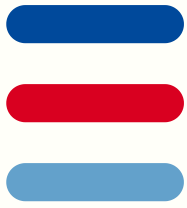


DECEMBER 2021



BRAVERY TRUST

THE HOME FRONT

QUARTERLY NEWSLETTER



Welcome to The Home Front

Welcome to our first edition of our newsletter **The Home Front**.

The idea for this publication came about from our Beneficiary Service Team as a way to continue the conversation with the veterans we've helped.

We hope the information provided will be useful and continue to help lead you to financial wellness.

In this edition we will:

- Provide information about the state-based electricity & gas concessions
- Talk with the Energy and Water Ombudsman Victoria (EWOV) about its free & independent service to resolve energy & water complaints
- Share a Brave Story from a beneficiary we helped earlier in the year

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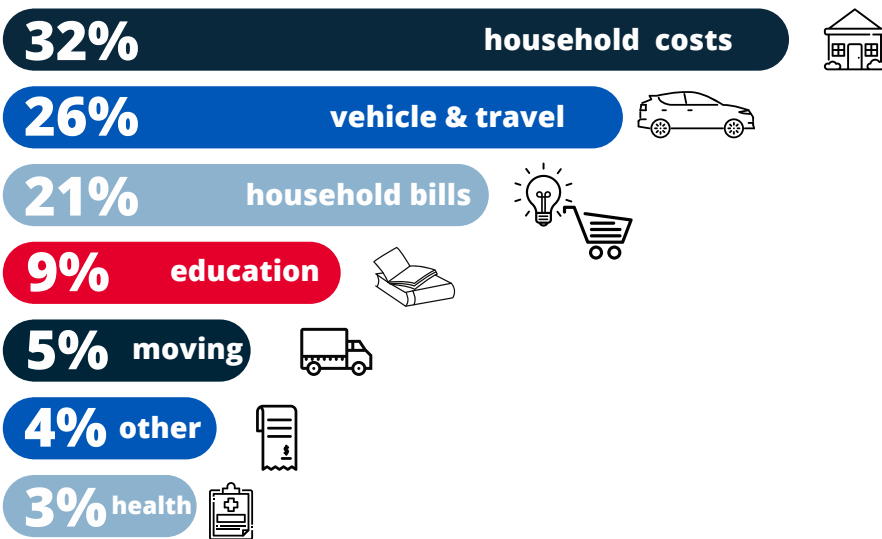
BRAVE STORY



