

# UNSW Tax and Business Advisory Clinic

## Annual Report 2023



**UNSW**  
SYDNEY





UNSW Tax & Business Advisory Clinic provides free tax and business advice, in-community education, and research-driven advocacy for those most in need.

Since 2019, the Clinic has been assisting individuals and small business owners experiencing severe financial distress with their tax-related issues. We help to identify and support clients who do not have access to any tax and business advice. Furthermore, we go onto support them through cross-referrals with social workers, mental health support workers, financial counsellors and pro bono lawyers.

Our mission is to contribute to a more just society by addressing deeper systemic injustices at the frontline and engage directly with the community services sector through referrals and outreach activities. The Clinic is focused on improving outcomes for financially vulnerable individuals and their families while being cognisant of political, socio-economic, legal design and administrative issues.

As a teaching clinic, UNSW Tax and Business Advisory Clinic operates as a work-integrated-learning (WIL) space. Our team of registered tax agents and academics, mentor enrolled students whilst helping our clients, developing their technical and professional skills in delivering high-quality tax advice. We also offer volunteering opportunities to students from faculties across the university.

In addition, we have a bold agenda for grassroots research on systemic issues faced by financially vulnerable individuals and small business.

Our Purpose

Our purpose is to make a difference to financially vulnerable people across Australia and globally. We support the tax and business advisory needs of those who cannot afford representation, and we are uniquely positioned to engage in evidence-based advocacy to effect positive systems change of the business, regulatory and tax environment.



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Acknowledgement

UNSW is located on the unceded territory of the Bedegal (Kensington campus), Gadigal (City and Paddington Campuses) and Ngunnawal peoples (UNSW Canberra) who are the Traditional Owners of the lands where each campus of UNSW is situated.



# Director's Welcome



**Associate Professor Ann Kayis-Kumar**  
Director  
UNSW Tax and Business Advisory Clinic

Each year, thousands of Australians face insurmountable challenges in accessing professional tax and accounting advice, often exacerbated by economic disadvantage and other social and personal vulnerabilities. The Clinic continues to serve this unmet need, partnering with community organisations to support people most in need, and aligning our work with UNSW's mission of transformative education, innovative research, and a commitment to a just society.

This year marked our first full year returning to clinic operations in a post-pandemic environment. We maintained our focus on delivering free, high-quality tax and accounting services to individuals and micro-businesses in serious financial hardship. By providing real-world work-integrated learning opportunities for UNSW Business and UNSW Law & Justice students, the Clinic shaped future business leaders with a deep understanding of social justice and ethical responsibility.

#### Highlights from 2023 include:

- Internationally pioneering research on the intersection of tax and financial abuse in collaboration with multidisciplinary researchers, with generous funding provided by the Ecstra Foundation.
- Expanding outreach programs to First Nations people and communities, with generous funding provided by the NSW Government's Investing in Women Program.
- Record-high student enrolments, with enrolments fully booked in the coursework program. This interest and enthusiasm underscores the value of the Clinic's work-integrated learning opportunities, which equip students with practical skills and cultivate a commitment to social justice amongst our future business leaders.

The future of the Clinic lies in further scaling operations to meet growing demand. Immediate priorities include increasing the scale of client-facing operations, expanding staffing, and deepening collaboration with stakeholders to ensure holistic support for those in need.

We remain steadfast in our vision of catalysing social change by addressing systemic inequalities. Through innovation, education, and advocacy, the Clinic aims to create a more equitable and inclusive business landscape for all Australians.



## The Clinic Team

Ann Kayis-Kumar (Director)

Michael Walpole (Co-Founder)

Paul Viola (Clinic Supervisor)

Helen Lam (Clinic Supervisor)

Jonathan Dorse (Clinic Supervisor)

Daniel Moore (Clinic Supervisor)

Elizabeth Fitzsimons (Clinic Supervisor)

Maree Withers (Clinic Manager)

Carla Schilling (Administration Officer)

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

We are incredibly grateful for the ongoing support provided by our industry partners: Annemarie Wilmore and Gina Islander of Johnson Winter Slattery for their generous time and support as our pro bono lawyers.

#### Funding

We are very grateful for the Federal Government's continued funding and the ATO's ongoing support. This backing has strengthened our case for additional support from other sources, including NSW Department of Communities & Justice's Investing in Women Funding Program, Ecstra Foundation Grant Program, and UNSW Business School.







# TABL3033/5933 – UNSW Tax and Business Advisory Clinic's Work Integrated Learning (WIL) Course

TABL3033/5933 provides Business School students a unique opportunity to undertake work for real clients and analyse the effects of the tax system in practice.

