



2021 Annual Virtual Conference

2021 Conference Theme: Post Covid Economic Recovery

Particularly in relation to those debtors who are suffering unemployment / reduced hours.

How do we address the problem and what is the solution in relation to insolvency?

Schedule

9.55am	Welcome speech from the PIPA Chairman
10am	Where does the future lie for debt agreements?
10.30am	Financial Literacy – general populous education
11am	15 minute break
11.15am	Small business restructuring – a guide to the process
11.45am	Financial Counsellors – the role they play in the insolvency sector
12.15pm	15 minute break
12.30pm	Economic Update for 21/22
1.00pm	Debt Management Firms / Impact of new ASIC credit licencing rules
1.30pm	30 minute break
2.00pm	AFSA update on personal insolvency statistics
2.30pm	ATO / Update on recovery of outstanding tax debts
3.00pm	15 minute break
3.15pm	Closing discussion – debate topic: “The effect on mental health”
4.00pm	Q&A
4.20pm	Conference Concludes

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Chairmans Address

Good Morning everyone

My name is **Murray Grayburn**, I am the Chairman of **PIPA** (Personal Insolvency Professionals Association).

I would like to welcome you all here today to the first **PIPA** virtual conference, we trust that you will find the day an enjoyable one.

Law reform in the last two years had a significant impact on debt agreements, particularly the reduction in the maximum term for non-home owners to three years.

It was intended that the Reforms would operate for a period of 3 years and at the conclusion of this timeframe their impact would be reviewed to determine if the policy objectives were achieved and if so to what extent or, if they failed, then what were the consequences and damage of the changes.

At the time the Reforms came into effect no one could have foreseen the coronavirus pandemic that has delivered the biggest economic shock in nearly a century.

The Federal Government and the banking sector acted promptly in response to the economic contraction and introduced measures such as JobKeeper, the JobSeeker

supplement, one-off stimulus payments, early superannuation withdrawals, hardship support and the deferral of mortgage payments, rents and utility bills and a temporary pause on insolvency laws. This was done to prop up households and contain the economic shock.

The pandemic created a highly uncertain economic outlook and there is significant uncertainty about the potential problems being masked by the extraordinary support given to Australian households and business. At what point will this support be withdrawn and what will be the consequences?

PIPA believes that now more than ever the Australian population needs an efficient system to address unmanageable debt, which allows a debtor choice, is fair to both debtor and their creditors, is affordable and sustainable, ensures protection and does not place further burden on the Australian taxpayer to fund it.

Will the Government deliver this system by amending Part IX of the Bankruptcy Act.

PIPA made submissions to the Attorney General in early 2021, the amendments to the Act requested by PIPA are;

Continues on the next page

Chairmans Address - Continued

Restore the previous 5 year maximum term for Part IX debt agreements

- Increase the term of a Debt Agreement, Part IX Bankruptcy Act 1966, to 5 years thus allowing all Australians and not just home owners, to repay their debt in a sustainable and affordable arrangement which offers the protection of the Bankruptcy Act.
- Increase the income and debt thresholds for debt agreements to \$250,000 or match the current asset threshold.'
- Undertake a review of the supervision and provision of the financial counselling industry in Australia to develop a coordinated national funding model, an effective independent national supervisory body.
- Introduce a consumer protection mechanism for debtors whose debts are purchased and managed by debt buyout companies

The Attorney General has indicated that submissions made to the Department are currently under review.

The question is what is the future of debt agreements?

This virtual conference (the first for PIPA) purpose is to bring together a range of speakers to provide insight into the current issues facing Australians in the personal insolvency space

We would like to thank all our conference sponsors

RSM, Jirsch Sutherland, Fox Symes, DCS Group

All our speakers who have given up their time to record their segments

Our moderator **Sophie Elsworth** from **The Australian newspaper**

Lastly our event partners Bella PR and Redback Connect, without them the event would not have been possible.

