



City West Water™



# City West Water Financial Inclusion Action Plan 2018

Customers first,  
benefiting communities



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# A message from our Managing Director

City West Water is proud to join the Financial Inclusion Action Plan (FIAP) program, and is committed to being an exceptional service provider that puts customers first and benefits the community.

We provide drinking water, sewerage, trade waste and recycled water services to more than 1 million residents across some of the fastest growing and most diverse suburbs in metropolitan Melbourne.

Financial inclusion and financial resilience is important to us in enabling our business to consistently deliver the highest quality service, and put customer value at the centre of all that we do.

The Financial Inclusion Action Plan aligns closely with our customer-centric aims and also reflects our work with culturally diverse and vulnerable customers.

By becoming part of the FIAP community, we will strengthen our current partnerships with financial councillors, community legal centres, family violence support workers, settlement services and contractors within our service area and beyond, and reinforce our commitment to supporting our people who may be impacted, or need help to support those who are.

Our Reconciliation Action Plan, which commits us to working in partnership with Aboriginal and Torres Strait Islander Communities and Traditional Owners, will also be enhanced, allowing us to add further value to existing relationships.

We are proud to work with the FIAP Partnership Group to develop and implement our own Financial Inclusion Action Plan to better support our customers, employees and the broader community to establish financial security and realise their financial goals.



**David Ryan**  
Managing Director  
City West Water



# What we do and who we serve

Our core business is the delivery of clean drinking and recycled water to our customers.

Each year we supply around 93 billion litres of drinking water to our customers and transfer approximately 94 per cent of the sewage and trade waste we collect to Melbourne Water's Western Treatment Plant in Werribee. The remaining six per cent is treated at our Altona Treatment Plant.

In addition to our core business, we have many programs and policies in place like our Community and Social Involvement Strategy, Environmental Sustainability Plan, Cleaner Production Strategy and residential water conservation activities, to help us achieve our vision to be a truly sustainable water business.

Each year, we are audited by the Essential Services Commission (ESC) on how we have performed against our service standards. We are also compared to all other Victorian water corporations and how they fared in the previous year.









Along with the other two metropolitan water retailers, South East Water and Yarra Valley Water, City West Water purchases bulk water and sewerage services from our wholesaler, Melbourne Water. We also work with the other water retailers and Melbourne Water to develop water conservation plans and cross-industry contingency plans, which are put in place to deal with emergency situations and to manage our water resources.

Melbourne Water manages Melbourne's water supply catchments and dams, removes and treats most of Melbourne's sewage and manages rivers, creeks and major drainage systems in and around Melbourne. City West Water services the local government areas of Brimbank, Hobsons Bay, Maribyrnong, Melbourne (north of the Yarra River), Moonee Valley, Wyndham, Yarra and parts of Melton and Hume.








# Products and services

City West Water will continue to engage with our customers and community and deliver programs to vulnerable customers, including CALD customers, Hardship Customers, Aboriginal and Torres Strait Islander customers and customers who experience challenges when managing their accounts. We will also continue and expand our collaboration with industry partners, community organisations who support vulnerable customers, the Essential Services Commission and the Energy and Water Ombudsman to understand and assess the impacts of social trends in our communities.

FIAP ACTION AREA: PRODUCTS AND SERVICES					
Stakeholder Group	Committed Action Statement	Output	Outcome/Impact	Responsibility	Time frame
 Customer	Investigate and develop a framework to identify and manage vulnerable customers and the development of guidelines to enable our people to provide appropriate support	Develop a consistent approach across the business to support vulnerable customers	Vulnerable customers are able to access an appropriate and consistent level of support	Customers & Community	Dec 2018
 Customer  Community  People	Investigate and identify external service providers who may provide support to our Hardship and Vulnerable customers and to our People	Provide appropriate external points of contact to support our customers, and our people who may be experiencing financial vulnerability	Increase financial resilience for our customers and our people	Customers & Community	Ongoing
 Customer  Community  People	Participate in the Thriving Communities Partnership (TCP) as a Founding partner and proactively contribute to the understanding of financial vulnerability. As a cross sector collaboration aiming to ensure that everybody has fair access to the modern essential services, the TCP aims to build more resilient communities and stronger businesses	Develop knowledge and capability within our business to support our customers by participating in lead projects and applying the learnings to our practices	An aligned approach for identifying trends affecting consumers and the application of project outcomes to benefit our customers and our business	Customers & Community	Ongoing
 Community	Investigate opportunities for collaborating on financial inclusion with the Victorian Water Industry	Industry partnerships are developed to collaborate on financial inclusion	City West Water leads opportunities for collaboration on financial inclusion with the Victorian Water industry which creates greater industry alignment on financial resilience	Customers & Community	March 2018










# Capabilities, attitudes and behaviours

Our people are our greatest assets and it's important they know how to manage customers dealing with hardship or financial vulnerability, and empower them to work collaboratively to manage an outcome that meets the customer and our needs. We will also ensure our people, who may be experiencing financial vulnerability, have access to information to support their situation.

