



Our Strategy 2019–2025



NSW Trustee
& Guardian



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Foreword



Having been appointed as Chief Executive Officer, NSW Trustee & Guardian in January 2018, I am very pleased to now launch *Our Strategy 2019-2025*.

We have been providing services to the people of NSW for over 100 years. *Our Strategy* will ensure the continued longevity and sustainability of NSW Trustee & Guardian.

Customers are at the centre of *Our Strategy*. The services we deliver should be positioned for the changes in our customer base, what they need from us and what they expect of us over their lifetime. We need to ensure we are responsive to these changes and leverage the opportunities they present to improve our services.

In delivering quality services to our customers, we also need to be consistent with government priorities and policy direction.

Our Strategy reflects these important points and includes goals and priorities designed to improve the investment in our people, what we deliver for customers, and how we can continue to improve our performance.

The objective for *Our Strategy* is to make improvements that deliver trusted and customer-centred service to customers, in a financially sustainable way. These improvements will be focused through five goals.



Support and develop our people



Create a customer-centred culture



Build a sustainable, efficient organisation



Drive digital innovation



Strengthen our governance

As we move into 2019 we will develop the People, Customer and Digital Plans that support delivery of *Our Strategy*.

I look forward to implementing *Our Strategy* and continuing to protect, promote and support the rights, dignity, choices and wishes of our customers.

Adam Dent

Chief Executive Officer
NSW Trustee & Guardian
April 2019

Our Purpose

Our purpose expresses why NSW Trustee & Guardian exists. It provides the clarity of focus for everything we do.

Our purpose is

To protect, promote and support the rights, dignity, choices and wishes of our customers.

We do this by

Providing support and making decisions at critical moments in customer's lives.

Because we are

An independent and impartial executor, attorney, trustee, guardian, manager and advocate.





We write more than 13,000 planning ahead documents each year and manage almost \$6 billion worth of customer assets.

Our Agency

NSW Trustee & Guardian is a government agency operating within the NSW Stronger Communities cluster, offering a full range of trustee services as well as serving as financial manager or guardian to some of the state's most vulnerable people.

Our agency is diverse and complex. We write more than 13,000 planning ahead documents each year and manage almost \$6 billion worth of customer assets.