The course comprises both a clinical component (1 full day per week) and a skills-based seminar component (1.5 hours per fortnight). Under the supervision of Clinic Supervisors and registered Tax Agents, students assist clients with their tax problems, design and deliver community rights-based education initiatives, and contribute to research and advocacy efforts to address systemic injustices within the tax-transfer system.

This program enables students to immerse themselves in a professional office environment, tackle meaningful challenges, and apply their academic knowledge in practical ways. By working alongside experienced tax professionals, students develop essential skills such as teamwork, communication, and problem-solving. Beyond technical expertise, this experience helps students build confidence, shape their professional identity, and grow into well-rounded young professionals who are highly sought after by employers.

## Student Insights:



“Joining the Tax Clinic has undoubtedly been the best decision for me. Your clear explanations and step-by-step guidance have been instrumental in shaping our understanding. Thank you once again for the opportunity and for your unwavering support. It has been an enriching journey that I’ll always value.”

Nur, Term 3, 2023

**Congratulations to all enrolled students and student volunteers (listed alphabetically) for their dedicated efforts in the Clinic throughout 2023.**

Aditya Dhankar	Nur Aisyah Farhanah
Ahdel Gholam-Hosseini	Aidi Sham
Anand Jacob	Nur Ardini Batrisya
Anna (Wai Ying) Wong	Binti Ahmad Nazrol
Bao Ngan Nguyen	Oliver Hammond
Carin Oestlund	Ruohui Lyu
Daiwenjing Shen	Shreeshaila Jayakumar
Faiqah Nur Amir Onn	Taeho Koh
Jue Hou	Uzma Mansur
Mackensie Hargrove	Xinyi Zhang
Niamh Penn	Yang Sun
	Youbi Li



UNSW Tax and Business Advisory Clinic staff, students and visitors in Term 3, 2023



UNSW Tax and Business Advisory Clinic staff, students and visitors in Term 2, 2023

“A unique and intriguing experience. It was intrinsically rewarding to support clients of severely disadvantaged backgrounds and to see the comfort and reassurance they gain when assisting them with their concerns and queries. Ultimately, it was a rewarding feeling to use the skills and knowledges learnt from university and prior work experiences for a genuine cause and for the good of society as a whole”.







Taeho, Term 2, 2023



# Our Clients

In 2023, our Clinic served over 120 clients in serious financial hardship with over 1,900 hours of free advice delivered by CA/CPA/IPA-qualified registered tax agents, and a further 1,400 hours by students on placement.

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		81%	28%
Mental health problems		80%	21%
Physical disability		32%	18%
Carer responsibilities		27%	10.8%
Women experiencing domestic violence		80%	23%
Experiencing high-overwhelming levels of financial distress		79%	17.4%

## Snapshot of tax problems



**\$25,260**

Average ATO debt amount



**Average 4 years behind on ITR**

Long-term overdue Tax Returns



**Average 16 BAS (4 years) behind**

Long-term overdue Business Activity Statements (BAS) Returns

## Measuring our impact on client outcomes



**100%**

Client satisfaction



**100%**

Reduced anxiousness



## Client Testimonials

"I couldn't manage this on my own, and hiring a tax agent wasn't financially feasible for me. However, I discovered that there was nothing to fear; the tax office isn't as intimidating as I once believed. Initially unaware of their rules and procedures, I now feel confident dealing with the ATO. My tax agent was incredibly patient, kind, and knowledgeable throughout the process. Everything I learned during this experience will undoubtedly be beneficial for the future, and I can't recommend seeking professional assistance enough."

"Getting my taxes sorted was a huge relief. I wouldn't have been able to manage it on my own—it felt like too much to handle. With family court matters and other responsibilities piling up, taxes were the last thing I could focus on. But sorting through it all, especially with Jono's amazing help, made a significant difference."

## Client Stories

Lisa has experience domestic violence and financial abuse from her husband. They have recently separated. As a single mother of 6 children, Lisa relies on Centrelink payments to cover her essential expenses. She recently moved into temporary accommodation after having to leave her previous rental. Part of the financial abuse perpetrated by Lisa's abusive partner was to open a business under her name with an ABN created in 2016. Lisa has never been involved in the business, had no control over it, and did not receive any financial benefit. The matter has been reported to police. Lisa now has a large tax debt of \$100,000 in her name related to this activity. There is also a significant Centrelink debt connected to this, due to overpayments of Family Tax Benefit based on the business income of the abusive ex-partner.

Naomi was referred to the clinic from a partnering community agency, having very recently separated from her ex-partner. Naomi had experienced financial abuse/coercive control from her ex-partner that had left her feeling extremely worried about her financial situation and unsure of her obligations regarding her tax affairs. As a single mother of 3 children, she was concerned that her lack of knowledge and understanding around her tax and finances would cause further complications as she went through legal separation. The clinic supported Naomi by providing clear taxation advice in response to her questions and ensuring that all her lodgement obligations were up to date.



