

FCVic 2024 Summit: *The Changing Face of Hardship*



Wednesday, 20 March 2024

The Timber Yard, 351 Plummer St, Port Melbourne

Welcome

A message from Zyl Hovenga-Wauchope, Executive Officer, FCVic

In the lead up to the October 2023 Financial Counselling Victoria Conference, a recurring term echoed through various channels: the 'cost-of-living crisis.' This refrain wasn't limited to financial counsellors, creditors, and industry stakeholders; it resonated in newspapers, animated discussions on radio, television and podcasts, and found a place on the lips of politicians across the spectrum.

Starting in May 2022, the Reserve Bank of Australia embarked on a series of interest rate hikes spanning 14 meetings, amounting to a cumulative increase of 425 basis points. According to estimates, this escalation translated to an additional burden of over \$1,200 per month in interest for those repaying a \$500,000 mortgage – a substantial sum and financial strain affecting a wide cross-section of the population, including individuals employed full-time who are categorised as 'middle-class.'

In the wake of these economic shifts, a noteworthy trend emerged: a new demographic found itself grappling with adversity – individuals who had never encountered financial hardship before. These were people navigating the intricacies of the financial system, grappling with debt, and seeking assistance from financial counsellors for the very first time in their lives.

The thematic focus of FCVic's 2024 Summit, 'The *Changing Face of Hardship*,' aims to explore how the broader financial industry and financial counsellors are adapting to this evolving landscape. The event brings together diverse stakeholders for a day filled with stimulating panel discussions, insightful speakers, and invaluable interactions at exhibitor booths.

We eagerly anticipate fostering in-depth conversations with representatives from various sectors of the industry and are thrilled at the prospect of your participation in this enlightening summit. Looking forward to seeing you there.



About the event

Following the success of our inaugural Summit in 2021, we received numerous requests to run a similar event - a deep-dive into one overarching trending topic. On 20 March 2024, FCVic will deliver its second Summit, *The Changing Face of Hardship*, at The Timber Yard in Port Melbourne.

This in-person event will provide a platform for all stakeholders in the hardship and financial counselling arena to meet and discuss the wide-reaching and long-term impacts of the compounding increases to the cost of living. These discussions will explore collaborative solutions to intersecting issues, including natural disasters, homelessness, mortgage stress, and the associated impacts on mental health.

Statistics show us that 1 in 3 Australians are now suffering from food insecurity; this is a staggering increase from 1 in 8!

The program is still a work in progress, but what we can tell you is that the objective of the day is to promote high levels of engagement and interaction. This will be achieved through a number of facilitated panel discussions covering a variety of topics under the overarching hardship theme. The event will provide opportunities for questions and comments from the floor, and breaks for further smaller group discussions to discuss and consolidate the previous sessions.

Your participation is vital to ensure a holistic approach to solutions-based discussions.

This event provides an exclusive opportunity for industry stakeholders to explore how the rapidly evolving hardship landscape intersects with the expertise of financial counsellors, whose time and knowledge is so often sought on this subject, while also allowing creditors and other stakeholders the chance to compare their observations and actions.

The venue offers the opportunity for a hybrid event of indoor and outdoor engagement, and will include food trucks, coffee carts, outdoor seating, networking drinks and a variety of exhibitor options.

Currently we have limited capacity for exhibitor stands and they will be located just outside the main plenary before reaching the Yard and catering stations. Packages will be sold on a first come first served basis.

This is one event you won't want to miss!

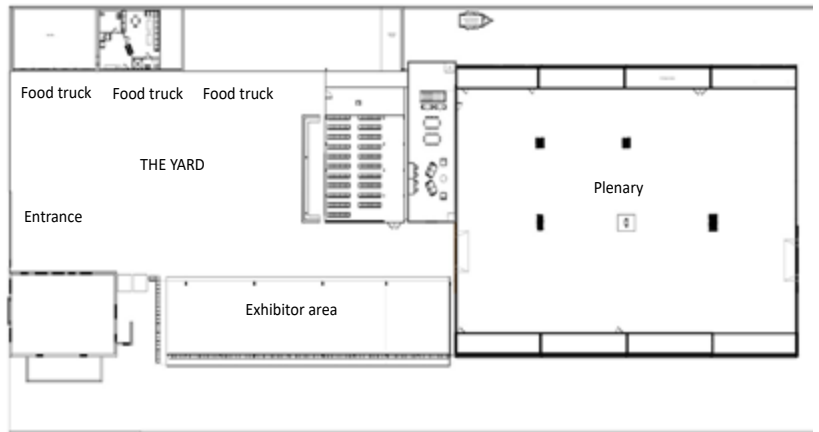
Date and venue

We look forward to welcoming you on Wednesday 20 March 2024. The venue will be available from 7.00am for bump in and registrations from 9.00am. The sessions are currently scheduled to begin at 10.00am, and conclude at 5.00pm followed by networking drinks.