Murray Grayburn
Chair & Finance, PIPA

Murray Grayburn

Topic 1:

Opening Speech

- **Senator the Hon Amanda Stoker**

Assistant Minister to the Attorney-General

- **Ben Paris**

Debt Agreement Administrator - DCS Group

- **Cat Newton**

Senior Policy Officer - Consumer Action Law Centre

See page 12 for full profiles

Where does the future lie for debt agreements?

- What has the pandemic taught Australians about handling debt?
- How common are debt agreements in Australia? what are the alternatives?
- What changes should be made to debt agreements?
- Who should Australians speak to before signing up to a debt agreement?
- What remains the biggest concern with debt agreements moving forward?
Impact of Informal agreements in the marketplace
- What does a modern debt agreement look like, what is someone likely to repay and how long will it take to pay off. What percentage of people will get debt free?

Topic 2:

- **Alexander Hassall**

*Co-Founder & CEO
- Your Financial Wellness*

See page 12 for full profiles

Financial Literacy - general populous education

- What are the most common money mistakes Australians make?
- Have Australians become better money managers as a result of the pandemic?
- What is your biggest financial regret?
- Who should you seek financial advice from?
- What are your top two tips to better manage money in 2022?

Topic 3:

- **Andrew Bowcher**

*National Partner/Director
- RSM Australia*

See page 12 for full profiles

Small business restructuring - a guide to the process

- Which financial experts should you engage to help get your business on track in 2022?
- Why should you restructure your business?
- What are the biggest challenges when restructuring your business?
- How long can a business restructure take?
- What must all small businesses do post-pandemic to ensure they can survive long term?
- How do you know if your business is viable if restructured vs not save-able?

Topic 4:

- **John O'Mally**

*Executive Officer
- Financial Counsellors'
Association of Queensland
Australia*

See page 12 for full profiles

Financial counsellors - the role they play in the insolvency sector

- Should Australians pay to get financial assistance if they run into difficulty?
- What does the average person repay if they see a financial counsellor? What percentage of people are debt free at 3 years, 5 years? Is recidivism an issue with financial counselling?
- How quickly should they seek financial counselling?
- What services are available for free to those facing insolvency?
- Why are some people hesitant to speak to a free financial counsellor?

Topic 5:

- **David Plank**

*Head of Australian
Economics - ANZ Research*

See page 12 for full profiles

Where does the future lie for debt agreements?

- Will interest rates rise in 2022?
- What will the impacts of inflation be in Australia?
- Unemployment, how will this change in the next 12 months?
- What are the biggest financial challenges Australians face next year?
- Everyone loves property, so what's your hot tip on house prices?
- The effect of the high cost of accommodation on economic growth.

Topic 6:

- **Liam Hennessy**

*Partner
- Gadens Lawyers*

- **Cameron Jones**

*Graduate
- Gadens Lawyers*

See page 12 for full profiles

Debt management firms/impact of new ASIC credit licensing rules

- What has changed under the new rules?
- What are the transitional arrangements?
- What do providers of debt management services need to do?
- Where can you obtain more information on the new rules?
- What are the implications if you don't follow the new rules?

Topic 7:

- Ignatius McBride

*Director of Data Analytics
- AFSA*

- Mark Findlay

*Director of Practitioner
Supervision - AFSA*

See page 12 for full profiles

ASFA update on personal insolvency statistics

- What are the latest statistics on personal insolvency in Australia?
- How has this changed over the past two years during the pandemic?
- Can you debunk any personal insolvency myths?

Topic 8:

- Murray Grayburn

*Director
- Debt Assist*

See page 12 for full profiles

ATO/Discussion on recovery of outstanding tax debts

- Have outstanding debt amounts owed to the ATO changed during the pandemic?
- What are the charges relating to outstanding debts and has this changed?
- Does the ATO still use external debt collection agencies?
- In what situations does the ATO take stronger action against those with debts who don't comply?
- Are changes coming in 2022 to the way the ATO handles outstanding debts?

