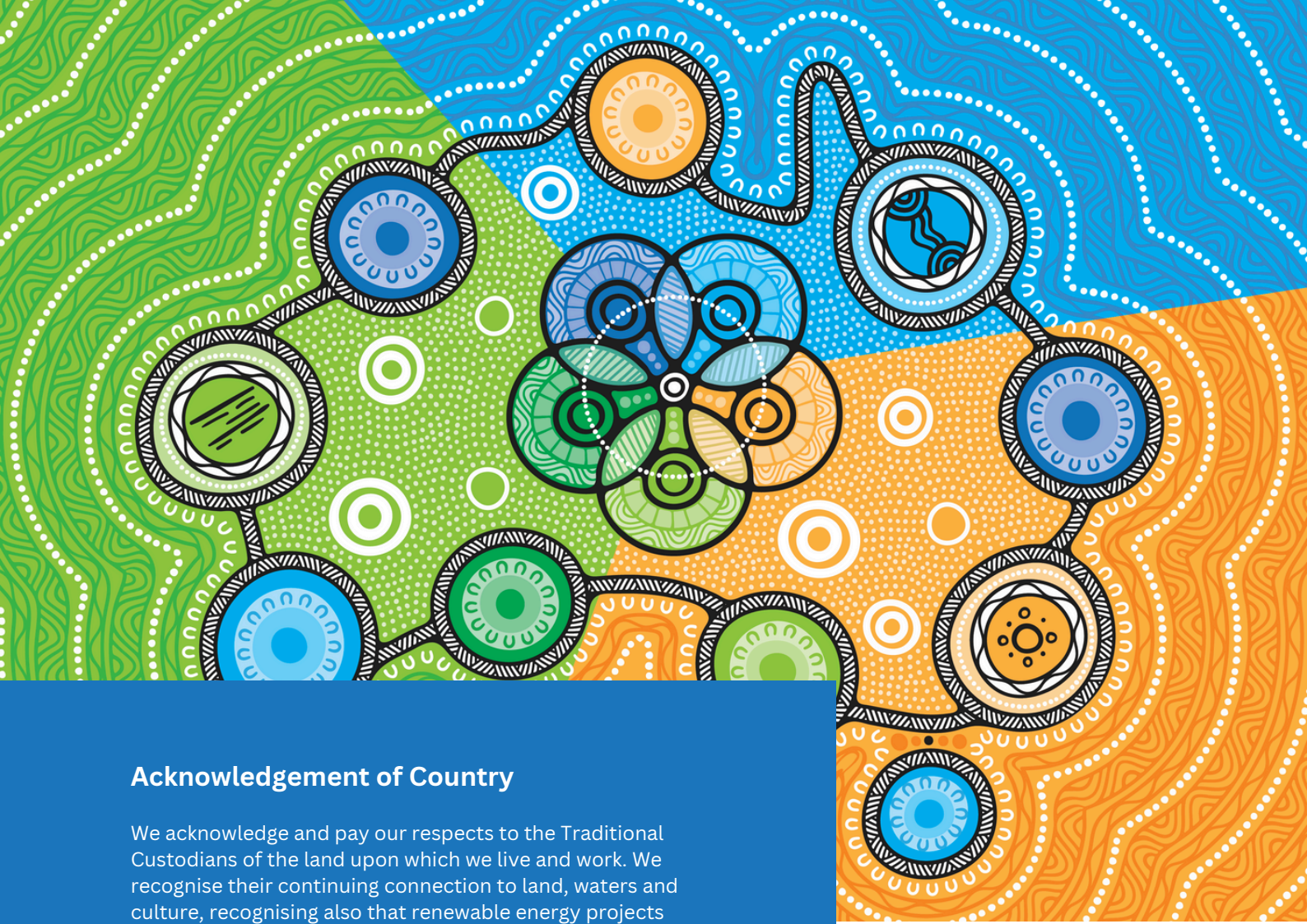




Elevating Cost-of-Living Energy Support Resources



Acknowledgement of Country

We acknowledge and pay our respects to the Traditional Custodians of the land upon which we live and work. We recognise their continuing connection to land, waters and culture, recognising also that renewable energy projects impact First Nations land, water and skies.

