

FinPro Member Update – Edition 5, 2022

President's Message

It's certainly been an interesting couple of weeks for our sector, especially when we consider the impact of the recent State Government announcements re social housing funding by the State Government and the potential impact on rates.

We have written to the Minister of Housing and included our letter in today's update. You will see from the letter that we are certainly positive about further investment into Social Housing, however we were disappointed that there was little (if any) consultation with the sector given the significant financial impact. We would have been pleased to work with the Government on a solution.

A big acknowledgment to the many staff within our finance teams that had to jump across to modelling the impacts of the decision and providing data to your Executive and Councillors - in what is already a super busy period, this was certainly not easy.

We will continue working with other peak bodies and with the government to advocate for our sector on a whole range of topics, especially in relation to the long-term financial sustainability of Councils.

We have also held a couple of key webinars over the last couple of weeks, with a further one next week on deliberative engagement. Slides, recordings and further information related to our professional development program is included in this update.

On an international stage, our thoughts go out to all those affected either directly or indirectly by the conflict in the Ukraine. We sincerely hope that a peaceful resolution can be found quickly.

Take care everyone and thanks for continuing to do the wonderful job you do each and every day for your families and your community.

President's Message



Cheers, Bradley

Bradley Thomas
President – FinPro and CEO, Hepburn Shire

FinPro Contact Details

FinPro (Local Government Finance Professionals Inc.)

Executive Officer – Gabrielle Gordon

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Mobile: 0400 114 015 Web: www.finpro.org.au

Membership

We welcome the following new members to our FinPro family:

- **Kyla Petty**, Management Accountant at the City of Ballarat
- **Magda Hordejuk**, Team Leader Budgeting & Reporting at Kingston City Council
- **Harutai Chaisingthong**, Accountant at Manningham City Council
- **Nigel Brown**, Manager, Project Deliver and Assets, Whitehorse City Council
- **Damien Comazzetto**, Coordinator, Capital Works Program at Whitehorse City Council
- **Jonathon Merrett**, Coordinator, Strategic Asset Management at Whitehorse City Council
- **Claresta Belinda**, Financial Accountant at Whitehorse City Council
- **Wan Geng Bu**, Fixed Asset Accountant at Whitehorse City Council
- **Bridgette Shing**, Finance Business Partner at the Rural City of Wangaratta, and
- **Long Nguyen**, Financial Accounting Officer at Hume City Council

We congratulate **Dena Vlekkert**, Manager Corporate at Alpine Shire on her new role at Mansfield Shire.

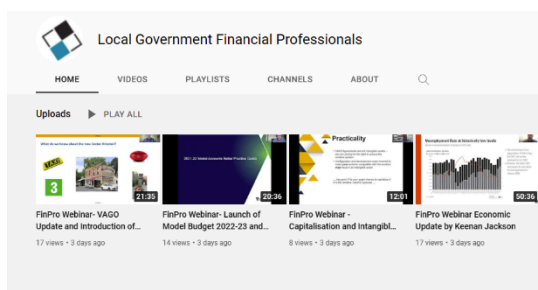
We farewell **Cheryl Hicks**, Coordinator Accounting and Payroll at Wellington City Council. Cheryl has decided to retire but has had a long career in the sector. She leaves us with these parting words:

"I am just letting you know that I am retiring today from my position of Coordinator Accounting & Payroll.

During my 25 years with Wellington Shire Council, I have held a number of positions mainly Manager Finance and Senior Accountant/Coordinator Accounting & Payroll and have really appreciated the assistance and advice provided by yourself and FinPro executive on any queries that Wellington Shire Council has had. The year end and budget webinars have been fantastic especially with the never-ending changing legislation and accounting standards environment.

It has been great to see how FinPro has grown over the years where attendees would meet in the back room at Ivanhoe Town Hall, then due to increased numbers we met in the great hall and then lately (pre- COVID) at Southbank."

FinPro YouTube Channel



Did you know that FinPro has a dedicated YouTube Channel? Well, we do. The recordings from all our webinars are available via this channel. Subscribe now for a one-stop shop for all the recordings you want to see from our past webinars.

