

Chairperson's Report – Nov 2002 to 24 Sept 2003

This report deals with only a segment of the year since the CFA's last Annual General Meeting. Unfortunately a mixture of increasing workload and ill health meant that I stepped down from the Chair in September. My thanks to Carolyn Bond for her agreement to fill the breach and to the rest of the hard working Committee for your support.

2002 – 2003 has been another very busy year. It is worth however reflecting on a few of the highlights, from November 02 to September 03:

The joint submissions to the Senate Poverty Inquiry:

The CFA and its member groups correctly prioritise issues of concern to low income and vulnerable consumers. This inquiry provided a prime opportunity to make comment on the other side of competition – those for whom the so-called benefits of competitive markets either never arrive or are far from equal.

Together with my employer, Care Inc Financial Counselling Service and the Consumer Law Centre of the ACT, the CFA made a written submission to the Committee and was later asked to provide oral evidence at a hearing in Canberra. Of particular significance, the CFA was joined in giving oral evidence by the Australian Consumers' Association. Not only did that improve the strength of our perspective on the limitations of competition in producing good consumer protection and acceptable social outcomes, it provided a tangible expression of increased cooperation in the consumer movement. This type of joint activity helps draw attention to the failures of current systems to respond to the needs of our most vulnerable.

CFA briefings to the Commonwealth Consumer Affairs Advisory Council (CCAAC) and the Department of Treasury:

As a result primarily of the hard work of Fiona Guthrie, the CFA, through several members of the Executive, has had an opportunity to be heard at CCAAC meetings this year. It also resulted in the first meetings for a number of years between the CFA and consumer protection officers in the Department of Treasury. Of itself this does not overcome the disconnection of the Commonwealth from appropriate consumer consultation. It does however confirm that regardless and perhaps in spite of the refusal to provide proper resourcing, consumers will continue to demand to be heard.

A greater sense of public awareness of the CFA and its views:

We have again contributed to the public discussion of consumer protection issues in a manner and to a level disproportionate to our capacity. Some examples in the last year include a variety of media comments on issues like debt collection and telecommunications policy. (And took me well out of my comfort zone in an appearance on Kerri-Anne Kennerley's morning show.)

That perception of the organised consumer movement as having both a presence and significance has provided opportunities to influence critically important decisions like the appointment of a replacement ACCC Chair and Deputy Chair. Our view that the Commission must deliver on its consumer protection role was communicated to and heard by all of the State and Territory leaders and the Federal Treasurer. In my view,

the CFA must provide input of this type, in this instance reflecting the importance that ordinary consumers place in a body like the ACCC.

A greater sense of purpose and professionalism in our activities:

At the series of meetings with the Alternate Dispute Resolution Schemes in Melbourne in May, the sense of purpose and achievement for the CFA was as upbeat as I can ever recall from almost 10 years in the movement. We can and do lament the lack of commitment from governments to properly facilitate and resource consumer input. That is no longer however, the only focus of discussions. We exist and we deliver – that was the strong message from the Melbourne meetings and with a new web-site and logo, the CFA looks and feels like what it claims to be: the main peak body for non-government consumer groups in Australia.

It would be wrong in finishing this report to not thank the Committee once again for its hard work. In particular, Fiona Guthrie's skill, enthusiasm and drive have been a common denominator in a number of our significant achievements in the year. It was in every practical sense Fiona who produced our web-site and the importance of this development cannot be overstated.

I am sorry I could not complete the year, but thank you all again for the opportunity to represent you since 2001. It was a privilege.

David Tennant