

Supporting Small Business During Coronavirus

ESC Better Practice Workshop Series
Workshop #3 - Supporting customers
who operate a small Business

24 November 2020

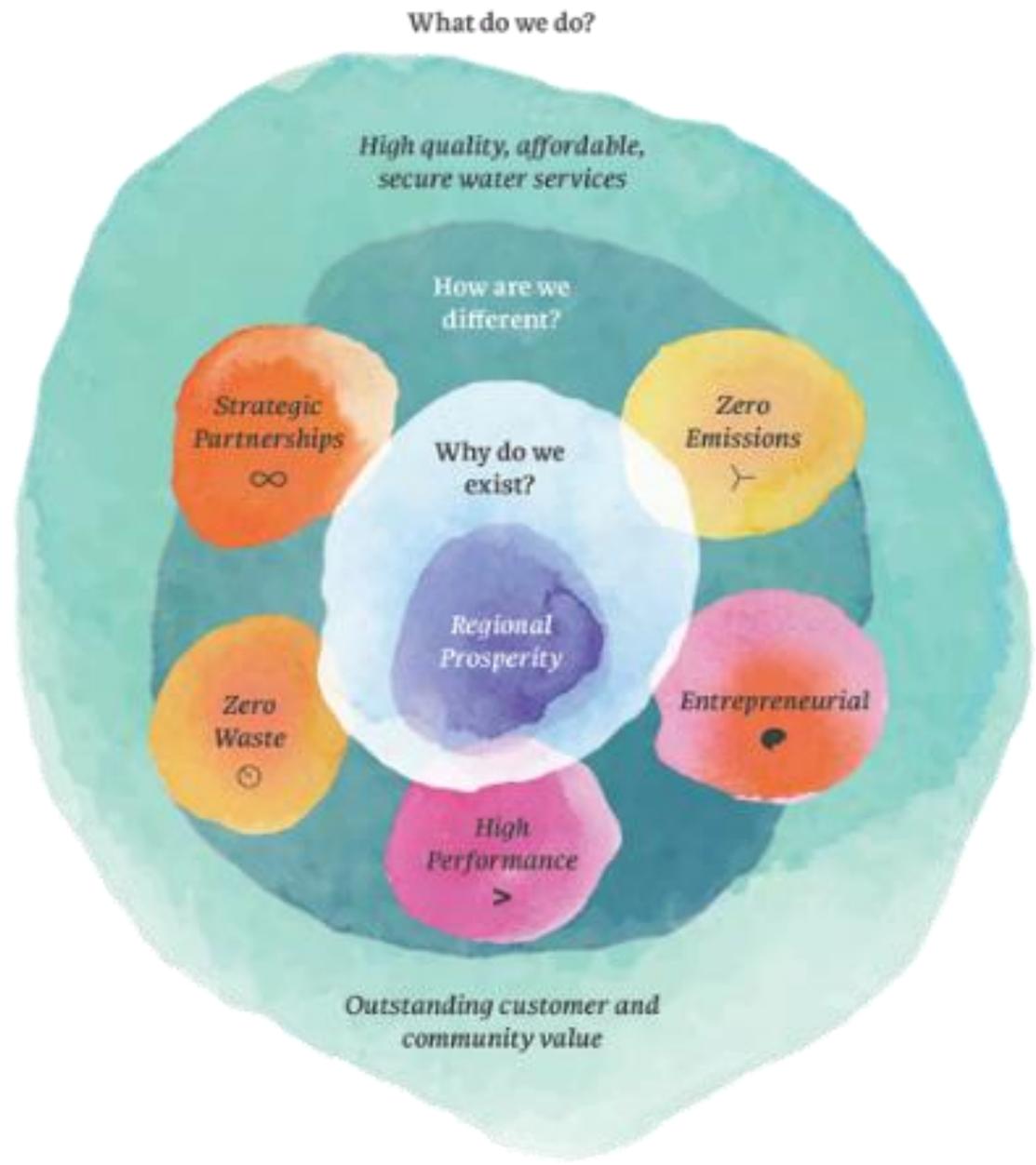
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About us

- 8,100 square kilometres, from Little River and the Bellarine Peninsula in the east, to Colac in the west, Cressy in the north, to Apollo Bay on Victoria's south-west coast
- 320,000 permanent residents, up to 545,000 people during the peak holiday periods.
- 11,500 non residential customers, including small business customers.