[Local Government Financial Professionals - YouTube](#)

Subscribe now to the Local Government Finance Professionals YouTube channel and you will be easily able to access all our webinars online in the one place!

Professional Development Webinars

Recent events

24 February 2022 webinar – Keeping Members updated – recordings and slides available [HERE](#) for the following sessions:

- Economic Outlook - presented by Keenan Jackson from .id (informed decisions)
- Capitalisation and Intangible Assets – Martin Thompson, Senior Partner, Crowe
- Launch Model Budget and Model Financial Statements
- VAGO Update and Introduction - Travis Derricott, Sector Director LG at VAGO

3 March 2022 webinar – The Asset Plan – recording and resources will be available from Sunday 6 March [at this link](#).

This session was run by FinPro in partnership with IPWEA Victoria and we thank them for their assistance and participation in running this session, and in sharing their knowledge with our members.

The Asset Plan guidance material, *Making the Big Picture Simple – Asset Plans and the Local Government Act* was released on 21 February and is available on the LGV website: [Sector Guidance: planning and reporting](#)

The documents are available both in pdf and word format.

Note that Councils are expected to complete their Asset Plans by 30 June 2022 and that deliberative engagement is not required for the first iteration of the Asset Plan.

Upcoming Webinars (registration for our webinars is free for all FinPro members)

Thursday 10 March 2022, 11.00 – 12.00 noon – Deliberative Engagement – [REGISTER NOW](#)

Thursday 7 April 2022, 11.00 – 12.00 noon – Gender Equity – details TBA

Upcoming Live events

Friday 3 June 2022 from 9.30am – 3.00pm - FinPro Seminar –at Melbourne Entertainment & Convention Centre

Wednesday 26 – Friday 28 October 2022 - FinPro Conference –at RACV Cape Schanck

FinPro AGM – Friday 2 December at Leonda by the Yarra. **Keynote Speaker – Dylan Alcott AO**

Local Government Act Implementation Update

The new Local Government Act 2020 is the most ambitious reform to the local government sector in over 30 years. The Act will improve local government democracy, accountability, and service delivery for all Victorians.

[Link to LGV Local Government Act 2020 Website](#)

Asset Plan

Information available on the LGV website - [Sector Guidance: planning and reporting](#)

Model Budget and Model Financial Statements

Both the Model Budget 2022-23 and the Model Financial Statements 2021-22 have now been finalised by the working parties and are available online.

All details, plus a range of other resources, are available on the LGV website: [Sector Guidance: planning and reporting](#)

Accounting Treatment – Councillor Allowances

A FinPro member recently requested some guidance on Councillor Allowances and their treatment, especially in relation to super. The clarity provided noted that the additional 9.5% of the allowance is the equivalent of the Commonwealth Superannuation Guarantee (not the guarantee itself). It's a recognition of the superannuation Councillors would have otherwise been directly entitled to if it were applicable.

So, the amounts the mayor and Councillors receive is the base allowance plus the additional 9.5%, which together form the total allowance. There is no separate super component as the 9.5% isn't super.

Councillors are free to do whatever they like with the allowance and are responsible for any tax implications.

It is noted that the equivalent of the Superannuation Guarantee went up to 10% on 1 July 2021. As well as this, the first determination of the Victorian Independent Remuneration Tribunal is now not far away from finalisation. This will set a new regime for Councillor Allowances and will totally replace the current framework.

FinPro Advocacy - Local Government Culture Project

The State Government is currently undertaking a study into Local Government Culture.

'The Local Government Culture Project is designed to understand the factors influencing culture and conduct within local government and identify opportunities and initiatives the sector can implement to improve culture and conduct. It provides a platform for the local government sector to identify and take ownership of a positive and inclusive culture that will improve governance and build public trust.'

Local Government Victoria has engaged PricewaterhouseCoopers Consulting (PwC) to undertake the Local Government Culture Project.