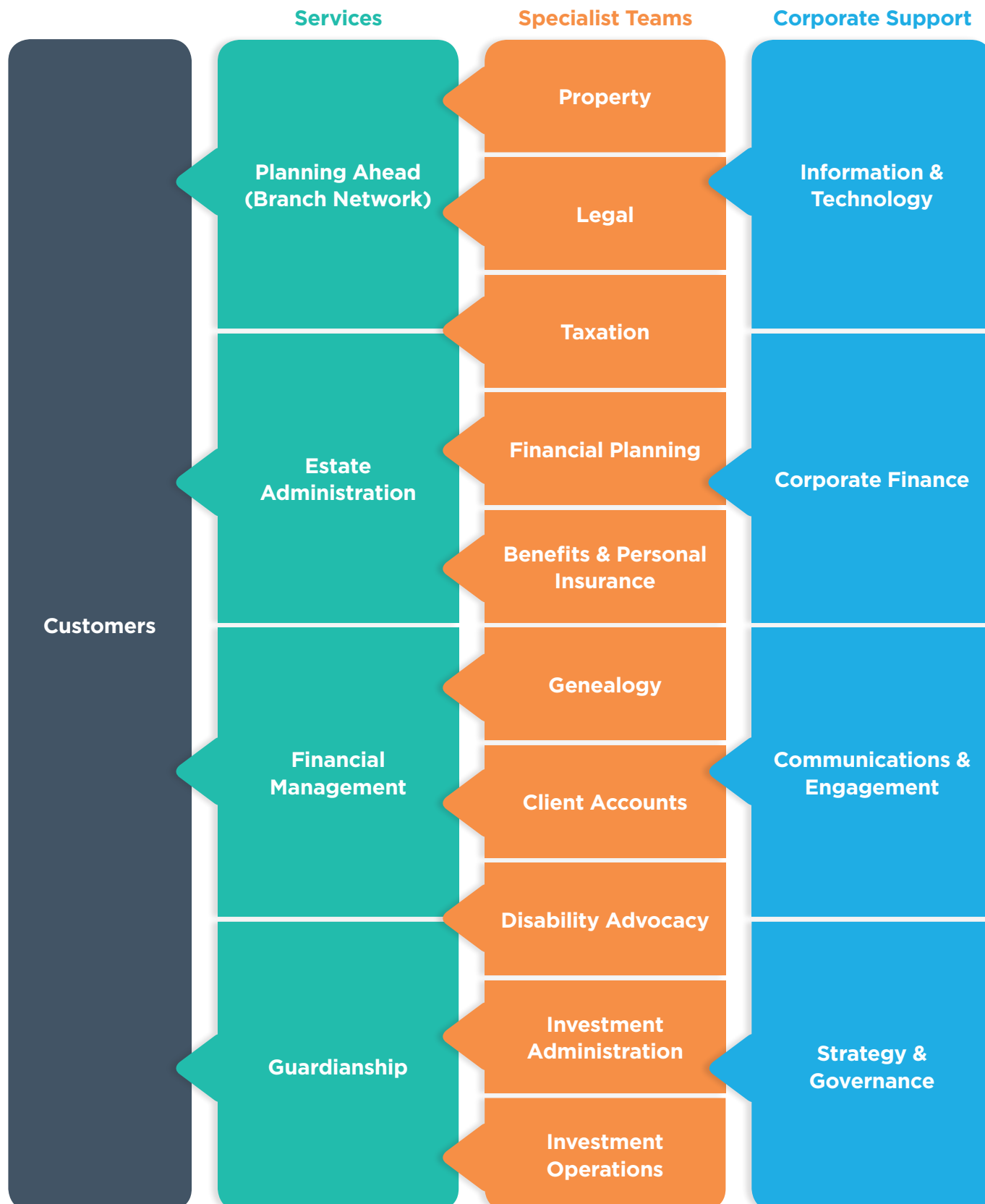
Guardianship services are delivered from branches in Parramatta, Gosford and Sydney. Our Service Centres in Parramatta and Newcastle deliver estate administration, financial management (direct and private), trust administration and power of attorney services. Planning ahead services are delivered through our branch network across NSW.

Our service delivery is supported by specialists in the areas of legal, taxation, financial planning, genealogy, disability advocacy, client investment, funds management and client payments.

Our agency is supported by communications and engagement, information and technology, corporate finance, strategy and governance.

We deal with large volumes of financial transactions, provide detailed legal and financial advice, and buy and sell assets on behalf of our customers. Most of our revenue comes from fees charged for our services, while a grant from the NSW Government funds our community service obligations.

Supporting our four service areas are a range of specialist advisory and corporate support teams.



At a glance*

The 2017-2018 Annual Report provides an extraordinary insight into the scale and complexity of services we provide to our customers:



747

properties were sold or purchased

vehicles sold, purchased or transferred

850



community education events held

240



guardianship decisions made

3,000+



instruments executed

13,300+



2 million

processed transactions worth

\$3.3 billion

for customers

\$15.3 million

returned to Treasury from Civil Forfeiture matters

tax returns completed

6,662



investment reviews completed

3,798



financial plans or statements of advice developed

1,828



We manage†

customer assets

\$5.9 billion



customer matters

33,614



vehicles

1,732



properties

3,154



We were also holding

441,000+

instruments

30,000+

documents and personal items

* 2017-18 financial year

† As at 30 June 2018

Our Customers



Our customers are the people we engage with regularly. We use the term ‘customer’ as an inclusive term to describe the different people or groups we consider as our customers.

A customer can be a client, a stakeholder or organisation we provide services to. For all of our customers we strive to apply our Customer Excellence Principles to the services we deliver.

Some examples of our customers include:

- Beneficiaries
- Represented persons
- Peak representative bodies
- Non-government organisations
- Ministers
- Government agencies
- Courts and Tribunals
- Legal profession

Our Customer Excellence Principles are supported by the NSW Customer Service Commissioner. The Principles express the quality of the service our customers can expect from us.