FIAP ACTION AREA: CAPABILITY, ATTITUDES AND BEHAVIOR					
Stakeholder Group	Committed Action Statement	Output	Outcome/Impact	Responsibility	Time frame
 People	Investigate opportunities to understand our peoples' level of financial literacy and potential financial stress	Develop financial literacy and support options for our people throughout their life cycle	Improved capability for our people through targeted programs focused on financial literacy	People & Capability	June 2018
 People  Customer	Partner with WestJustice to provide our people and our customers the opportunity to participate in the Mortgage Stress Project	Our people, and our customers, who may be experiencing mortgage stress are linked to an external service provider	Build the capability of our people and our customers who participate to manage the impact of mortgage stress	People & Capability Customers & Community	January 2018
 Customer  Community	Continue to support financial counselling services within our licence area	Support the financial counselling sector via conference participation, engagement around key projects and develop shared knowledge relating to the community accessing financial counselling services	The financial counselling sector and City West Water increases capacity within both sectors through shared learnings which in turn ensures our customers are able to access a highly skilled and supported sector	Customers & Community	Ongoing








# Awareness and understanding of culture and diversity

Our Diversity and Inclusion Strategy aims to proactively promote diversity and inclusion in our business, creating a workforce that mirrors the wonderfully diverse community we serve. We will continue to engage with our culturally and linguistically diverse communities to understand the level of financial literacy and needs of these customers and further develop our programs. Our Reconciliation Action plan will also support the engagement of Aboriginal and Torres Strait Islander support services to ensure our programs meet their needs.

FIAP ACTION AREA: AWARENESS AND UNDERSTANDING OF CULTURE AND DIVERSITY					
Stakeholder Group	Committed Action Statement	Output	Outcome/Impact	Responsibility	Time frame
 Community	Implement CWW Innovate Reconciliation Action plan 2017-2019	Implementation of Relationship, Respect and Opportunity outcomes of RAP	Increased economic, employment and social participation for our Aboriginal and Torres Strait Islander communities	Customers & Community	2017-2019
 Community  People  Customer	Implement CWW Family Violence Framework	The framework will support inclusive practices for victims, both customers and our people including accessing additional leave and hardship considerations	Improved outcomes for victims of family violence and support for our people who work closely with those who are impacted	Customers & Community	2017-2018
 Community  Customer	Investigate Financial Inclusion activity for Culturally and Linguistically Diverse (CALD) communities via English as an additional language (EAL) activities	Adaptation of current activities to focus on financial literacy regarding reading bills and understanding charges, the impact of usage on bills to allow better management of the impact of receiving and paying a bill	Financial Inclusion and increased literacy for CALD communities to manage their finances around household bills	Customers & Community	April 2018
 Community  People  Customer	Explore opportunities to work with community and advocacy groups including those focussing on vulnerability, Family Violence and CALD communities	Understand existing external initiatives and the alignment with City West Water Programs (ie. Hardship, Family Violence)	Increased financial literacy and resilience to manage financial commitments supporting our people, customers and community	Customers & Community	Ongoing

# Economic participation and status

We will encourage economic participation for our people via our Diversity and Inclusion strategy and by strengthening our projects to educate and empower financially vulnerable customers. We will collaboratively work with partners to support research to investigate community trends that hinder economic participation for our customers.

FIAP ACTION AREA: ECONOMIC PARTICIPATION AND STATUS					
Stakeholder Group	Committed Action Statement	Output	Outcome/Impact	Responsibility	Time frame
 People  Customer	Participate in Supported Decision making research project lead by Telstra in partnership with Melbourne University. This project will be hosted via the Thriving Communities Partnership	Assist us understand our people and customers who may have decision making impairments and increase awareness of their barriers and develop programs based on research outcomes	People who have decision making impairments related to cognitive or psychosocial (mental health-related) disabilities have access to appropriate programs and increase our peoples capability to support them appropriately	Customers & Community	2017-2020
 People  Customer	Develop a more inclusive and diverse workforce	Implementation of our diversity and inclusion strategy	Increased economic participation and opportunities for identified cohorts, building capability and resilience	People & Capability	2017-2020
 People  Customer	Continue partnership with Consumer Policy Research Centre, and support the Building Customer trust project	Investigate the implementation of the vision for the fair treatment of all consumers including vulnerable customers	Encourage economic participation and access to fair and equitable support services	Customers & Community	2017-2018
 Suppliers	Implement CWW Innovate Reconciliation Action plan 2017-2019	Investigate opportunities to incorporate Aboriginal and Torres Strait Islander supplier diversity within our organisation	Increase economic participation of ATSI suppliers	Corporate Services	2017-2019



# Statement by the FIAP Partnership Group

On behalf of the FIAP Partnership Group, I would like to acknowledge and congratulate City West Water for your ongoing public commitment to financial inclusion and financial resilience.

Together we are embarking on a journey to explore, learn and grow – both as a program through this Foundation FIAP and as Trailblazers undertaking the important process of reducing inequalities and promoting inclusive growth in our communities.

Financial hardship can impact us all, at any stage in our lives – through the FIAP, our hope is that every organisation will be able to respond in time and every time to ensure financial hardship can be identified early, managed and overcome. By building capacity, awareness and greater access to appropriate products and services, organisations will see the social and economic benefits in their engagement, outcomes and prosperity of customers and employees.

The FIAP Partnership Group exists to support the growing community of practice to identify opportunities to better respond to financial risks, develop meaningful actions across key stakeholders and measure the social and economic impact. Drawing on our individual expertise the FIAP Partnership Group will provide implementation, evaluation and quality assurance support to ensure key actions you have identified are (i) on track to achieve the intended impact and (ii) engaging those stakeholders in most need of support. We are proud to be on this important journey with City West Water.

At the heart of the FIAP program is the belief that together we can achieve more. City West Water joins the growing community of organisations that understand they play a critical role in Australia's financial future – together we can reduce inequalities and realise inclusive growth for all Australians.

Sincerely,



Vinita Godinho – General Manager, Advisory

Good Shepherd Microfinance

On behalf of the FIAP Partnership Group.



Supported by



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