

FINANCIAL COUNSELLORS' ASSOCIATION OF WA ANNUAL REPORT

2024-2025



FINANCIAL COUNSELLORS' ASSOCIATION
OF WESTERN AUSTRALIA

Influential Advocate • Effective Peak Body • Best Practice Profession

Acknowledgement of Country

We acknowledge the Traditional Custodians of the land on which FCAWA's Head Office is located, the Whadjuk people of Noongar Boodjar.

We recognise their continued connection to the land and waters of this beautiful place, and acknowledge that they never ceded sovereignty. We respect all Whadjuk Elders and their Ancestors, and all First Nations people.

The story behind our uniform design:

Koorrookee 'Grandmother' by Merindah-Gunya (Bayley Mifsud)

This piece represents my beautiful grandmother Maude, the large woman symbol in the middle of the painting. In the top right corner is a star, representing her mother Amy (my great nanna) who is in Dreamtime. I come from a strong line of Aboriginal women, and I am so grateful for their strength and pride in our culture. There are then 5 people in the bottom corner, representing my dad, his three brothers and one sister. There are then 16 children, representing the 16 grandchildren of my nan's. The dreamy background is symbolic of stars in the sky, For Our Elders who are in Dreamtime.



About FCAWA

FCAWA is the peak body and voice of financial counselling in WA. We advocate for financial wellbeing and promote excellence in the sector to achieve our goals of financially resilient communities and reduced hardship for all.

We provide financial counsellors with training, resources, events and professional support so they can deliver free, independent and confidential help to people facing financial hardship. We also advocate for systemic change, working with government, regulators, and agencies to make financial systems fairer and more compassionate.

As the driver of frontline impact and systemic change, FCAWA is a high-value, high-impact partner for government, agencies, and the community.



Our Vision

Financially resilient Western Australians with reduced financial hardship.



Our Purpose

- Advocating for financial wellbeing.
- Promoting excellence and compliance in the financial counselling sector.
- Providing the voice of financial counselling in Western Australia.



Our Values

Integrity | Leadership | Support | Innovation

Our Team

FCAWA Board 2024-25



Chairperson
Gary Newcombe



Vice Chairperson
Mandy Dehnel



Secretary
Dean Bavich



Treasurer
Lanie Byk



Board Member
Suzanne Long



Board Member
Tevita Naroba



Board Member
Colin Harte



Board Member
Veronica Johnson



Independent Board Member
Annette Watkins

FCAWA Staff 2024-25



Chief Executive Officer

Melanie Hopkinson



**Sector Quality and
Development Manager**

Leanne Berard



**Administration and
Membership Officer**

Michelle Barnes



**Sector Development
Officer**

Robert Evans



**Project and
Events Manager**

Pam Hartcher



Project Officer

Mary Brown



Chairperson and CEO Message

We are pleased to present the Financial Counsellors' Association of Western Australia's (FCAWA) 2024–25 Annual Report. Together with our members, partners, and supporters, FCAWA has continued to strengthen the financial counselling profession, advocate for just and effective policy, and promote financial wellbeing across Western Australia.

Advocacy and Policy Leadership

This year FCAWA deepened its influence in both state and national discussions, ensuring that the voices of people experiencing hardship were heard in decision-making forums. Our work included:

- Contributing to the Centrepay overhaul, with WA financial counsellors among the first to raise concerns about misuse.
- Preparing submissions and giving evidence to the Parliamentary Joint Committee on Corporations and Financial Services, reinforcing the profession's frontline knowledge.
- Ongoing input into the Child Support National Working Group and consultation with the Inspector General of Taxation on the use of the tax system in abusive relationships.
- Engagement with the Telecommunications Industry Standard (Domestic, Family and Sexual Violence Consumer Protections) 2025, led by ACCAN.
- Coordinating a federal election campaign in WA, emailing candidates and incumbents to highlight the urgent need for sustainable and appropriate funding for financial counselling.

We also strengthened relationships with both state and federal governments, including the Department of Communities (informing their commissioning approach through survey data), Consumer Protection WA, the Australian Securities and Investments Commission and the federal Department of Social Services. Importantly, our new part-time position of Policy and Advocacy Lead has increased FCAWA's ability to respond proactively to emerging issues and shape reforms that affect financial counsellors and the people they support.



Organisational Strength and Sustainability

This year, FCAWA welcomed Gary Newcombe, former Commissioner for Consumer Protection WA, as our first independent Chair and strengthened governance through the appointment of two new independent board members. We also undertook cultural competency training with Uncle George, beginning our reconciliation journey.

