

The Public Trustee  
**Social Impact Report 20 – 21**



The rings of a tree not only show its age, but its fortitude, dependability, and wisdom.

Like the rings of a tree, the Public Trustee has stood through the ages and continues to provide support, education, and protection for communities across Queensland.

The circles on the cover represent the 15 Public Trustee regions across Queensland. Each ring around them represents the decades that they have been supporting and engaging with their local community. Like the rings of a tree, they expand as they continue to grow.

The Public Trustee has been a pillar of support for Queenslanders since 1916 and will continue to provide security and peace of mind that you can depend on — now and into the future.

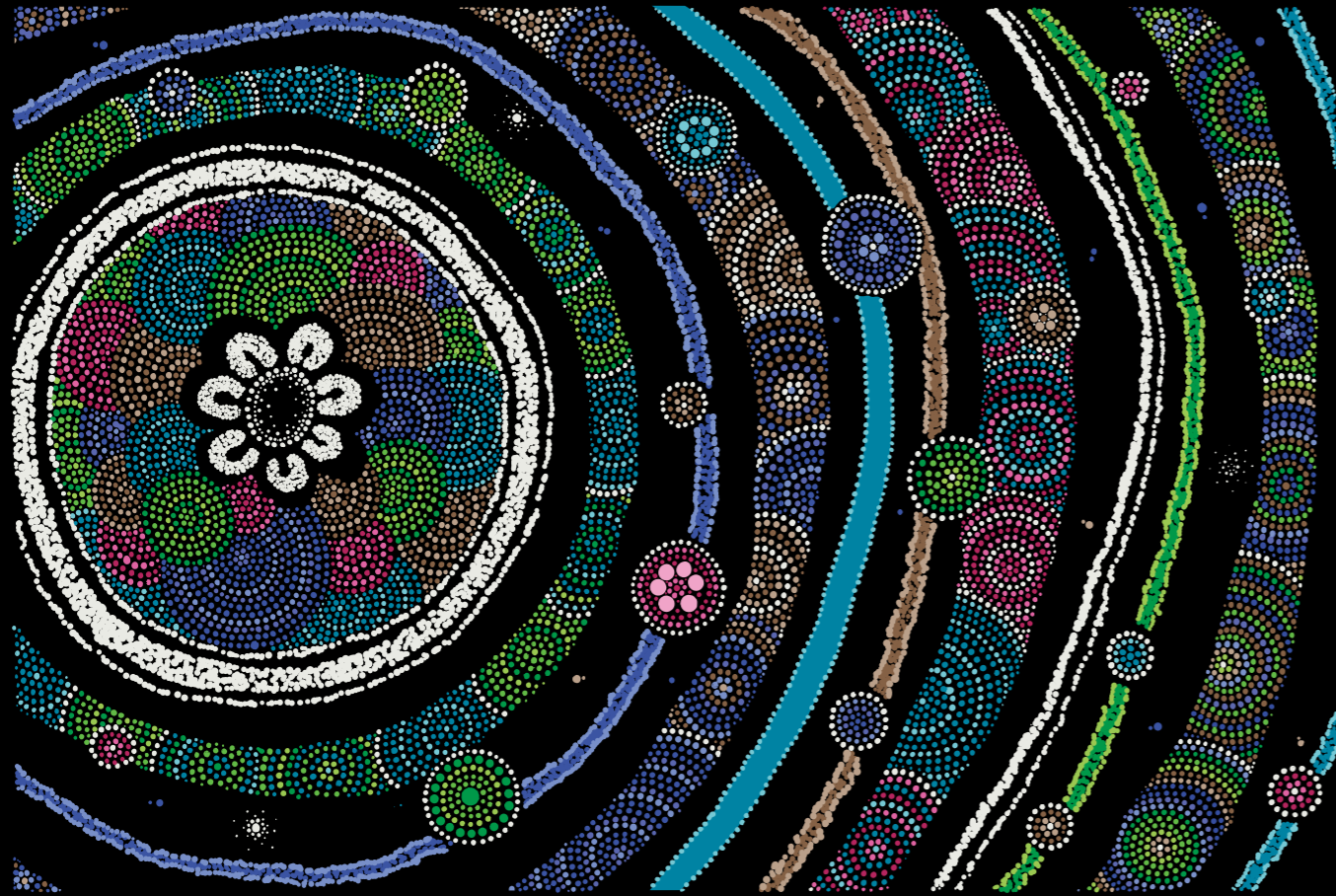
## Security and Peace of Mind

*For more than 100 years, the Public Trustee has been providing security and peace of mind for Queenslanders.*

We empower people to manage their financial futures and advance life planning. We advocate on behalf of people with impaired capacity, supporting them to live happy, respectful and meaningful lives, and we work with our customers to engage positively with the guardianship system and the community. Our services and programs, including the making of Wills, enduring powers of attorney, and financial, estate and trust administration, make a positive difference for individuals, families and their support networks in Queensland.

The Public Trustee is responsible and responsive to our customers, and we focus on ensuring the social impact of our services and programs benefit communities. Our education program aims to engage Queenslanders in conversations about choices for their financial future and recognise and prevent elder abuse. Our aim is to create a positive social impact throughout Queensland, with offices serving people across the state.

The Public Trustee works to enhance and protect the human rights and dignity of all Queenslanders.



**'Trust' by Elizabeth Close,  
Pitjantjatjara, Yankunytjatjara**

'Trust' paints a picture of the Public Trustee and the key attributes we strive for — growth and trust. The artwork represents individuals and families and the sharing or passing down of assets. It embraces the diversity of our Queensland communities and recognises the continuous improvement of the Public Trustee as we respond to the needs of our community and support our customers.

The Public Trustee respectfully acknowledges the Traditional Owners of the lands and seas and Elders both past and present. We also recognise those whose ongoing effort to protect and promote Aboriginal and Torres Strait Islander cultures will leave a lasting legacy for future Elders and leaders.

Aboriginal and Torres Strait Islander readers are warned that photographs within this report may contain images of deceased persons, which may cause sadness or distress.

