

UNSW  
Business  
School

# Annual Report

**UNSW Tax and Business  
Advisory Clinic  
Annual Report 2022**





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## Acknowledgement

UNSW Tax and Business Advisory Clinic is located on the unceded territory of the Bidjigal people (Kensington campus) who are the traditional custodians of this land. We acknowledge all Aboriginal and Torres Strait Islander Elders, past and present and their communities who have shared and practised their teachings over thousands of years including business practices. We recognise Aboriginal and Torres Strait Islander people's ongoing leadership and contributions, including to business, education and industry.

# Acting Director's Welcome



**Professor Michael Walpole**  
Acting Director  
School of Accounting, Auditing and Taxation

UNSW Tax Clinic's third year (2022) was relatively tough as Australia continued to battle through the COVID 19 spike. COVID infections and close contacts disrupted operations, but much was achieved.

Building on the foundations we established 2019 - 2021, we developed our engagement with the social impact ecosystem and continued making the case that tax justice is important.

I am grateful for the time, dedication and support of every member of our team.

Our Clinic Supervisors adapted remarkably to the shift in both student and client engagement given the COVID pandemic restrictions. They provided free, confidential and independent tax advice to our clients – who are often in serious financial hardship and who approach us with very complex needs. Without their generosity and professionalism these clients would not have had access to much-needed tax advice.

Together with our work-integrated-learning students, student volunteers and pro bono volunteers, we supported around 50 clients and continued to deliver training to the financial counselling sector. We also engaged with Carers NSW, presenting at their conference, and we continued to engage with stakeholders new to our services.

We are also thankful to our community sector referral partners (ranging from financial counsellors, crisis support services, domestic violence support services, pro bono legal clinics and community centres). It is thanks to their referrals that we are able to identify and assist the most financially vulnerable people across NSW.



## Our Team

**Professor Michael Walpole**  
(Acting Director)

**A/Professor Ann Kayis-Kumar**  
(Co-Founder – Director)

**Paul Viola**  
(Clinic Supervisor)

**Helen Lam**  
(Clinic Supervisor)

**Maree Magafas**  
(Clinic Manager)

**A/Professor Youngdeok Lim**  
(Lead Researcher – Financial Management)

**Dr Jack Noone**  
(Lead Researcher – Financial Wellbeing)

Our Pro Bono Volunteers, Enrolled Students and Student Volunteers are also an integral part of our vision – and our team.

We are incredibly grateful for the ongoing support provided by our industry partners; PwC and KPMG, and for the generous time and support of our pro bono volunteers. Thanks especially to our Pro Bono Volunteers Keith Swan (Partner, KPMG Law) and Alice Chow (Lawyer, KPMG Law). Keith and Alice have been heavily involved in an ATO objection in relation to a client in serious financial hardship.



# TABL3033/ 5933 – UNSW Tax Clinic's Work Integrated Learning Course

## TABL3033/5933 UNSW Tax Clinic's Work Integrated Learning Course

TABL3033/5933 offers Business School students an unique opportunity to undertake work for real clients and have opportunities to analyse the effect of the tax system in practice.

The course comprises both a clinical component (1 full day per week) and a skills-based webinar component (1.5 hours per fortnight). Under supervision from Clinic Supervisors, our students help clients with their tax problems, design and deliver community rights-based education initiatives, and assist with research and advocacy to address systemic injustice within the tax-transfer system.

## Student Insights:




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"The clinic provided me with the unparalleled opportunity of communicating directly with clients, especially those from lower-income or vulnerable taxpayers and small businesses."

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"The Tax Clinic helped me understand the general processes and expectations that come with the corporate world. It helped me to better work on ongoing projects with the same clients as new information became available, and it helped me to develop my communication skills in a more formal and business-oriented manner."

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## A huge thank you to our Enrolled Students and Student Volunteers (in alphabetical order):

Wiam Ali	Liana Intalan
Kristina Boulton	Freya Jolley
Bouchra Chehimi	Lily Pan
Lachlan Clark	Felicita Reyna Pratita
Julia Fan	Chris Spiropoulos
Annie Guo	Charlotte Van De Poll
Nestor Harilaou	
Kaung Hlaing	
Tyler Huntley	

### 100%

Students Strongly Agree that "Working on client issues improved my learning"

### 100%

Students Strongly Agree that "I felt supported by my supervisors/mentors at the Tax Clinic"

# Our Clients

In 2022, our clinic served around 70 financially vulnerable clients with over 1,200 hours of free tax advice delivered by CA/CPA-qualified registered tax agents.

Our community-led approach serves people in financial hardship across NSW by partnering with the community sector (financial counsellors, crisis support, domestic violence support, pro-bono legal clinics) to identify and support clients who would otherwise not have access to tax advice.