An objective of the Project is to make local government a safer space for women and to encourage more women to nominate for election as the Government aims to reach gender parity in local councils by 2025." Source: <https://www.localgovernment.vic.gov.au/council-governance/local-government-culture-project>

As part of this project, LGV sought written submissions addressing one or more of the lines of inquiry. Submissions closed on Monday 28 February 2022.

FinPro recently sought feedback from members and have now used that feedback to make a submission on behalf of our members, as part of our Advocacy role. Included here is our full submission to LGV.

RE: LOCAL GOVERNMENT CULTURE PROJECT SUBMISSION

On behalf of the members of FinPro, the peak body serving local government finance professionals in Victoria, I provide our submission to the Local Government Culture Project. Thank-you for the opportunity to provide input as part of this project.

FinPro is an Incorporated Association with over 600 members, representing all Victorian Councils as well as 5 regional library corporations and a number of contractors to the sector. We are affiliated with CPA Australia and are represented on its Public Sector Committee.

One of the key objectives of FinPro is to provide advocacy for Local Government (LG) practitioners on issues which affect the industry as a whole, acting as the focal point of reference by regulatory bodies on financial issues affecting the sector.

The issue of culture within Local Government, and in particular, the relationships between elected officials and staff of LG, is of great interest to our members. We emphatically believe that a strong, inclusive and respectful culture is required when discussing the long-term financial sustainability and challenges of LG.

FinPro sought feedback from members related to the twelve questions being posed by PricewaterhouseCoopers (PwC). The following is a summary of key themes that emerged which, if implemented would result in an improved culture within Local Government:

- Councillor candidates require an improved understanding of their Governance role and areas of influence.
- Higher standards of induction regarding council services and financials are needed, supplemented with ongoing training and professional development (potentially by setting required PD hours); and
- Stronger external oversight regarding adherence to Councillor codes of conduct in interactions with community, Councillors and Council Officers is needed.

The Act is sufficient in defining leadership roles and responsibilities; however, we strongly believe that greater guidance and requirements are required to detail how these leadership requirements should be undertaken, and that this is particularly vital for new to local government.

Often candidates are attracted to standing for Council in order to make improvements for the community. It is imperative though that in order to push for a particular improvement, the Councillor must also have a full understanding of the role, the strategic approach required and hold the adequate skills and training to provide board level insight into managing multi-million-dollar entities.

We acknowledge, and applaud the introduction of mandatory candidate training, however, believe this can be further strengthened to ensure potential candidates have an increased understanding of the role and requirements by the incorporation of a core set of competencies. We think this additional training would be very beneficial, especially when they fully understand their role in regard to Councils finances and what they can influence.

In order to attain ongoing, minimum training and professional development requirements for all Councillors, an annual, minimum number of Professional Development Hours should be considered. Training and development need to be in both technical and non-technical skills.

We believe that increased resources to Local Government Victoria is needed to provide greater support to Councils on key government decision making, and to assist in greater consistency across Councils. Our members acknowledge that each of the 79 Councils are unique, and that this uniqueness should be encouraged and embraced, however for key functions and activities, consistency could be achieved. This might involve the development of minimum standard policies.

There is also a need to improve the timeliness of the complaints processes (both Councils and oversight agencies). This, we believe, will ensure that issues relating to conflict of interest, code of conduct, and workplace behaviours of elected Councillors, executive and staff are dealt with quickly.

Programs, advocacy and assistance to groups that are not well represented at a Councillor level need to continue and be increased. It is important that the makeup of Councillor groups reflects the diversity of our communities. Consideration of the required workload, remuneration and flexibility of Councillor requirements should also be reviewed to ensure the ability to be a Councillor is inclusive of all.

We look forward to being part of the discussions on Local Government culture and thank you, in advance, for the opportunity for our members to take part in this process and review. A meeting, either virtually or in person, would allow us to provide greater context and examples.

FinPro 2022

FinPro Advocacy – Social Housing and Rating

There has been a lot of debate in the public arena, and much discussion in the LG sector over the past month in relation to Social Housing and Rating. Although the proposals put forward by the State Government are no longer proceeding, FinPro has none-the-less, written to the Minister Housing, Minister Richard Wynne, to advocate on behalf of members. A copy of the letter has also been forwarded to the Minister Local Government, Minister Leane.