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To protect the privacy of individuals and to maintain confidentiality, the names and any details for the images and case studies have been de-identified unless expressly permitted by the individual and legislation.

## A message from the Attorney-General

In 2020, the Public Trustee launched their inaugural Social Impact Report focused on the impacts of COVID-19 on customer service delivery across the state, and the organisation's adoption of a Customers First Agenda, delivering change and innovation to benefit customers and their support networks. Building on the significance of this document, I am delighted to be able to share with you the Public Trustee's second annual Social Impact Report.

The 2020–2021 Social Impact Report reflects on further improvements and innovation in service design and communication with Queensland communities.

The past year has further established the organisation's ongoing commitment to placing customers at the heart of its operations.

### The Hon. Shannon Fentiman MP

Attorney-General and Minister for Justice, Minister for Women and Minister for the Prevention of Domestic and Family Violence

## A message from the Public Trustee of Queensland

In the 2020–2021 financial year, we achieved important milestones for the Public Trustee as we consolidated and expanded on the positive changes made throughout the 2019–2020 financial year.

Our Customers First Agenda was embedded in everything we did, and the launch of key documents — including the five-year Strategic Plan 2020–2024 and our Customers First Strategy 2021–2026 — set the direction for our ongoing commitment to our customers and Queensland communities.

The Public Trustee's Social Responsibility Charter outlines our responsibilities to protect and uphold the human rights of our customers and their support networks as we delivered professional and accessible financial, trustee and legal services for Queensland. It defines us as a dependable and responsive organisation to the Queensland community.

### Samay Zhouand

Public Trustee of Queensland and CEO

Resources and new services are better supporting Queenslanders to take important actions on will-making and advance life planning activities. The Public Trustee is also ensuring customers and their support networks are given information that is meaningful and communicated in ways that are easily understood. Initiatives such as Easy Read resources are helping to increase the ways in which the Public Trustee is servicing communities.

Education programs about choices in advance life planning have incorporated innovation in delivery and given Queenslanders the information and tools to be able to engage effectively in systems and services that meet their needs, to protect their futures.

The Public Trustee's 2020–2021 Social Impact Report records how the organisation has continued to adapt and evolve in response to the needs of customers. I am pleased to see the positive impact this has had on Queensland communities and share this with all of you through this Report.

## About the Public Trustee

The Public Trustee plays a critical role in Queensland's Guardianship System, providing dependable services and advice to Queenslanders in need. The purpose of the organisation is to protect and enhance the rights, dignity, and interests of Queenslanders.

First and foremost, the Public Trustee is a public entity, providing essential support, services, and education to Queenslanders around advance life planning. Through community education, the Public Trustee actively engages with the community to increase awareness, understanding and engagement with life planning processes, promoting choice and action for individuals to protect their financial futures.

The Public Trustee takes an active approach to protecting Queenslanders from financial elder abuse by educating

older Queenslanders on how to protect themselves and advocating for those who may have experienced financial elder abuse. In many instances, the Public Trustee is appointed to support Queenslanders who have been victims of financial elder abuse.

The Public Trustee provides essential financial services to Queenslanders, including: financial management for Queenslanders experiencing vulnerability; deceased estate management; trust management, and holding unclaimed moneys on behalf of Queenslanders.

Reporting to the Attorney-General, the Public Trustee is governed by the *Public Trustee Act 1978* and other relevant legislation, including the *Guardianship and Administration Act 2000*.

## Queensland's Guardianship System

Queensland's Guardianship System supports the rights and interests of adults who have impaired capacity to make their own decisions.

The system comprises four main entities:



**The Public Trustee** makes socially and financially responsive decisions that enhance the dignity, rights and interests of Queenslanders, and provides education about life and advance life planning to enhance and protect their financial futures.

### QCAT

Queensland Civil and Administrative Tribunal

**Queensland Civil and Administrative Tribunal (QCAT)** makes independent decisions and orders to resolve disputes on a range of matters. QCAT decides applications about adults who may have impaired decision-making capacity.



public guardian

**Office of the Public Guardian (OPG)** supports Queenslanders with impaired decision-making capacity with personal, health and legal decisions as well as protecting them from abuse, neglect or exploitation.



**The Public Advocate** provides systemic review and advocacy of the guardianship system to promote the rights and interests of people with impaired decision-making capacity and to protect them from neglect, exploitation, and abuse.

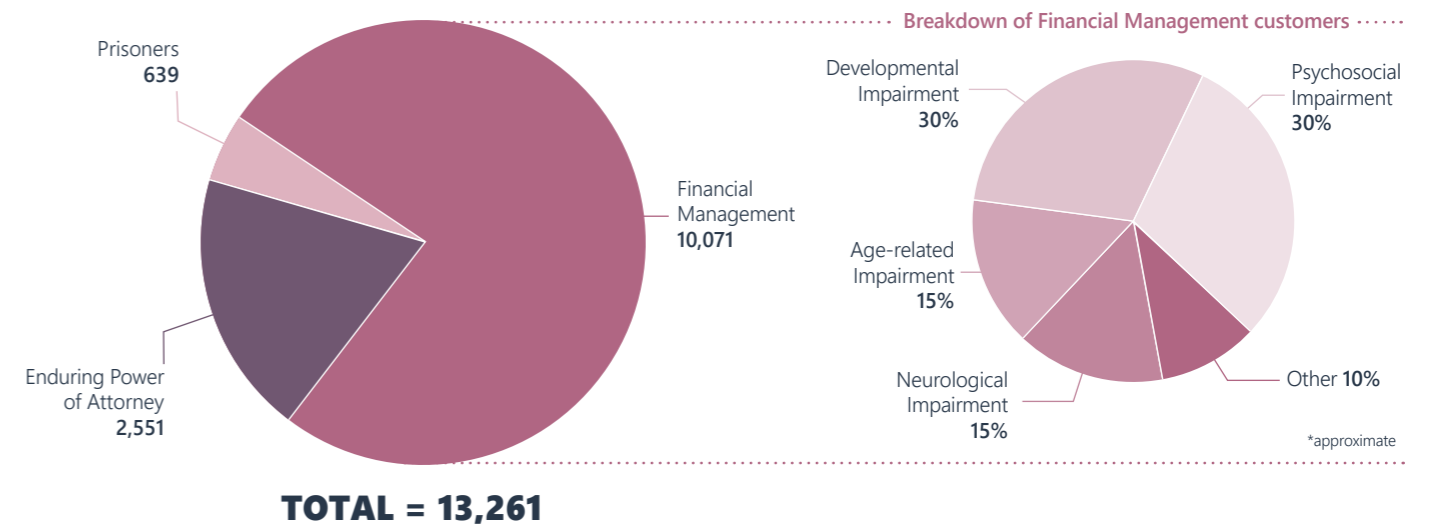
# 1

## Enhancing our Customer Experience

The Public Trustee has a commitment to the outcomes and best interests of customers. As part of the commitment, the organisation aims to enhance the experience of customers in service, engagement and education.

