

# choice

## ANNUAL REVIEW 2016-17

### Building a better future

This year we continued the push for fair, just and safe markets through improvement and innovation

**I**n this second year of our three-year strategy, we started to see the impact of some of the changes that we set out to achieve in 2015.

#### Implementing our strategy

The four goals in our Strategy 2015–2018 are to:

- **DRIVE** change in areas where we can have a significant impact for consumers
- **EXPAND** through innovation to assist consumers and grow revenue outside our existing business model
- **IMPROVE** and grow our existing business, to ensure our long-term sustainability
- **LIVE** up to the standards that we expect of others.



Sandra Davey, Chair



Alan Kirkland, CEO

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Some highlights from our progress against these goals are provided below, with further detail on pages 3 to 13.

We had one of our best years in recent times in terms of campaigns wins, with the federal government agreeing to take action on credit cards, rental rights and banking competition. The review of the Australian Consumer Law supported many of our priorities, and the ACCC started new work on airline passenger rights and consumer guarantees for new cars, following CHOICE investigations.

We continued to experiment with new ways of helping consumers. We launched a new version of CluckAR – our app that

now allows users to share locations where they have seen genuine free range eggs – and grew our online forum, CHOICE. Community, to more than 10,000 users. We also began testing a new energy switching service, which is intended to make it much easier for consumers to navigate retail electricity markets.

At the same time, we doubled down on improvements to the core business model that supports CHOICE's purpose – providing information, tools and recommendations to help consumers choose the products and services that are right for their needs. Our major priority was the health insurance market, where



we launched two new online tools – Do I Need Health Insurance and a health insurance comparison tool.

Much of our work was on technological improvements that, although important, were not immediately obvious to the public – like improving website speed, enhancing data security and disability accessibility, and replacing some of the legacy technology that sits behind our website. We also put a lot of work into improving our program of email communications with new members.

The best sign of success from all of this effort was 4% growth in the number of CHOICE memberships, taking it to 182,494 as at 30 June 2017. This was our highest end-of-year result since 2010 and the biggest year-on-year growth in 10 years.

We also focused on our broader impact as an organisation, through a social impact strategy led by CHOICE staff and an environmental impact plan that will help us to become carbon neutral. We developed new relationships with Indigenous organisations, to shine a light on some of the terrible scams that target Indigenous communities, which will be a bigger focus in 2017–18.

### A strong financial position supporting investment in a stronger CHOICE

We entered 2016–17 with strong cash reserves and given the low interest rates on offer for term deposits, we examined how best to invest some of this cash. Our analysis of past performance showed that investing in the organisation typically produced strong returns, so that is what we did.

Investing in growing the teams within CHOICE responsible for campaigns, innovation and developing digital products and services allowed us to achieve the results described in this report – including growth in memberships.

While we ended the year with a deficit of \$0.9m (or \$0.4m if the impact of a grant received in 2014–15 is disregarded), CHOICE remained in a strong position at 30 June 2017, with \$11.2m in cash. This is well in excess of the cash reserves floor of \$4.7m set by the Board.

Further strategic investments are planned for the 2018 financial year. This is intended not only to generate greater financial returns in future years, but also to increase our returns in other areas, such as achieving change for Australian consumers, improving our broader social impact and reducing our carbon footprint.

In keeping with this strategy, the Board has approved a deficit budget for 2017–18. The Board will be carefully monitoring the additional expenditure we have approved for 2017–18 against an agreed set of outcomes whilst ensuring that our underlying financial position remains sound.

### Effective governance

Governing an organisation as important as CHOICE, with the complex challenges it faces, requires a diverse and highly skilled Board. The Board worked hard through 2016–17 to improve our governance practices and ensure that we can continue to attract the skills that the organisation requires.

We bid farewell to two Board members – Frank Muller and Allan Asher – at the Annual General Meeting in November 2016. Frank

had been on the Board for nine years, chairing the Campaigns and Advocacy Committee for much of that time. Frank played an important role in encouraging us to do more to help consumers who want to make environmentally sustainable choices. Allan's involvement with CHOICE stretched back to more than 30 years ago, when he was a senior executive of the organisation. We benefited from his deep experience of consumer issues and public policy in his three years on the Board.

Robert Southerton was elected to the Board in November 2016, having previously been a co-opted director, and Bill Davidson was re-elected. There was one casual vacancy, which in March 2017 was filled by Anita Tang. Anita brings extensive experience in public policy and campaigning, most recently from 12 years at the Cancer Council of NSW.

Nicole Rich, who had been Chair of the Board since 2013, stepped down from this role in July 2017. Nicole, whose term on the Board ends in November, has played an important role in lifting standards of governance, improving engagement with voting members, and encouraging CHOICE to increase its impact as a campaigning organisation. The Board and the organisation are both significantly stronger as a result of her leadership.

### Voting members

The Board is only able to do its role with the support of a strong community of voting members, which numbered more than 5700 as at 30 September 2017. In March 2017, we provided an opportunity for Victorian voting members to engage directly with the CEO and members of the Board, through a forum at the RACV Club. All voting members continued to receive regular updates on Board deliberations through an email after each Board meeting.

This has been a big year with some significant achievements that have given us confidence in our ability to grow CHOICE's impact on behalf of Australian consumers. We thank all CHOICE members, and especially our voting members, for supporting our important work.



# Investing in impact

A strong financial position allowed us to invest in growing CHOICE's ability to help consumers

**C**HOICE entered 2016–17 in a strong financial position, with \$12.6m in cash. Most of this cash had been built up through surpluses over the past five years, totalling \$8.3m.

We flagged in last year's Annual Review that we planned to use some of this cash to invest in a stronger CHOICE, and that is what we did. Some of this investment was in our assets, such as:

- improvements to our building and support infrastructure
- major improvements to our website, which is the most important way in which we communicate with Australian consumers
- upgrading technology platforms that sit behind our website, which

need to be secure and able to support future growth.

Some of the investment was also in improving our ability to adapt to a rapidly changing world, to ensure that CHOICE's impact grows rather than declines in the face of competition.

Increased expenditure on website development and content production allowed us to employ more staff to design, build and maintain high quality digital tools (work that had previously been outsourced). This has helped us to make a number of smaller improvements to our website, attracting more visitors to choice.com.au and encouraging more of them to take out membership.

