

BY TESSA GOODMAN

Pro Bono Financial Advice network Secretariat & Member Services Officer



# Pro Bono Financial Advice Culture

*UBUNTU: I am because we are. An interesting African concept that relates to the Pro Bono Advice culture.*

Ubuntu is one of the most used Linux based open-source operating systems and in the Xhosa culture it means: "I am because we are". Obama in his eulogy to Nelson Mandela (Johannesburg 10 December 2013) highlighted the relevance of this concept and how it gives you a better understanding of Mandela's compassion<sup>1</sup>. As Mandela explains in an interview<sup>2</sup>, Ubuntu does not mean that people should not enrich themselves, yet the question one should ask is: are you going to do so in order to enable the community around you to improve?

The Internet provides a widely-shared story with an uncertain origin, that describes Ubuntu in simple terms: "An anthropologist proposed a game to children in an African tribe. He put a basket full of fruit near a tree and told the children that whoever got there first won the sweet fruits. When he told them to run, they all took each others' hands and ran together, then sat together enjoying their treats. When he asked them why they had run like that when one could have had all the fruits for themselves, they said, 'UBUNTU, how can one of us be happy if all the other ones are sad?'"

There is no direct translation in English for Ubuntu, nevertheless what could possibly be a closely related western concept is Pro Bono culture. Pro Bono, in fact means giving back to the community and contributing to improving the lifestyle of who is experiencing a moment of hardship.

Placing the public good at the top of your priorities and dedicating your time to assist disadvantaged people is not only a very generous action, it also builds trust in the financial advice profession and raises the financial awareness and literacy of consumers.

Well, after this semantic journey, I would like to provide you some updates on the **recent developments in QLD**. The Pro Bono Financial Advice Network is an industry wide collaboration that is gaining momentum and we are proud to inform you that Pro Bono Financial Advice is now one of the services offered by **MS QLD**. Seventeen advisers are ready to provide advice free of charge to people with Multiple Sclerosis and other Progressive Neurological Disorders in Queensland.

The Pro Bono Financial Advice process at a glance: a potential Pro Bono client calls the free call number 1300 491 955 (this number is open from 8am to 4pm weekdays) and is managed by Laura Stoffels from TAL QLD.

Once the PFAN receives a completed Pro Bono application, the case is then assigned to one of our advisers that will be in touch with the client directly.



**PRO BONO  
FINANCIAL ADVICE NETWORK**

Evan Poole from Sunsuper QLD has a pivotal role in helping the panel assign the advisers to the clients and is an invaluable asset for our QLD initiative.

Most importantly, let's give a voice to our advisers.

These are a few answers to the question: **what is the main reason that has motivated you to join this initiative?**

*"It is as a real privilege to be involved in such a worthwhile and noble endeavour and I applaud both the AFA for spearheading this initiative and all who are in a position to donate their time and energy."*

**Tim Ross**

QLD AFA State Director, Henderson Ross Financial Group

*I am proud to participate in the Pro Bono advice program for the AFA and the MS Society. I have seen first-hand how financial advice has been able to help people work through the impact of a MS diagnosis and the benefits of having financial stability for clients with MS. I am happy to be able to help join clients and planners together to make a difference."*

**Evan Poole**

Sunsuper Financial Services

*"My firm has been providing Pro Bono financial advice in our local community for many years. Through the various charities that our clients are involved in plus the service club work my family are members of, ES&A Financial Services have always tried to help support our local charities. What I love about the Pro Bono Advice concept, is that we are being asked to provide our expertise – and that is a 'win win' when you help someone in need. They get a helping hand and you walk away generally learning something new and feeling good!"*

**Julie Schafer-Evans**

ES&A Financial Services, [www.esafinance.com.au](http://www.esafinance.com.au)

*"This is a great initiative from the AFA, and something that I am very happy to be a part of. For those of us fortunate enough to have a rewarding career in Financial Planning, this is a good way we can give a little back and help those who are going through a challenging time and require assistance, but may not have the means to afford quality advice. I am looking forward to being involved in this and encourage the wider planning profession to continue supporting these worthwhile initiatives".*