Key organisational achievements included:

- Review and update of governance, HR, and membership policies.
- A year-end net profit of \$135,165, achieved through careful management and strong outcomes from our conference and forums.
- A Lotterywest project to overhaul FCAWA's website and develop new resources for financial counsellors to deliver community education.
- Continued planning for digital platforms to streamline membership and engagement.

The FCAWA Board continued to strengthen its leadership capacity through development activities, Constitution updates, and strategic planning. FCAWA also remained active in national collaboration through Financial Counselling Australia and state peaks, aligning priorities and aiming to build a united voice on sector issues.

Partnerships and Collaboration

Collaboration remained central to our work. FCAWA partnered with organisations, including WACOSS, to address cost-of-living pressures and housing insecurity, while also extending partnerships into mental health, family and domestic violence, multicultural services, and local governments. FCAWA also remained an active participant in the Economic Abuse Reference Group WA and the Western Australian Consumer Advocacy Network.

Our leadership in projects such as Digital Inclusion, Strengthening Women's Financial Literacy, and the launch of the Financial Counselling Disaster Framework delivered measurable impact. The Disaster Framework launch was a particularly successful event. Our Sector Quality and Development Manager and co-author of the Disaster Framework, Leanne Berard, later presented to the Department of Communities Forum and Financial Counselling Australia's National Conference in Adelaide.

FCAWA also continued to highlight the important intersections between financial issues and other areas of social policy, presenting at the Family Law Pathways Conference and preparing to present at the Alcohol and other Drug Conference in 2025.

Chairperson and CEO Message

Member and Sector Development

Membership continued to grow, with more than 20 new members joining during 2024-25, including students, volunteers, and accredited financial counsellors.

Key investments in sector development included:

- New accreditation process for members, ensuring consistency and high professional standards.
- Expansion of supervision and training, including group supervision sessions and supervisor accreditation.
- Development of resources to support compliance and best practice.

Training, Events and Forums

The 2024 Annual Conference ‘Innovative Today, Thrive Tomorrow’ attracted record sponsorship, strong attendance, and excellent feedback (rated 4.26/5). Its theme resonated across professions, reinforcing the role of financial counselling in shaping fairer systems for all. Planning is now underway for our 2025 Conference, which will celebrate FCAWA’s 40th anniversary.

The Regional Forum in Newman was another highlight, bringing together over 50 participants under the theme Voices of Change: Connecting for the Future of Local Communities. The forum started with an outreach visit to Jigalong Community, where we listened to community members about the realities of life in remote WA. Issues raised included access to banking, digital inclusion, housing, energy, and self-determined employment. Over two days, participants co-developed practical strategies and commitments, with 93% rating the forum as “very good” or “excellent.” The event was described as “more than a networking event,” a unique opportunity to connect lived experience with regulators, service providers, and financial counsellors, creating real momentum for action”.



Acknowledgements and Looking Ahead

We thank the members of the FCAWA Board, all of whom volunteer their time and expertise to provide strategic leadership, our dedicated staff team for their professionalism and commitment, and our members for their vital work supporting people in financial hardship. We are also grateful to our partners and funders for their trust and collaboration.

As we move into 2025 and prepare to celebrate FCAWA's 40th year, we are focused on two significant processes:

- The commissioning of FCAWA's sector development and advocacy program.
- The statewide commissioning of financial counselling services.

These developments will shape the future of our sector, and FCAWA is committed to ensuring the best possible outcomes for financial counsellors and the communities they serve.

We remain steadfast in our mission: to champion financial counselling, strengthen the profession, and ensure that all Western Australians have access to fair, effective pathways to financial wellbeing.



Gary Newcombe
Board Chairperson



Melanie Hopkinson
CEO

Treasurer Report

It is my pleasure to present my first report as Treasurer of FCAWA, for the financial year ending 30 June 2025.

I am pleased to report that FCAWA has achieved a net profit of \$135,165 for the year. This strong result reflects the dedicated efforts of our team across key income-generating areas, including sponsorship, membership, fee-for-service activities, and registrations from both the Annual Conference and the Regional Forum.



Lanie Byk

Following careful consideration and advice from our CEO and Accountant, the Board and the Finance and Risk Management Committee have approved the rollover of \$70,000 of this surplus to be utilised in the 2025–26 financial year. This decision aligns with our strategic priorities and ensures the organisation can continue to grow and deliver impact.