Dear Minister Wynne,

RE: PROPOSED EXEMPTION FOR SOCIAL HOUSING FROM COUNCIL RATES AND INTRODUCTION OF SOCIAL AND AFFORDABLE HOUSING CONTRIBUTIONS (SAHC)

I write on behalf of the members of FinPro, the peak body servicing local government finance professionals in Victoria. FinPro is an Incorporated Association with over 650 members, representing all Victorian Councils and 5 regional library corporations. We are affiliated with CPA Australia and are represented on its Public Sector Committee.

One of the key objectives of FinPro is to provide advocacy for local government practitioners on issues which affect the sector and to act as the focal point of reference by regulatory bodies on financial issues affecting the sector.

FinPro, and indeed Local Government as a whole, is receptive to initiatives that will increase the investment into Social and Affordable Housing. It was therefore pleasing to see announcements of increased investment, especially into public housing maintenance and upgrade works, delivering kitchen and bathroom upgrades and better open spaces. However, we were extremely disappointed that it appears limited (if any) consultation was undertaken with peak bodies – including the MAV, especially in relation to the proposed exemption for social housing from Council Rates.

We note the announcement of the 1st of March that this Government policy, including the rate exemption will not occur.

Support for investments in Social Housing

FinPro is in support of increased affordable housing stock and applaud the “Big Build” initiative. Many of our members have been involved in working groups to assist with planning and identification of land, as well as other preparatory work to support policy.

In December 2021, we wrote to you seeking to be involved in the details of changes around rating provisions, but we were not engaged on the detail of the mechanism. We believe that had peak bodies such as FinPro and the MAV been involved, that we could have provided valuable insights to possibilities within the rating context. There are mechanisms available that would have provided State Government with the additional funding, without removing the revenue of rates to Council and putting increased pressure on the financial position of Councils.

Proposed exemptions and outcomes

Although we note that the proposed changes will not proceed under a re-elected Andrews Labor Government, we provide the below information for how the announcements would have impacted the sector. It is important that these issues are considered in any future policy announcements.

The proposed exemptions would have had a significant financial impact on those impacted Councils. Based on announcements to date, with the way the rate cap is currently calculated on average rates, the impact would have even more significant (perhaps unintended) for reducing available funds to Council services.

The change as announced via Homes Victoria talked about Council's ability to choose to 'pass this on' to ratepayers. Current regulations and legislation would require a rate cap variation process to enable this. It would seem to be a poor process and outcome to have 34 Councils engage separately in a relatively heavily regulated and (locally) political process. This process currently involves mandatory separate community consultation requirements (again per Council), and significant investment by the ESC in reviewing submissions.

We believe there are options which enable both the reduced expense to State Government and Community Housing providers (the stated policy objective), whilst also maintaining rates income support across Local Government.

Details released by Homes Victoria release summarise the impact on the average ratepayer when spreading this cost amongst current ratepayers, and in many Councils examples this would have been a minimal impact when spread across all ratepayers.

There are a few mechanisms which could have made this happen. The simplest may be that at the same time introducing the proposed changes to the Housing Act, also introduce changes to S185D of the Local Government Act 1989 "Minister may set average rate cap by general Order", to specify that Councils affected by the Social Housing Rates Exemption will receive a higher rate cap to offset the loss of rates revenue due to the introduction of Social Housing Rates exemption.

We would be keen to work with the State Government to ensure that there is an equitable outcome on future proposals, whilst also protecting the financial viability of councils. Please feel free to contact us with any further questions via our Executive Officer, Gabrielle Gordon, at gabrielle@finpro.org.au or on 0400 114 015.

Regards,

Bradley Thomas President – FinPro

Vision Super Update

The following information was sent to councils on 3 March, and is shared here for member information.