This artwork was produced by [Jordan Lovegrove](#) for the Energy Charter. It tells the story of energy, how it connects all of Australia and the Energy Charter's commitment to create a better energy future for all Australians.

Who is the Energy Charter?

The Energy Charter is a unique coalition of like-minded energy organisations with a shared purpose and passion for customers and communities.

Energy customers rely on all of us. We all use energy every day. It lights our homes and powers businesses. We're all part of the same ecosystem, so working #BetterTogether is vital now and into the future.

For us, the opportunity is to keep humans at the centre of the design and delivery of energy solutions; to navigate the changing needs of customers and communities as we transform to a cleaner energy future. There really is no other collaboration like us; and the work we do, together, has never been more important than it is today.

We are #BetterTogether.

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Foreword from Sabiene Heindl, CEO of the Energy Charter

I invite you to have a look at our Elevating Cost-of-Living Energy Support Resource from our webinar held on 21 November 2024. This session was a wonderful opportunity to share how we at the Energy Charter are working hand-in-hand with the energy sector to provide better support for customers, and we hope you find the resources and insights valuable.

Our discussions focused on some of the core ways we're making a difference in people's lives, by supporting them with their energy costs during this cost-of-living environment. From our [Cost-of-Living Statement of Support \(SOS\)](#) to our partnerships with community organisations, we highlighted the power of collaboration in creating a stronger, more supportive energy system for everyone.

Our [#BetterTogether initiatives](#) are a key focus, with presentations from experts across the sector, each showcasing the tangible benefits our work is having on customers and communities. You'll hear from Matt Cairns of Uniting, Ferdi Botha of the Melbourne Institute, Andrea Linsenmeier from Energy Australia, Cissy Shen of Jemena, and Allison Winter from TasNetworks, as they share their work on programs and campaigns like the Uniting Energy Support Program, Keep the Money. It's Yours. Energy Concessions Campaign, the Knock to Stay Connected Customer Code, and the Energy Literacy Program.

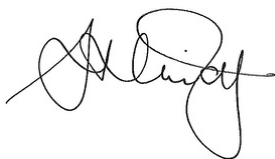
You'll also hear from Andrew Ellett of HelpPay and James Hoang from the Way Forward program, who provide inspiring examples of how we're supporting customers in innovative ways.

This is just the beginning, and I encourage you to watch the recording and learn more about how you can get involved in these crucial initiatives. Together, we can make a lasting impact and continue to build a more inclusive, sustainable energy future.

Thank you for being part of this important journey. We are truly #BetterTogether.

Warm regards,

Sabiene Heindl
CEO, The Energy Charter



Webinar: Elevating Cost-of-Living Energy Support

Our webinar on 21 November 2024 shared how we're working with the energy sector to better support customers + how you can get involved! This included what [the Energy Charter](#) does + the cost-of-living Statement of Support (SOS), including how we work with community organisations + the importance in working together.

#BetterTogether initiative overviews + proven customer benefits

In the webinar recording, you'll hear #BetterTogether initiative overviews and the proven benefits and impacts to customers + communities from:

- Matt Cairns, VIC + TAS Program Manager at Uniting about the [#BetterTogether Uniting Energy Support Program](#)
- Ferdi Botha, Senior Research Fellow at Melbourne Institute about the [#BetterTogether Keep the Money. It's yours. Energy Concessions Campaign](#)
- Andrea Linsenmeier, Head of Customer Operations at Energy Australia about the [Knock to Stay Connected Customer Code](#)
- Cissy Shen, Engagement Lead at Jemena + Allison Winter, Leader Strategic Engagement at TasNetworks about the [#BetterTogether Energy Literacy Program](#)

Also hear more about [HelpPay](#) with Co-Founder, Andrew Ellett + [Way Forward](#) with Senior Manager, Operations, James Hoang.