Importantly, this surplus enables us to respond directly to member feedback. In 2025–26, we will invest in strengthening our communications by creating a new Communications Officer role. We will also enhance our digital presence with the transition from the Glue Up platform to a more user-friendly website and continue to support targeted training and advocacy initiatives.

Our membership base remains the foundation of our organisation's strength, and it is encouraging to note a 10% increase in membership this year. This growth not only reflects the value of our work but also allows us to expand our professional development offerings and continue advocating for the vital role our members play in the community.

I would like to take this opportunity to acknowledge the significant contributions of our CEO, Melanie Hopkinson, and her team. Their leadership and commitment have ensured FCAWA's strong financial position and compliance with our governance responsibilities.

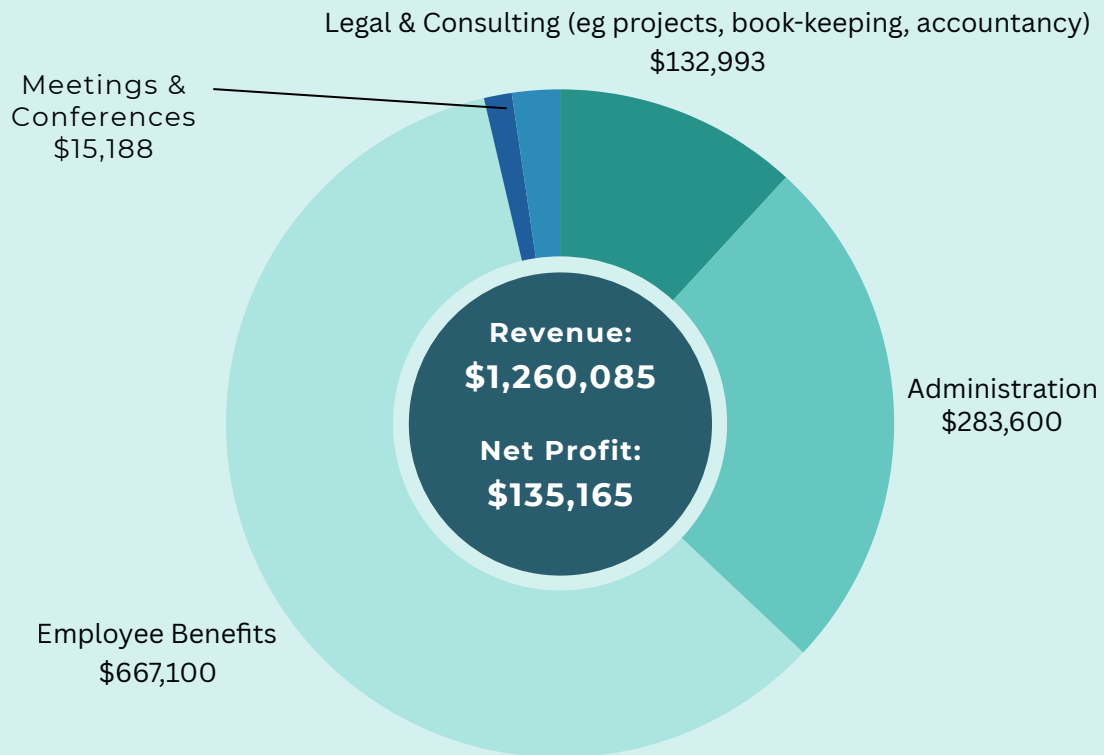
I look forward to continuing our work to support a financially sustainable and impactful organisation.



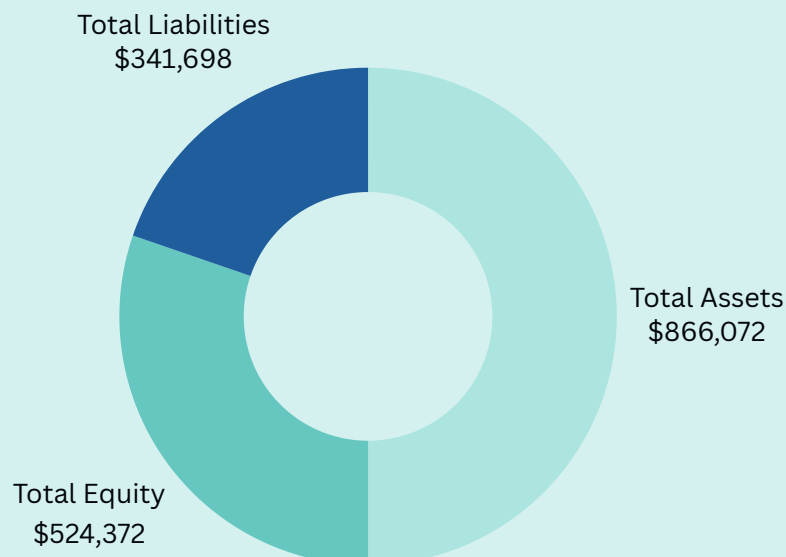
Financial Report

Please contact Financial Counsellors' Association of WA (FCAWA) for a full copy of the financial reports.

