

## Submission Senate Inquiry into Green Loans

12/April / 2010

Dear Senate

Who am I to the green loan program? Home loan assessor ASS# HO50795

### **My experience :**

I am a operational management consultant 17years experience in business modelling strategy and business restructuring. I am a trustee of a aid agency [www.tvhope.org](http://www.tvhope.org) and decided to do a certificate 4 renewable energy to install renewable products in the developing Pacific nations. After doing a school assignment for a power audit on my home I saw there was a jobs to subcontract to be government auditing homes for the green loan.

Well I sure regret working for the State.

I decided in August 2009 to take on the week training course. It took 11 weeks for the police, ASBA and Green loan Dept process my accreditation. August October November NO income.  
December I started work.

Christmas the department closed the home loan audits while they did a computer update

Second week of January the computer came on line I worked

First week of January green loan computer broke down two weeks no income

End of January the thousands of extra green auditors came on line and jammed the call centre 150 to 200 in a queue . NO income. 21 January the close the call centre and instigated five audits only .... Little income

Five audits only means.

You can't advertise or invest in the business and \$1000 a week (paid 6 week later) if you get 5 homes maximum to be you can't live on in Sydney.

I live in Sydney with a mortgage a young family of toddlers and this put it credible financial stress upon my family . our credit cards have a combined debt of twelve thousand. I had turned down consulting work due to the constant false e-mail is from green loans department and ASBA that things work out.

Senators you need to enquire that the Green Loan department has broken the Tax law as tax laws are very specific that if you are a sole trader operating under one employer you need to be paid superannuation and workers compensation .

I'd like to know why the government sets up sole traders and then breaks the law.?? I won't go into the 20/80 issues but you should .... conclusion we should have been taken on as employees as any other business would have to.

### **Who is responsible?**

The bureaucrats in the home loan Department

The green loans were destined to fail from the very beginning. Good idea. But if they had run models and demographic tests with those whom wanted to take out the loan with the banks it would have been obvious that the banks were not going to lend unsecured personal loans to most people. All green auditors forced to start sole trading businesses could not qualify for a green loan due to not having a yearly tax certificates.

300,000 audits and a 1000 loan given out is 0.33% loan approvals or 1 in 300 applicants is approved. Another and waste of taxpayers funds.

The bureaucrats responsible for this need be removed so that they never run project again. Everyone who works in the real world would have been fired I asked the Senate enquiry to make sure these bureaucrats are removed from their position of employment.

Worst of all these Bureaucrats failed to control the ABSA.

## **ABSA**

Has deliberately lied to the Minister and the Department of green loans. They were told that approximately 900 home auditors were needed and they are directly responsible for training ten thousand!!  
The ABSA has made six million dollars in processing fees outrageously lying to the public that there is work and career for them.

An excuse me for stating the obvious and association come union or guild is to protect and control its members first and foremost ability to trade, whether member numbers or standard of training e.I mean, that's what every other industry Association does . Imagine the medical Association importing or training 1000% more doctors in 3 months.

The reason is ABSA is a front for commercial 'fly by night' training organisations who made 30 million dollars training the green auditors and the owners of these businesses stack the boardroom and organisation of the ABSA.

1. ABSA is directly responsible for the destruction of its members ability to trade. Destruction of the value of our training and over supplying the market.
2. ABSA deliberately, with full knowledge new the numbers presented by the government 900 and advertised and created 10,000 members who had no employment chances.
3. Deliberately and directly responsible for facilitating training and accepting membership and the Association is still advertising training when the audit numbers were above 300,000 and the government had closed contracts.
4. Directly responsible for the failure in the modelling training numbers too a limited market and then halt training in reasonable time.
5. Responsible for deliberately lying to eighty percent of the new members that they would have career and work and that fraudulently accepted association fees and charges.
6. Directly responsible for the loss of income or expenditure members have paid out to up their businesses
7. Directly responsible for the inability of the members to access the booking system and therefore trade due to over a supply of membership numbers clogging the government's phone line.
8. Directly responsible for inability to accept this responsibility of this failure of management and continually insult membership intelligence with continued platitudes and fantasies that you are going to fix the problem and that it is the government's fault. They continue to put forward that there is a career and trying to sell new training.

I asked the Senate enquiry to instigate legal action against ABSA for damages for the 6-7000 members who were defrauded money to start a career.

I also asked the Senate enquiry to instigate legal action against operational members of the ASBA that owned training organisations for deliberate fraudulent selling of their services.

## **The way forward**

- I advise you to reimburse the green auditors whom wish to leave all haven't had contracts granted.
- I would demand 3-6 million from the ABSA to help pay will threaten them with legal action (they have already agreed to help)
- slowly wind the project down completing the 600,000 final audits
- Remove the ABSA from representing the Green auditors supplying training etc.

## **Future**

The commercial model of a green auditor is over only a fool would continue after the 600,000 audits are finished. The population has an expectation of this service to be free, also thirty percent of the population would have had their homes audited or had some association with this program.

Proper green audit is very beneficial to the customers but re-auditing my customers very few have installed the advice given. Most wanted it to buy solar panels with the loan in NSW.

Public Money would be better spent on subsidising the replacement of old fridges from my audits 1 in 3 homes had an old fridge that was running 24 hours a day.

**If a green auditors were to remain as job**

The biggest benefit for customers and society is a compulsory green audit and advice to home's owner doing renovations above fifty thousand.

Advice in Proper light design, installation ,windows and general building for sustainability as most builders have no idea. Unfortunately the trading required by ASBA is not enough and the present standard would have to be the Tafe courses below.

My advice would be that it's a full-time job run through the Department of conservation and climate change. The number of employees you would need would be based on the number of council DA's above fifty thousand granted a year for a number of shires times time to complete and audit....say 10 employees for all of Sydney.

Training

Certificate 3 renewable energy

Certificate 4 renewable energy

Diploma in renewable energy

And some university degrees

The certificates provide intensive detailed study of all the facts needed in a green Audit these courses have been provided by Tafe for over ten years they are trained by real teachers and have the public institution managing the process.

You the senate enquiry better have these people fired and organisations sort out other wise you're just wasting more tax money. 10,000 Australians were taken by this con and mismanagement and you're our only hope of justice.

Kind regards

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BA BCom

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