Recognising that we need to expand the range of ways in which we help

consumers, especially in complex markets, we increased expenditure on innovation through our 'New Things' team, which had only commenced part-way through the prior year. The focus of this team is on experimenting with new ways to intervene in markets, with the intention of identifying new sources of revenue to support our future sustainability. Because most of this work involved early-stage experiments that have not yet resulted in new assets, the expenses are largely treated as operating rather than capital expenditure.

The results for the year ended 30 June 2017 show an overall deficit of \$0.9m. Of this, \$0.5m was due to drawing down upon a grant for work in the travel market, received in 2014–15. The balance of \$0.4m largely represents expenditure on improvements and innovation in excess of what would have otherwise been a break-even result.

The investment in the organisation described above helped us to achieve an \$862k increase in revenue, taking total revenue to a record level of \$18.7m. This was driven in part by a 4% increase in memberships – the highest year-on-year increase in 10 years.

The company ended the year in a strong position, with \$11.2m in cash.



	YEAR ENDED 30 JUNE 2017	YEAR ENDED 30 JUNE 2016
Revenue	\$18,746,071	\$17,884,166
Other income	\$548,803	\$472,437
Less: Direct costs	(\$1,557,974)	(\$1,535,664)
Less: Operating costs	(\$18,666,587)	(\$16,010,942)
Net surplus/(deficit)	(\$929,687)	\$809,997
Current assets	\$12,369,182	\$13,400,126
Non-current assets	\$11,040,098	\$9,709,880
Current liabilities	(\$6,695,126)	(\$5,499,903)
Non-current liabilities	(\$255,344)	(\$221,606)
Net equity	\$16,458,810	\$17,388,497

# Mobilising consumers to change markets

We had some big wins on long-running campaigns, and started work in new areas that matter to consumers

**GOAL 1: DRIVE change in areas where we can have a significant impact for consumers**

**C**HOICE continued the fight for fair, just and safe markets in 2016-17, using all the tools at our disposal to make a difference for consumers.

## 1 Making health insurance fairer and easier to understand

In our last Annual Review, we let you know that we had the health insurance market in our sights. This is a market where premiums have increased an average of 54.6% since 2009, and our research consistently shows that consumers find it hard to find the best deal. We approached this problem through a carefully designed package of online tools, investigations and campaigns.

In January, we launched DoINeedHealthInsurance.com.au, which gives clear answers to people who are trying to figure out complex income and tax arrangements around health insurance. In June, we backed this up

with a new health insurance comparison tool, covering more than 15,000 policies.

These new tools were supported by in-depth investigations into how health insurance really works, with our journalists revealing that many people would be better off paying some taxes or penalties like the Lifetime Health Cover loading rather than taking out poor value insurance.

At the same time, we argued for the federal government to improve the standard information that health insurers provide, to make it easier for consumers to understand what's covered. We also revealed problems with unexpected out-of-pocket costs, helped along by our campaign supporters – more than 1000 people sent in personal stories to a Senate inquiry into the issue.

## 2 Calling on airlines to play fair



Unlike in the European Union where airlines have to compensate passengers for delays within their control, airlines in Australia offer little to people left in the lurch after a flight is delayed or cancelled.

In July we launched Complaine, an online tool to help people affected by delayed or cancelled flights to demand a remedy. Through the tool, we have helped submit more than 1000 complaints for people who have lost time and money.

After an investigation into terms and conditions for domestic flights, in December we launched our Fare Play super complaint, asking the ACCC to take action. In March the ACCC announced that it would focus on the airline industry over 2017, noting that this decision had been informed by CHOICE's work.

## 3 Uncovering what it's really like to #RentInOz

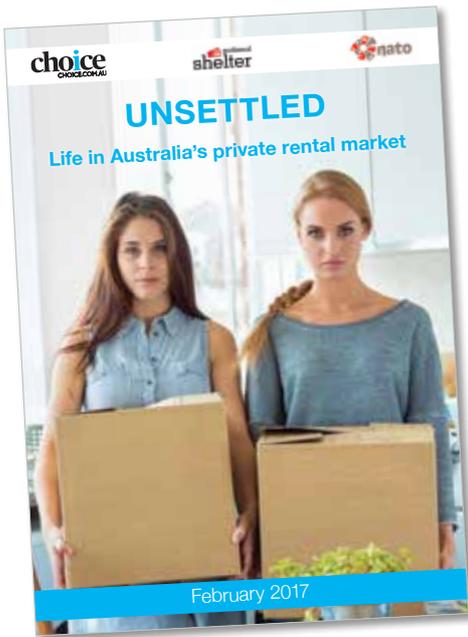
In February CHOICE worked with National Shelter and the National Association of Tenants' Organisations to release Australian-first research into the experiences of renters. We found that many renters are stuck in unsafe or unhealthy homes – 24% have doors or windows that won't close properly, 21% have experienced leaks or flooding, and 20% have had mould that they couldn't easily remove or that reappears. Many struggle to have these problems fixed.

DO I NEED HEALTH INSURANCE?  
Your results are...  
**Yes**  
Buying health insurance will save you money on taxes.  
Why?

POWERED BY choice

DISCRIMINATED AGAINST WHEN RENTING?  
50% OF RENTERS REPORT DISCRIMINATION WHEN HOUSEHUNTING:  
• For having a pet (23%)  
• For receiving government payments (17%)  
• Age (14%)  
• Having young children (10%)

choice national shelter nato



Thousands of individual stories poured in over 48 hours, generating a national discussion about the condition of rental properties.

At meetings in Canberra, we called for politicians to focus on the quality and security of housing in Australia, as well as affordability. In May, the federal government announced that it would examine options to encourage longer leases, as one way of increasing security of tenure for renters.

#### 4 Long consumer law battle gets promises for reform

CHOICE has been pushing for better consumer laws since we were founded in 1959, helping to shape the original Trade Practices Act and the Australian Consumer Law. We worked through 2016–17 for further improvements to the Australian Consumer Law and had a major breakthrough with a government review supporting our calls for change. In August 2017, governments confirmed that they would support changes to the law so that:

- it will be easier to get a refund or replacement for a product that has repeated small problems (like a lemon car or caravan)
- businesses will have a new proactive obligation to sell safe products through a General Safety Provision
- product recalls will be faster and more effective
- businesses that break the law will face larger penalties.