Profit & Loss



Balance Sheet



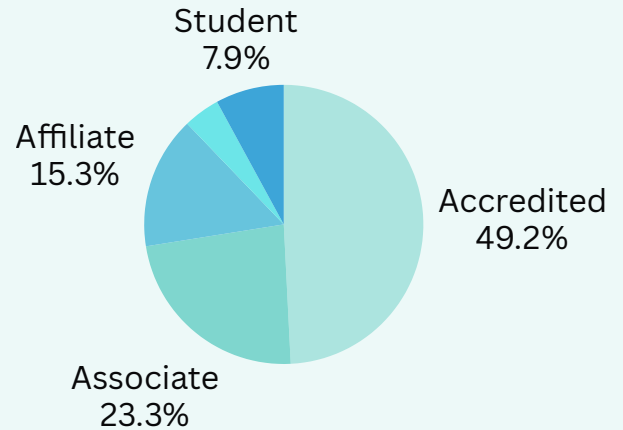
Membership Report

Sector Support & Development

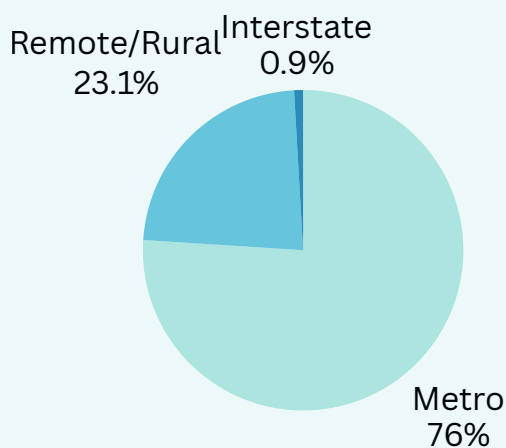
Statistics

- 219 Members
- Financial Counsellors 137
- Financial Capability Workers 13
- Rural Financial Counsellors 10
- Students 29
- Student Financial Counsellors 15
- Subscriber 8

Membership Levels



Members Across the State



Agency Visits

- Uniting WA
- Southcare
- National Debt Helpline
- Bluesky
- Ruah - Karlup Service
- Mission Australia



New Member Orientation

We have introduced new member orientation sessions to welcome new members to the Association each month. These sessions provide new members with the opportunity to ask questions about their membership and to connect with other new members. In the sessions we run through the membership kit briefly and explain the compliance aspect of membership and where to find information and supporting documentation for membership renewal. The feedback from new members attending these sessions has been very positive and has helped shape the information we present.

Casework Support

Over the past year the Sector Development Officer has continued to support financial counselling members across the state with online group supervision/ case study sessions and arranging appropriate professional development training sessions to maintain their knowledge and skills to meet the requirements of membership.

Most financial counsellors found that they learnt a lot from the chance to be able to discuss with their colleagues and come up with different perspectives they may have overlooked whilst learning to think outside the box. A majority of financial counsellors appreciated this support, especially the services located in regional areas across WA as at times they had limited opportunity to talk with their colleagues.



The sentiments we shared last year ring even truer today. The demands of financial counselling have continued to grow as financial pressures deepen across our communities. This profession requires an exceptional breadth of knowledge, spanning relevant legislation and codes, finance hardship drivers and supports, referral pathways, important networks and advocacy, as well as the adaptability to respond to each client's unique circumstances. Guided by a strong ethical code and professional principles, financial counsellors bring expertise, compassion and integrity to every case. The impact of this work is profound, often reshaping lives and restoring hope. We recognise the intensity of casework requirements and the professionalism with which you meet these challenges. FCAWA remains committed to ensuring that financial counselling is valued as a profession, understood and to strengthening our sector support of our members into the future.

- Leanne Berard, Sector Quality & Development Manager

Membership Report

Sector Support & Development

Over the past year, the below groups have continued to work collaboratively, sharing insights, experiences and expertise to address the challenges facing our sector. While each group's purpose has not changed, we acknowledge the members who have continued their commitment to contribute. We also welcome newcomers and say thank you to those who have served to strengthen our relationships and recognise that the quality of our collective thinking has deepened. Together, we have remained focused on practical outcomes that strengthen services and create lasting benefits for the community.