The Timber Yard located at 351 Plummer Street in Port Melbourne has been selected for its indoor and outdoor options and opportunities. The vast amount of space lends itself well to networking, exhibitor engagement, session delivery, food trucks and a general sense of wellbeing as we enjoy breaks outdoors.

On street parking is available and all bump in details will be sent out closer to the time.

The Timber Yard – full venue overview



The Plenary during our 2021 COVID Summit



The Yard in full lunchtime swing during our 2021 COVID Summit

About FCVic

Financial Counselling Victoria (FCVic) is the peak body and professional association for over 300 financial counsellors in Victoria.

FCVic provides resources, training and support to financial counsellors and their agencies, who assist vulnerable Victorians experiencing financial difficulty. Meeting regularly with government (state and federal), banks, utilities, debt collection agencies, Ombudsman schemes and others, FCVic has built strong relationships with its stakeholders and is often involved in resolving issues, reaching consensus on hardship provisions and communicating outcomes effectively with the sector.

This has resulted in the development of numerous resources to assist consumers and caseworkers in dealing with financial hardship and to advocate strongly for those who need it most. Members of FCVic are focused on different areas of consumer protection and financial counselling practice throughout Victoria and are very active in supporting each other through participation in regional, statewide and case-specific working groups.

As the peak body representing financial counsellors, we are not only advocates for the continued funding and expansion of the sector to meet community needs, but we are also the primary support and development body focused on professionalising and resourcing the sector.

FCVic is a strong, adaptive organisation that is valued by members, government and other stakeholders.



5 important reasons to attend this Summit

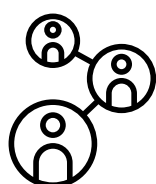
The importance of this conversation and the desire for these face to face discussions and engagement is more urgent and needed now than ever.



The Summit is industry focused! We want to hear about your experiences, challenges and industry adaptations.



Speak to financial counsellors working at the coalface with your customers; find out what is the word on the street; hear about current projections and concerns.



This is a unique opportunity to build relationships with a large number of new financial counsellors, share knowledge and gain insight from the sector.



Select a package option to maximise engagement and truly highlight your support of the Victorian financial counselling sector.



Your financial support ensures FcVic can continue to provide professional development, sector engagement opportunities and resources to financial counsellors.

Partnership Opportunities

PREMIER SUMMIT PARTNER

Investment of \$12,500

Exclusive, one (1) only.

Placing your organisation front and centre on the day, this package offers the chance to partner with FCVic, Victoria's peak financial counselling association, and elevating your commitment and impact in the hardship arena as the Premier Partner.

This exclusive event is a unique opportunity to connect with financial counsellors, industry leaders, and sector stakeholders dedicated to transforming lives and communities facing financial adversity.

PARTNERSHIP BENEFITS INCLUDE:

1. Speaking opportunity: Be the conversation leader, as a Premier Partner, utilise the 10 to 15 minute speaking opportunity to showcase your organisation's progressive response to the new challenges of hardship and your commitment to positive outcomes.

2. Unrivaled visibility: Position your brand at the heart of the financial counselling community. As a Premier Partner, your logo will be prominently displayed across all event materials, from digital promotions to on-site banners, ensuring maximum exposure, including a large grass board displaying your logo as delegates arrive.

3. Tailored Branding Opportunities: Customise your partnership to align with your brand values and marketing goals. Your organisation will be placed in a prominent area of the exhibition space and your contribution will be highlighted throughout the event and pre-event communication. A large plasma screen will be available at your stand to ensure you make the most of on-site recognition to maximise exposure.

Your organisation's banner will be placed on the stage for the full duration of the day.

4. Community Impact: Demonstrate your corporate social responsibility by supporting an event dedicated to addressing the changing face of hardship. Your partnership contributes to creating a positive impact on individuals and communities facing financial challenges.

5. Social Media Exposure: Benefit from an extensive social media campaign before, during, and after the event. Leverage our comprehensive marketing campaign to enhance your brand's reach and resonance.

