	<ul style="list-style-type: none"> ▶ Scope Indigenous small business space for what kind of financial capability training and support is needed ▶ Identify and engage with government agencies focused on indigenous economic development 	Yarnin' Business model includes training for Indigenous peoples to understand requirements of becoming a sole trader or small business.	CEO & Business unit managers Research and evaluation	Dec-18
Staff	Ensure ICAN staff have opportunity to access appropriate channels of support to reduce financial stress	Develop ICAN financial inclusion staff policy and KPIs	ICAN has an implemented financial inclusion policy and process for all staff	CEO & Business unit managers Research and evaluation	Jun-18
Community	Identify appropriate procurement strategy to suits needs of ICAN and levels of funding	<ul style="list-style-type: none"> ▶ Investigate local Indigenous businesses appropriate to ICAN needs ▶ Design a social procurement policy 	Local Indigenous organisations are supported via ICAN's procurement strategy	CEO & Business unit managers	Oct-18