Strategy 2030

Why we exist

Our customers

- 11,500 non residential customers operate a range of business.
- Whilst restrictions have eased and businesses are scaling back up, we are expecting this to be slow recovery that will need ongoing support.
- We expect our customers to compare Barwon Water with other utilities, Councils and service providers, particularly in times of need.



Customer segmentation

- 11,500 Non Residential customers and approximately 160 different “property types”
- Property types were assessed to identify those impacted by Covid-19. From this ~ 32 were identified. This encapsulates 4,200 customers
- In reviewing consumption data, we identified the following three segments

	Low volume	High volume	Major Accounts
Consumption	Less than 100kl/quarter	100kl to 1,000kl/quarter	1,000kl to 60,000kl/quarter
Number of Businesses	3,539 / Bottom 84%	602 / middle 14.5%	64 / Top 1.5%
Pareto	Bottom 84% Consumes 17%	middle 14.5% Consumes 21%	Top 1.5% Consumes 62%
Average Quarterly bill (water & sewer only)	\$300	\$1,275	\$10,530
Industry Examples	Hair salon, café, shops, small restaurants.	Caravan parks, shops, hotels, restaurants, bars.	Golf courses, swimming pools, wineries, manufacturing.

Service response

- Extensions to pay
- Help with setting up instalment plans
- Flexible payment plans – arrange & save (20% bill reduction)
- Trade Waste – reduction of service charges
- Promotion of customer support options
- Proactive customer contact.



Support and payment assistance

Having difficulty paying your water bill? We offer a number of payment and support options.

Payment plans

We offer a range of flexible and tailored solutions to help you pay your water bill, whatever your circumstances.

One-off payment extensions: for when life throws up unexpected challenges.

Bill smoothing: split your bill and pay in regular instalments: weekly, monthly or fortnightly. Pay in person or direct debit from your bank account.

Centrepay: if you receive a Centrelink benefit, you can pay your utility bills automatically.

Support programs

We understand that any of us can sometimes face financial challenges.

We also provide a number of customer support programs and can tailor an option to suit your needs. There is no cost to access these services.

'Arrange and save'

If you have an overdue bill, this program can help get you back on track. As a bonus, if you make five instalment payments – on time and in full, we'll cover the sixth as an incentive.

Utility relief grant

This is a Victorian Government program to help pay an overdue electricity, gas or water bill due to temporary financial crisis. If you are eligible, you may receive up to \$650 towards your utilities bills, available every two years.

High water bill due to undetectable leak?

Received an unusually high water bill? If it's because of a leak that you could not have known about, you may be eligible for a one-off allowance to help cover the extra cost.

Medical conditions and life support machines

If you have a medical condition that requires high water consumption (e.g. for bathing or laundering) you could be eligible for a rebate. If you use a haemodialysis machine and have a concession card, you're eligible for a government rebate plus a further 50% discount on remaining water volume charges.

Support for customers experiencing family violence

Our staff are trained in identifying and responding to the complex issues associated with family violence. This includes the utmost respect for your privacy and confidentiality, and access to specialised support networks.

Connections with counsellors

A number of local organisations provide free financial counselling services. If you are referred to us by one of them, we'll work together to ensure you are able to access support you're eligible for. You won't need to re-disclose the details of your individual circumstances.

Business customers

We also offer a range of flexible and tailored solutions to help you pay business water bill, including one-off payment extensions.

If you are having trouble paying your business bill, let us know – we're here to help.

Get in touch, we're here to help

If you are having trouble paying your bill, or simply want to learn more about our options for customers in financial hardship, let us know.

We will put you in touch with a specialist who will help you with your enquiry promptly, sensitively and confidentially.

While we're working together towards a solution, you will be exempt from any debt collection activity.

Our friendly, Geelong-based customer contact centre is available weekdays 9 am to 5 pm, **1300 656 007**.

For detailed information about concessions, support and payment assistance, including eligibility criteria, refer to our website: barwonwater.vic.gov.au/billhelp

"I just want to let you know thanks very much for being understanding. You are wonderful and keep up the good work."

