

What our clients say

"The recommendations made by Kildonan as part of its diagnostic review of NAB Care were practical and achievable. We started seeing dramatically improved results very quickly."

- NAB

"Kildonan is insightful, practical and innovative....The skills and experience Kildonan brought to the project exceeded our expectations. (The people are) of exceptionally high quality."

- Western Water

"The work of the Kildonan team has assisted in improving Credit Corp's standing with financial counsellors and consumer advocates throughout Australia and has resulted in a positive impact on Credit Corp's financial performance."

- Credit Corp

Kildonan UnitingCare offers a suite of consulting and training options designed to build capacity in the vulnerability and hardship space across a range of sectors.

We are happy to discuss solutions tailored to your business.

To find out more, contact Kildonan's Enterprise Partnerships and Development team on 03 9412 5711 or email info@kildonan.org.au.

About Kildonan

Kildonan UnitingCare is an innovative community service organisation within Australia's largest welfare network, UnitingCare.

We target the issues that can lead to personal or financial hardship and family breakdown – tackling them upfront before the problems take hold or worsen.



KILDONAN UNITINGCARE

1 GOLD STREET
COLLINGWOOD VIC 3065

03 8412 5711

www.kildonan.org.au
info@kildonan.org.au

Corporate Consulting and Training

GET BETTER BUSINESS OUTCOMES BY
CHANGING THE WAY YOU RELATE TO
YOUR VULNERABLE CUSTOMERS





A valuable service

Kildonan's Enterprise Partnerships and Development team consults and trains corporate, government and community organisations to improve their systems and processes for dealing with vulnerable customers.

We work across Australia in a number of sectors such as banking and finance, essential services, property development, insurance, debt collection, local government and with government regulators.

Our services focus on assisting organisations to better identify and understand financial vulnerabilities within their customer base and then use that knowledge to develop and embed appropriate practices. Results include improved customer assessment, sustainable payment arrangements and reduced handling time.

Our unique approach is effective in building organisational understanding of customer vulnerability, as well as staff capacity to respond. It is aimed at increasing company revenue by reducing defaults and call handling time. Often our work helps prevent the need to initiate collections processes.

Our diagnostic reviews identify opportunities to improve services for customers who are vulnerable and in hardship by:

Analysing

Identifying instances of best practice, areas where improvement could be made and preparedness of the organisation to build capacity to improve customer outcomes.

Benchmarking

Benchmarking current hardship policy and practice providing organisations with measures against which change can be assessed over time.

Recommending

Identifying a suite of strategies suited to business needs that can be used as a directional tool in strategic planning.

Our training packages are designed to engage staff with organisational objectives and equip them with the tools to identify and manage vulnerable and hardship customers.

We also offer courses to build front line staff resilience and we provide training around financial inclusion and energy efficiency.



A vulnerable nation

- The cost of living has increased 34% since 2000 ¹
- Water and sewerage costs have risen by 90% since 2000, followed by electricity at 87% ¹
- 2.5 million (13.9%) Australians now live below the poverty line ²

The pressure of bill shock on families is intense. Inability to pay a household bill can be an early indicator of financial hardship – and our experience is that financial hardship is often linked with family dysfunction, violence, alcohol and drug abuse, poor mental health and a range of other issues.

The 'face' of financial hardship and vulnerability is changing. A growing number of middle-class Australians are struggling to pay their bills and the percentage of middle-class debt is on the rise. Utility companies and financial institutions are seeing growing numbers of double-income families applying for hardship provisions and state government studies reveal we are at a tipping point for vulnerable families.³

In 2013, Kildonan UnitingCare, which assists more than 20,000 Victorians annually, saw a 40% increase in demand for its family support services, and more than 100% increase in demand for its energy and financial inclusion services.

¹ Supporting Vulnerable Customers Report, Smart Water Fund, July 2013

² Poverty in Australia Report, Australian Council of Social Services, October 2014

³ Victoria's Vulnerable Children – Our Shared Responsibility Strategy, Department of Human Services, 2013