Professional Standard & Policy Reference Group (ProSPR)

The ProSPR Group works closely with FCAWA staff to develop policies and procedures that uphold the highest professional standards for financial counsellors in Western Australia. The group also plays a key role in providing guidance and support to the Association and its board, ensuring that Western Australia has a strong voice in shaping national standards. We extend our gratitude to group members Suzanne Long, Paul Jordan, Brigitt Karlsen, Georgie Ogilvie, Veronica Johnson, and Colin Harte for their valuable contributions and ongoing support this membership year.

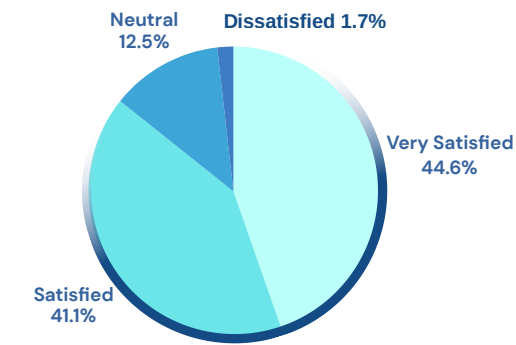
FCAWA Remote and Regional Reference Group (RRR)

The RRR Group collaborates with FCAWA staff to raise awareness of the unique issues, trends, and advocacy needs facing regional and remote communities in Western Australia. The group also focuses on supporting financial counselling and capability staff working in these areas, ensuring they receive the necessary resources and attention. We would like to thank the following members for their dedication and contributions: Anita Sutherland, Liza Chatterton, Susanne Rooney, Michael Rae, Steven Banks, Stephanie Moore, Tarryn Mackean, Veronica Johnson, Yvette Hoskin, Kathryn Forbes, Carmel Brown, Debbie Seaton, and Peta Horan.

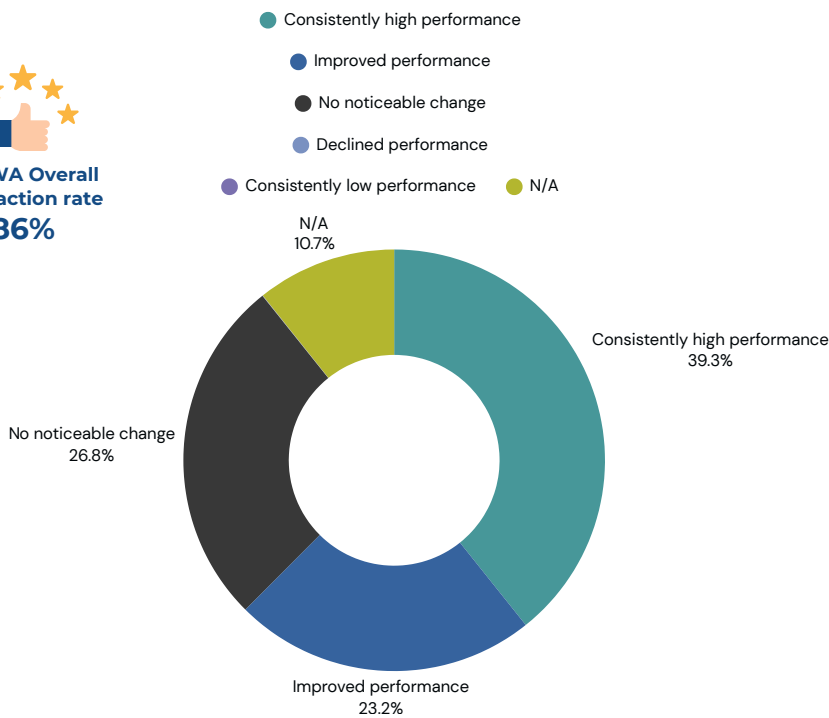
WA Yarning Mob

The WA Yarning Mob brings together Aboriginal and Torres Strait Islander members from across WA to yarn about what matters most, to raise issues, advocate for change, provide peer support, and share insights on emerging trends. The group also offers mentorship and helps guide FCAWA through reflection and cultural learning. We sincerely thank all who have taken part over the year and warmly invite our First Nations members to consider joining and supporting the Yarning Mob into the future. We would like to thank Robyn Stavrou, Kelly Kitching, Karen Garlett, Ros Wear, Priscilla Kelly and Kate Kershaw.