The coronavirus (COVID-19) and your water and sewerage services



Dear Customer,

Barwon Water's priority is to continue to deliver essential water and sewerage services and ensure the health and safety of our community and employees.

We're writing to tell you about how we're managing the coronavirus (COVID-19) pandemic in relation to the essential high quality drinking water and sewerage services we provide.

Please rest assured that there is no threat to the continuity and quality of services Barwon Water provides.

In light of the best available information from public health agencies on the coronavirus (COVID-19) pandemic, we're taking all necessary steps to ensure the health of our community and staff and the continuity of our service.

Some of these steps include:

Have you been financially impacted by the coronavirus (COVID-19) pandemic?

We have a number of customer support programs and can tailor an option to suit your individual needs.

- ✔ Concessions
- ✔ Payment plans

- ✔ Support programs

Get in touch, **we're here to help.**

Proactive Service model

Inbound Calling

- Identifying potential at risk customers
- Better understanding of customer needs
- Increasing the uptake of customer support outcomes.

Outbound Calling

- Proactive customer contact based on a set of triggers
- Better understanding of customer needs
- Test & learn approach applied, enabling us to scale as needed.

Coaching & Support

- Increasing our technical capability & call effectiveness
- Daily coaching with Team Leads and CX Coach with our frontline
- Leveraging programs to design customer effectiveness programs