Customer Excellence Principles

When customers experience excellent service from us they might say:



Insightful

Customers receive expert, clear and helpful advice informed by best practice.



They were knowledgeable and gave advice tailored for my circumstances.

The process and steps were clearly explained.

I can rely on the information provided being accurate.

They explained reasons for their response.

They provided appropriate referrals (where required).



Convenient and timely

Customers receive efficient advice and service at a place and time convenient for them.



The service location and timing was convenient for me.

An appointment was promptly arranged for me from the time of my enquiry.

They placed a high value on my time.

I was kept informed of the progress and received regular updates.

When I needed advice it was easy to contact the right person.

It was easy to find the information I needed online and/or in the documents I received.



Empathy

Customers are treated with respect and courtesy. Their feelings and situation are acknowledged and considered.

“

My feelings were acknowledged and they understood things from my perspective.

The person provided reassurance and identified solutions.

I was treated with respect and courtesy.



Personalised

Customers receive individualised service tailored to their needs.

“

The person used my name.

They were familiar with my circumstances and looked up my record.

I trust them because they make me feel important and take time to listen.



Value

Customers are confident that they receive good value – service is effective, efficient and appropriate for their needs.

“

The service met my needs.

The person used time effectively in the session.

I know my assets and affairs are well managed.

I received value for money.



Overall Satisfaction

Customers are highly satisfied with the service they receive.

“

I would recommend NSW Trustee & Guardian to friends and family.

They provided clear guidance on what I should expect, and my expectations were met or exceeded.

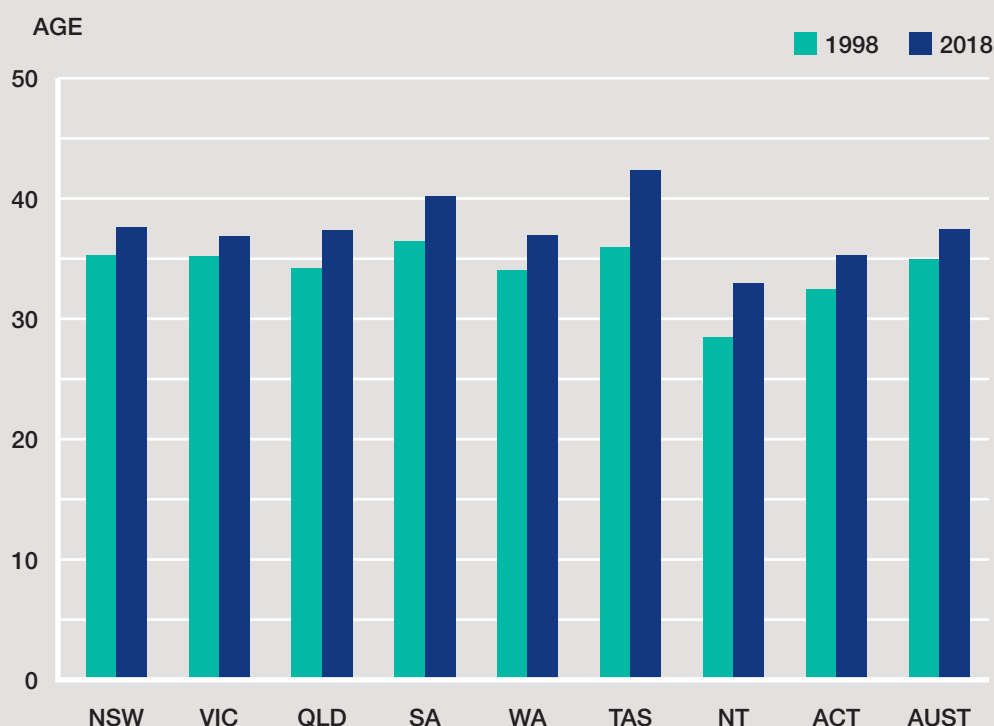
Changes in our customer base

Over the life of this strategy, our agency will be influenced by change: changes in who our customers are; changes in what they need; and changes in what they expect from us, and in the world we work in.