MEMBER SATISFACTION WITH FCAWA SERVICES



VIEWS ON FCAWA’S WORK: PAST YEAR VS. PREVIOUS YEARS



KEY SURVEY COMMENTS

- "FCAWA provide a very good service considering the limited funding and increase in demand for their services."
- "Grateful for your support, especially work done in the disaster recovery space and regional rural and remote."
- "The team are awesome and very hard-working. Collaboration is key and there could be some opportunities to work with other parties to support frontline better."

- "The forum is the single, best use of time and resources. The forum has opened the eyes to top leadership across the country and should be capitalised on more and more."
- FCAWA is very inclusive and the representative very inclusive and professional and raise concerns and requests in a very professional and respectful manner."

MEMBER FEEDBACK

- The enormous experience of the casework worker is useful in expanding the scope of knowledge to be applied to the client's situation and helps to broaden the options available to the client.
- I greatly appreciate the direction/ feedback, guidance and moral support on the difficult client issues.
- A fantastic service for new financial counsellors who have regular queries but are uncertain of where to turn to for assistance. It saves the financial counsellor a huge amount of time unnecessarily researching numerous information streams, sometimes to no avail. I'm satisfied with current casework support.
- Combine this support with other information gained to decide on the right options that will benefit the client.

Projects

Financial Counselling Disaster Preparedness, Response and Recovery Framework Project and Launch

This Framework was developed by the Financial Counsellors' Association of Western Australia (FCAWA) and the Centre for Social Impact, University of Western Australia (CSI UWA), with funding from the Western Australian Government – Department of Fire and Emergency Services through a National Disaster Risk Reduction competitive grant. An official launch was held in April 2025, involving key stakeholders and financial counsellors.

Though the project has officially ended, the work continues. Next steps will include continuing to raise awareness of financial counselling and the importance of this service, embedding it within service delivery wherever possible and if that is not possible - ensuring strong, sustainable referral pathways.

Ultimately, our aim is for financial counselling to be recognised as a key service in disaster and community resilience, appropriately funded and resourced ensuring that individuals receive the right support when they need it most, across all phases of disaster management.

Project Key Lessons:

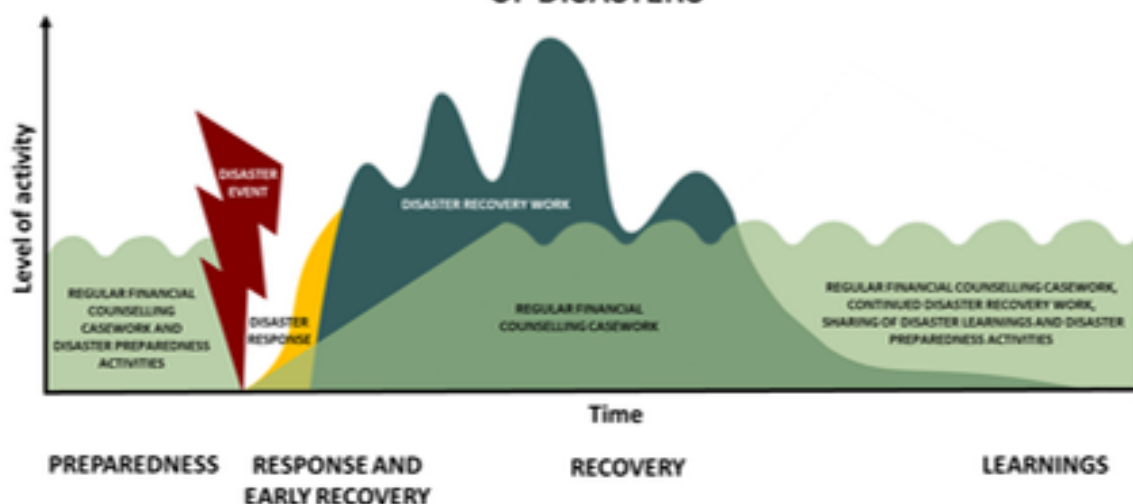
- Collective responsibility - we all have a role to play in disaster resilience.
- The Financial Counselling sector has an important role to play in disaster preparedness, response and recovery
- Support needs to be a permanent part of work and take place before, during and after disasters
- Connection, coordination and communication between organisations is vital
- Outreach activities through community networks should be ongoing
- The nature of the case work is different and constantly changing - training and funding is key
- Importance of trauma-informed support and self-care
- Collect data, capture key learnings and share with the community
- Each place is different. Strategies need to be adapted to local context.