Topic 9:

Opening Speech

- Greg Hunt MP

Federal Health Minister

- Andrew Bowcher

*National Partner/Director
- RSM Australia*

- Mark Findlay

*Director of Practitioner
Supervision - AFSA*

- Patrice O'Brien

*Mental Health Advocate
- Beyond Blue*

- Andrew Spring

*Partner
- Jirsch Sutherland*

- Richard Symes

*Principle Director
- DR Administration
& Credit Repair*

- John Winter

*CEO - Australian
Restructuring Insolvency &
Turnaround Association*

See page 12 for full profile

Closing discussion: "The effect on mental health".

- Which demographics have had their mental health impacted the most during the pandemic?
- What were the biggest factors that impacted the mental health of Australians during the pandemic?
- What is the Federal Government doing to help those facing mental health problems?
- Where are the best places Australians can seek mental health assistance?
- Will mental health services be a focus of the Federal Government leading into the upcoming election?

Speaker Profiles

Andrew Bowcher

National Partner/Director - RSM Australia

Andrew is a National Partner/Director of RSM Australia in the Restructuring and Recovery division.

Andrew has over 26 years experience in providing professional services and assisting clients who are experiencing financial, operational and governance challenges. He is a registered trustee and registered liquidator. He is an experienced insolvency practitioner and is a regular speaker on insolvency matters. Andrew has a personal interest in personal insolvency and bankruptcy.

Andrew is an active community member which has led to him having received recognition from professional associations including ARITA and CPA Australia. In 2014 he was made a Fellow of CPA Australia and in 2014 and 2017 he was awarded the CPA Australia NSW President's Award for Excellence in Service and Leadership. In August 2017, Andrew was part of an inaugural group of senior ARITA members to be made a Fellow of ARITA. He has also been featured in the professional journals for ARITA and CPA Australia for his contributions to the community, profession and his experience as an insolvency practitioner in regional Australia.

In his spare time, Andrew enjoys an active lifestyle by participating in multiple sports and spending downtime with his family.



Alexander Hassall

Co-Founder & CEO - Your Financial Wellness

Alexander is the Co-Founder and CEO of the data analytics and financial literacy platform, Your Financial Wellness. Alexander started YFW based on the belief that financial literacy education should be the responsibility of caring financial institutions. For over 10 years he has worked extensively with financial services providers to improve efficiencies and customer experience through the implementation of digital solutions.



Patrice O'Brien

Chief Community Officer - Beyond Blue

A passionate advocate for mentally healthy communities, Patrice O'Brien leads Beyond Blue's work, home, education, fundraising and philanthropy, community and partnership programs. Patrice brings a wealth of experience to the executive role of Chief Community Officer, which is also responsible for ensuring diversity and inclusion outcomes across the national mental health organisation.

The architect of Beyond Blue's current Workplace, Home and Community Engagement strategies, Patrice also oversees the Be You initiative, Australia's education initiative creating mentally healthy learning communities across the country, and Community Participation, ensuring the voice of the community permeates everything Beyond Blue does.

A qualified Occupational Therapist, Patrice enjoyed a diverse clinical career working in acute, rehabilitation and community settings across physical and mental health; her early career even extended to supporting the establishment of a tertiary Occupational Therapy course in Bangladesh. Patrice developed an interest in workplace health, working in both vocational and occupational rehabilitation settings and moving into customer-responsive senior management roles in workplace health consultancies in Victoria and the Northern Territory.

Patrice's boundless enthusiasm for supporting the creation of mentally healthy environments and enabling meaningful community participation makes her an inspirational and engaging speaker.



Ben Paris

Debt Agreement Administrator - DCS Group

Ben Paris is a debt agreement administrator at DCS Group. As a second generation debt agreement administrator he has grown up in the insolvency and has over 10 years of first-hand experience. He worked as a Dietitian in Community and Indigenous Health prior to working at DCS Group.