[Watch the recording here](#)

Cost-of-Living Statement of Support

Agreed across Energy Charter Signatories in December 2022.

Commitment to align action on a range of Relief, Support and Prevention Framework (GEER 2022) measures helping communities as cost-of living pressures rise.

| RELIEF | SUPPORT | PREVENTION |
|--|--|--|
| We will provide relief to customers to alleviate cost-of-living pressures. | We will support customers by building resilience, capacity and capability. | We will mitigate future cost-of-living pressures by proactively addressing risk-factors and structural /systematic issues. |

The slide also features a large blue play button icon in the center. On the right side of the slide, there is a grid of 10 small video thumbnails showing various speakers, including Sabiene Heindl, Allison Winter, Ferdi Botha, Ber Jolly, Andrew Ellett, Cissy Shen, Stewart Lines, Matt Cairns, and Michael Lake. At the bottom right, there is a logo for 'SW Sarah W...' and a '+52' icon.

#BetterTogether - Uniting Energy Support Program

Based on the findings from our [COVID-19 research](#), the [Uniting Energy Support Program](#) was designed to provide ongoing financial counselling support for energy customers who face vulnerability. This includes offering free tailored, one-on-one advice and assistance to help navigate bills, energy efficiency and access to support services.

The program targets customers who lack awareness of the supports available to them, and who tend to disengage from their retailers as they build debt due to rising cost-of-living pressures combined with low income and housing affordability challenges.

Speaker: Matt Cairns

VIC + TAS Program Manager, Uniting

Matt Cairns is the Senior Manager of the Energy Support Program at Uniting. Matt is based in Melbourne but manages multi-disciplinary teams that live and work across Australia. He has been with Uniting, and the community sector, for over 14 years delivering support programs in the energy sector assisting those households who are experiencing complex and vulnerable circumstances.



[Download Matt's presentation >](#)

Get involved in the Uniting Energy Support Program!

Reach out to Matt Cairns to learn more the program and get involved.

Contact Matt on matt.cairns@vt.uniting.org.

#BetterTogether - Keep the Money. It's yours.

Energy Concessions Campaign

Research conducted by Melbourne University's Melbourne Institute for the Energy Charter suggests that up to 60% of customers are missing out on the energy concessions that they are entitled to. The "Keep the money. It's yours" initiative was co-developed with community groups nationally to make sure those who are eligible for concessions know they are and know what to do. A variety of targeted channels are being used to reach customers from communities including First Nations, multicultural, older Australians, those with diverse abilities and their carers.

Speaker: Ferdi Botha

Senior Research Fellow, Melbourne Institute: Applied Economic & Social Research at the University of Melbourne

Ferdi Botha is a Senior Research Fellow at the Melbourne Institute: Applied Economic & Social Research at the University of Melbourne, and a Research Fellow at the ARC Centre of Excellence for Children and Families over the Life Course. He is a Co-Editor of Social Indicators Research and Associate Editor of Applied Research in Quality of Life. His research interests include subjective and financial well-being, economic sociology, mental health, and applied microeconometrics. His research has been published in international peer-reviewed journals such as Social Science & Medicine, Proceedings of the National Academy of Sciences, Social Indicators Research, and Journal of Population Economics.



[Download Ferdi's presentation >](#)

Help share the 'Keep the Money. It's Yours' campaign!

This 'Keep the Money. It's Yours' Concessions Awareness and Engagement Campaign makes it easy for you to raise awareness about ongoing energy concessions among your customers and/or communities. With a range of campaign materials, there's a variety of simple ways to get involved and help spread the message.

Download the 'Keep the money. It's yours' Promotion Toolkit

What's in the toolkit?

1. Campaign assets (poster, social media, digital banner and fact sheet)
2. Talking points/scripts
3. Indigenous assets
4. 11 translated assets
5. Auslan and captioned video
6. More information about this campaign and tracking

Knock to Stay Connected Customer Code

Non-payment of energy bills is often driven by circumstance, rather than choice. The Knock to Stay Connected National Customer Code delivers a nationally consistent, customer-led approach aimed at keeping customers connected to their energy where retailers, networks and community organisations work together to hand deliver information to customers ahead of any potential disconnections.