#### 5 Shaming the shonks

Our 11th annual Shonky Awards in October 2016 were the biggest to date, receiving international media coverage after we shamed Samsung for unsafe products, Milo for misusing health star ratings and Vanish for flogging a carpet stain remover that performed worse than water. We saw some quick action from companies after they received the not-so-coveted Shonky award – Camel Milk Victoria swiftly removed misleading statements that their dairy product could help with everything from cancer to tuberculosis.

#### More wins for consumers

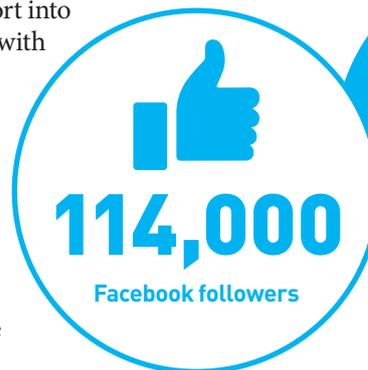
We also chalked up a number of other wins:

- The federal government commenced rolling out a new country of origin food labelling scheme.
- After years of work from CHOICE, excessive credit card surcharges became illegal on 1 September 2016.
- The ACCC took legal action against Thermomix following our Australian-first mass incident report into product safety failures with the kitchen device.
- Following a joint campaign from CHOICE and Consumer NZ, all major airlines have stopped automatically ticking or adding extra costs when you're booking a flight.

- The ACCC launched legal action against flushable wipes manufacturers after we reported their misleading claims.
- We continued the fight for fairer financial advice, working with the federal government to secure the package of new laws that lifted standards for advisers and cracked down further on conflicted remuneration.

#### CHOICE supporters take action against unfairness

CHOICE's aim is to continue to grow our influence, by increasing the number of people that we work with to drive change. Over 2016–17, our number of campaign supporters grew to more than 112,000 and our social media following expanded dramatically, to more than 114,000 people on Facebook and 22,000 on Twitter. Combined with the active participants on the new CHOICE.Community platform, this means that we're now able to work with many more people so that we can make a bigger impact on the issues that matter most.



# Finding new ways to help consumers

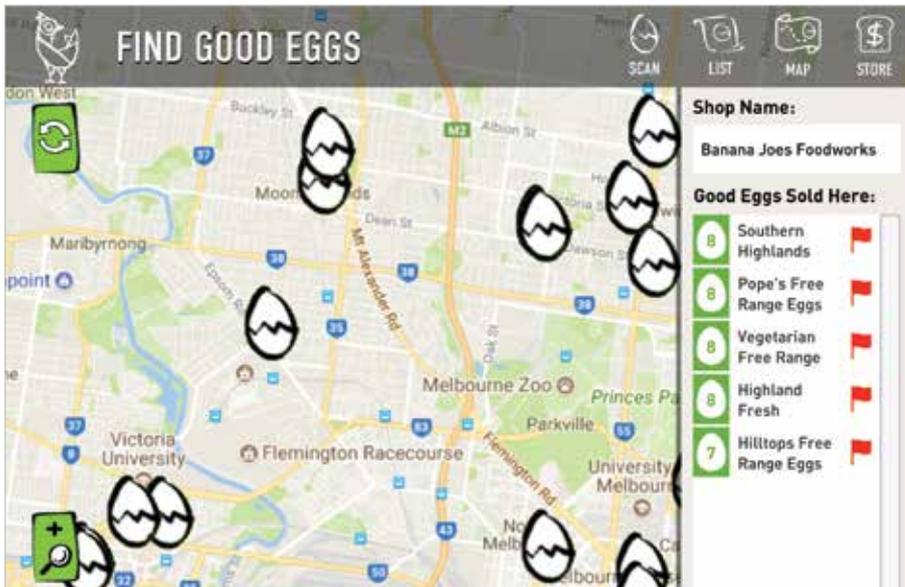
We built upon ideas launched last year and tested a bold new way of helping Australians in the electricity market

**GOAL 2: EXPAND through innovation to assist consumers and grow revenue outside our existing business model**

**T**hrough 2016–17 we tested a range of early-stage ideas to help consumers. The ideas that generated the greatest amount of consumer interest were CluckAR 2, CHOICE.Community and our energy switching service.

### CluckAR 2

CluckAR is a free augmented reality (AR) app for iOS and Android devices that helps shoppers avoid shonky free range eggs in the supermarket. The app gives power back to consumers, allowing them to scan a free range egg carton to

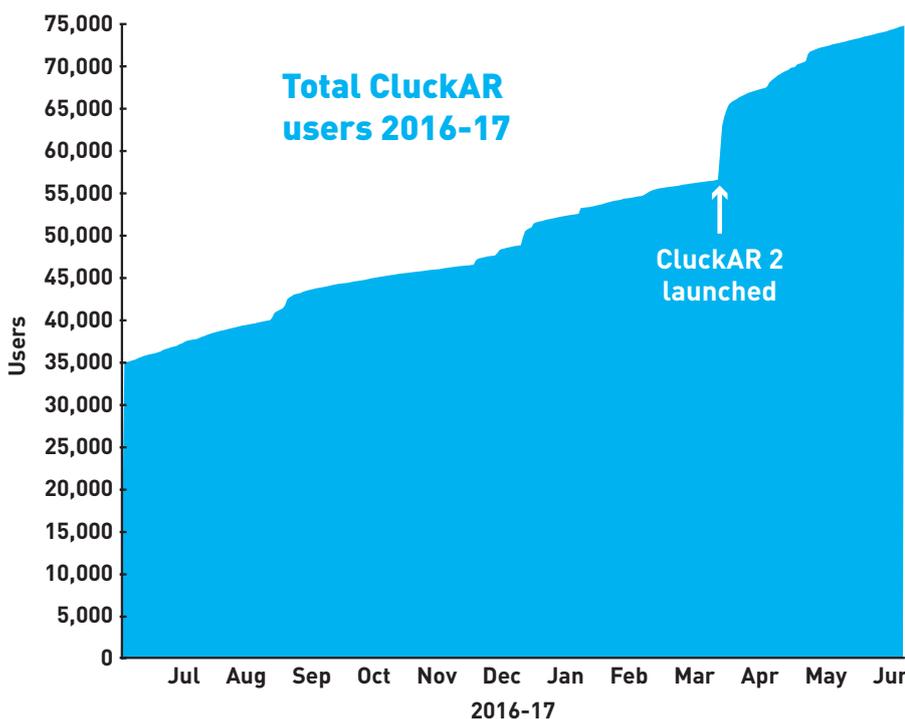


quickly see which eggs live up to the ‘free range’ claim.