The Public Trustee works with customers, support networks and the broader Queensland community to understand customers' needs, wishes and preferences, and endeavours to work with key groups to co-develop and co-design solutions that meet the needs of Queenslanders.

It is critical to understand customers and their support networks to be able to provide services that meet their views, wishes and preferences. The customers of the Public Trustee are diverse, but data provides insights, which are matched to consultation and engagement with customers across Queensland.



**17,252**

**Wills made at no cost to Queenslanders**

**\$567m**

in Community Service Obligations (CSOs) have been provided to Queenslanders since the first recorded CSOs in 1991.

**1,018**

**Enduring Power of Attorney (EPA) documents made**

**Processed 4,723 claims**

**and paid out \$3.8m in Unclaimed Moneys**

**4,185**

**Trusts administered**

**\$40.7m**

applied in Community Service Obligations in 2020-2021, including **\$32.0m** in fees rebated for customers with limited assets.

The Public Trustee operates to support and protect Queenslanders when they need it most. The services provided by the Public Trustee sometimes attract a fee, but Queenslanders are supported with generous rebates and free services, called Community Service Obligations, where applicable. The Public Trustee provides Community Service Obligations to Queenslanders in many forms, including through the provision of a free will-making service to all Queenslanders and rebated fees for customers. Some other Community Service Obligations are recognised in the Public Trustee funding services such as the Civil Law Legal Aid service and the Office of the Public Guardian.

## Helping customers waive debts

Many aspects of the work that the Public Trustee undertakes may not be well understood by Queenslanders. The Public Trustee provides a range of services and supports for customers to ensure they are able to access the best quality of life.

For example, the Public Trustee provides a vital service to Financial Management customers with debt by contacting creditors and arranging for debts to be paid by instalment or waived, and helping to settle unresolved financial issues.

When developing the financial plan for a customer, Trust Officers consolidate any debts owed by the customers, often credit cards or loans. Trust Officers advocate on behalf of customers to financial organisations to have these debts waived or to establish a more reasonable payment plan aligned with the customers' financial means, to ensure their financial sustainability.

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Millions of dollars of debts have been waived for customers since the establishment of the Public Trustee.

## Nicole's\* Christmas wish

The Public Trustee was appointed to support Nicole with her finances due to health concerns which prevented her from working and left her without the capacity to manage her finances on her own.

Nicole lived independently and had taken on a credit card and several small loans before she was referred to the Public Trustee. Unable to work, Nicole relied on Centrelink payments for her living expenses, and was unable to pay the credit card debt or the accruing interest.

Nicole's Trust Officer was concerned that Nicole's budget was in permanent deficit and her debt was rising. The Trust Officer made an application to Nicole's bank to have the debt waived on Nicole's behalf, based on her circumstances.

Nicole's bank responded by waiving her credit card debt and cancelling the card. Several other small loans were also waived following applications to lenders. This made all the difference for Nicole, creating financial stability and security for Nicole's financial future.

Within a year, Nicole's budget was back in surplus and, that year, she was able to use some of her extra finances to purchase Christmas gifts for her family.

## Accessibility for all Queenslanders

The Public Trustee provides services for Queenslanders, with a depth of service offerings that can be quite complex. To ensure that customers, support networks and the community can understand the services and processes of the Public Trustee, a series of videos and resources were developed, simply explaining certain functions.

The resources were developed by an Easy Read professional who also worked with customers and support networks to test and create a series of resources including videos, documents, and website content. These resources support greater awareness and understanding of the Financial Management service, Complaints Management process, Deceased Estates, and the Wills service.

These resources are a demonstration of the intent to raise the bar in supporting inclusion and accessibility for all Queenslanders as well as supporting equal opportunity for all Queenslanders, to have input into decisions that impact them regardless of their ability.

The suite includes animated videos, customer correspondence materials, customer-designed budget documents, and updated website materials, including a customer complaints form. As part of the continuous improvement agenda of the Public Trustee, regular reviews of these materials with customers and their support networks are conducted to ensure the resources continue to meet their intentions.



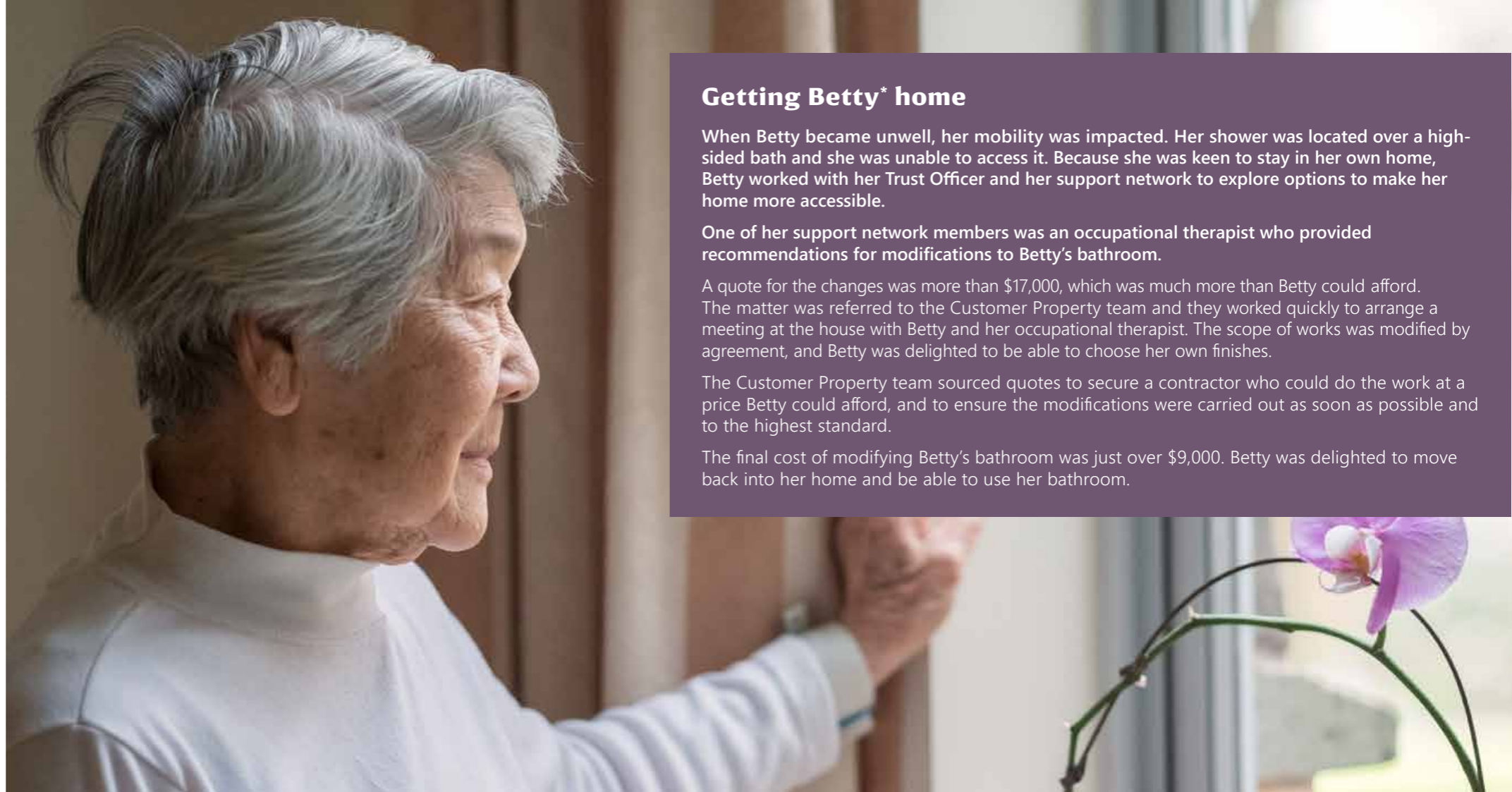
## Keeping Queenslanders in their home

For many Queenslanders, the choice to stay at home is their preferred option, even if their mobility is compromised.

The preferences of customers are paramount when making decisions that will affect their lives. In cases where customers want to remain in their own home, a holistic approach is vital to ensure that they can continue to live according to their choices and within their financial means.

The Public Trustee works together with customers and their support networks to help them continue to live safely, according to their preferences. It is often through the combined efforts of teams across the Public Trustee that customers can live in their own residence.

Betty\* and Colin\* are customers who have benefitted from this holistic approach and may not, otherwise, have been able to remain safely at home or live within their home to the fullest.



## Getting Betty\* home

When Betty became unwell, her mobility was impacted. Her shower was located over a high-sided bath and she was unable to access it. Because she was keen to stay in her own home, Betty worked with her Trust Officer and her support network to explore options to make her home more accessible.

One of her support network members was an occupational therapist who provided recommendations for modifications to Betty's bathroom.

A quote for the changes was more than \$17,000, which was much more than Betty could afford. The matter was referred to the Customer Property team and they worked quickly to arrange a meeting at the house with Betty and her occupational therapist. The scope of works was modified by agreement, and Betty was delighted to be able to choose her own finishes.

The Customer Property team sourced quotes to secure a contractor who could do the work at a price Betty could afford, and to ensure the modifications were carried out as soon as possible and to the highest standard.

The final cost of modifying Betty's bathroom was just over \$9,000. Betty was delighted to move back into her home and be able to use her bathroom.



## Small steps make a big difference

Colin\* was an avid gardener all his life and was very upset when, due to health complications, he was unable to get down to his own backyard from his house. His garden was down some steep stairs that he was no longer able to navigate.

In a conversation with his Trust Officer, he mentioned that he was saddened that he couldn't get to his garden anymore. The Trust Officer spoke with Colin and his support network and arranged for a Building Inspector to come out to Colin's house to do an assessment.

The assessment came back noting that the stairs from the house to the garden were unsafe and a pergola and a retaining wall required some work to ensure that they were also safe for Colin. Talking with Colin and his support network, the Trust Officer got approval to make the necessary repairs to Colin's backyard.

The pergola was removed, and a small verandah was put in for Colin instead. His stairs were also made accessible so that he could easily and safely move between his house and the backyard.

Colin was thrilled that he was able to access his garden again and look after his plants.

# 2

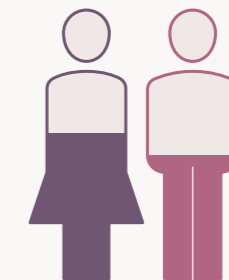
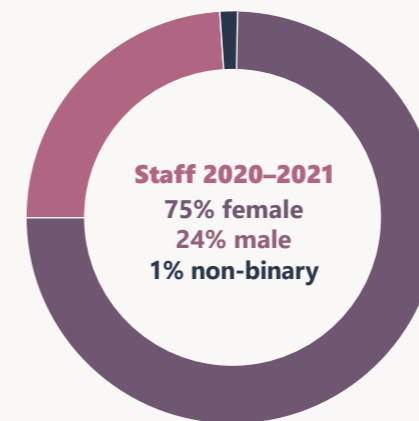
## Empowering Our People

The greatest asset of the Public Trustee is its people. Demonstrating social care, dependability and incredible resilience, they support customers and each other, while responding to the needs of Queenslanders and the challenging COVID-19 environment.