Local Authorities Superannuation Fund Defined Benefit Plan (LASF DB) - Vested Benefit Index (VBI) update

The VBI estimate for LASF DB has increased from 109.9% as at 30 September 2021 to 111.2% as at 31 December 2021. This estimate is included in the table below, along with some recent estimates for comparison.

As at	30 Jun 2019 (actual)	30 June 2020 (actual)	30 June 2021 (actual)	30 Sept 2021 (est.)	31 Dec 2021 (est.)
LASF DB	107.1%	104.6%	109.7%	109.9%	111.2%

The 31 December 2021 VBI has increased compared to that at 30 September 2021. This is mainly due to:

- Positive investment returns for the quarter of 2.85% which have increased the asset pool supporting the defined benefit liabilities of the sub-plan*
- Salary increases of 0.62% advised to Vision Super during the quarter, which have increased the value of the active member benefit liabilities, and*
- The half-yearly life-time pension increases of 1.37% during the quarter which also increased the defined benefit liabilities of the sub-plan.*

The VBI of 111.2% as at 31 December 2021 satisfies APRA's Superannuation Prudential Standard 160 (SPS 160).

Vision Super is closely monitoring the investment markets to identify potential threats/opportunities that we may be able to avoid/take advantage of to improve the funding position of the sub-plan.

Watch this video to hear from Michael Wyrsh, our Chief Investment Officer and Deputy CEO, talk about market volatility of this year and what to expect in the months to come.

Shortfall limit

Under the superannuation prudential standards, VBIs must generally be kept above a fund's nominated shortfall threshold, currently 97%. When an actuarial review/investigation is in progress, a fund's VBI must be at least 100%. The 31 December 2021 VBI calculation of 111.2% exceeded the applicable 97% shortfall limit.

In the event the VBI falls below the shortfall threshold, the fund's Trustee is required under the superannuation prudential standards (SPS 160) to formulate a restoration plan to restore the VBI to 100% within three years.

Next update

The next VBI review is scheduled as at 31 March 2022, with results expected to be distributed to employers around mid-May 2022.

Vision Super will continue to monitor the sub-plan's VBI at least quarterly and daily during periods of high market volatility.

Action required (if any)

At this stage, no action is required by you.

Stephen Rowe, Chief Executive Officer

Member Request – Gift Card / Gift Voucher Guidelines

Does your council have a guidelines document or a procedure in relation to the obtaining, issuing and safe customer and recording of gift cards / vouchers?

If you do, would you be willing to share with the wider FinPro membership? If so, please forward a copy to gab – gabrielle@finpro.org.au

Speakers Corner

The purpose of this section is to provide an opportunity for members to contribute a story, thought piece or some learnings they have which they feel would be of value for our membership. Whilst the pieces included in this section may not necessarily be the opinion of the FinPro Executive, they are certainly worthwhile sharing and a great basis for discussion and, at times, debate.

This edition's contribution is from Malcolm Lewis. Malcolm Lewis has been a FinPro member for over 30 years and has worked in various roles within the sector during that time. He was also an integral member of the LGFP working group.

Rate capping – a fair go for everyone

Since the inception of rate capping during the 2016/17 financial year there has been a gradual reduction in the number of council applications seeking to increase rates by more than the consumer price index.

Year one of rate capping resulted in the Essential Services Commission receiving applications from 9 councils. This number reduced to a total of 5 council applications for year two, followed by only 1 application, then a total of 2 applications during year four of rate capping. There were no applications for a variation to the rate cap for the 21/22 year and at the time of this post, the local government appetite to roll the dice and apply for a 2022/23 year variation is still pending.

So why are there so few applications when there is general acceptance that the local government cost base continues to increase by more than the consumer price index? The impact of this increase is resulting in an overall reduction to councils purchasing power. To compensate for this reduction councils need to either buy less services or deliver fewer capital works for the same dollar investment, or alternatively, top up the shortfall by redirecting funds from other services or projects. Either way, the impact is a reduction or deferral in the funding of community needs unless further money can be found from alternate revenue sources such as government grants, user fees or borrowings.