The first version of CluckAR had been launched in April 2016 and on 1 July 2016 won the NSW iAward for consumer innovation.

The next version of the app, launched in April 2017, was designed to see whether crowdsourcing could solve a new problem: where are all the good eggs?

CluckAR 2 gathered more than 1000 user contributions, allowing us to create an in-app map of stores that sell genuine free range eggs. Meanwhile adoption and usage continued to grow, with 40,000 new users installing the app and 1.4 million egg cartons scanned in 2016–17.



### CHOICE.Community

CHOICE.Community had been online for 10 days at the start of 2016–17. It was created to see if CHOICE could build an online platform for discussion of consumer issues. Our goal is for it to become the most helpful online community in Australia, a place where our members and supporters can gather and any Australian can come for friendly and reliable consumer advice.

We sent invitations to our most engaged supporters through July–August 2016 and more than 10,000 people signed up. Since then, other CHOICE members have been joining gradually, through invitations in our email newsletters and magazines.

CHOICE.Community has developed into a helpful and positive place, with very low rates of abuse and close to zero spam. Community members made 12,771 posts which attracted 18,937 likes, and only 49 items were flagged for attention by moderators. Another strong measure of a healthy online community is how long it takes to get the first reply to a post. Ideally, community members should see the first reply within 24 hours. Our community's average response time hit that mark on 199 of the 365 days.

**Energy switching service**

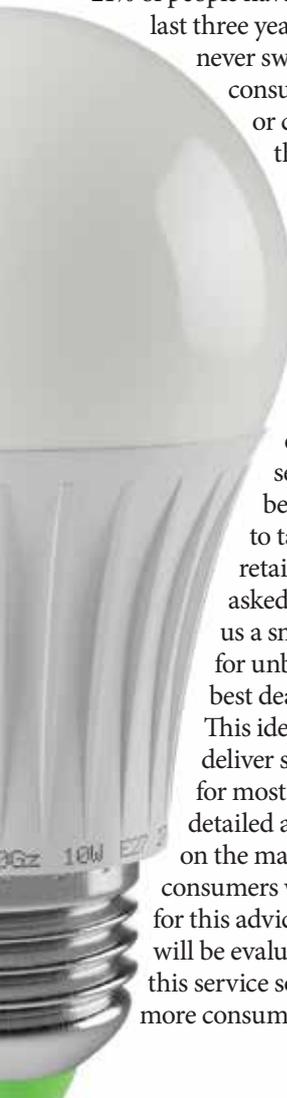
Rising electricity costs consistently rate as the major source of household expenditure concern in our quarterly Consumer Pulse surveys. Our analysis of the energy retail market shows that this concern is justified – bad energy deals are costing Australian consumers more than a billion dollars extra every year.

People should be switching away from bad deals but the plans are fiendishly complex and hard to compare. Only 21% of people have switched in the last three years and 55% have never switched. When

consumers use a switching or comparison service, the discounts offered disappear very quickly, while the service walks away with a commission.

To attack this problem, we ran a small-scale trial of our own independent energy switching service, finding the best deals and refusing to take referral fees from retailers. Instead, we asked consumers to pay us a small fee in exchange for unbiased advice on the best deal we could find.

This identified that we could deliver substantial savings for most consumers through detailed analysis of every deal on the market, and that some consumers were willing to pay for this advice. In 2017–18, we will be evaluating ways to grow this service so that it can assist more consumers.



The "Never Never Broadband Network" - NBN complaints

JohnGilberts 27 Aug '16

I'm six kilometers from the Perth CBD and my suburb is not even on the three year build plan, we have slow DSL 1 connection as we're five kilometers from our exchange, with no improvement in sight we're stuck in DSL hell, anyone else in the same situation with the NNBN?

3 Likes

166 replies 1.8k views 47 users 194 likes 50 links

Created Aug '16

Popular Links:

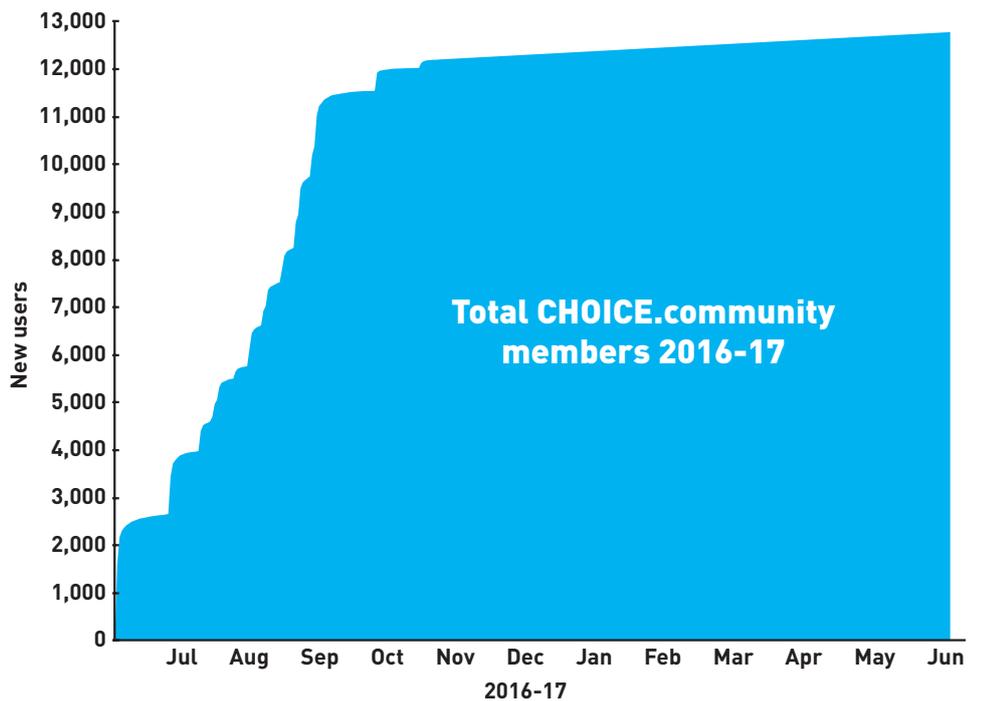
- MyRepublic broadband start-up arrives in Australia with 100 mbps 'true NBN' offering
- Confusion about broadband claims prompts ACCC guidance | ACCC
- Red Broadband - Perth Fixed Wireless Broadband - Wireless ISPs - Whirlpool Forums
- Can MyRepublic change the broadband landscape in Australia? - ARN
- NBN, internet complaints rise sharply

There are 166 replies with an estimated read time of 35 minutes.