David Plank

Head of Australian Economics - ANZ Research

David is head of the Australian Economics team for ANZ. This group takes responsibility for forming ANZ's view on the outlook for the Australian economy and advising clients of such. David also has responsibility for the Australian fixed income strategy team.

Prior to joining ANZ, David was head of Deutsche Bank's Australia/NZ macro research and strategy for more than ten years as well as head of Fixed Income and Credit Research for the Asia-Pacific region for five years.

David has worked for the New Zealand Treasury, in funds management, was Chief Economist for Bankers Trust New Zealand in the mid-90s and has degrees in economics from the University of Canterbury and University of California, Los Angeles.



John Winter

Director - ARITA

John took on the role of CEO of the Australian Restructuring Insolvency and Turnaround Association in February 2014.

He was previously the Head of ACCA Australia and New Zealand. ACCA, the Association of Chartered Certified Accountants, is the global body for professional accountants with close to 600,000 members and students throughout 183 countries.

Prior to taking on the role as Head of ACCA ANZ, John worked as a senior marketing and communications professional across the recruitment industry, membership organisations and the banking and finance sector.



Richard Symes

Principle Director - DR Administration & Credit Repair

Richard Symes is the principal director of DR Administration and Credit Repair Australia. His experience in insolvency extends back to the introduction of legislation in 1996. Richard is also a long standing member of the Institute of Management, Stafford UK. He has experience in insurance, food, manufacturing, insolvency and credit restoration. Companies include Mercantile Mutual, Unilever, Pepsi Foods, Utilux, Fox Symes and Vast Financial Services.



The Hon Greg Hunt MP, Federal Health Minister

Federal Health Minister

The Hon Greg Hunt MP, Federal Health Minister was elected as the Federal Member for Flinders in 2001. He has served as Minister for the Environment, and Minister for Industry, Innovation and Science.

As Minister for Health since January 2017, Greg is working to deliver a world-class health system for Australia. In December 2020, Greg added responsibility for Aged Care to his portfolio, leading the Government's response to the Aged Care Royal Commission.

To read more about Minister Hunt see his full bio here:

<https://www.health.gov.au/ministers/the-hon-greg-hunt-mp/minister-hunts-biography>



Mark Findlay

Director of Practitioner Supervision - AFSA

Mark Findlay is a Director of Practitioner Supervision at AFSA. He joined the agency in 1991 and has worked in all areas of AFSA including trustee services, proceeds of crime, registry and since 2008, Practitioner Supervision, regulating bankruptcy trustees and debt agreement administrators. Mark has been closely involved in reforms to personal insolvency law and takes a keen interest in practitioner education.



Jon O'Mally

Executive Officer - Financial Counsellors' Association of Queensland

Jon O'Mally is the Executive Officer for Financial Counsellors' Association of Queensland (FCAQ), the peak body for financial counsellors and financial capability workers in Queensland. Jon, who has been an accredited financial counsellor for the past 26 years and worked voluntarily as President of FCAQ on several occasions, Jon has recently been employed as the Executive Officer for FCAQ. Part of his role is to ensure Queenslanders are aware they can access a fee-free financial counselling services to assist them in making suitable and timely decisions regarding their financial situation.



Liam Hennessy

Partner - Gadens Lawyers

Liam Hennessy specialises in compliance / risk matters, regulatory investigations and complex disputes.

His practice focuses on financial services clients, and he has acted for banks, insurers and others in the financial services industry in a number of significant regulatory investigations, commissions of inquiry and class actions spanning multiple international jurisdictions. Liam's experience covers long periods working in London, Brisbane, Sydney and Melbourne and he is a committed thought leader, including in his capacity as a course creator and lecturer for a financial services regulation law course at a Brisbane university. He is a member of a number of financial services regulatory policy working committees.