The loss of purchasing power is no more evident than the increasing cost to deliver major capital works and construction programs. The current national demand for building works has resulted in the cost index for building construction, a key cost driver of local government infrastructure costs, being well in excess of CPI.

The fact that there is minimal appetite from councils to seek a rate cap variation suggests that many councils are finding the application process too onerous and/or may not have staff resources to undertake the application process. While the Essential Services Commission provides guidance notes to assist councils with rate cap applications, compliance with ESC requirements still requires significant time and expertise. Council staff resources are generally committed to other key projects at the time when rate cap applications are due, and therefore unable to commit suitably qualified professional staff to preparing a rate cap submission.

The current higher rate cap application process requires significant council resourcing that is often outside the capacity of councils to resource. The loss of spending power and resultant impact to council services including deterioration of community assets is a key issue for future local government financial sustainability.

So is the Victorian State Government fair go rate system, in its current form, in the best long-term interests of the community?

There is an opportunity to leverage the new Local Government Act reporting requirements to support the rate cap applications for the Essential Services Commission. For example, there is capacity to further develop the long new term Financial Plan into a more strategic based document that articulates long term planning and long-term funding needs that, in turn, could then be used to support the necessary documentary evidence required by the Essential Services Commission to justify rate cap variations.

TCV Loan Rates

TCV loan rates as at 2 March 2022

Maturity	Fixed Rate (Interest only)		Fixed Rate (Principal and Interest*)		Term Floating Rate (Margin to BBSW)	
	Fixed Rate (quarterly)	Fixed Rate (semi)	Fixed Rate (quarterly)	Floating Rate (semi)	Floating Rate (quarterly)	Floating Rate (semi)
1 year	0.7875	0.7880	0.6450	0.7150	0.2100	0.1285
3 year	1.8978	1.9012	1.4600	1.5000	0.2150	0.1403
5 year	2.3338	2.3390	1.9300	1.9550	0.3506	0.2778
7 year	2.5703	2.5768	2.2000	2.2200	0.4199	0.3512
10 year	2.7890	2.7968	2.4600	2.4750	0.4966	0.4360
12 year	2.9369	2.9456	2.5900	2.6000	0.5838	0.5238
15 year	3.1398	3.1499	2.7600	2.7750	0.7456	0.6830
11am (at call)	0.4150%				BBSW	
30 days	0.3150%				1 Month	0.0161%
60 days	0.3350%				3 Month	0.0850%
90 days	0.3850%				6 Month	0.2810%
180 days	0.4350%					

These loan interest rates and margins are indicative only and current as at the time of calculation. The rates and margins indicated include the TCV administration fee of 0.115%, the DTF Guarantee Fee of 0.15% and Execution of 0.05%.

*Fixed rate (Principal and Interest) assumes principal balance is reduced to zero over equal instalments until maturity.

Disclaimer

Treasury Corporation of Victoria (TCV) provides indicative borrowing rates information to its Clients for general information purposes only, based on facts and data available to TCV at the time of preparation. Rates, market values, yields and outcomes will be subject to variations due to fluctuations and changed market conditions. TCV therefore does not warrant or represent that these rates will be complete, accurate or suitable for use for any Client purposes. The information provided is not to be taken as indicative of the actual trading price at which TCV, or a third party, is or would be prepared to execute a new transaction or to liquidate or unwind and existing transactions.

TCV accepts no responsibility or liability for any direct or indirect loss, damage, cost or expense whatsoever incurred by the Client or any other person as a result of any error, omission or misrepresentation (whether arising from negligence or otherwise) in the rates information or in connection with or relating in any way whatsoever to the rates information.

The indicative rates information provided by TCV is not, without TCV's prior written consent, to be disclosed to any other person.

TCV recently ran an Economic Presentation – Friday 18 February 2022

A recording of the session is now available online – [watch now](#)

Upcoming FinPro Webinar – Gender Equity

On 7 April 2022 we will be running a webinar on Gender Equity. For many, this will be the start of many conversations around this important topic.