# Outreach Activities

In 2023, we delivered the following tax information sessions to support our community in understanding the Australian tax system and addressing 'how to' individual and business tax reporting:

- > Presentation at South Eastern Community Connect (SECC) on the ABC's of ABNs' (July 2023)
- > Presentation at South Eastern Community Connect (SECC) on How to Lodge your Personal Tax Return (July 2023)
- > Webinar for Dress for Success on Let's Talk about Tax Returns (September 2023)
- > Workshop at South Eastern Community Connect (SECC) on Minimising Tax Stress (September 2023)
- > Webinar for Dress for Success on the ABC's of ABNs' (October 2023)
- > Seminar at the Greater Sydney Family Law Pathways Network (GSFLPN) on Financial Abuse (October 2023)
- > Presentation at South Eastern Community Connect (SECC) on the ABC's of ABNs' (October 2023)
- > Seminar at the Greater Sydney Family Law Pathways Network (GSFLPN) on Financial Abuse (November 2023)
- > Community Support Hub at The Deli Women & Children's Centre–Randwick City Council open tax questions (November 2023)



## Our Research

Our growing research archive illuminates that a lack of financial and tax literacy has broad and often compounding consequences, particularly for – but not limited to – already marginalised and vulnerable groups including women experiencing financial abuse. This can lead to severe financial distress, low mood, and poor mental health outcomes, further exacerbating existing marginalisation.

Our research and clinic experience also reveals that financial distress and a lack of tax/accounting literacy is not limited to socioeconomically disadvantaged groups, but that a broad segment of society can struggle with tax compliance.

The UNSW Tax and Business Advisory Clinic is fully integrated into the financial counselling sector, working closely with community organisations such as financial counsellors, crisis support, domestic violence support and pro-bono legal clinics. In particular, Financial Counselling Australia, Financial Counsellors' Association of NSW Inc., Small Business Debt Helpline, Wesley Mission, Centre for Women's Economic Safety, and Redfern Legal Centre, among others.

Research collaboration and cross-referrals with service delivery partners indicate significant and intersecting areas of marginalisation for vulnerable groups, highlighting the need for social welfare and social justice services to continue communicating around how best to support clients at multiple levels. This dynamic and effective approach to social welfare and justice is essential.

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

Our research focuses on evidence-based reform proposals to 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 (2023)

## Media Articles and Interviews

- > Smart Company, *Small and micro businesses are turning up to tax clinics with average debts of \$80,000*, 5 July 2023.
- > Business Think, *Throwing a financial lifeline to struggling microbusinesses*, 22 August 2023.
- > The Conversation, *Worried you'll lodge a late tax return? At least 80,000 Australians can't afford tax advice*, 22 August 2023.
- > The Australian Financial Review, *Climate change: Our kids have some questions*, 23 August 2023.
- > UNSW Newsroom, *Katharine Kemp wins AFR Higher Education Emerging Leader Award*, 23 August 2023.
- > The Conversation, *Why do I suddenly owe tax this year? It could be because the Low and Middle Income Tax offset is gone forever*, 1 October 2023.
- > ABC Radio National, *Why are thousands of Australians receiving debt notices from the ATO?*, 28 November 2023.
- > ABC News article, *Australian Tax Office's robodebt-like tax debt recovery scheme under review*, 29 November 2023.





# Publications and Submissions



## Government Submissions

Submission to the Senate Select Committee on the Cost of Living Inquiry, 14 March 2023

## Journals and Publications

Kayis-Kumar A; Pan L; Walpole M; Hastings B; Noone J, 2023, 'Rationale: tax and the poverty interface', in Lawton A (ed.), *International Handbook on Clinical Tax Education*, pp. 47 - 58

Kayis-Kumar A, Lim Y, Noone J, Walpole M, Breckenridge J and Book L 2023, 'Identifying and supporting financially vulnerable women experiencing economic abuse: a grounded theory approach' *eJournal of Tax Research* vol. 21, no 2, pp. 173-202

Morgan A; Freudenberg B; Kayis-Kumar A; Le V; Whait R; Cull M; Castelyn D; Vitale C, 2023, 'Pro Bono Tax Clinics: Aiding Australia's Tax Administration and Developing Students' Self-Efficacy', *Journal of Australian Taxation*, 24, pp. 76 - 111

## Conferences

Kayis-Kumar A; Lim Y; Noone J; Walpole M; Breckenridge J, 2023, 'Identifying and supporting women experiencing economic abuse as part of domestic and family violence: An exploratory study', presented at *15th International Conference Tax Administration*, Sydney, 4 April 2023





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