		Our clients	General population
Micro/small business		83%	28% <sup>1</sup>
Mental health problems		71%	21% <sup>2</sup>
Physical disability		28%	18% <sup>3</sup>
Carer responsibilities		23%	10.8% <sup>4</sup>
Women experiencing domestic violence		43%	23% <sup>5</sup>
Experiencing high overwhelming levels of financial distress		84%	17.4% <sup>6</sup>

1. [Australian Taxation Office - enforcement of debt recovery](#), released 29 Apr 2019; and, [Labour Force, Australia](#), released 16 March 2023.  
 2. [Mental health: prevalence and impact](#), released on 10 November 2022.  
 3. Australian Bureau of Statistics (ABS) 2019a. Disability, ageing and carers, Australia: summary of findings, 2018. ABS cat. no. 4430.0. Canberra: ABS.  
 4. [Disability, Ageing and Carers, Australia: Summary of Findings](#), released on 24 October 2019.  
 5. ABS 2017. [Personal Safety, Australia, 2016](#), ABS cat. no. 4906.0. Canberra: ABS.  
 6. Please note this is a proxy; "...could not raise \$2,000 (in a week) for something important". ABS 2020a, [Household financial resources](#).  
 7. Not her actual name.



## Snapshot of our clients' tax problems

**82,248**  
Average ATO debt amount

**Average 8 years behind**  
Long-term overdue Individual Tax Return

**Average 16 BAS (4 years) behind**  
Long-term overdue Business Activity (BAS Return)

## Measuring our impact on client outcomes

**100%**  
All clients needed support with Lodgements and Debt discussions (with none requiring advice in relation to Objections or Litigation)

## Client Stories

Suzie<sup>7</sup> who was still co-habiting with an ex-partner (there were safety concerns for her from the financial counsellor), felt that she needed her taxes done so she could leave the ex-partner and have a new start. She was fearful of contacting the ATO and her ex-partner had unintentionally thrown away her financial documents. We assisted her in contacting the ATO who had part of her tax information. She was able to obtain further financial information with the assistance of her financial counsellor and we were able to assist her to prepare and lodge her returns. The client was happy and relieved with being up-to-date with her returns.

Anita<sup>8</sup>, who has been unwell and had multiple operations, needed assistance with the preparation of her outstanding returns and tax debt with the ATO. Although she had been unwell, she was continued working. She also had a tax debt, but unsure how the debt came about as her husband had prepared her returns previously (she is now a widow). She tried to call the ATO a few times for assistance but had received different answers each time she called. We assisted her with the preparation of her returns and also negotiated with the ATO in relation to her tax debt. She was grateful for our help with the returns and happy with the outcome the management of her debt.

# Our Thought Leadership and Outreach Activities



- > Conference presentation at the 4th Financial Inclusion Conference – Roads to Resilience (February 2022)
- > Presentation to Financial Counselling Australia (May 2022)
- > Presentation to St Vincent's Outreach (June 2022)
- > Presentation to Baptist Care Hope Street (June 2022)
- > UNSW Tax and Business Advisory Clinic represented the National Tax Clinics Program at the OECD's 15th Plenary meeting of the Forum on Tax Administration (September 2022)
- > Presentation to the Forensic Hospital administration team (December 2022)



# Our Research

Our growing research agenda illuminates the often compounding consequences particularly for – but not limited to – already marginalised groups. This includes severe financial distress, as well as poor mental health outcomes, which compounds existing marginalisation.

Our research and clinic experience has also shown that financial distress and a lack of tax/accounting literacy is not limited to socio-economically disadvantaged groups, but that a broad cohort of society can struggle with tax compliance.

UNSW Tax Clinic is fully integrated into the financial counselling sector, working closely with Financial Counselling Australia and the Financial Counsellors' Association of NSW Inc. Research collaboration and cross-referrals with service delivery partners indicate significant and intersecting areas of marginalisation for vulnerable groups, and a need for social welfare and social justice services to continue communicating around how best to support clients at multiple levels. This is a dynamic and effective approach to social welfare and justice.

Our research has also shown that First Nations Australians are systematically and structurally disadvantaged, resulting in over-represented numbers attending our clinic as clients.

Our research focusses on evidence-based reform proposals that improve outcomes for financially vulnerable individuals and their families while being cognisant of political, socio-economic, legal design and administrative issues.

## Grants

- > Australian Government's Australian Taxation Office National Tax Clinic Program 2022-24 – Project entitled "UNSW Tax and Business Advisory Clinic" (\$300,000)
- > Ecstra Foundation Grant 2022-23 – Project entitled "UNSW Tax Clinic – Overcoming serious financial hardship" (\$350,000)
- > NSW Department of Communities & Justice's Investing in Women Funding Program 2022-23 – Project entitled "From economic abuse to economic empowerment: Identifying and supporting financially vulnerable Indigenous women in small business" (\$49,981)

## Awards

- > Finalist, The Australian Financial Review (AFR) Higher Education Awards (2022)

## Journal publications

- > Kayis-Kumar A, Noone J, Lim Y, Walpole M and Mackenzie G, 'Tax Accounting for Financial Wellbeing: Quantifying the Unmet need for Pro Bono Tax Advice' (2022) 51(3) Australian Tax Review 228-257 (available at: <https://legal.thomsonreuters.com.au/australian-tax-review-parts/productdetail/50604>)



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