Liam has considerable experience with the Banking Executive Accountability Regime (and its United Kingdom equivalent, the Senior Managers & Certification Regime), ASIC's DDO / PIP regime, AML / CTF frameworks, financial services and credit licensing obligations, policy reviews, anti-hawking reforms, whistle-blowing frameworks and white-collar crime prevention. More generally, he advises clients in relation to risk, governance and compliance issues. Liam has structured and undertaken a wide range of internal investigations and risk reviews for clients in Australia, Japan, Singapore, the United Kingdom and other jurisdictions.

Recent contentious matters include acting in several confidential ASIC investigations for financial services entities; representation of clients called before the Hayne Royal Commission; advising a global bank concerning multiple global regulatory agencies' investigations into allegations of manipulation of financial benchmarks and related conduct; advising a large mutual bank in relation to multiple UK regulators' investigations concerning allegations of systemic mismanagement; acting for a leading advisory firm in a class action relating to a large capital raising for a failed construction conglomerate.



Senator the Hon Amanda Stoker

Assistant Minister to the Attorney-General

Amanda was sworn in as the Assistant Minister to the Attorney-General on 22 December 2020.

On 30 March 2021, Amanda's responsibilities were expanded when she was sworn in as the Assistant Minister to the Attorney-General, Assistant Minister for Industrial Relations and the Assistant Minister for Women.

Amanda entered the Senate in 2018. Prior to becoming Assistant Minister, she was the Chair of the Senate Standing Committee on Legal and Constitutional Affairs, and a member of the Parliamentary Joint Committee on Intelligence and Security.

During her involvement in these committees, Amanda has ensured that Australia's security agencies have the legislative frameworks required to assure our safety at home and abroad. Amanda also worked to strengthen the laws relating to preventing, investigating, and punishing child exploitation and sexual crimes against children, to better protect the community.

More broadly, Amanda contributed to establishing the French Review into free speech on university campuses, and introducing the resultant Model Code.

Before entering the Parliament, Amanda was a Barrister in private practice with a particular interest in administrative law and statutory interpretation, and was a sessional academic at Central Queensland University.

Amanda was admitted as a solicitor in 2006, after graduating with degrees in arts and first class honours in law from Sydney University, and a Graduate Diploma in Legal Practice from Griffith University. Prior to commencing at the bar in 2011, she practiced at Minter Ellison in Sydney and worked as a Commonwealth prosecutor in Brisbane and Townsville. Amanda is a former associate of then Justice IDF Callinan AC QC of the High Court of Australia, and of Justice PD McMurdo, then on the Supreme Court of Queensland Commercial List.



Andrew Spring

Partner - Jirsch Sutherland

Andrew has a wealth of experience in all facets of domestic and international business restructuring and insolvency.

Andrew has over 19 years experience in corporate recovery and insolvency gained through working in Australia and the UK, where he assisted distressed businesses. He joined Jirsch Sutherland in 2011 and in 2015 received the Consultant of the Year NSW Pinnacle Award from the Australian Institute of Credit Management.



Cat Newton

Senior Policy Officer - Consumer Action Law Centre

Cat Newton is a Senior Policy Officer at the Consumer Action Law Centre (CALC) in Melbourne. She has worked in the legal sector as a lawyer and policy officer for over 9 years and is dedicated to fighting unfair and unethical practices in financial services. She has a particular interest in protecting consumers from junk insurance, including default insurance policies sold through super.



Murray Grayburn

Director - Debt Assist

Finance Director Croft and Gray P/L, who are Registered Debt Agreement Administrators. Croft and Gray also provide a range of accounting services including business valuations, working capital solutions.



Ignatius McBride

Director of Data Analytics - AFSA

Ignatius is the analytics leader focused on delivering data-led solutions and great customer experiences. He has expertise in advanced analytics and financial regulation applied within the Australian financial system.

He enjoys the challenge of turning financial system challenges into value-add outcomes as well as harnessing the positive impacts of digital transformations. In his spare time he enjoys the outdoors and probability modelling.