6. Complimentary tickets: Bring your hardship teams. Enjoy eight (8) complimentary tickets to the event.

SUMMIT NETWORKING PARTNER

Investment of \$10,000

Exclusive, one (1) only.

Be the organisation that provides the all-important networking event at the end of the day as delegates relax, mingle, form important connections and discuss the days topic, sessions and pathways forward.

PARTNERSHIP BENEFITS INCLUDE:

- A prominent stand for the duration of the Summit, including a large plasma
- Acknowledgement as the Summit Networking Partner on all digital marketing including our pre-event email campaign
- Your organisation's banner(s) prominently displayed at the function
- Our MC will acknowledge you as the event partner during the welcome and throughout the preceding events
- Three (3) complimentary tickets for representatives of your organisation to attend the day
- A themed promotional 'partnered by' card with your organisation name and logo in the room
- The opportunity to offer a door prize
- Opportunities to network in an informal atmosphere



FOOD TRUCK PARTNER

Investment of \$8,900

Three available, two (2) savoury and one (1) sweet (Rockin Donuts, our Conference '23 highlight!).

Creating a unique and memorable experience for all attendees, FCVic is arranging for three food trucks to service the lunchtime appetites (and sweet tooth) of our attendees. The food trucks not only offer an excellent opportunity for branding and high visibility as attendees mill around during their lunch break, but your organisation will be providing the best meal of the day and let's face it fueling the masses is important business!

PARTNERSHIP BENEFITS INCLUDE:

- A large branding panel on the front of the truck offering high visibility (artwork to be provided by partner)
- The opportunity to get creative and have some fun naming the meals e.g. Transurban Tacos or NAB Noodles
- A unique opportunity to ensure your investment is highly visible, as event attendees' queue to get their lunch delight
- An opportunity to provide branded food containers e.g. wok boxes (subject to final truck selection and at an additional cost)
- Placement of banners or other signage adjacent to food trucks
- A powered exhibitor stand (we are open to discussing placement of stand location)
- Acknowledgement as a Food Truck partner in pre-event email campaign
- Our MC will acknowledge you as a partner
- Your logo will appear on the background slides throughout the event
- Two (2) complimentary tickets for representatives from your organisation
- One large plasma at your stand
- Brand your stand with banners, tablecloths, etc. *Note: tablecloths not included*



BARISTA BAR PARTNER

Investment of \$6,200

Two (2) available.

Based on previous events, this is undoubtedly the most popular event provision - coffee for the event masses!

PARTNERSHIP BENEFITS INCLUDE:

- A powered exhibitor table within close proximity of the coffee carts to maximise audience exposure
- Coffee cart branding panel on the coffee machine (artwork to be provided by partner, see option below)
- Professional barista provided with full café drinks menu available and the option to 'brand the barista' with t-shirts, caps, aprons, etc.
- An opportunity to provide branded cups or keep cups
- Banner placement at coffee carts
- Our MC will acknowledge your organisation as a partner during the event
- Your logo will appear on the background slides throughout the event
- Acknowledgement as the barista partner in our pre-event email campaign
- Two (2) complimentary ticket for representatives from your organisation
- Brand your stand with banners, tablecloths, etc. *Note: tablecloths not included*

Optional extra

Upgrade to a LCD coffee cart with digital screen capabilities for \$550



MORNING AND AFTERNOON TEA PARTNER

Investment of \$5,900

Exclusive, one (1) only.

Everyone loves the breaks, an opportunity to discuss the previous sessions, stretch your legs and enjoy the refreshments. It also presents a one-of-a-kind opportunity to align your brand with a networking break.

PARTNERSHIP BENEFITS INCLUDE:

- A prominent powered exhibitor stand, close to the food stations
- Promotional cards placed on catering stations
- Our MC will acknowledge you as a partner
- Acknowledgement as an AM and PM Tea Break partner in pre-event email campaign
- Your logo will appear on the plenary session screens at each break
- Two (2) complimentary event tickets for representatives from your organisation
- Brand your stand with banners, tablecloths, etc. *Note: tablecloths not included*

Optional extra

Include a large plasma at your exhibitors table for an additional \$550 per day



RECHARGE PARTNER

Investment of \$5,500

Exclusive, one (1) only.

Make the most of the opportunity to connect with delegates as they charge their devices at your stand.