Speaker: Andrea Linsenmeier

Head of Customer Operations, EnergyAustralia

Andrea Linsenmeier is the Head of Customer Operations at EnergyAustralia. She is a passionate people leader with over 25 years of experience in Customer Operations within the energy industry. Throughout her career Andrea has been dedicated to ensuring that customers in challenging situations receive the assistance they need, whether through developing tailored support programs, leading initiatives to improve service accessibility, or fostering a culture of empathy within teams. Her extensive experience and unwavering commitment to customer care have made her a trusted advocate for delivering solutions that meet the needs of the most vulnerable, while driving positive change within the industry.



Get involved in the Knock to Stay Connected Customer Code!

The Customer Code aims to:

- Highlight clear commitments to customers by providing them with support to help them avoid energy disconnection
- Build better practice guidelines on how to implement Knock to Stay Connected across energy networks and retailers to ensure better customer outcomes
- Develop national consistent business processes and sustainable support
- Standardised measurement of customer and industry impacts and outcomes
- Implement independent governance mechanisms to foster an ongoing community of organisations and customer representatives to share better practice (Customer Code Council).

Signing up to the National Customer Code is voluntary. Download the [Customer Code](#), the [FAQs](#) and [Application Forms](#) to get involved.

To sign up, or if you have any questions, get in touch with the Independent Code Administrator, Anne Whitehouse on awhitehouse@salesassured.com.au.

#BetterTogether - Energy Literacy Train-the-Trainer

There are clear social benefits in building community understanding of energy; however, it requires genuine commitment and support. The Energy Literacy, Train-the-Trainer initiative partners with community groups in Northern Territory, South Australia, Tasmania and Western Australia to increase energy usage capability in the community. Based on the successful “Voices for Power” pilot initiative run in Western Sydney by Sydney Alliance, the model trains and mentors a cohort of “Community Energy Trainers” who deliver culturally appropriate energy literacy workshops to diverse communities.

Speaker: Cissy Shen

Engagement Lead, Jemena

Cissy Shen is the Engagement Lead at Jemena and is responsible for managing ongoing strategic engagement with customer and stakeholders across the Group's electricity and gas distribution networks. This includes managing social impact programs and engagement activities to help connect customers to a renewable energy future. Prior to Jemena, Cissy held several partnerships and engagement roles within the United Nations, working with government, private sector and civil society organisations to help countries in Asia-Pacific realise the Sustainable Development Goals. Cissy has a Bachelor of Human Sciences from Macquarie University.



Cissy presented a case study for the Train-the-Trainer program at Jemena.

[Download Cissy's presentation >](#)

Speaker: Allison Winter

Leader Strategic Engagement, TasNetworks

I'm Alli Winter and I lead the Strategic Engagement Team at TasNetworks. Working in an organisation where our services impact the lives of almost every Tasmanian, I'm passionate about connecting with our customers and community to facilitate conversations that help shape the way we do business. Having worked in the energy industry for 10 years, I have developed a good understanding about the issues and challenges facing our community. What gets me out of bed every day, is being in a role where I can create opportunities for people to have a say about issues that have an impact on daily lives. When I'm not at work, you'll find me on Kingston Beach, where I am lucky to live with my young family.



Allison presented a case study for Power People Project program with Men's Shed at TasNetworks.

[Download Allison's presentation >](#)

Get involved in the Energy Literacy Train-the-Trainer initiative!

Reach out to Bec Jolly, Director, Energy Equity at the Energy Charter to learn more this #BetterTogether initiative and get involved.

Contact Bec on bec.jolly@theenergycharter.com.au.



Organisations that can help!

HelpPay

We're on a mission to help people and companies alike avoid something they both hate: late bills.

We empower customers and the family and friends around them. Our platform makes bills easy to share and easy to help pay - reducing stress and increasing payments.