The development of staff is critical to equipping the organisation with the skills and tools needed to protect and enhance outcomes for Queenslanders.

Throughout 2020–2021, the Public Trustee introduced multiple initiatives and activities to improve the ways in which staff can do their jobs and provide critical support to customers.

The staff are supported by stakeholder and customer reference groups to inform, empower and enhance outcomes that benefit the Queensland community.



The executive leadership team comprises 13 positions filled by seven females (54 per cent) and six males (46 per cent).

## FRONTLINE SUPPORT ROLES

More than **7** out of **10** employees perform frontline and frontline support roles.

Public Trustee employees contributed



**268.25**  
HOURS (37 DAYS)

to the **Army Reserves** in the 2020–2021 financial year.

Staff continue to give back to the Queensland community through volunteering activities.



Staff established a Lifeblood team who made **28** blood or plasma donations across Queensland,

equating to **84 LIVES**

that have potentially been saved.



## Embedding customers' wishes in decisions

Structured Decision-Making Frameworks formalise working alongside and in consultation with an adult and their support network to make informed decisions based on the circumstances, preferences and context. To embed this process for all staff, a new Structured Decision-making Framework was introduced to support decision-making that is founded in the views, wishes and preferences of customers and their support networks.

The Framework was developed in consultation with La Trobe University. It is based on the Support for Decision-Making Practice Framework, which has since been identified as a leading document of best practice in this space.

Staff across the Public Trustee attended face-to-face training to understand and implement the Framework in their everyday roles. It allows them to engage meaningfully with customers and their support networks to make appropriate decisions for customers.

The aim of the framework is to continuously improve the quality of support given to customers. In practice, it has led to significant positive outcomes, such as in the case of Claire\*.

### Understanding Claire's\* preferences

**Claire lived in the family home with her partner and daughter. When her partner passed away, Claire was left with significant mortgage payments and growing debts.**

The Public Trustee was appointed to support Claire with managing her finances. After the initial review of Claire's financial situation, it became known the bank was taking action to repossess the house and Claire did not have the financial means to pay off the debts. The condition of the house and its lack of maintenance also made it unsafe for Claire and her daughter to continue to live in.

Working with Claire, the Public Trustee supported the family's move into a home that met their needs and worked with creditors to ensure Claire and her daughter had stable accommodation prior to finalising her debts.

Once Claire had moved out of the property, decisions to sell the property to consolidate debts or to let the bank repossess the property had to be made.

The Trust Officer worked closely with Claire and her support network to understand her views, wishes and preferences. The Trust Officer worked through the Structured Decision-Making Framework steps to ensure they had consulted with all Claire's support people and considered the Human Rights and wellbeing impacts on Claire and her daughter.

Claire spoke with the Trust Officer and made the difficult decision to sell the family home and consolidate her debt so that she could continue to provide for her family.

Claire's house sold with enough surplus to pay off her debts and increase her savings. Claire was very happy with the outcome and thankful for her Trust Officer's support to include her in working through a difficult decision.

Claire has now started in the Financial Independence Pathways program, taking over payment of her bills and managing her financial affairs. Her Trust Officer is optimistic she will be able to apply to QCAT for full financial independence in the future.



# 3

## Engaging with the Community

The Public Trustee engages with the Queensland community in many ways, including through the co-design of products and services, community education, stakeholder feedback and engagement, and by providing essential services in advance life planning to enhance and protect Queenslanders.

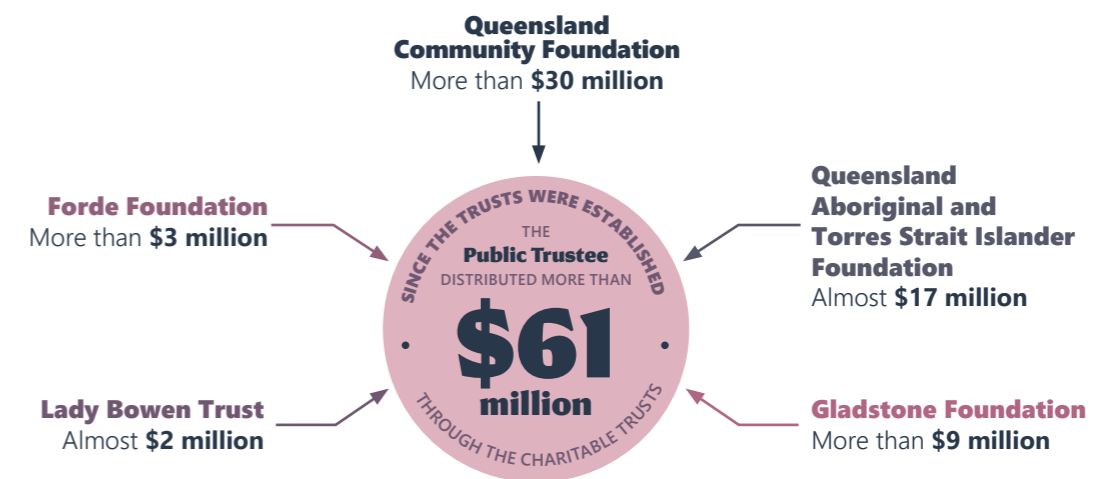
The Public Trustee is here to serve the community.

It is through meaningful engagement with the community that the Public Trustee can deliver services that are appropriate and meet the needs of customers and the community. In 2020–2021, the Public Trustee continued to support communities with regular engagements to develop resources and materials to support communities to make informed decisions around advance life planning, as well as through the Charitable Trusts.

## Charitable Trusts support Queenslanders

The Public Trustee is Trustee for five leading philanthropic Charitable Trusts in Queensland:

1. **Queensland Community Foundation** provides a permanent source of philanthropic funding for charitable organisations.
2. **Lady Bowen Trust** aims to re-engage people experiencing chronic homelessness or who are at risk of homelessness to achieve genuine, positive, and lasting outcomes.
3. **Queensland Aboriginal and Torres Strait Islander Foundation** aims to provide young Aboriginal and Torres Strait Islander Queenslanders with secure funding through scholarships that assist them in their senior years of education.
4. **The Forde Foundation** provides a small grants program to former residents of Queensland institutional care, in specific areas such as dental, health and wellness and education and employment-related training.
5. **Gladstone Foundation** enhances the liveability of Gladstone communities by providing social infrastructure and service needs in the Gladstone region.