FINANCIAL COUNSELLING FOR DISASTER RESILIENCE

Financial counselling is a free, confidential and independent service provided by qualified professionals, that assists individuals and small businesses in financial difficulty for as long as needed. The purpose of this Framework is to enhance community resilience to disasters. It informs the WA financial counselling sector, and the broader community, on the role that financial counselling plays in disaster preparedness, response and recovery. The Framework provides general guidance for agency managers offering financial counselling services, and for financial counsellors and capability workers. It is also intended to be shared with different organisations so that they can better understand the support that the financial counselling sector can provide in disaster management.

FINANCIAL COUNSELLING IN THE CONTEXT OF DISASTERS

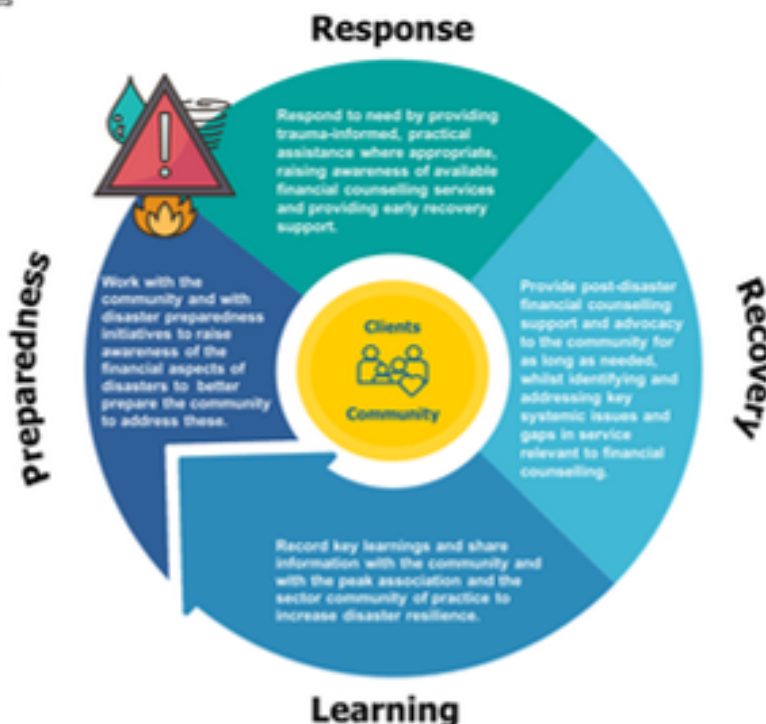


The figure above represents the activities that financial counsellors undertake in disaster preparedness, response and recovery. These change depending on circumstances since each community and disaster event is different. The level of activity is shown in the Y axis, and time is represented in the X axis showing the activities that occur through the various phases of disaster management (from preparedness through to recovery and learnings). The disaster event is depicted as a lightning bolt triggering the response and early recovery phases.

OUTCOMES

- **Framework Delivered**
Co-designed, practical guide for financial counselling in disaster phases
Supports counsellors, agencies, government & emergency services
- **Sector Skills Boosted**
60+ counsellors trained in disaster response & trauma-informed care
Proven increase in confidence, knowledge & coordination
- **Community Empowered**
Education sessions reached vulnerable regions
Boosted financial preparedness & recovery confidence
- **Online Hub Launched**
Central access to tools, training & referral pathways
Supports fast, informed disaster response
- **Stronger Partnerships**
Enhanced collaboration across sectors
National advocacy for embedded financial counselling
- **Proven Impact**
Independent evaluation confirms effectiveness
Foundation for future funding & continuous improvement

WA FINANCIAL COUNSELLING DISASTER PREPAREDNESS, RESPONSE AND RECOVERY FRAMEWORK



**ACCESS THE FULL
FRAMEWORK HERE**



Projects

Lotterywest Capacity Grant

Thanks to Lotterywest, we have now completed the following:



Website

Our new website will be launched at Conference, giving members access to fabulous resources. Our fresh, user-friendly website is full of information for you and your clients. We've focused on making it easy to find what you need and encourage you to make visiting our website a part of your day.

Community Education Resources

Now that you have access to our new website you can jump on and use our new suite of community education presentations. The following topics are available:

- Credit & Debt
- Credit, Debt and Your Money
- Your Money Your Way (uses Buckets of Money in this presentation)
- Your Money Your Way & Side Hustles
- Side Hustles
- Buckets of Money
- Unexpected Financial Hits
- Financial resilience
- Car Buying with a Loan
- Car Buying with Cash
- Reducing Your Debt

We are still working on the Financial Essentials online modules and will let all members know when this is complete.