Cameron Jones

Graduate - Gadens Lawyers

Cameron works in direct consultation with Regulatory Partner Liam Hennessy to advise financial services clients on a broad range of risk and compliance issues and regulatory concerns.

Focused on financial regulation, Cameron has advised clients across Australia on regulatory reforms and provides practical advice that is tailored directly to the client. Cameron has an LLB (Hons) and Bachelor of Economics from UQ.

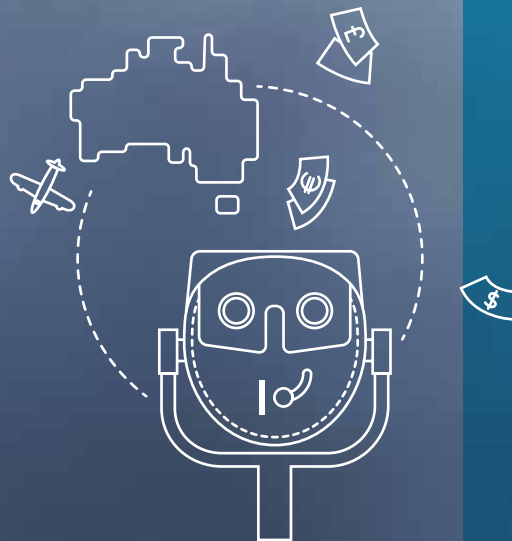
Relevant transactions

- Cameron has been responsible for the implementation of policy infrastructure at Australian Credit (AC) Licensees and Australian Financial Services (AFS) Licensees, extensive reviews of corporate governance frameworks at financial services institutions, and assessments of AML/CTF programs.
- Assisted with the creation of Gadens Breach Manager, including review and consideration of all legislation relevant to AC and AFS Licensees. Cameron is involved with the continual updating of this platform so that it stays at the forefront of regulatory technology.





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To speak to an adviser, please contact

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PIPA is proud to announce their chosen charity for the 2021 conference is Beyond Blue.

Beyond Blue has recently developed a program for small businesses and sole traders called NewAccess.

PIPA encourages you to get involved - learn more about mental health coaching support specifically designed for personal insolvency industry professionals and sole traders...

What is NewAccess?

NewAccess for Small Business Owners is a free and confidential mental health coaching program, developed by Beyond Blue to give small business owners, including sole traders the support they need.

The program uses Low-intensity Cognitive Behavioural Therapy (LiCBT) that allows participants to recognise the way they think, act, and feel and break unhelpful thoughts.

Over six sessions, coaches with a small business background will work with you to overcome difficult issues, providing you with practical skills to manage stress and get you back to feeling like yourself.

At your first appointment your coach will complete an initial assessment with you, and develop a program tailored to your individual needs.

NewAccess for Small Business Owners is available nationally by phone or video call.

Donate here: <https://fundraise.beyondblue.org.au/pipaannualvirtualconference>



2021 PIPA BOARD MEMBERS

Murray Grayburn – *Chair & Finance*



Finance Director Croft and Gray P/L, who are Registered Debt Agreement Administrators. Croft and Gray also provide a range of accounting services including business valuations, working capital solutions.

Qualifications

- Bachelor of Commerce (Canterbury University)
- Graduate Diploma Accounting & Finance (Chisholm Institute)
- Graduate Certificate in Insolvency and Restructuring (QUT)
- Advanced Certificate in Insolvency (ARITA)
- Professional Member ARITA
- Fellow CPA Australia

Ben Paris – *Secretary*



Ben Paris is a debt agreement administrator at DCS Group. As a second generation debt agreement administrator he has grown up in the insolvency and has over 10 years of first-hand experience. He worked as a Dietitian in Community and Indigenous Health prior to working at DCS Group.