Data & Insights

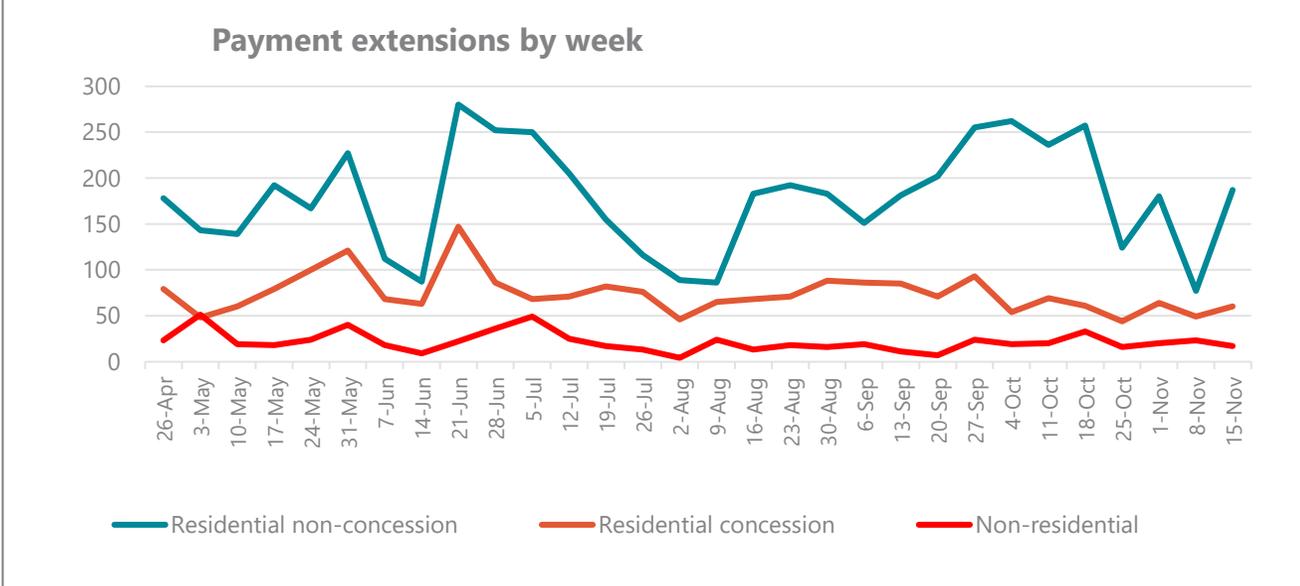
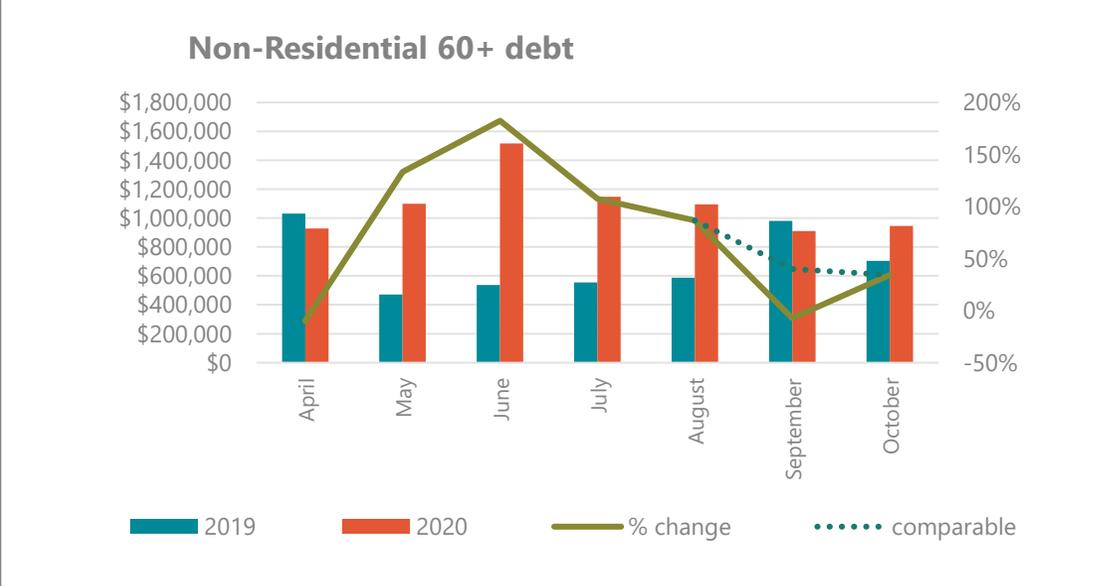
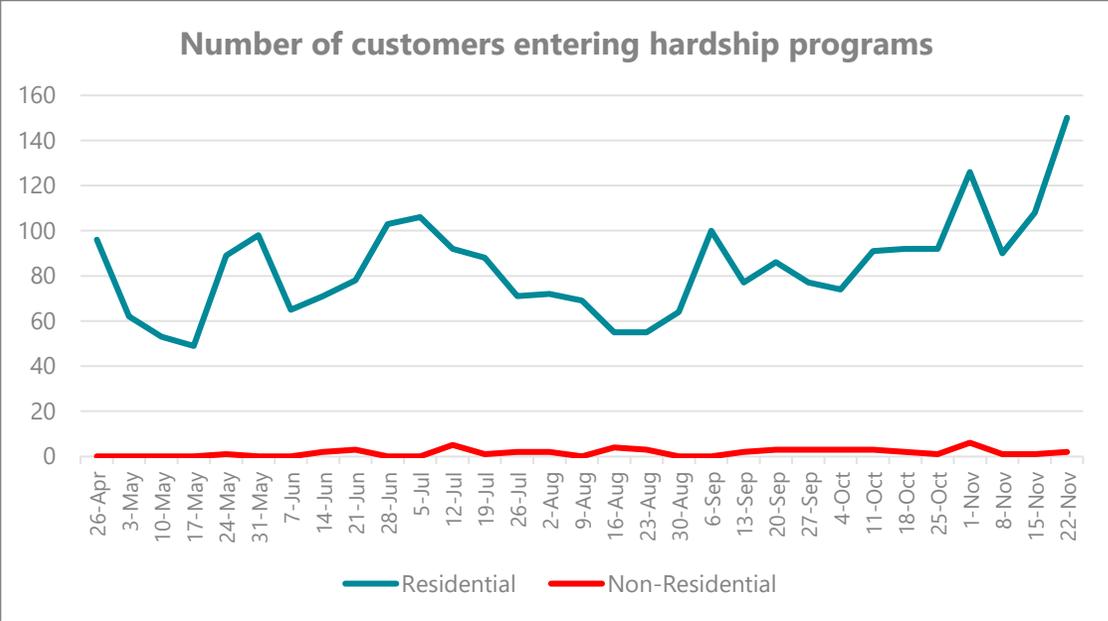
- Identifying key customer insights
- Building additional customer support triggers
- Richer customer insights from service model outcomes & Voice of Customer

Reporting

- Increasing metrics to better identify levers to drive performance uplift
- Building greater automation & accuracy
- Reviewing capacity & demand to enable sustained support

Customer support outcomes

- Payment extensions are popular with small business customers.
- