

Green Loans Program Submission.

Good Morning.

My name is Joanna Olsson and I have been an assessor since November 2009 and to date have only undertaken 25 assessments.

From my Personal experience, the sacrifices I have made in terms of 1 sole person have been quite costly both financially, emotionally and physically.

Financially – amounts paid out to start up \$ 4560.00(course, insurances,fees)

Total of assessments completed at the time of writing and invoiced, paid for \$5,500 – gst.

As well as ongoing costs of telephones, stationary, internet, account keeping fees, accountant,electricity,fuel,car insurances and advertising (cost the cost to start up as an assessor has far outweighed any return on investment, leaving me out of pocket quite a lot of money. Not including actually time spent doing these tasks to make my business viable, sadly it is very much the opposite for me. I have not paid myself any money during the time I have been an assessor. The money I have earned has paid for the bills I have accumulated doing assessments.

I have not worked previous to doing the assessor training and was quite hopeful of working hard and was held in high expectation of gaining work, to which this just has not come to fruition for myself yet.

After endless money and time spent on advertsising in the Manly Daily, letter box drops, car windscreen drops, coffee shops, door to door, I am finding my esteem is quite low and find I am arguing with my partner about money and not getting any assessments.

I feel like I have tried every avenue to gain work and to no avail.

I have emailed countless emails, to ABSA, DEWHA asking for help, only to be left with not ONE response to ANY emails I have forwarded.

Am I doiing something wrong?

Where was my assistance in helping me gain work?

I HAVE NOT RECEIVED ONE ASSESSMENT FROM THE ONLINE BOOKING SYSTEM. The assessments I have completed have been friends and neighbours.

So, as you can see, the sacrifices I have made have been significant it is sad to say I am losing hope in the Green loans Program.

CHANGES TO THE SCHEME have affected my business by making it non – existent. Over the Christmas period was a great example of not being able to book assessments for quite a long period, very frustrating.

The waiting time to book assessments in January, February had blown out to 2 hours and 11 minutes which I had experienced on so many occasions, being quite a costly experience especially from a mobile phone,(which is all I have).

I understand assessments are being done but by whom? Big business? What about the little guys like me? Where have my assessments been? Gone to larger companies? The issuing of assessments has been incredibly under hand, unfair and unjust. It needs to be rectified as I am living proof of an unjust system governing the administering of assessments to assessor's.

I would like to make a useful suggestion –

I would like to see the monies paid out to RTO for initial training of this program reimbursed to each assessor as the complete inadequacies of this program have lead to so many assessors like me losing out monetarily and emotionally.

This scheme is a great scheme, it is just unfortunate that it was not implemented with

greater clarity and care. I hope things will change for this program. Australia is watching the outcome.

I thank you for your time.

Joanna Olsson HO 52104