Summarize This Topic

ScottOKeefe CHOICE Staff Aug '16

Hi John, pretty similar situation with our home connection in the suburbs of Sydney, although our cable run to the exchange is just over 2km. Nothing for us on the three year plan, and the copper that runs to our property is regularly affected by wet weather. The last visit from VisionStream, on a sunny day, revealed no issues.



# A larger, stronger CHOICE

We grew memberships by attracting more people to CHOICE and encouraging them to stay longer

**M**emberships grew by 4% over the year, from 175,433 to 182,494. This was the best end-of-year result since 2006–07 and compares favourably to the 1.5% growth in memberships achieved in 2015–16.

More than 80% of new members subscribed to CHOICE Online, which attracted 18% more new members than in the previous year. The most significant driver of membership growth was a 23.4% lift in visits to choice.com.au, most

of which came from visitors who found CHOICE through a search engine.

We revamped our membership page on choice.com.au to make it easier for prospective members to understand their options, and to offer one- and two-year memberships. We also focused on improving emails to new members, to help them understand the full value of a CHOICE membership and encourage them to stay longer. We delivered 9,233,596 emails across the year, with a high rate of ‘click through’ to CHOICE information.

**GOAL 3: IMPROVE and grow our existing business, to ensure our long-term sustainability**

## Better insights from our members

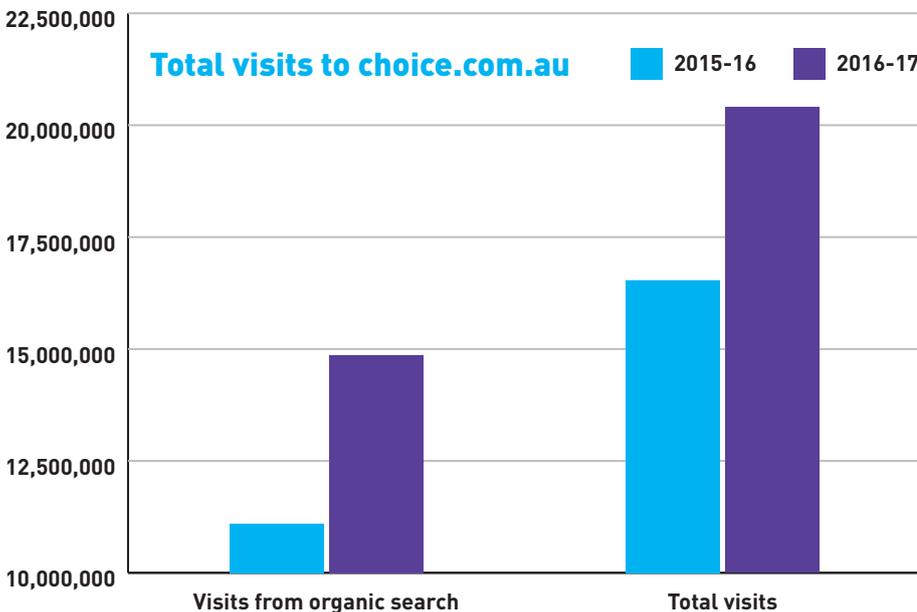
If we want to attract and retain more members, it is critical that we understand what consumers want from CHOICE and how it can improve. To give us better insights, we replaced our lengthy, annual member satisfaction survey with two new approaches:

- A Net Promoter Score program, which asks a random selection of members and supporters whether they would recommend CHOICE to family or friends and why.
- Short surveys on a number of pages on choice.com.au that invite visitors to rate and provide feedback on the content. These had received 29,379 responses by 30 June 2017, giving us valuable insight into what needs to change.

We also trialled new ways of researching how consumers use CHOICE, and what they expect from us, through in-home interviews and online research. This has informed changes to the way we present information both in our magazines and online.



CHOICE member Liz in a testimonial video.



**20,401,275**  
visits to choice.com.au

**52,143**  
direct customer contacts

# Stronger news and investigations

From the cartel-like stranglehold on the mattress industry to the world of lemon caravans, our investigations helped show consumers how to avoid being ripped off

**GOAL 3: IMPROVE and grow our existing business, to ensure our long-term sustainability**

**K**nowing that food and groceries are core areas of interest for CHOICE members, we undertook our annual Supermarket Price Survey in early 2017, which looked at the average cost of a basket of 33 items at Coles, Woolworths and Aldi from 110 supermarkets across Australia. This was one of our largest mainstream media stories, attracting 31,981 page views on choice.com.au in May.

We also extended into taste testing of supermarket food products. Wholemeal breads and vintage cheddar cheese were the first cabs off the rank, both attracting significant interest from members and the mainstream media. And in other food news, we revealed the real calorific and nutritional value of 'healthy' burgers in major chains, with surprising results.

Looking to larger household purchases, we investigated the extortionate prices consumers have to pay for mattresses, with some retailers charging mark-ups as high as 200%. Published in January to coincide with our bed-in-a-box mattress test, this investigation had attracted 149,594 page views on choice.com.au by 30 June 2017.

We also took on the concert and sporting ticketing giants Ticketmaster, Ticketek and Viagogo by investigating and exposing what are effectively online ticket scalpers who are cashing in on consumer confusion. Our report led to an international campaign and an investigation by the ACCC.

We teamed up with ABC's Four Corners in early 2017 and mystery-shopped 240 pharmacies across the country to understand what they were

advising people who reported feeling stressed. Many were found to be recommending products with little or no evidence to support their effectiveness.