Qualifications

- Bachelor of Science
- Masters of Business Administration
- Masters of Accounting
- Cert IV Finance Broking

2021 PIPA BOARD MEMBERS



Richard Symes

Richard Symes is the principal director of DR Administration and Credit Repair Australia. His experience in insolvency extends back to the introduction of legislation in 1996. Richard is also a long standing member of the Institute of Management, Stafford UK. He has experience in insurance, food, manufacturing, insolvency and credit restoration. Companies include Mercantile Mutual, Unilever, Pepsi Foods, Utilux, Fox Symes and Vast Financial Services.

Qualifications

- Diploma of Financial Services (Financial Planning)
- Total Quality Management
- Organisation and Methods Analysis
- Production and Industrial Engineering



Melissa Glenn

Melissa is currently a Relationship Manager at Lanyana Financial Group and has been a Registered Debt Agreement Administrator (RDAA) for 18 years and Director of Australian Debt and insolvency Solutions Pty Ltd for 16 years and been a member of PIPA (and DAPA) since its inauguration. Her background was originally Stockbroking and International Money Market Administration before becoming a legal agent for QBE Insurance for motor vehicle accident and commercial recoveries. Melissa's areas of interest include PIPA's legal structure and Code of Conduct.

Qualifications

- Cert IV Financial Services
- Bond University Personal Insolvency Accreditation
- Australian Institute of Professional Counsellors – Currently studying Diploma in Financial Counselling

2021 PIPA BOARD MEMBERS

Jasmyn Mumme



Jasmyn Mumme has been a Registered Debt Agreement Administrator for 21 years and is the Managing Director of Active Debt Specialists. She was a founding member of PIPA (then DAPA) and has held executive roles in both. She holds a Cert IV Financial Accounting, was a Qualified Practising Insurance Broker and is a Toastmasters International achiever. She is immediate past National President of Business & Professional Women Australia and has served 18 years on Boards of two not-for-profits that support and mentor small business owners. Jasmyn has presented at many State and National business events including past Annual AFSA (then ITSA) National Bankruptcy Congresses and the Financial Counsellors' WA Conferences.

Qualifications

- Registered Debt Agreement Administrator (RDAA)
- Cert IV Financial Accounting

Deborah Southon



Deborah has been an Executive Director of FSA Group a public company listed on the Australian Securities Exchange. FSA Group is a leading provider of debt solutions across Australia. She is also a founder of Fox Symes which is a subsidiary of FSA Group.

Qualifications

- Executive Certificate in Leadership & Management (University of Technology, Sydney)
- Bachelor of Arts Degree (Sydney University)