**John Hutchinson**

Announcer Financial Planning, [www.announcer.com.au](http://www.announcer.com.au)

*"My trigger for joining this cause: I had my first ever trauma claim for MS in February this year (32 year old male just married and extremely fit and healthy to look at) and after finding more about the disease and the AFA's launch of this new initiative, I just felt compelled to join the program and somehow help in a way that I can genuinely make a difference".*

**Steve Konstantinou**

Liddell & KO Pty Ltd, <http://liddellko.com/>

*"It is an honour to be part of this amazing initiative and to be able to give back to the community. I look forward to helping as many individuals and families as possible and I congratulate the AFA for encouraging its members to get involved".*

**Patricia Garcia**

WB Financial, [wbbowenhill.financialwisdom.com.au](http://wbbowenhill.financialwisdom.com.au)

*"Myself and our company, Mr Insurance feel that it is important to help as many people as possible with the knowledge and expertise that we have. The Pro Bono Financial Advice Network allows us to give back to the community in a small way to people that need our help the most".*

**Peter Byrne (PJ)**

Mr Insurance, [www.weinsure.com.au](http://www.weinsure.com.au)

*"Being involved in this program resonates close to my heart after having grown up with my younger sister who has a motor neurone disorder. She has taught me and many others how to give and I am honoured to be able to give back. Thank you for taking this initiative".*

**John Hauff**

Clear Waters Financial Planning, [www.clearwatersfp.com.au](http://www.clearwatersfp.com.au)

*"My mother has had MS for about thirty years now, I saw her struggle with her finances from an early stage and being taken advantage of. It has impacted her reasoning and judgment. I also have two aunts- my mothers' sisters, with varying degrees of severity, one aunt has spent the last ten years in a nursing home unable to move much and the other aunt has Bell's Palsy. I myself have had to be checked for MS as I have some symptoms that are now gone away and I have had an MRI to rule it out at the moment. I think I can help people with MS through my own exposure to it and*

*possible problems some people might have. I think it is a very sensitive issue discussing financial planning with the added stress from MS. I know from my own family that stresses from any source are not helpful and if I can help to reduce some of that stress it might help a little".*

**Sean Sullivan**

Gold Financial, [www.adviser.financial](http://www.adviser.financial)

*"It is a privilege to be involved with the Pro Bono Advice Network. The opportunity to use my expertise to give back to my community, and truly make a difference in peoples' lives, is invaluable. I thank the AFA for facilitating this initiative, which also creates exciting prospects for collaboration in our industry".*

**Karlee Hoog-Antink**

Elders Financial Planning Mackay, [eldersfinancialplanning.com.au](http://eldersfinancialplanning.com.au)

### The Pro Bono Financial Advice Board of Directors is composed by:



**Nick Hakes, Chair**



**Paul Harding-Davis**



**Tim Meggitt**



**Niall McConville**



**Kate Humphries**



**Georgia Nides**



**Tim Ross**



**Rob McCann**



**Brad Fox**

Our successful first implementation in QLD has been supported by Tim Ross (AFA QLD State Director) who has recently been elected to be on the Directors of the Pro Bono Financial Advice Board.

The Pro Bono Financial Advice Board of Directors wishes to acknowledge the contribution of Rick Di Cristoforo and Justin Viney who have offered invaluable support with their knowledge and expertise.

More information about the Pro Bono Financial Advice Network is available on the AFA website.

*Giving back to the community is a signpost for professionalism, if you are interested in providing Pro Bono advice please contact: [probonoadvice@afa.asn.au](mailto:probonoadvice@afa.asn.au).*

<sup>1</sup> Brian Fung, You know Ubuntu as an operating system. Mandela knew it as his life's mission, December 10, 2013.

<sup>2</sup> File:Experience ubuntu.ogg Experience Ubuntu Interview.