Our analysis of the Federal Budget content in May attracted strong interest from members and the general public, with 23,500 unique page views on choice.com.au. We also provided an interactive quiz this year, which almost 2000 people attempted.

And finally, on the urging of CHOICE members, we looked into problems with lemon caravans. This investigation found similar problems with consumer rights to repairs, refunds and replacements that we had previously found in the new car market, feeding into our calls for reforms to consumer guarantee rights under the Australian Consumer Law.



# Expanding our testing

We experimented with new areas of product testing and invested in growing our laboratories

**GOAL 3: IMPROVE and grow our existing business, to ensure our long-term sustainability**



**2486**

products tested

**14%**

increase in testing income



While there are some staples to CHOICE's product testing – like fridges, washing machines and televisions – we are always looking for new ways to help consumers. Learning from the experiences of our international partner organisations, we decided to test member interest in mattress reviews. Our initial test focused on newer types of online bed-in-a-box mattresses and judging by the consumer reaction, it was a resounding success. This told us that it was worth investing further, so we'll be following up with a larger test of standard springform mattresses in 2017–18.

We completed our first year-long test of solar panels in partnership with the CSIRO, which quickly became one of our most popular reviews. We've agreed to another test with the CSIRO in 2018, as part of our plan to provide better assistance to consumers considering household solar technology.

We also expanded into testing of smaller household purchases. We tested toilet paper and nappies for the first time in many years, attracting significant attention, especially through social media.

Not everything we tried was a success, however. Our reviews of non-espresso coffee machines, spiralisers and power banks attracted limited interest and are unlikely to be repeated.

To improve our data on child car seats, we formed a new partnership with the Child Restraint Evaluation Program (CREP). CREP is funded and supported by a variety of organisations such as NRMA, RACV and Kidsafe Australia, and produces unique data from its crash tests that we will be able to use to evaluate child car seats.

Our own testing laboratories saw the first expansion in some years, with the expansion of our thermal laboratory, which is used to test fridges. This will allow us to test more models, as well as do more testing for external clients, a growing and important source of revenue.

# Breaking new ground online

In-house development allowed us to take ownership of all facets of our website

**GOAL 3: IMPROVE and grow our existing business, to ensure our long-term sustainability**

The main way we attract new people to CHOICE is through our website, choice.com.au. This means that the ability to build top-quality digital tools is essential to our future sustainability.

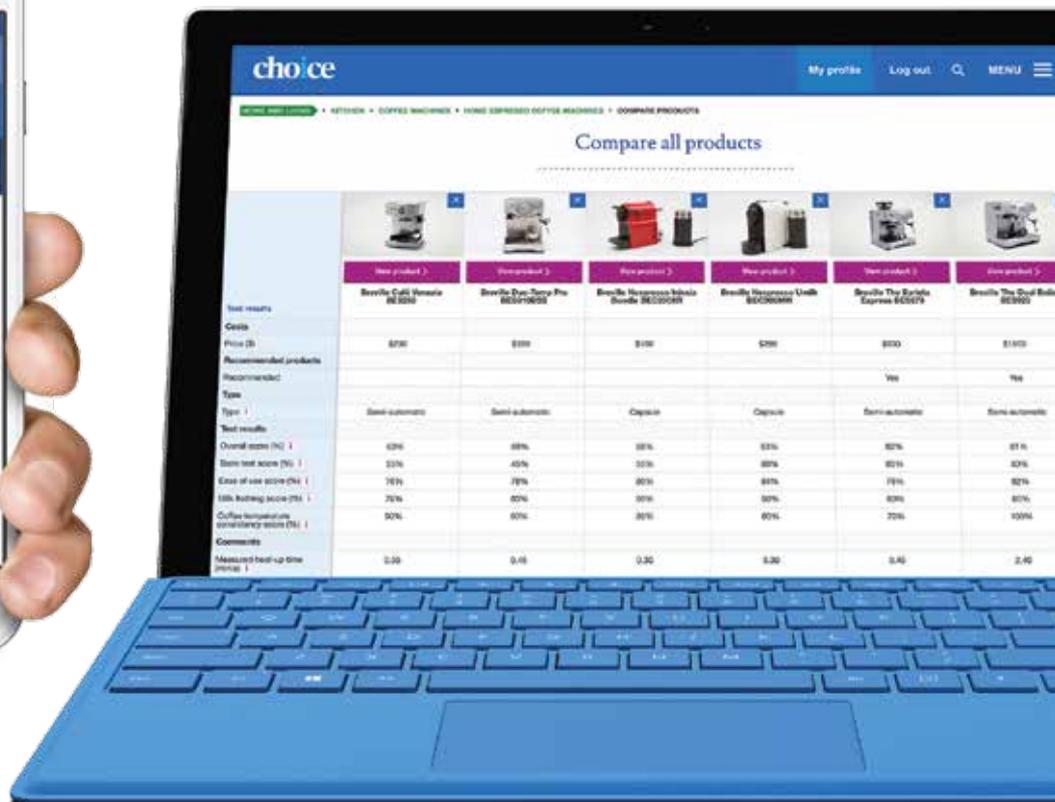
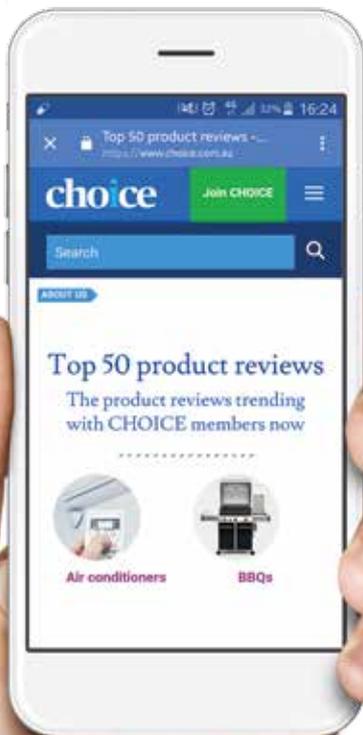
We had previously outsourced website development, which came at a considerable cost and restricted our ability to make ongoing improvements. This also exposed us to risk because we did not control the intellectual property behind one of our greatest assets. To address this risk and put us in a better position to increase CHOICE's impact, over the past two years we have brought this work in-house, building our own teams of digital product managers, user experience specialists, interactive designers and developers.

