An industry leading collaborative network providing an ecosystem of integrated and person centred services to reduce the drivers and impacts of financial hardship in the WA community.

| Reach in Western Aus | tralia 40,355 |
|-------------------------|--|
| 27,268 | Individual clients supported |
| 5,147 | One-off information |
| 7,751 | Participants through community education and service promotion |

Financial Counselling





25 metro locations

Free, independent and confidential information, advice, advocacy and referral to individuals and families experiencing financial difficulties.

| Total people supported | 8,319 |
|--------------------------------------|-------------|
| Clients | 5,927 |
| One-off information | 2,392 |
| Group community education activities | 302 |
| Group Participants | 4,090 |
| Referrals | 4,700 |
| Debt waivers | \$8,942,286 |
| Net Promoter Score | 57 |
| Client Satisfaction | 80% |
| | |

"No judgement of my situation. Extremely welcoming and helpful. Cared about both my financial situation and my health as well. Removed almost all the stress of everything that was building up."

Financial Coaching





Keystart and Community Coaching

A co-designed online and in person one-to-one customer directed financial coaching service targeting Keystart borrowers at risk of financial difficulty. The service focusses on strengthening financial resilience and wellbeing.

| Clients | 211 |
|------------------------------------|-------------|
| Sessions | 878 |
| Money Mindset Quiz | 495 |
| Improvement Financial Satisfaction | 56% |
| Improvement Financial Wellbeing | 57 % |
| Net Promoter Score | 96 |

"Thank you for all your help. The awareness this program has created for me and my family has allowed us to make big changes."

Small Business Financial Counselling





3 metro locations

Small business financial counselling is a specialist financial counselling service helping businesses who are experiencing financial difficulty.

| Total people supported | 237 |
|--------------------------------------|-----------|
| Clients | 237 |
| One-off information | 44 |
| Group community education activities | 32 |
| Group Participants | 518 |
| Referrals | 81 |
| Debt waivers | \$604,299 |
| Net Promoter Score | 57 |
| Client Satisfaction | 80% |

"The Small Business FC listened and empathised with our situation. He gave advice on how and what to discuss with our managing agents."

Energy Coaching





Perth Metro

A coaching model that walks alongside low income families to empower, provide tools and low cost strategies to reduce their daily energy usage in their homes.

| lients | |
|--|-----|
| Average reduction in power usage over program | 35% |
| Households provided with energy efficiency packs | 38 |

"It's made a tremendous difference in understanding our energy usage and how to better use our appliances. We are very grateful to have the energy coach to help us out."

Financial Wellbeing





2 metro locations

Provides tools and skills to be financially resilient by focusing on increasing knowledge, improving money management confidence and supporting people to change behaviours.

| Clients | 48 |
|--------------------------------------|-------|
| Group community education activities | 273 |
| Group Participants | 3,143 |

"These presentations provide invaluable support and information to our mental health patients."

HUGS





Statewide

The HUGS Service Centre assists clients maintain connection to essential utility services when they are experiencing financial hardship and unable to meet immediate financial obligations to a utility provider. Staff assess and recommend applications for the Hardship Utility Grant Scheme (HUGS).

| Clients | 10,455 |
|--------------------|-------------|
| Incoming Calls | 17,117 |
| Applications | 11,179 |
| Utility arrears | \$8,447,830 |
| Referrals | 28,063 |
| Net Promoter Score | 84 |

"Empathy. Understanding that life can deliver circumstances that disempower regardless of education and privilege and the staff's willingness to do all they can to assist individuals acquire the HUGS grant."

ERFAS





Statewide

The Emergency Relief and Food Access Service provide an easy access point for individuals seeking emergency relief to connect with local ER provider. As well as supporting individuals access support, the team provide information, options and referrals to address their immediate needs.

| Clients | 10,312 |
|----------------------------|-----------|
| Information | 2,900 |
| Incoming calls | 26,621 |
| Trusted ER Partners | 11 |
| ER pathways provided worth | \$316,985 |
| Net Promoter Score | 65 |

"Kind professionals who showed genuine care for my welfare. They took time to listen and understand my complex situation. They identified immediate and a longer term care plan and acted quickly with options."

FCN Services

Financial Coaching

Energy Coaching

Financial Counselling HUGS

Financial Wellbeing

ERFAS

FCN Partnership

The following FCN member organisations deliver these services on behalf of the FCN.