The population is ageing. Over the past 20 years, the median age (the age at which half the population is older and half is younger) has increased by two years. In 1998 the median age was 35, and at 30 June 2018 the median age is 37. The ageing population in Australia means there are proportionally fewer children (under the age of 15) and a larger proportion of people over 65 (Australian Bureau of Statistics, “*Australian Demographic Statistics*, June 2018”).

In addition to ageing, our population is becoming more diverse. Net overseas migration has accounted for over half of Australia’s population growth since 2005. Net overseas migration contributed 60.6% (236,733 persons) of the annual increase to Australia’s population in 2018, while 39.4% (153,775 persons) was due to natural population growth.

Median age of population (a) – at 30 June





**Our potential customer base
is growing and will continue
to do so, while also becoming
more diverse.**

In NSW, the net change in population between 2017 and 2018 was 1.5% – at 30 June 2018 there were 7,987,300 people living in NSW, an increase of 119,300 on the previous year (Australian Bureau of Statistics, “*Annual Population Change-Year Ending June 2018*”).

In summary, the NSW population is growing, but also ageing which means fewer working age people. At the same time, the population is becoming more diverse with a greater proportion of people from overseas living here. The same is therefore likely to be the case for our potential customers. These changes will require us to continue refining our understanding of who our customers are, identify their needs and how best to engage with them and the circumstances in their lives.



**The NSW population is
growing but also ageing**
which means fewer working age people



**The population is
becoming more diverse**
with a greater proportion of people
from overseas living here

Changes in what our customers need

We support our customers by providing planning ahead services, or by making financial, health and lifestyle decisions, and estate administration.

Changes in the complexity of what services and support our customers need are driven by a range of factors. One example is the National Disability Insurance Scheme (NDIS) which provides funding for supports and services required by people with permanent or significant disabilities under the age of 65. The NDIS will drive changes to the range of support and decisions we will need to provide to customers with disabilities.

The Law Reform Commission's review of the *Guardianship Act 1987* may lead to changes in our services. As well, Royal Commissions in both the aged care, and people with disability sectors will likely change what customers need from us.

These changes and the increasing complexity of our customers' personal needs in regards to their circumstances mean we will need to remain focused on delivering quality while listening to what our customers tell us they need.

NSW Trustee & Guardian provides three important ways to plan ahead:



Will



Power of Attorney



Enduring Guardianship



Changes in what our customers expect from us

Customers expect us to be responsive, provide quality service, and be accessible when they need us — whether it is in one year or 30.

Technology improvements and digital innovations offer opportunities to improve what we offer to customers, and how we engage with them. At the same time we need to ensure our service delivery and business processes are consistent, transparent and reliable. Improvements in technology need to deliver better results for customers without compromising our decision-making or increasing risk.

As customer expectations increase, our processes to ensure we are delivering quality services and managing risk should be continuously reviewed. How we organise and manage our services should be informed by customer needs, and also be sustainable into the future.



Many of our customers are Indigenous, are people with disability, or have a physical or mental health illness.

The needs of our customers must be well understood within the organisation so we can ensure our services are supporting them in ways they need.

There is work underway across jurisdictions to reduce elder abuse within our community.

Elder abuse includes the misuse of funds or assets. Actions to reduce its prevalence need to be considered as part of our agency.



Government as a customer

The requirements of government also impact on what and how we provide services. We need to continue contributing to the delivery of the Premier's and State Priorities.

Policy changes can often have profound impacts on our service delivery. Legislative reform programs such as the review of the *Guardianship Act 1987*, will likely lead to changes in how we support some of our customers. The outcomes of royal commissions into sectors such as aged care and banking may have impacts on the work we do that could result in substantial changes for our customers and how they are supported by that sector. There is also work underway across jurisdictions to reduce elder abuse within

our community. Elder abuse includes the misuse of funds or assets, and actions to reduce the risk need to be considered as part of our work.

The challenge for us is to ensure we are forecasting these policy changes where possible in order to influence where we can, or be prepared to respond effectively. We operate a unique agency and have expertise that can add distinct value to policy and legislative proposals.