We're also one of a kind - no one else has a dual approach of debt-prevention and empowerment so that:

- customer debt reduces
- family and friends feel good helping
- payments to companies increase
- everyone's experience improves

We are not here to make being behind on bills a slightly better experience - our mission is to ensure people have more ways to not fall behind in the first place.

HelpPay improves people's lives by making helping easier.

Download the HelpPay app for free today.

○

Turn your bills into links to share with people that can help you pay a bill.

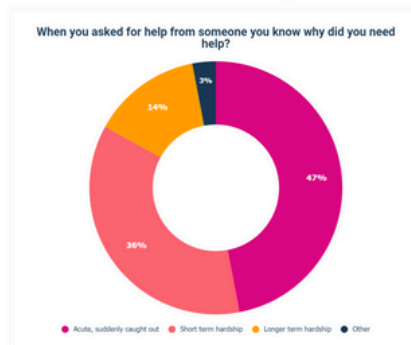
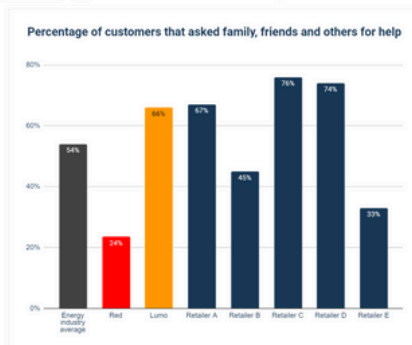
○

Share with one person, or everyone. Anyone can help and pay any amount.

●

All money paid towards that bill goes straight to the billing company.

Asking for bill help is more common than expected



Our research found:

- Nearly a quarter of Red Energy customers and two thirds of Lumo customers asked for help paying a bill from family and friends in 2023.
- 100% of households earning up to \$100,000 a year fail to pay all bills on time each year.
- People want to support people they care about, the easier it is the more it happens.

Way Forward

Way Forward is a small not for-profit-organisation. We have a dedicated team of hardship advocates, who have typically worked for financial institutions or as financial counsellors and dealt extensively with creditors by negotiating better outcomes for clients. Their skills and insights give them the best possible experience to do the work they are doing for Way Forward.

In 2018, the four major Australian banks – Westpac, NAB, ANZ and CommBank – along with the Australian Bankers Association and the consumer movement through the leadership of Financial Counselling Australia initiated the creation of Way Forward Debt Solutions.

Approximately 2.4 million Australian adults are ‘struggling’ to meet their personal day-to-day financial commitments. We know that the research has shown time and time again that personal finances are the top cause of stress for Australians.

We can help you to explore options for getting out of debt that don’t include Bankruptcy or Part IX Debt Agreements.



Way Forward is a not-for-profit charity that helps people get back on top of their finances.

We offer **free** debt management services

We're a **free** service, helping thousands of Australians get out of debt by putting in place affordable debt management plans.

We help people who have enough income to cover their living expenses, and some money left over to go towards repaying their debts. If this sounds like you, get in touch with one of our hardship advocates to discuss your situation.

We're funded by donations from Australia's major banks and other credit providers. This means that every cent you pay goes towards reducing your debt.

The process is simple:

1. We work with you to create a realistic budget.
2. We negotiate with your creditors, to put in place an affordable payment plan. This means no more calls from debt collectors.
3. You make one recurring payment via direct debit, which we then distribute to your creditors.

When can we help?

You may be eligible for our free service if you:

- ▲ Have a regular income
- ▲ Have money left over after your expenses are covered that can go towards your debts

When can't we help?

Other services may be better placed to assist if you:

- ▲ Need access to food relief
- ▲ Need access to rent relief or super
- ▲ Have drug or alcohol addiction or issues with gambling
- ▲ Need advice about bankruptcy

Our arrangements typically last two to five years.

Our service is 100% free from start to finish. Get in touch today to see if we can help you get out of debt faster.

1300 045 502
assist@wayforward.org.au
www.wayforward.org.au