The Public Trustee acts as the Trustee for these leading charitable trusts who deliver vital support to the Queensland community. In 2020–2021, the above Charitable Trusts collectively funded more than \$6 million in distributed grants, funds and support to Queensland communities.



## Queensland Aboriginal and Torres Strait Islander Foundation

Grants from the Queensland Aboriginal and Torres Strait Islander Foundation (QATSIF) can provide critical support to students in completing their studies and participating in school activities. During 2020–2021, QATSIF supported Rani with a grant which helped her on her path to further studies.

### Unleashing opportunity

Rani, a 2020 QATSIF graduate from Brisbane State High School, was announced as Queensland's Highest Achieving Aboriginal and Torres Strait Islander student in 2021.

Rani joins QATSIF's three other Highest Achieving Aboriginal and Torres Strait Islander student winners — Aidan (2015), Kyle (2016) and Lucinda (2017). QATSIF students have won this award four out of the past six years.

In 2019–2020, Rani was also awarded a Peter Doherty Science Outstanding Aboriginal and Torres Strait Islander Senior STEM Student award and a QATSIF Young Indigenous Leader Award. At university, she is now receiving a number of scholarships including the Destinations Australia Scholarship, the UQ-Indigenous Commonwealth Education Costs Scholarship and the Geoffrey Huey Sattler Indigenous Scholarship.

Rani is currently studying a Bachelor of Veterinary Science (Honours) at the University of Queensland. She said, "I'm inspired by my mother for her perseverance and success in her art career, and by my Aboriginal maternal Ancestors. They survived and overcame countless hardships, allowing me to access the opportunities I have today."

"Having a QATSIF scholarship allowed me to access every opportunity and resource in high school. I was able to benefit from textbooks and resources that I wouldn't have otherwise, which helped me to succeed academically and be accepted into the course I wanted. By paying for my school uniforms and formal ticket, the scholarship also enriched my high school experience, and helped me feel a greater sense of belonging to my cohort and school."

Content shared with the permission of Rani and QATSIF.

## Queensland Community Foundation

The Queensland Community Foundation (QCF) is the only inclusive state-wide community foundation seeking to meet the social needs of Queensland into the future. To achieve this, QCF supports more than two hundred charitable organisations each year through grants which are made possible by the distribution of income from the investment of QCF trust funds.

### Sporting Programs in the Gulf of Carpentaria

QCF provided grants to sporting programs in the Gulf, including community groups in Doomadgee, Normanton and Burketown.

Recipients in 2020–2021 included the Gulf United Junior Rugby League Club (\$23,982), with 110 young players registered. The Club used the funds to buy boots and a portable office structure to support the players, and to build a space where they could meet and continue operations for the Club.

QCF also provided \$30,000 to the Queensland Police Citizen Youth Welfare Association to provide a School Holiday Program for the young people of Doomadgee.

The Doomadgee Community Swimming Program also benefited from \$20,000 to continue its services for Elders, kindergarten kids, as well as therapy swimming and swimming for 'Mums and Bubs'.

In Normanton, QCF provided \$14,919 to enable the Swimming Club to upgrade its equipment to run carnivals, competitions and club days, as well as a further \$16,000 for the installation of a 10kW solar system for the Bowls Club.



## Lady Bowen Trust

The Lady Bowen Trust provides micro-grants to Queenslanders who are experiencing or who are at risk of experiencing homelessness. Many of the items funded by these grants aren't covered by other funding sources but make an enormous impact on the daily experience and future prospects of Queenslanders experiencing housing instability.



### Meet Dee\*

Dee is a young, single mother with three young children.

Dee initially requested assistance for accommodation from a partner organisation, and secured a long-term Department of Housing property. After her family settled in, Dee was travelling 15 kilometres on a bus to access a washing machine.

The Lady Bowen Trust assisted Dee to buy a washing machine, making life easier for her and her children.

Dee was "extremely grateful for all of the support".

She said, "life is so much easier with a washing machine."

## The Forde Foundation

The Forde Foundation offers a small grants program for former residents of Queensland institutional care, also known as "forgotten Australians". These grants are for use in specific areas such as dentistry, health and wellness, and education and employment-related training.

### MESSAGE FROM NATALIE

I would like to express my gratitude and happiness... [toward] the Forde Foundation.

My sons and I are very thankful and extremely happy with the items that have been granted to me (us, because we are a family and that's how I roll). Like many others, my life has not been easy and to be a single mother of two children, one with ASD, who was never guided to access supports for children with disabilities for the most important 16 years of a child's life, has been a very "bumpy" road to walk.

The items I chose have helped in this way... The clothes dryer has helped because I no longer need to try and dry my son's uniforms by an opened door of an oven. The double bedroom package is for my 11-year-old as he always had second-hand, badly marked/stained beds. The dining suite allows us to sit down each Sunday, as a family of 3, to a traditional Sunday roast, which makes it all the more appealing — not just to the eye but our hearts as well.

## Gladstone Foundation

The Gladstone Foundation was established as a Trust in February 2011.

The Foundation aims to ensure there is sufficient social infrastructure to meet the needs of the region's growing population, enhance the liveability of Gladstone communities, and help build more stable workforces.

### Supporting the local RSL

Independent Chair of the Gladstone Foundation, Tim Griffin OAM, was pleased to award The Returned & Services League (RSL) Queensland Gladstone Sub Branch with a \$550,000 grant in 2019. This coincided with honouring the ANZAC 100 years Centenary of service since World War I.

The purpose-built Stage One of the Gladstone ANZAC Memorial Bowls and Citizens Club renovations sets the groundwork foundations to ensure the Club is able to fulfil its obligations to the Gladstone Regional community. This is particularly important for Veterans who need treatment for service-related afflictions including Post-Traumatic Stress Disorder (PTSD).

