

To Whom It May Concern,

I did my training in January 2009, I had to fly down to Canberra just to do it as there were limited training facilities. Before I was accepted I had to submit page of qualifications and why I want to do this program. As I have been involved in Solar Hot Water and Water Tanks for the previous five years, I was accepted. It cost \$4000 approx for Course, Airfares, Accommodation, insurances, Car Hire, Police Check and Accreditation fees all up before I started, this in its self put severe financial hardship on my family. We could see the potential of the programme, so we thought it was worth it. I was told the following at training.

There is only going to be 1000 assessors and all had to pass the strict criteria for applying.

This was not the case the criteria were dropped, anyone could do it. Which means that people are with no previous knowledge are working, some not even supplying the clients with any advice. I often hear of some assessors only being at a clients house for 30 mins this is imposible to do a proper assessment within this time even if it is a tiny house.

Because thousands of assessors were able to access the programme this meant that the amount of assessments were meet much earlier than expected, this was out of our control.

Now more assessments have been add but the loans have stopped. Because of the decision to lift the numbers of assessors the whole programme had to be changed and now not even the clients trust us as they don't understand the changes.

Amount of assessments changed.

The change to the five a week rule has significantly hurt us financially as we allowed for more as because of what I was told about the amount of assessors , amount of assessments and the length of the programme.

Contact DEWHA

DEWHA is un-contactable always, even if you tell them it is an emergency they still do nothing, they have an info line which is useless, and give you no information at all they just tell you to email a certain email address. That is all they do, DEWHA has never been approachable about anything. Basically they have abandoned us time and time again.

Assessors email DEWHA and are never responded to within an adequate timeframe eg: I sent an email to chase a late payment I was emailed 4 weeks later to say that I have been paid. This is the case all the time it is up to us to make decisions because we are unable to seek advice or clarity on anything.

There was supposed to be a media campaign done by DEWHA.

This was never done and affected the whole programme for me; I was unable to afford to constantly chase work by advertising, so I had no choice but to hire a call centre. I tried for two months to find my own jobs.

Invoicing:

We are rarely paid within the 30days as on our contracts, many assessors are behind in bills and are in severe financial trouble. My February invoice is at present 3 weeks late. Again DEWHA is un-contactable about our invoices. This is the norm of the programme it is no better than when the programme started.

GLACO or Green Loans Assessors Co-Operative PTY LTD is basically a booking line, they would find assessments and book them in for you. I tried to not use one of these call centres but as I could not afford any advertising I had no choice but to start looking at one of them. I looked around as they were all over the ABSA Forum, but the only one I could find that had some sort of security was GLACO. GLACO had a contract with the Government so it must be ok! That is what motivated me to go with them.

The way GLACO works is that we invoice GLACO then GLACO invoices the Government, the Government then pays GLACO \$200 per assessment into a holding trust fund then GLACO pays us minus their portion of \$47.50 per assessment. Things were going fine with GLACO to the point they said in late November that they were able to invoice DEWHA fortnightly instead of monthly. This was great! We got paid for the first half of December before Christmas which was wonderful. But the second half of December was a nightmare, we should have been paid by mid January but they keep putting us off with excuses, I found out DEWHA had paid them by early January and they had not passed it on, they said they had an accounting error and could not give it to us until they sorted it out. They did not pay us until the 15th Feb for the Dec payment. They then sent a letter to say the Government changed to monthly payments and from now on we would be paid at the beginning of the month. We were paid for January work on March 1st.

Prior to submitting my February invoices I heard from someone that GLACO were planning on doing a runner with our money. I rang the call centre on the 25th of Feb and the 1st March begging them to allow me to submit my invoices direct to DEWHA I was told that they had a contract with GLACO and I had no choice but to submit them through GLACO as they would not get paid. On the 1st of March I put them in. On the 4th March one of the directors of GLACO resigned, I was that nervous that I rang senior Green Loans person and asked him to check if they had been paid as I just had a feeling they were still on fortnightly payments and had lied about everything. I submitted all my booking numbers and checked them, he said that they had been paid. I asked if there was anything he could do as they have not passed along the money to us, he emailed me back that he could not assist. I rang Trevor and he said they got paid periodically through the month but as the Government does not show what they paid for on the remittance he has to wait for it all. I put in two complaints to ASIC hoping they could do something, complaints to ABSA and more complaints to DEWHA. On the 1st of April we received an email to say they had ceased trading and have been paid for February, they also said no assessor will be paid.

I was devastated as we had no food in the cupboard I had to ask friends and family to give me some food to feed them. We were unable to celebrate over Easter, I could not even put any petrol in my car. Over the next few days I was told that this was deliberate and the Director of the company had set out to take our money, he was going to do DEC money but for some reason decided to do Feb maybe it is because Feb money was huge as the changes were going to take place in March. We also found out that this particular director had a past of scams one of which was spoken about in parliament in 1995 about Better Care Pty Ltd and Ear Care Pty Ltd. So basically the Government was dealing with a con man, what I don't understand is as assessors we all had to provide the Government with a police check, what about these companies they have contracts with the Government too! How can two housewives find this information on the net in 1 hour and

a Government with all its resources can not find anything.

I personally feel we were set up to be ripped off. DEWHA has not done anything to help us, they don't even return our emails. I have begged them to please release my monies from my FEBRUARY invoice (which is over the 30days) and my MARCH invoice so I can pay my mortgage as the bank is demanding their money. I have emailed everyone, I have phoned the call centre and even phoned Penny Wongs office in Canberra I was told to leave my details and someone would call me back within 6 to 8 weeks.

I have been extremely depressed by this and I really don't know what to do! Or where I can go for help. The only thing left to do is go to small claims court. The Government set up a specially designated unit and we were told to email them and put GLACO ASSESSOR I emailed them twice begging them for my DEWHA monies for outstanding invoices to get me by, no response it has now been nearly 3 weeks and I still have not had one response to any email. I cant afford to do this anymore I was never in any financial difficulty prior to joining this programme and I am that depressed and worried about my family and if we are going to be on the street. I feel that the stress of this programme will give me a serious health problem if allow myself to suffer under the management of this programme.