PARTNERSHIP BENEFITS INCLUDE:

- A branded charge bar for delegate to power up their mobile devices (artwork to be provided by partner)
- Our MC will acknowledge your Partner during the event and direct delegates to your stand
- Your logo will appear on the background slides throughout the event
- Acknowledgement as the Recharge Partner on our pre-event email campaign
- A powered stand and two (2) complimentary ticket for representatives from your organisation
- Brand your stand with banners, tablecloths, etc. *Note: tablecloths not included*

Optional extra

Include a large plasma at your exhibitors table for an additional \$550 per day

GOLD PARTNER

Investment of \$4,950

Limited availability.

PARTNERSHIP BENEFITS INCLUDE:

- A powered stand and two chairs in our dedicated trades area
- Acknowledgement as a Gold Partner in our pre-event email campaign
- The opportunity to partner and present a door prize during the event (prize to be provided by partner)
- Our MC will acknowledge your Partner during the event
- Your logo will appear on the background slides throughout the event
- Two (2) complimentary tickets for representatives from your organisation
- Brand your stand with banners, tablecloths, etc. *Note: tablecloths not included*

Optional extra

Include a large plasma at your exhibitors table for an additional \$550 per day

SUMMIT PARTNERS

Investment of \$2,950

Limited availability.

PARTNERSHIP BENEFITS INCLUDE:

- A powered stand and two chairs in our dedicated trades area
- Your logo will appear on the background slides throughout the event
- Two (2) complimentary tickets to attend
- Brand your stand with banners, tablecloths, etc. *Note: tablecloths not included*

Optional extra

Include a large plasma at your exhibitors table for an additional \$550 per day

COMMUNITY ORGANISATION EXHIBITOR STAND

Investment of \$500

Limited availability.

This package is available to not-for-profit community organisations only and includes a stand, two chairs and attendance for two representatives of your organisation.

OTHER OPTIONS:

- Keynote partner
- Welcome to Country partner
- Gelato / ice cream bar partner
- Virtual attendees partner

Please contact Mel Keenan to discuss
other partnership options:
melkeenan@definingevents.com.au
0439 804 917



Partnership Application Form

CONTACT DETAILS

Please note all correspondence including invoices will be sent to the contact supplied below.

Company Name _____

Contact Person _____

Position _____

Email _____

Mobile _____

PAYMENT METHOD

Tick appropriate box. Payment details to be provided on invoice.

I agree to be invoiced for the total of \$_____ (excluding GST) for the package selected above.

I wish to pay by bank transfer.
FCVic bank details will be supplied on the tax invoice.

Please tick this box if you do NOT want to be added to the mailing list for further updates.

Signature: _____

Date: _____

PARTNERSHIP OPPORTUNITIES

Tick appropriate boxes. **All prices exclude GST.**

Premier Partner: \$12,500

Summit Networking Partner: \$10,000

Food Truck Partner: \$8,900

Barista Partner: \$6,200
Add LCD display \$550

Morning and Afternoon Tea Partner: \$5,900
Add plasma \$550

Recharge Partner: \$5,500
Add plasma \$550

Gold Partner: \$4,950
Add plasma \$550

Summit Partner: \$2,950
Add plasma \$550

Community Organisation Exhibitor Stand: \$500

Yes, my organisation accepts the entitlements as outlined in this prospectus and we confirm partnership and/or exhibition at the above event.

We agree to the terms and conditions and cancellation policy as outlined overleaf.

For any Summit related questions,
please contact Mel Keenan:
melkeenan@definingevents.com.au
0439 804 917



SUMMIT PARTNERSHIP APPLICATION TERMS & CONDITIONS

- It is mandatory that to attend the event, you and all staff must be registered.
- If your partnership entitlements do not include complimentary registration or you wish to bring additional staff members, please register accordingly and make payment.
- If you are from a not for profit or community organization, please select from the member's options.

You agree to the following terms and conditions when you sign the Partnership application form:

PARTNERSHIP POLICY

FCVIC's overall approach to our Summit Partners is to build long-term, mutually beneficial relationships. The term 'Organiser' refers to FCVIC.

APPLICATIONS AND ALLOCATION

Applications for Partnership should be made on the official Partnership application form. We reserve the right to accept or reject any Partnership application at our absolute discretion. Partnerships are limited in number and are generally allocated on a 'first come, first served' basis.