RSL Sub Branch President, Graham McVean, advised the Gladstone Foundation that the Development Application was approved in November 2020 and construction began in 2021.

"This is the twelfth Social Infrastructure legacy grant which the Gladstone Foundation has awarded, and now it is a friendly place for Veterans requiring comradeship and a helping hand," Mr Griffin stated.



### **The Public Trustee builds partnerships in the Cape**

Working directly with communities and understanding their needs is critical to ensuring the products, services and engagements provided by the Public Trustee are appropriate to individual contexts.

In the North Queensland offices of the Public Trustee, staff have been working on an important relationship with Cape York Partnership (CYP) to strengthen ties with Torres Strait Islander People.

The Cape York Partnership is a non-profit Indigenous organisation empowering the people of Cape York to choose a life they have reason to value. The partnership co-designs initiatives with the people of Cape York so they can lead the changes they need for their communities to prosper.

Staff in the Northern Queensland offices are working with CYP to explore ways that the Public Trustee can provide better customer experiences for these communities accessing and using Public Trustee services, engaging with communities, and co-designing the approach and outcomes.

# 4

## **Building a sustainable and efficient organisation**

To continue to provide essential services for Queenslanders into the future, the Public Trustee must remain a sustainable and efficient organisation.

Through exploring innovative investment avenues and sustainable funding models, the Public Trustee is able to continue to provide the highest quality services and products to Queenslanders while giving back to the community.

## Reviewing fees and charges

In 2021, the Public Trustee commenced a review of all fees and charges to ensure they are equitable, transparent, and fair for our customers.

The review will be the most comprehensive review of all fees and charges in almost 20 years and may have considerable impacts on the way in which the Public Trustee structures and applies fees and charges.

It is an important step in the Customers First Agenda for the Public Trustee and a vital program to increase the transparency and accessibility of the products and services of the Public Trustee.

The review completed one round of public consultation in 2021 and is due for further consultation in 2022 as the Queensland community, customers and stakeholders provide valuable input and feedback into the process.

To support customers, their support networks and the community to understand and navigate the fees and charges model of the Public Trustee in the interim, a Fees and Charges Ready Reckoner was developed and published on the Public Trustee website. This document provides an overview of the types of services and their costs, to help customers and their support networks understand and control the way in which they are charged.

## Creating opportunity for philanthropy

During the 2020–2021 financial year, the Public Trustee launched a new investment trust called the Australian Foundation for Charitable Trusts (AFCT). It manages funds held in trust for perpetual Charitable Trusts, in a first for Australia.

The Public Trustee holds approximately \$160 million in trust across multiple Charitable Trusts.

In consultation with QIC Limited and the Boards of Advice of each of the perpetual Charitable Trusts, the Public Trustee developed a revised investment strategy for Charitable Trusts to provide for higher levels of income to vulnerable Queenslanders.

The investment objective of the AFCT is to maintain the real value of the capital invested and provide for an income distribution of 2.5 percent per annum, over 10 year rolling periods.

The establishment of the AFCT provides a unique opportunity for existing and new perpetual Charitable Trusts to invest in a model that provides greater returns for the community as the Charitable Trusts continue to deliver their grants to individuals, communities, and programs across Queensland.

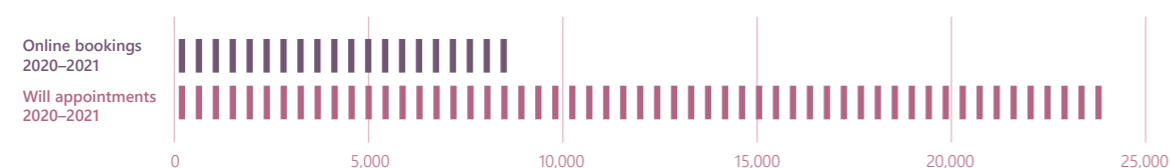
## Providing services online

In a growing digital world, a modern and efficient digital delivery model is essential to help customers navigate information and services online. In response to this, the Public Trustee changed manual, paper-based processes to electronic where possible.

The Public Trustee's online booking service for Will appointments launched with more than 160 financial appointments being made during the first week and a total of 8,499 made in the year.

The online appointment booking service offers customers the opportunity to make a booking any time through the Public Trustee's website, whenever it's most convenient to them.

With more than 24,000 Will bookings made each year, the new online service is providing staff with more time to dedicate to customer experience and outcomes.



## Being a sector leader

Over 105 years, the Public Trustee has established its credentials in supporting and educating Queenslanders in financial and advance life planning. In that time, and through great periods of change, the Public Trustee teams have continued to look for improvements in services and education as a sector leader and expert in the field.

In 2020–2021, the Public Trustee continued to lead the way in improvements that benefit customers and streamline its services.

## Empowering communities

The Public Trustee's Customers First Agenda includes a strong focus on educating Queensland's communities about advance life planning, to enhance customer and community information and empowerment.

In 2020–2021, innovation and choice of channels were central to the Public Trustee's community education program to ensure Queenslanders:

- understood they have choices in receiving professional advice and assistance about advance life planning literacy;
- knew their rights and the rights of older Queenslanders; and
- had the information and resources available to help protect community members from elder abuse and financial fraud.

### Elder abuse prevention

The Public Trustee works with government and other agencies and organisations to increase awareness of ways to protect the rights of aged people to remain safe from financial elder abuse.

In 2021, the Public Trustee acknowledged World Elder Abuse Awareness Day, re-stating a commitment to safeguarding the financial futures of Queenslanders and empowering communities to take protective action against financial abuse and exploitation.

Working with the Elder Abuse Helpline, the Public Trustee ran a statewide media campaign to encourage Queenslanders to take appropriate action to protect themselves and their loved ones from financial elder abuse.



## Advocating for customer outcomes

At the start of 2021, the Office of the Customer Advocate was established in an Australian first for the public trustee sector. The office's function is to provide customers with an independent advocate within the Public Trustee, advocating for them and their support networks, discussing issues, and facilitating complaints.

The Customer Advocate engages with advocacy groups to provide tangible results for individual customers and the sector. The office was established to provide customer pathways and outcomes and, through continuous engagement with customers and advocacy organisations, identify systemic issues to drive continuous improvement within the Public Trustee and the sector.