We have a great line-up of speakers for this session:

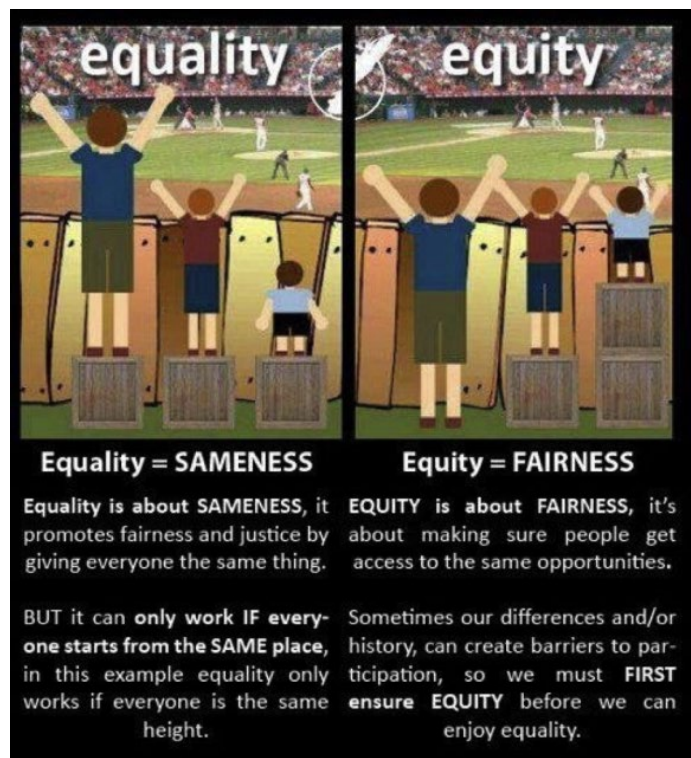
- Dr Niki Vincent, Gender Equality Commissioner for the Public Service
- Ali Wastie, CEO Bass Coast Shire, and
- Evan King, CEO Ballarat City Council

A question that is often posed in relation to this topic is: what is the difference between Equality and Equity?

This infographic, we hope, gives a good insight into the difference.

We are aware that most Councils are just gearing up in this area and determining the impacts it has on every part of council life and activities.

Final details of the session will be available soon and information will then be sent to all members regarding the agenda and registering for this event.



Current positions advertised on the [FinPro Website](#)

Accountant

- Rural City of Wangaratta
- [More information](#)
- Applications close Wednesday 3pm on Monday 7 March 2022

Strategic Procurement Coordinator

- Banyule City Council
- [More Information](#)
- Applications close 11.45pm on Friday 11 March 2022

Accountant

- Mansfield Shire Council
- [More information](#)
- Applications close at 5pm on Monday 7 March 2022

Manager Business & Performance

- Mansfield Shire Council
- [More information](#)
- Applications close 5pm on Monday 7 March 2022

FinPro Executive Team 2022

President	Bradley Thomas (Hepburn SC)
Vice-President – Chair Professional Development	Belinda Johnson (Southern Grampians SC)
PD Committee Members	Alan Wilson (Melbourne CC) Charles Nganga (Casey CC) Melissa Baker (South Gippsland SC) Aaron Gerrard (Whittlesea CC)
Vice-President – Chair Technical	Tony Rocca (Maroondah CC)
Technical Committee Members	Danny Wain (Monash CC) Fiona Rae (Golden Plains SC) Nathan Morsillo (Greater Bendigo CC) Simone Wickes (Frankston CC) Wei Chen (Yarra CC)
Chair Advocacy and Vision	Binda Gokhale (Wyndham CC)
Secretary / Treasurer	Gabrielle Gordon

Thank-you to our 2022 Corporate Partners

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|------------------------------------|----------------------|
| * APV Valuers and Asset Management | * LG Solutions |
| * Commonwealth Bank | * Maia Financial |
| * CT Management | * New Era Management |
| * .id informed decisions | * VOTAR Partners |
| * Ibis Information Systems | * Westpac |
| * MAGIQ Software | |

Thank-you to our Sector Partner:

Vision Super