During 2016-17, we started to see some of the outputs from this new approach. Our new health insurance tools – DoINeedHealthInsurance.com.au and our health insurance finder – were built entirely in-house, which allowed our subject matter experts to work alongside campaigners and digital developers. This unique mix of skills is what sets CHOICE apart from some of the businesses that purport to help consumers in the health insurance market.

We also designed, tested and built a new home page for choice.com.au, for launch in early 2017-18. This is intended to do a better job of showcasing the full range of CHOICE's work, including our campaigns, news and investigations.

Considerable effort also went into cleaning up and rebuilding much of

the technical infrastructure that sits behind choice.com.au, ensuring that it is modern and adaptable, and improving data security. While the impact of some of this work is not obvious to many members, it is delivering measurable benefits – the average log-in time on choice.com.au decreased from more than 10 seconds to less than 2 seconds.



# Focusing on impact

We reduced our carbon footprint and expanded our social impact through new partnerships

**GOAL 4: LIVE up to the standards that we expect of others**

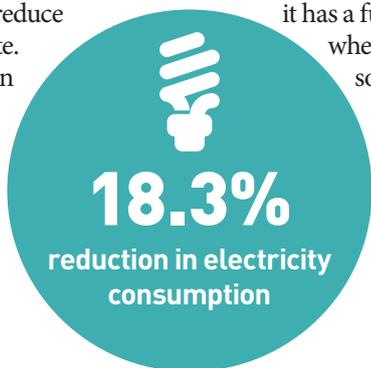


CHOICE staff Clean Up Marrickville (above).



## Pathway to carbon neutral

In line with our commitment to become a carbon-neutral organisation by June 2018, we continued work to reduce electricity use and waste. Electricity consumption dropped by 18.3% as a direct result of the installation of LED lights in 2015–16 and the replacement of ageing air



conditioning part-way through 2016–17. Our new, more efficient air conditioning plant will result in further reductions as it has a full-year effect in 2017–18, when we'll also be installing solar panels.

A staff-led environmental committee focused on how to reduce waste, with the implementation of co-mingled recycling for plastic, glass and metal



to join our already existing cardboard and paper recycling, as well as compost bins and worm farms to dispose of kitchen waste.

Finally, we commenced the process to become certified as carbon neutral under the National Carbon Offset Standard (NCOS). This will establish a baseline of emissions for the 2015–16 period, against which we'll identify the reductions achieved in 2016–17 and use this to plan ongoing improvements in future years.



Members of the Social Impact Committee (above) with bags of groceries donated by CHOICE staff for the 2016 Christmas Hamper Drive for WAGEC.

**Increasing our social impact**

During 2016–17 we rolled out our new social impact strategy, developed and championed by a committed group of CHOICE staff.

Staff consultation identified two key priorities: helping people who were experiencing domestic violence and/or homelessness settle into sustainable accommodation, and improving the quality of the local environment.

One of our first steps was to develop a partnership with the Women’s and Girls’ Emergency Centre (WAGEC), a non-profit homelessness service for women and families escaping domestic violence.

The main element of this partnership has been the donation of leftover test goods which have been used to furnish the Centre’s accommodation services and clients’ homes. These donations have a direct impact on the lives of women and children who have experienced domestic violence and homelessness.

**“Having [a] TV will really help me get the kids to feel like it’s a normal home.”**

WAGEC client

Staff complemented this with \$2000-plus in personal donations collected at events during the year. These funds have been well-received, going towards educational programs for children and young people, employment skills training, and therapeutic and wellness activities.

Our work to improve the local environment started later in the year, with staff organising a ‘Clean Up Marrickville’ event and taking responsibility for a bushcare site in Mackey Park near the CHOICE building.



CHOICE CEO Alan Kirkland and NITV Channel Manager Tanya Denning-Orman.

At the end of the financial year, a survey found that 97% of staff believed CHOICE was making a difference through its social impact activities.

**Partnerships on issues that matter to Indigenous Australians**

While CHOICE does a lot for Australian consumers, we have traditionally done little to directly advance the interests of Indigenous consumers. We knew that the only way to achieve this was in partnership with organisations that have strong connections to Indigenous communities.

We worked with the Indigenous Consumers Assistance Network, a consumer advocacy and financial counselling organisation, to develop a

submission to the Review of the Australian Consumer Law on the problems Indigenous Australians face with unsolicited door-to-door sales. Together, we argued that unsolicited sales should be banned outright but that if this doesn’t happen, Indigenous communities should be able to restrict or ban unsolicited sales in their local area. Unsolicited sales were recognised as a problem in the final report of the Review and we expect more work on this issue in 2017–18.

Late in 2016–17, we formed a new partnership with National Indigenous Television, which will allow us to work together to increase Indigenous awareness of consumer rights, and investigate some of the terrible scams that directly target Indigenous communities.

Number of products donated	200
Market value of goods donated	\$105,763
Number of households helped through test goods donations	162

# Meet our Board

CHOICE's Board brings a broad range of skills



## Sandra Davey (Chair)

Sandra is an experienced digital and internet executive and is managing director of Product Space. Her love is helping organisations transform or streamline their digital product management practices to improve agility, innovation and customer satisfaction. Prior,

Sandra was general manager for a boutique IPTV/tech company, general manager of product for Australia's first 4G consumer wireless broadband service, managed Telstra's multimillion dollar cross-platform sport product portfolio, and was involved in bringing TiVo to the Australian market. Sandra served as a director and chair of the Australian Interactive Media Industry Association (AIMIA) and was one of the co-founders and inaugural directors of the Australian Domain Name Authority (auDA). For her ongoing contributions to the digital media industry, Sandra was inducted into AIMIA's Hall of Fame in 2015. She also serves on the Marketing Advisory Committee to the Board of Bush Heritage Australia. Sandra joined the Board in 2012, and is Chair of the Board, Chair of the Governance Committee and a member of the Business Innovation Committee.