FINANCIAL YEAR 2020-21: CALLS TAKEN



SUPPORT WE'VE PROVIDED



FINANCIAL COUNSELLING

April 2020 - September 2021



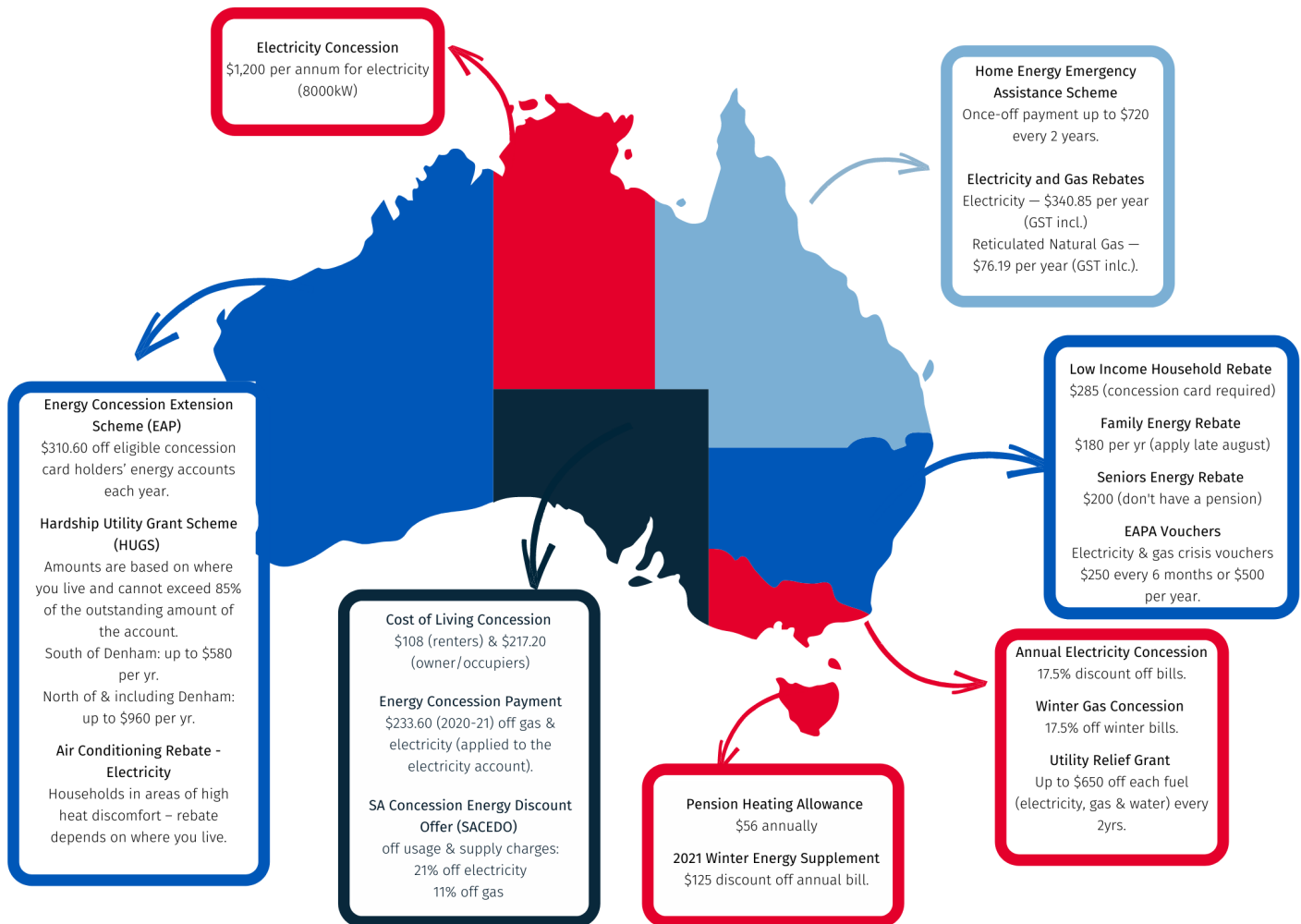
WHO WE HELP

- We've answered more than 7,000 calls & helped 700 veterans & their families.
- The most common types of support we've provided are vehicle, rent/bond, furniture & appliances.
- Since we introduced our Financial Counselling program in April 2020, 242 veterans and their families have been helped, with 6 bankruptcies avoided (until 30 September 2021).
- We've provided more than \$130,000 in payments.
- Our Camden office has had a little facelift. Even though the team hasn't been able to work there during lockdown it hasn't stopped them helping veterans & their families every day.





Did you know there's an easy way to get cheaper utility bills?



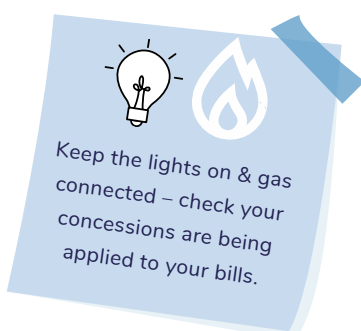
Electricity, gas and water are essential services, and therefore these household bills need to be prioritised. This financial year (2021-22), we've already paid over \$12,000 to help veterans with their overdue utility bills. We know utility bills are a key financial stress for our community.

One of the quickest ways to reduce utility bills is to ensure your concession details are recorded with your utility company and that they've applied them correctly.

In Australia we have state-based utility concessions, which means each state has its own way of providing discounts and rebates to reduce electricity and gas bills. If you hold a concession card, including a Veterans Gold Card, check your electricity, gas (and water) bills have your concessions included. If not, contact your utility company to have your concession card details added.

If you've not been receiving concessions, your company may be able to backdate the concessions. When you get a new card, because of expiry dates etc, you need to contact the utility company and let them know – otherwise the concessions may stop.

Without this information on your account, you won't be receiving the concessions you're entitled to and will be paying more than you need to.



Organisations that help - The Energy & Water Ombudsman (EWOV)

What are the three most common complaints you see?