Our Strategy

To ensure we are well-positioned to meet the changes in our customer base and customer expectations, *Our Strategy* needs to focus on delivering improvements that put customers at the centre of what we do.

Our Strategy's objective is to make improvements that deliver

Trusted and customer-centred services to our customers, in a financially sustainable way.

Through the life of this strategy, we will monitor our progress using a range of qualitative and quantitative measures, as well as drawing on existing reporting mechanisms. We will be measuring improvements in:



Employee
satisfaction



Customer
satisfaction



Financial
sustainability



Service
offerings



Our Goals

These goals are the areas within which we will focus effort to deliver against the objective.

We will



Support and develop our people

We will empower and support our people to develop the knowledge, tools and capabilities to excel



Create a customer-centred culture

Our services will be designed to maximise the opportunities for our customers, to drive the way we work and to deliver the best possible outcomes



Build a sustainable, efficient organisation

We will ensure our organisation is efficient, responsive to change and strengthened to exist in perpetuity



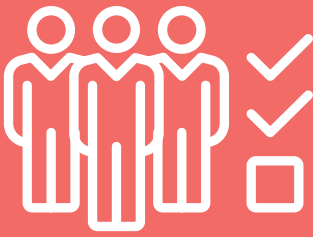
Drive digital innovation

We will actively adopt technology that drives better outcomes for our customers, staff and business, ensuring we have a modern and flexible workplace with the right tools



Strengthen our governance

We will have the capability to manage risk, change, projects and to maximise the benefits of the investments we make in NSW Trustee & Guardian



Support and develop our people

We will empower and support our people to develop the knowledge, tools and capabilities to excel.

Investing in and supporting our people is the most important priority we have to ensure we can deliver against *Our Strategy*. We will put in place initiatives that develop the skills and knowledge of our people, and provide opportunities for them to grow in their roles.

The actions we undertake for this goal will be identified through the People Plan that will be developed in FY2018/19. The annual public sector People Matter Employee Survey guides our work on improving the workplace and serves as an ongoing way of monitoring our progress. Year on year improvement on our engagement scores will demonstrate our success.

Priority	Outcomes
Communicating and engaging	We actively listen and engage our people in a genuinely consultative and collaborative approach to the way we work as an organisation.
Change and continuous improvement	Our resources and capability are matched to manage effective change that enables a culture of reciprocity and continuous improvement built on feedback, data and experience.
Leadership	We invest in building strong, empathic leaders who lift the capability of their teams and foster a supportive workplace.
Learning and development	We value the importance of both technical and non-technical skills in our workplace and invest in developing our people throughout their career.
Resilience and wellbeing	Our people are resilient and supported to do their work in an environment that is built around a strong sense of wellbeing.
Diversity and inclusion	We support our people in who they are, with encouragement to be their best in their work.



Create a customer centred culture

Our services will be designed to maximise the opportunities for our customers, to drive the way we work and to deliver the best possible outcomes for them.

Our customers need to be at the centre of our thinking for the services we deliver and how they should be designed. We want to engage with our customers to ensure our services are meeting their needs. We also want to deliver a high-quality customer experience.

The actions we undertake for this goal will be identified through the Customer Plan that will be developed in FY2018/19. Importantly the Customer Plan and priorities identified under this goal support the Premier's Priorities of Improving Government Services, and Improving Service Levels in Hospitals.

NSW Trustee & Guardian is implementing more regular ways to monitor customer satisfaction. Year on-year improvements to customer satisfaction scores and a reduction in the number of substantiated complaints will be our measure of success.

Priority	Outcomes
Customer centred service design	We regularly collaborate with our customers to ensure our services align to their individual needs and expectations.
Feedback and consultation	We actively seek feedback from internal and external customers and our stakeholders to adapt our services to meet their needs.
Reputation	Our quality of work ensures that our customers see NSW Trustee & Guardian as a trusted and credible organisation.
Industry leadership and partnering	We partner and engage with government and our sector to drive positive policy outcomes for our customers and the citizens of NSW.
Proactive approach	We understand and predict the needs of customers and proactively look for opportunities to provide services.



Build a sustainable, efficient organisation

We will ensure our organisation is efficient, responsive to change and strengthened to exist in perpetuity.

