



**DCEP Incorporated**

**Hardship Support Fund**

***Guidelines 2023-2024***

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## **1. Introduction**

### **Purpose**

The purpose of the DCEP Incorporated Hardship Support Fund is to allow for the provision of financial support should a member be unable to continue to make their contracted payments on their energy system.

**This financial support takes the form of a loan with the expectation that the member will repay the funding.**

### **Background**

DCEP Incorporated (previously Dunsborough Community Energy Project) was created as a means of encouraging the generation and uptake of green energy at the individual household level via a solar panel/battery system.

DCEP Incorporated is based on a membership model with the view to gathering a large enough membership such that a Virtual Power Plant and other associated benefits are achieved.

Other objectives were to provide a solid technical support framework over a period of 10 years whilst not requiring a large up-front capital outlay.

Further information can be obtained through this website: [www.plicoenergy.com.au](http://www.plicoenergy.com.au)

## **2. Funding Levels and Duration**

DCEP Incorporated will provide eligible members with funding up to the full weekly payment amount for a period up to six (6) months from the event dependant on the Committee's assessment of the application.

Members are required to repay the loaned amount as per a repayment plan agreed prior to commencement of the loan.

## **3. Eligibility**

- 3.1 In order to qualify for Hardship Support funding, members must have in place, appropriate insurance cover for normal insurable events such as fire, flood, accidental damage, etc.
- 3.2 Funding will not be available where the nature of the event would be considered a normal insurable event, however DCEP will consider a loan to cover payments while insurance is settled in some circumstances.
- 3.3 All applications must be submitted via the DCEP Incorporated Hardship Support Fund Application Form available from the DCEP Incorporated Secretary via email at: [dcep.committee@plicoenergy.com.au](mailto:dcep.committee@plicoenergy.com.au) or on the Plico website.

## **4. Considerations for Funding**

The major consideration with respect to funding concerns the ability of the member to maintain their contracted weekly payments. As such the requisite criteria for determining eligibility is the member's day to day cash flow or income.

If the member's income has not been materially affected by the event then there can be no case for Hardship Support Fund funding, however in the event that the member's income has been impacted to a greater or lesser extent, then an application for funding may be considered.

Such events may include but not be limited to the following:

- Death of the member
- Major ill health resulting in the member's inability to sustain normal employment
- Employment redundancy
- Dismissal – it should be noted that a member's dismissal due to a criminal action (evidenced by a criminal conviction) will disqualify the member from applying for funding. Note that a 'charge of criminality' will not disqualify an application, only a conviction.
- Legal action resulting in cessation of normal income (provided not of a criminal nature).
- Business distress resulting in loss of income.

## **5. Funding Conditions**

Funding (full or partial) may only be provided for a maximum of six (6) months whereupon a new application may be considered by the DCEP Incorporated Committee.

Such consideration does not imply acceptance of the application.

Provision of funding will be made contingent on their being sufficient funds available in the DCEP Incorporated Hardship Support Fund Trust Account.

For example, where there has been an event exposing a number of members to distress, eg. a COVID-19 outbreak, funding may be apportioned to assist as many members as possible. Apportionment will be at the discretion of the DCEP Incorporated Committee based upon review of the Hardship Support Fund funding applications together with the Hardship Support Fund available funds.

## **6. How to apply**

The DCEP Incorporated Hardship Support Fund Application process requires:

- Completion of the appropriate application form (hard copy or online form)
- Submission online or direct to the DCEP Committee via email to the Committee Secretary at: [dcep.committee@plicoenergy.com.au](mailto:dcep.committee@plicoenergy.com.au)

## **7. Approvals**

The DCEP Committee usually meets on the second Thursday of each month.

Given what may be an urgent requirement for a decision, a special meeting may be convened by the DCEP Committee to consider a Hardship Support Fund application.

Approved application funding from the Hardship Support Fund Trust Account will commence from the next payment date subsequent to the event. Extra payments will be made to bring the member's account up to date if required.

The DCEP Incorporated Committee Treasurer will liaise with Starling Energy to arrange payments as approved by the Committee.

## **8. Assessment Process**

The DCEP Incorporated Committee will review the Hardship Support Fund application under Section 4 Considerations for Funding and Section 5 Funding Conditions.

Personal testimony from the member may be admissible via a letter or other communication at the discretion of the DCEP Incorporated Committee.

Provision of supporting documentation such as registration for government assistance, deferral of loans, insolvency or bankruptcy will strengthen the member's case and will assist the Committee in making a fair and just determination.

## **9. Applicant Notification**

DCEP Incorporated Committee Secretary or Hardship Support Officer will notify applicants of the outcome of their funding applications.

## **10. Reporting**

DCEP Incorporated Committee Treasurer will compile and present the following reports to each Committee meeting:

- 10.1 Listing of Hardship Support Fund detailing:
  - Members name, address and contact details
  - Application date
  - Approval date
  - Cessation date
  - Amount approved
  - Period of approval
  - Current balance of member's account
  
- 10.2 Hardship Support Fund Trust Account Ledger detailing:
  - Opening balance
  - Transactions since the last meeting
  - Closing balance
  - Monthly forecast balance for the next 12 months incorporating current Utility Support Fund accounts
  
- 10.3 Listing of Utility Support Fund Repayment Plans detailing status of each plan.

Note that members falling into arrears on their Repayment Plans will be contacted by the Treasurer to determine status and remediation.

## **11. Contact Information**

For further information regarding DCEP Incorporated Hardship Funding, please direct your enquiry by email to:

[dcep.committee@plicoenergy.com.au](mailto:dcep.committee@plicoenergy.com.au)

Alternatively, please feel free to contact any DCEP Incorporated Committee or Funding Sub-Committee member however any advice provided:

- Will not avoid the need to submit a formal application for funding; and
- Cannot be relied whereupon a subsequent funding application is submitted.

## **12. Reference**

DCEP Incorporated Model Rules and Guidance Notes  
Part 7 Financial Matters  
Section 64 Utility Support Fund