BECOME A PIPA MEMBER

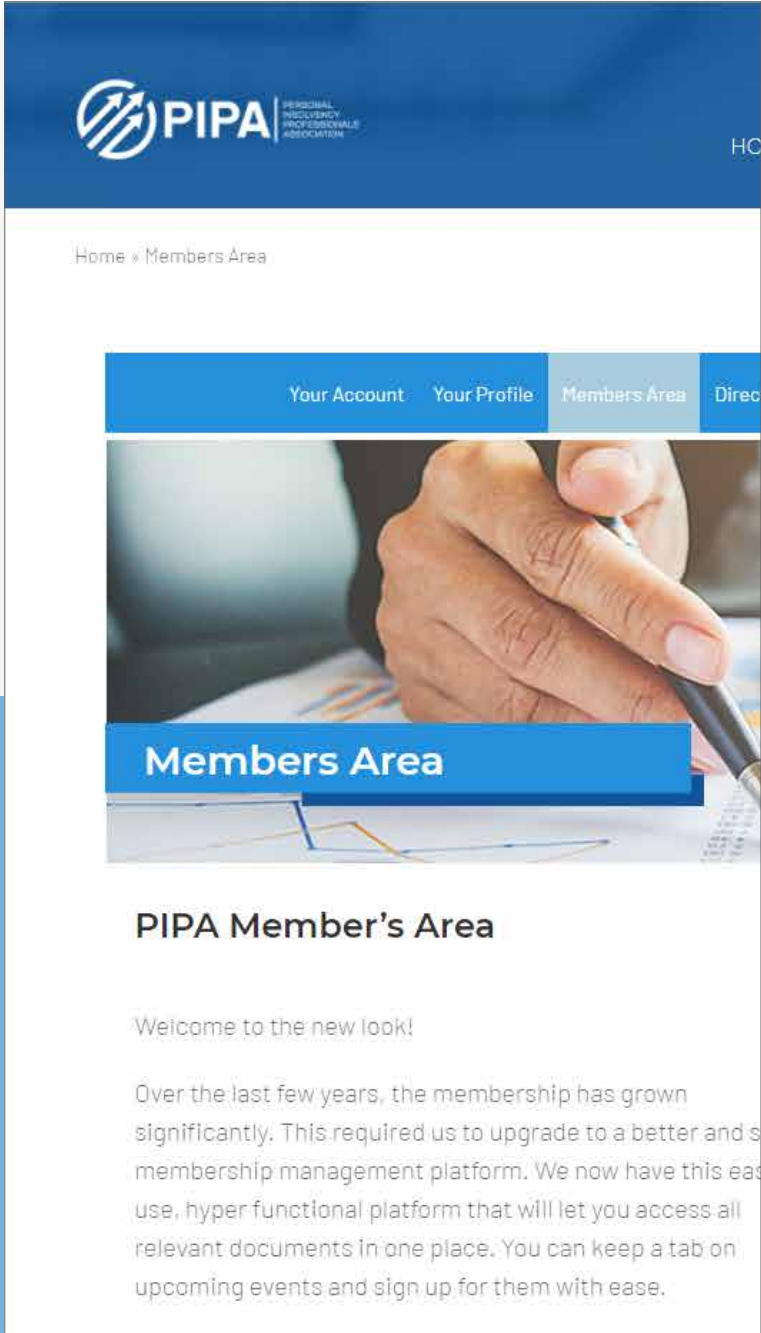
Over the last few years, the membership has grown significantly. This required us to upgrade to a better and safer membership management platform. We now have this easy to use, hyper functional platform that will let you access all relevant documents in one place. You can keep a tab on upcoming events and sign up for them with ease.

If you have a friend or colleague who is interested in becoming a member, please direct them to the website to sign up.

Member Levels

PIPA Membership Pricing

Practicing Member:	\$900+GST = \$990
Corporate Member:	\$900+GST = \$990
Associate Member:	\$200+GST = \$220
Sponsorship:	\$2000+GST = \$2200
Student:	\$100+GST = \$110



The screenshot shows the PIPA website's Members Area. At the top, there is a blue header with the PIPA logo (Personal Insolvency Professionals Association) and the text 'PERSONAL INSOLVENCY PROFESSIONALS ASSOCIATION'. Below the header, a breadcrumb trail reads 'Home » Members Area'. A navigation bar contains links for 'Your Account', 'Your Profile', 'Members Area' (which is highlighted), and 'Direct'. Below the navigation bar is a large image of a hand holding a pen over a document with a line graph. A blue banner at the bottom of the image reads 'Members Area'. Below the image, the heading 'PIPA Member's Area' is displayed. The main content area contains a welcome message: 'Welcome to the new look!' followed by a paragraph: 'Over the last few years, the membership has grown significantly. This required us to upgrade to a better and safer membership management platform. We now have this easy to use, hyper functional platform that will let you access all relevant documents in one place. You can keep a tab on upcoming events and sign up for them with ease.'

Special Thanks to our Sponsors



Charity Partner



Production Team



Thank you to our valued members, our event moderator Sophie Elsworth, Journalist, The Australian, and our speakers who have generously donated their time to participate in our inaugural virtual event

We would like to acknowledge all of our board members for their contribution throughout the year, especially towards this event