Access and Affordability Project

FCAWA was fortunate to be part of the WACOSS Digital Inclusion Project delivering information and options on how to retain connection to the Internet. Individual and group sessions were provided and were well received by many!

Most importantly, the awareness of financial counselling increased and people who had never heard of a financial counsellor previously were now making appointments.

“

“Hi Melanie, thank you so much for the beneficial session we had & more importantly for the useful links provided which would help navigate my way, this is much appreciated.”

“Melanie, you were a ray of sunshine in terms of the information and support you offered. You made things so much easier for me for me to understand re my rights as a consumer when signing up for the internet. I greatly appreciate all your help and support.”

”

FCAWA 2024 AWARD Winners



FCAWA Award

Marcel Sithole, Marra Worra
Worra Aboriginal Corporation

Super Supervisor Award

Siobhan Meerman, Midlas

Established Practice Award

Balbeer Sidhu, Uniting WA

Developing Practice Award

Allison Sampson, Money
Mentors

Not Just Capable, Outstanding

Susan Goodwin, Uniting WA

Synergy Award

Karen Misisic, Uniting WA



Events

Conference 2024

The WA financial counselling sector gathered alongside industry stakeholders and advocates for three days of interaction, education, networking and fun at The Duxton Hotel Perth. Our '**Innovate Today, Thrive Tomorrow**' theme was all about shining a spotlight on collaboratively working towards refining work practices, interaction, professionalism and standards.

We were welcomed to country by Freda Ogilvie whose rich educational background brought home the importance of continual learning and awareness.

Whilst not in person, we did receive a recorded message from the Premier welcoming and thanking the ongoing efforts of the sector!

Eddie Buli was our new MC from First Nations Foundation, and we are very grateful for how he navigated this new role and brought humour and connection throughout.

Gala Dinner

The Gala Dinner had a fun and loud start thanks to the DJ. The Hon Sue Ellery presented our awards, and everyone agreed that the highlight of the evening was the 'Dancing with the Stars' competitors.



Freda Ogilvie



Premier Roger Cook

Key Takeaways

- “I appreciate the focus on professional communication, as highlighted by the examples provided by ANZ. The examples provided by ANZ were helpful to understand what banks and creditors deem effective. The practical information shared is directly applicable to financial counseling casework, which I find immensely beneficial. Personally, I gained the most from case studies that illustrated real-life scenarios, showcasing both successful strategies and those that did not work. These examples deepened my understanding and enhanced my practice.”
- “Day one was fantastic felt empowering and motivating”
- “Networking and new info. Continued commitment from creditors to attend and being able to speak to creditors directly and building those professional relationships.”
- “The conference was excellent, featuring a range of insightful sessions and engaging speakers who covered various topics relevant to the industry.”



Events

Newman Forum

The 2025 Newman Forum brought together over 50 participants from across Australia, uniting local voices, financial counsellors, service providers, regulators, and community leaders under the theme '**Voices of Change**'. The forum was designed to elevate lived experience, strengthen partnerships, and co-develop practical strategies to address financial hardship and service gaps across remote communities. Across two days of presentations and roundtables, participants identified systemic challenges and developed coordinated actions on housing, access to banking, energy affordability, and place-based responses.



The event was anchored by a community-led outreach visit to Jigalong on the first day, setting the tone for a forum grounded in listening, reciprocity, and truth-telling. Jigalong is a local community located two hours from Newman via unsealed roads. The purpose of the visit was to listen to and learn directly from the community about life in their town. We came not to make promises, but to engage openly, to truly listen, and to collaborate in ways that are guided by the community itself, offering support, information, or assistance where welcomed. We also shared a BBQ and meaningful yarns together.

This visit reaffirmed the urgent need for sustainable, community-driven solutions in financial capability, digital inclusion, housing self-determined employment opportunities and service access.

Meaningful Learning

- “The Newman Forum was more than just a valuable networking event, it was a unique opportunity to build meaningful connections with industry professionals, CEOs, and even the Chief Ombudsman in an intimate and engaging setting. Being able to present at the forum was a personal highlight. It left me feeling empowered, motivated, and deeply affirmed in the work I do.”
- “Value of collaboration – I discovered the importance of working together with different stakeholders to effectively address issues.”



Jigalong

Captured Moments





Students and Volunteers

A big thank you to our volunteer, Grenville, who heads up our newsletter production and shares the rollercoaster ride of supporting the Dockers!

Thank you also to our McCusker students, who continue to support the projects and events we provide. You make a massive difference, thank you!



Our Sponsors

FCAWA thanks our partners and sponsors for their generous support of our events and projects.



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