In its establishing year, the Office of the Customer Advocate received 13 requests from customer advocacy groups. Of these requests, 10 related to specific customer outcomes, all of which were able to be resolved by the Customer Advocate to the satisfaction of the advocacy group, as in the case of Tony\*.

### Supporting Tony's\* return home

The Public Trustee was appointed by the Queensland Civil and Administrative Tribunal (QCAT) to support Tony to manage his financial affairs.

Tony required medical care on a regular basis and was moved into an aged care facility to accommodate for his needs. When Tony started to improve, he was found to have capacity over decisions relating to his health. The Public Trustee continued to support Tony with his finances under the orders from QCAT.

While engaging with Tony and his support network, it became clear that Tony wanted to go to his own home, but a number of his support network did not believe that he was capable of returning home and still required an amount of care. The Public Trustee also had concerns about Tony's safety in returning home.

The Advocacy group raised their concerns directly with the Customer Advocate who explored the situation again with regional office staff and Tony's support networks. It appeared that Tony's support networks were supportive of him living at home but they were concerned about him living alone.

The Customer Advocate negotiated these concerns with the advocacy group who were able to arrange a care package for Tony with support and carers to facilitate his return home. The Customer Advocate worked with the advocacy group and the Public Trustee to ensure Tony had the best support available while also meeting his requests for independence.

After negotiating an amicable outcome among Tony, the advocacy group and the Public Trustee, Tony was able to return home.

# 6

## Strengthening our Governance

It is through exemplary governance that the Public Trustee continues to review its practices and ensure they are appropriate and best practice to meet the needs of Queenslanders. By strengthening governance and internal processes, the Public Trustee increases efficiency, transparency, and outcomes across the organisation, for Queenslanders.

In 2020–2021, the Public Trustee undertook numerous reviews to ensure the best processes and outcomes were embedded across the business.

### Reviewing complaints independently

In conjunction with the establishment of the Office of the Customer Advocate, the Public Trustee implemented an independent complaints review process to provide customers with greater confidence in the Public Trustee's practices.

This nation-leading initiative among state trustees was co-developed with the Government and Customer Reference Groups, and key stakeholders. It embeds best practice in complaints management and escalation points for customers who remain dissatisfied with the outcome of previous complaints.

An independent review may be available where options under the Public Trustee's complaints management framework have been exhausted.

When a complaint is progressed for an independent review, one option is for an external reviewer to be assigned to conduct a review of the Public Trustee's decision and actions, facilitated by the Office of the Customer Advocate. This supports independence from the Complaints Management team to allow for transparency and integrity in the process.

Throughout 2020–2021, two matters were referred to a suitably qualified external reviewer with high-level complaints experience.

### Supporting customers' legal outcomes

Since separating the Corporate and Customer legal functions of the Public Trustee, the organisation has continued to advocate for the rights and interests of customers.

The Customer Legal Services unit provide critical support, advocacy, and protections for customers. Customer cases are often complex and, with the support of the Customer Legal Services, are progressed to enhance and protect the customers' interests.

The separation of the customer and corporate legal functions has allowed the Customer Legal Services unit to provide a focus holistically on customer outcomes and achieve great successes for customers, such as in the story of a complex Will bequest that, through the support of the Customer Legal Services unit, was able to fund the purchasing of critical equipment for the advancement of medical research in Townsville.



## Advancing regional research

The Public Trustee was appointed as the Executor of a Will for an estate in Townsville.

The Will allowed for a provision of funds from a Trust to the advancement of medical research in the North Queensland community through James Cook University. The Customer Legal Services team examined the Will and set about working with James Cook University to find an appropriate allocation of the funds in line with the requests of the Will.

With the support of the Dean of Research, Senior Academics and numerous Advancement staff, a proposal was put forward to fund the purchasing of a Confocal Microscope and certain ancillary equipment that enhances its use.

The purchasing of such a microscope would allow for the advancement of research in the treatment of serious medical conditions on a global scale.

The microscope has been procured by James Cook University and is expected to arrive in 2022, allowing researchers in the region access to the high-standard enabling infrastructure they need to advance their world-leading research.

The funding arrangements and procurement of the microscope would not have been possible without the joint proposal from James Cook University and the Public Trustee against the estate.



# Our Future



The Public Trustee will embed and expand the Customers First Agenda into the everyday operations, practices and principles of the organisation. As a public service entity, the organisation will continue to support, enhance, and protect the rights, interests, and futures of Queenslanders.

**Through the Customers First Strategy 2021–2026, the Public Trustee will take tangible actions to improve outcomes across the six key themes:**

- Enhancing our customer experience
- Empowering our people
- Engaging with the community
- Being a sector leader
- Building a sustainable and efficient organisation
- Strengthening our governance

Actions will be measured and reported in a clear and transparent manner to support Queenslanders to understand the work undertaken by the Public Trustee and the positive impact being made across Queensland.

The organisation will continue to learn, to challenge and to adapt to Queensland's ever-changing environment,

staying responsive to community needs and respectful of when they change. Customers and their support networks will stay involved in the development, design and delivery of future projects, initiatives, and opportunities.

The ongoing commitment to Human Rights and considering the views, wishes and preferences of customers with impaired capacity to inform decision-making, will ground the work of the Public Trustee in customer-focussed activities and outcomes.

The Public Trustee will uphold its commitment to the:

- Customers First Agenda and Customers First Strategy
- Social Responsibility Charter
- Strategic Plan

and be responsible to the:

- *Public Trustee Act 1978*
- *Guardianship and Administration Act 2000*
- *Human Rights Act 2019*
- *Public Sector Ethics Act 1994*
- Other relevant legislation, policies, and procedures

The Public Trustee will continue to provide the necessary support, education, and services to Queenslanders to ensure they are safe, happy and can live their lives to the fullest. The organisation will achieve this by always placing customers first, listening and learning, and advocating for all Queenslanders for the best outcomes for all Queenslanders.



Enhancing and protecting the rights, dignity and interests of  
Queenslanders by putting people at the centre of everything we do.