## Bill Davidson (Deputy Chair)

Bill is Managing Director of Australian Hearing, the nation's leading hearing specialist and largest provider of government-funded hearing services. Previously, Bill has operated at senior management levels in the Managed Services industry, both within the Private and Public

sectors. He has extensive experience in the delivery of contracted, outsourced services here in Australia, and overseas in the UK and Southeast Asia. Bill was also the interim CEO of CHOICE in 2008 while we sought a new CEO. Bill is passionate about finding ways to provide fair competition and deliver a better deal for the Australian Consumer. Bill served on the CHOICE Board from November 2006 until August 2008. Following the appointment of Nick Stace in February 2009, Bill was co-opted onto the Board in November 2009, and then elected to the Board in November 2010. He is currently Deputy Chair of the Board and member of the Finance, Risk & Audit and Business Innovation Committees.



## Fiona Guthrie AM

Fiona has over 30 years' experience in consumer advocacy, including a number of years on the executive of the Consumers Federation of Australia. Her main interest has been advocating for people on low incomes or in vulnerable circumstances to get a fair go, particularly in the

financial services marketplace. For the past eight years, Fiona has been the CEO of Financial Counselling Australia, the peak body for financial counsellors. She has held directorships on Energex Retail Pty Ltd, the Insurance Ombudsman Service and the Financial Ombudsman Service, and was previously chair of ASIC's Consumer Advisory Panel. Fiona is currently a member of the ACCC's Consumer Consultative Panel, ASIC's External Advisory Panel, the Australian Government Financial Literacy Board and is a director of Financial Literacy Australia. Fiona holds a B.A., LLB and M.B.A. Fiona joined the Board in November 2015 and is a member of the Campaigns & Advocacy and Finance, Risk & Audit Committees.



## Nicole Rich

Nicole is Executive Director, Family, Youth and Children's Law at Victoria Legal Aid and was previously its Director, Research and Communications. She has considerable experience developing legal research and policy and leading consumer campaigns,

including most recently as Director, Policy and Campaigns at the Consumer Action Law Centre from 2007 to 2011. Nicole has practised in the private profession and in community legal centres. Nicole is committed to ensuring that the consumer interest is represented in policy debates and that consumers, particularly disadvantaged or vulnerable consumers, are given a voice on issues that affect them. Nicole holds a BA along with LLB (Honours). Nicole was appointed to the CHOICE Board in 2008 and is a member of the Governance Committee. She was Chair of the Board from 2013 to 2017.



### Ben Slade

Ben is Managing Principal of the NSW practice of Maurice Blackburn, a national plaintiff and union law firm, where he specialises in consumer and other class actions. Ben worked at the Redfern Legal Centre and Legal Aid NSW before joining Maurice Blackburn 17 years ago. He has spent

more than 30 years in the consumer movement in Australia in community education, consultation, media, lobbying and litigation. He has a passion for consumer rights and he recognises the need to adopt a range of strategies to achieve positive outcomes for consumers. Ben was appointed to the CHOICE Board in November 2013 and is Chair of the Campaigns & Advocacy Committee and a member of the Governance Committee.



### Robert Southerton

Robert is an experienced professional in marketing, digital, analytics and statistics. He has a broad range of experience across the IT, telecommunications, finance and biotechnology industries, having worked for companies including BT Financial Group, ING

Direct and Unwired. He has a strong interest in data-driven decision making, and holds qualifications in statistics and operations research. He also holds a Foundations of Directorship qualification from the AICD, gained in 2015. Robert is currently the Managing Director and co-founder of Gondwana Genomics, an Australian biotechnology start-up exporting genetic technology developed in Eucalyptus. Robert joined the Board in September 2014 and is a member of the Business Innovation, Finance, Risk & Audit and the Governance Committees.



### Anita Tang

Anita has a strong background in public policy reform, having spent 12 years with the Cancer Council where she led the transformation of its advocacy work. Anita currently runs her own advocacy and campaigning consultancy working with a range of NGOs to bring about social

change. Anita has also held senior roles in policy and advocacy at the Community Services Commission and the Social Issues Committee of the NSW Legislative Council. She has completed the Leadership, Organizing and Action: Leading change program through Harvard University, as well as the Stanford Executive Program for Non-Profit Leaders. Anita has served on the Boards of the Council for Intellectual Disability NSW and the Intellectual Disability Rights Service. She currently serves on the Centre for Australian Progress Board. She is a long-standing member of CHOICE and while at the Cancer Council led a number of collaborative projects with CHOICE, including campaigns against junk food advertising to children and the regulation and eventual ban of commercial solariums. Anita joined the Board in March 2017 and is a member of the Campaigns & Advocacy Committee.



### Helen Wiseman

Helen is a Chartered Accountant, businesswoman and former KPMG tax partner with over 28 years business experience across a range of industries including financial services, manufacturing and distribution, energy and natural resources and pharmaceuticals. She is

currently a founding director of Imalia, a for-purpose business established to empower women financially. Helen sits on a number of boards including Bidfood where she chairs the Audit and Risk Committee and is an Independent Non-Executive Director, WPG (Non-executive Director and Audit Committee Chair) and the Advisory Council of the Sydney Women's Fund. She is also the Patron for SHINE for Kids. Helen is also a professional mentor through The Executive Connection. Helen has a strong interest in seeing women are adequately represented in consumer advocacy. Helen joined the CHOICE Board in November 2014 and is Chair of the Finance, Risk & Audit Committee.



### Jennifer Zanich

Jennifer is a senior corporate executive and start-up CEO with a strong entrepreneurial background. Most recently, Jennifer was the managing partner of Stacked VB, a venture-builder company that provides experienced, functional expertise. Her prior roles include

being CEO and founder of Paloma Mobile, a company that delivered services to new users of smartphones, predominantly in the developing world. Prior to Paloma, Jennifer spent 10 years in the US where she successfully started and funded companies including SeeSaw Networks and Xumii (later acquired by Myriad Group), and was CEO of Wedgetail Communications. She is also

experienced in corporate operations, strategy and marketing, having spent eight years as Microsoft's Marketing Director in Australia and Asia Pacific. Jennifer's strength is in developing actionable plans to help companies and teams transition to digital-based businesses and achieve their innovation agenda. She is an experienced Board member with over 15 years' Board experience in executive and non-executive roles including The Australian Venture Capital Committee, Capital Markets Technology and Sirca Technology and is an advisor to Bullpen Capital, a US Venture Fund. Jennifer was appointed to the Board in February 2015 and is Chair of the Business Innovation Committee and a member of the Campaigns & Advocacy Committee.

# choice

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