Almost half of the complaints are billing related followed by credit and customer service issues.

Customers who contact us are often concerned about billing accuracy, their ability to pay bills and the service they've received when they contact their company.

What are the outcomes you usually see for these complaints?

Around 70% of complaints are resolved between the company and the customer without the need for further investigation.

”

We're free for Victorian customers, we're independent & fair

”

When we investigate, some of the most common outcomes are:

- billing is checked (& corrected if required)
- payment plans established
- assistance offered for ongoing support



CYNTHIA GEBERT - OMBUDSMAN

What are your top tips for customers calling their energy or water company?

When you call your utility company, always write down the details of the conversation (eg date, time, who you spoke to, and the outcome achieved).

Let them know if you're experiencing any difficulty in making payments on their account.

You also have the right to ask for help and there is a framework companies must follow to provide support in accessing an affordable payment plan.

Disconnections and debt collection should not occur when a residential customer, in financial stress, has been in contact with their utility company or is accessing support.

It is important that a customer stays in touch with their retailer. But, if a customer is not happy with the outcome they can come to EWOV. You can contact us via our website www.ewov.com.au or by calling 1800 500 509 (free call).

How many people who call EWOV have seen or have a financial counsellor working on their behalf, does it help and what are the benefits?

EWOV often see cases where a financial counsellor is working on behalf of a consumer. Financial counsellors have a strong understanding of Victorian energy and water consumer's rights, and the support they are entitled to access.

This means that often the matter can be resolved with the retailer directly without the need to come to EWOV, but they are also able to access EWOV to resolve complaints.

Financial counsellors are qualified and able to help people with an overall view of their financial situation, help prioritise debts, access grants or concessions, negotiate with companies and develop budgets.

Contact EWOV:

phone: 1800 500 509

online: ewov.com.au

email: ewovinfo@ewov.com.au



Gary Daly's Brave Story

Gary Daly was overwhelmed by worry about his finances and his children, but it was the threat of losing his car that brought the stress to a head.

Having served four years, including deployment in Iraq, Gary was discharged with physical injuries sustained during his service and PTSD.

Now 54 and divorced with two children, lives in Ryde, Sydney, and says he was struggling to keep up with his car repayments because his loan terms had changed.

"I was living one confusing day at a time and my kids didn't know what I was going through. I don't have close friends and my anxiety exacerbated my PTSD," he says.

Bravery Trust stepped in and helped negotiate with Gary's finance company and managed to save him a significant amount on the car repayments.

They also spoke to the bank on his behalf and successfully had some credit card bills waived.

"This has enabled me to make my home more comfortable for my kids when they stay."

— ” —

"I can't thank Bravery Trust enough for helping me when I really needed it."

— ” —



Useful Contact Details



BRAVERY TRUST DETAILS

PHONE

1800 BRAVERY
(1800 246 545)

EMAIL

ASK@BRAVERYTRUST.ORG.AU

WEBSITE

WWW.BRAVERYTRUST.ORG.AU



ENERGY & WATER OMBUDSMAN

Victoria

1800 500 509

NSW

1800 246 545

Queensland

1800 662 837

SA

1800 665 565

Tasmania

1800 001 170



OTHER IMPORTANT NUMBERS

OPEN ARMS

1800 011 046

LIFELINE AUSTRALIA

13 11 14

ADF FINANCIAL CONSUMER CENTRE

13 11 14

BRAVERY TREK

SUPPORTING VETERANS

Virtual 100km trek to raise funds & awareness for Aussie veterans in financial hardship.

Take the challenge to get outside, be active & support veterans and their families.

More details or join at braverytrek.com.au

 **leidos** | **accenture**



Have you heard?

Bravery Trek is an annual fundraising and awareness event. We trekked 100kms in 50 days from October 16 to December 4; and raised more than \$100,000 for veterans who've been injured during service.

THANK YOU! Every donation is critical, no matter how big or small, to helping change the lives of those who've served.

Although this year's Trek has finished, you can still donate at www.braverytrek.com.au or help spread the word about the work we do at Bravery Trust to help us reach more people in need.

Thank you to the Department of Veterans' Affairs for supporting this publication through the Veteran and Community Grants program.



Australian Government
Department of Veterans' Affairs