We will invest in our business model and processes to ensure we are delivering value for our customers. We will identify areas where our business processes can be improved. Our fees and revenue will be structured to be equitable, provide value for money, and to be sustainable over the long-term.

This goal supports the State Priority of Delivering Strong Budgets. Ensuring NSW Trustee & Guardian delivers on budget each year will allow us to sustainably manage the organisation and invest for our future needs.

Priority	Outcomes
Policy and process review	Our policies and processes are built on a continuous improvement approach.
Refine operating models	We have a continuous improvement approach to our operating model to ensure that we remain relevant, efficient and cost effective.
Fees, revenue and opportunities	Our fees are equitable and provide value for money. We drive sustainable revenue streams and explore new opportunities to serve our customers.
Flexibility and responsiveness	Our organisational culture and working environment allows us to mobilise to meet workload challenges across the organisation as they arise.
Technical capability and rigour	We recognise the unique and complex nature of our work, and apply risk management and rigour in our work.



Drive digital innovation

We will actively adopt technology that drives better outcomes for our customers, staff and business, ensuring we have a modern and flexible workplace with the right tools.

We will leverage innovations in technology to improve business processes and service delivery. Improvements in our information technology and systems will support us to deliver high-quality and timely services to our customers.

The actions we undertake for this goal will be identified through the Digital Plan that will be developed in FY2018/19.

Importantly the Digital Plan and priorities identified under this goal support the State Priorities of Better Services (better government digital services). Our work in this area will allow us to align with the NSW Government Digital Strategy and its goal of agencies being 'digital on the inside'.

Priority	Outcomes
Anywhere, any device	We have an approach to mobility that allows our staff and customers to engage with the organisation in ways that best suit them.
Automation	We automate repeatable processes to allow our people to focus on high-quality interactions with their customers.
Customer information	We have a single view of customers that enables staff to deliver consistent and personalised service.
Business systems	Staff and customer experience is at the forefront of our business systems. We provide connected systems for our customers to interact with us.
Business intelligence and analytics	We make informed decisions using real-time data and analytics to predict the future needs of our customers to drive better outcomes.
Cyber-security and data protection	We mitigate our cyber-security risks to ensure confidentiality, integrity and availability of customer and staff information.



Strengthen our governance

We will have the capability to manage risk, change projects, and to maximise the benefits of the investments we make in NSW Trustee & Guardian.

Strengthening our governance, risk and project management capabilities will build confidence in our decision-making and management. Improving our governance will empower staff to actively engage with risk by using the appropriate tools and supports. Improving our compliance and audit functions will allow us to monitor our services, and over time, assess how well we are delivering for our customers.

Our progress in strengthening our governance will be measurable through our program of internal and external audits conducted each year.

Priority	Outcomes
Risk culture	We bring the identification and management of risk to the forefront, and ensure staff are empowered to understand and manage the risks inherent in our work.
Governance framework	The organisation governance framework is robust, accessible and well understood, and supports government priorities.
Service provider management	There is sound management of contracts, agreements, panels and provider relationships to maximise values to NSW Trustee & Guardian and our customers.
Program, project and benefits management	We have a consistent methodology to manage projects and realise the benefits of investments.
Risk, compliance and audit functions	We have the capability to ensure our people and customers are protected and well supported through the quality of our work.

How it fits together

Our Strategy will inform the annual Statement of Business Intent, annual business plan, divisional plans, branch plans and individual staff performance plans. It will be reviewed every two years to ensure we remain up to date with changes that might impact on our agency.



The first major initiatives will be development of the People, Customer and Digital Plans.

Directors are accountable for the overall direction and results of *Our Strategy*. Senior managers and managers are responsible for executing *Our Strategy* by aligning it with branch and team goals. Staff across the agency will be supported to make links between their work and *Our Strategy* as part of their individual performance plans.

NSW Trustee & Guardian staff are encouraged to read *Our Strategy* and discuss it within teams.



Our purpose is

**To protect, promote
and support the rights,
dignity, choices and
wishes of our customers.**



NSW Trustee
& Guardian