



# E-NEWS

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Indigenous Consumer Assistance Network LTD



# ICAN Update

The Indigenous Consumer Assistance Network now has a social networking page on Facebook and is inviting all ICAN E-News subscribers to "Become a fan of ICAN".



You can participate in discussions, leave messages on our wall, vote in our latest consumer poll and check out our photos and videos. Our network is what makes us strong, so if you "Become a fan of ICAN" share it with your friends. This month you can check out a video on the Yarrabah Money Management Project, participate in a discussion on mobile phones and have your vote in the poll, "What do you think is the biggest consumer issue for Indigenous people?"

The team at ICAN looks forward to seeing you online and contributing to the Indigenous consumer movement.

**Pictured Right:** ICAN's Robert Barry and David Yorkston headed up to the Northern Peninsula Area of Cape York to run the CBA sponsored ICAN Personal Finance and Consumer Assistance training program last month.



towards my budget and as I go pass on my tips to you. Right now, this is my budget. I get my pay on a Thursday, I pay rent, the rest of my pay I spend and I have no idea where and what I spent the money on. I do have a punt on the TAB and maybe most of my money goes there, but I have no idea. I play bowls and I spend a bit here. I buy my lunches instead of making packed lunches from home (this may cost up to \$20 a day). I invite family around for dinner. My money will last for a week then I'm waiting for my next pay. By doing a budget I can control where my money is being spent. It will be very difficult at first because of the habit that I am in already and really, that is how I have spent my money through my working career.



## Dave's Dollars

**A budget! What is a budget? How many of you have done a budget? Do you know how to do a budget? Do you know anyone who has done or is doing a budget?**

Well as for me, I have not done a budget at all. I will try and explain to you what a budget is and the way that I will work on my budget. Firstly, this area of my life is a very grey area and I have to be much more disciplined for our budget to be successful. I will learn along the way and find new ideas on saving

We have just got an approval to buy a house. This is what really sparked me to do a budget. Whenever my wife and I have a yarn, the subject of a holiday always comes up. We have now been together for, if I can recall 9 maybe 10 years. I think we have been on one holiday and that's when we first met about 2 months into the relationship. So I have included savings towards a holiday for the family in the budget. We do need that holiday, so that's hopefully, fingers crossed around **continued next page...**

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### DISCLAIMER

"The information set out in this newsletter is a summary of some issues you should consider as consumers. It is not comprehensive and it is not legal advice. You should contact a community legal centre or a solicitor for legal advice about your situation. You can also obtain further information from the offices referred to in this publication"

January next year. By doing a budget I feel that you have more control over where your money is spent. It does not mean that you have to sacrifice what you are spending now, but better control it – cut down on where your money is being spent

the most. It will be great to see in the next 6 months your bank account grow. For example, I used to spend \$84 a week on cigarettes; I now smoke "ROLLIES" which is only costing me \$50 a week so there you already have a savings of \$34 a week which totals \$1768

per year. If you go into our ICAN web site, there is a [budget planner](#) available. In the next issue I will share with you and show you how I have done my budget. Until next time "smart savings".

## Q & A with Kathleen Mays

At only seventeen years old, Kathleen Mays is on her way to becoming the *Commonwealth Bank of Australia's* (CBA) star "Customer Service Representative". Kathleen applied for a traineeship with the *Aboriginal Employment Strategy* (AES) when they visited her school. She was selected for the traineeship and has been working at the CBA's Westcourt Branch for a year.

ICAN caught up with Kathleen and her Mentor Antonio Serravalle, Customer Service Manager at the CBA Westcourt Branch to find out how she is going in her traineeship...

Q: How did you get involved with the *Aboriginal Employment Strategy*?

A: I got involved with the AES when they visited my school in Gordonvale in December 2006. I applied for their traineeship program.

Q: How long have you been working at the Commonwealth Bank?

A: I have been working here for one year, as a "Customer Service Representative"

Q: Why did you want to work in a bank?

A: It's a really good opportunity to work in a bank, and I could get potential future employment and possibly even a career.

Q: What year of high school are you in?

A: I am just entering into Year 12 now.

Q: What are your future plans?

A: I'd like to keep working here at the bank, and go to uni as well.

Q: Do you get surprised looks from Aboriginal and Torres Strait Islander customers when you are serving them from behind the Teller?

A: Yes, all the time! They feel comfortable seeing another Aboriginal face, helping them!

Q: Do you have any advice for other young Indigenous people who may want to apply for similar traineeships?

A: I reckon they should do it! It's a great opportunity, especially for young Indigenous people.

Kathleen's job at the Commonwealth Bank involves working at the teller and assisting customers with their banking. She receives on the job training from Antonio Serravalle, the Branch's Customer Service Manager. As a mentor to Kathleen, Antonio sees value in Kathleen's position at the Westcourt Branch and is happy to share his knowledge and skills to the young trainee.

"It's a good feeling to be able to impart knowledge and skills to Kate [Kathleen]", says Antonio. "If she gains employment in the future, she will have the skills to perform well in her job. It's great to have Kate (Kathleen) on the team," Antonio adds.

The Commonwealth Bank is committed to providing opportunities for Indigenous Australians, and one of the ways they are doing this is by giving Indigenous youth the opportunity to gain valuable work experience through the Aboriginal Employment Strategy's School Based Traineeship program. The Aboriginal Employment Strategy (AES) is a not-for-profit organisation specialising

in placing and mentoring Aboriginal people into paid employment. The Commonwealth Bank has been a participating corporate partner of the AES School Based Traineeship since 2003.

School Based Traineeships provide opportunities for Year 11 and 12 students to gain valuable work experience and skills to help them begin a career, all while earning an income. The Commonwealth Bank was initially involved in the program through providing position in branches in NSW, however due to its success; the Commonwealth Bank expanded the program in 2007 to incorporate students in both metropolitan and rural branches across NSW, QLD, NT and WA. This year, the

program will be further expanded to provide traineeship opportunities in other areas of the company, such as the business bank (Premium Business Services). To date, the Commonwealth Bank has provided opportunities for over 75 trainees and in 2009, there are 80 trainees working with the Commonwealth Bank in a variety of roles.

"The Aboriginal Employment Strategy's School Based Traineeship is one of the many Indigenous programs that the Commonwealth Bank is committed to. We have expanded that commitment under our Reconciliation Action Plan (RAP), which focuses on building respect, relationships and opportunities for our Indigenous customers, staff and community" said Tristan Wills, Commonwealth Bank Executive General Manager for Community, Reputation and Sponsorship.

For more information on the Commonwealth Bank's Reconciliation Action Plan, as well as the RAP's of other major banks, visit [Reconciliation Australia's website](#).