FEES AND PAYMENT

All fees are quoted in Australian dollars and **EXCLUDE GST**. You will receive a confirmation and issue an invoice on receipt of your signed confirmation form. Payment should be made in accordance with the terms thereon and **must be received by FCVIC prior the event. You will not receive any Partnership entitlements until all fees have been paid in full.**

YOU AND YOUR STAFF

Your application to partner an event does not constitute an attendee registration. ALL your staff attending the event need to be registered either by complimentary registration included in package or by purchasing additional registrations. The Organiser reserves the right to refuse any person including exhibitor staff, representatives, visitors, contractors and/or agents entry to the exhibition if they have not registered online to attend. This is essential for contact tracing purposes.

VENUES

You and your employees, agents, contractors and invitees agree to observe the rules, regulations and procedures as prescribed by the venue.

EVENT TERMS

You are responsible for the delivery and pack down of your material and banners before and after the event. You must supply collection notices and delivery labels and make arrangements with your preferred courier to ensure your collateral is appropriately managed. The venue and organisers will do everything to ensure your packages are delivered to your stand once delivered to the venue but will not be held responsible for any loss of items delivered. Post event, the venue does not have the facilities to store any collateral – please ensure you arrange couriers or pack and take on the day.

The Organiser reserves the right in unforeseen circumstances to amend or alter the exact site of the location of the stand and the Exhibitor undertakes to agree to any alteration to the site, exhibitor layout or the space reallocated by the Organiser.

CANCELLATION

If you need to cancel your Partnership, you must notify us in writing. We incur considerable costs in the lead up to the event including marketing, promotion and administration expenses. In light of this, the following cancellation charges will apply:

1. If the cancellation is received up to two weeks prior to the event, an administration fee of 25% of the total package fee is payable.
2. If the cancellation is received within 7 days, no refund is applicable UNLESS, we are able to resell the package. In which event, the above fee of 25% will apply.

EVENT ALTERATIONS AND CANCELLATION

We reserve the right to make alterations to the event program, venue and timings at any time. In the unlikely event of the event being cancelled by FCVIC, a full refund will be made to any Summit Partners already fully paid. If, however the event is unable to go ahead due to a Government mandated lockdown, we will endeavour to reschedule the event to a mutually beneficial time. In the event you are unable to attend the rescheduled date an administration fee of 25% will apply unless we can resell the package.

In the event that the Exhibitor fails to occupy their allocated exhibition space by the advertised opening time, the Organiser is authorised to occupy this space in any manner deemed to be in the best interest of the Exhibition. The Exhibitor contracted to this space will remain liable to all Terms and Conditions of Contract and will not be eligible for a refund.

While we will make every effort to secure a high level of attendance to the event, no guarantee of attendance numbers can be given and no discounts or refunds are available if attendee numbers do not reach the projected levels. We reserve the right to tailor or create additional packages for the event.

PROHIBITION OF TRANSFER

You may not assign or share or grant licences of any part of the Partnership. Nor may any cards, advertisements or printed matter of firms who are not bona fide Summit Partners be exhibited in or distributed from, the Summit venue.

INSURANCE

You are responsible for arranging appropriate insurance cover in connection with your attendance at the event, including prevention, postponement or abandonment. We cannot be held liable for any loss, liability or damage to personal property.

INFORMATION AND COPYRIGHT

Information we supply in relation to the event(s) is accurate to the best of our knowledge and belief, but shall not constitute any warranty or representation. Any inaccuracy, mistakes or omission in such information shall not entitle you to cancel your Partnership agreement.

All information and data relation to the event is the copyright of FCVIC and cannot be passed on to any third party for any purpose without prior consent. Lists and information relating to participants may only be used in relation to your presence at the event.

INDEMNITY AND DISCLAIMER

While we shall endeavour to protect property at the event, it must be understood that the management of the venue, FCVIC and any official contractor cannot accept liability for loss or damage sustained or occasioned by any cause whatsoever. You agree to indemnify and hold FCVIC harmless against any and all loss, liability, damage, costs, expense, claims, proceedings and actions arising out of any negligent act or omission of your employees, including any breach of these terms and conditions.

For any Summit related questions,
please contact Mel Keenan:
melkeenan@definingevents.com.au
0439 804 917



FCVic acknowledges the Wurundjeri Woi-wurrung and Bunurong / Boon Wurrung peoples of the Kulin Nation as the Traditional Owners of the lands on which our organisation is based and on which this event will be held. We pay our respects to their Elders, past and present.

As the FcVic team works remotely across many lands, we extend our respects to the Elders of other Aboriginal and Torres Strait Islander communities throughout Victoria and Australia.

We recognise the continuing connection that First Nations communities have to land, water and culture, and acknowledge that sovereignty was never ceded.

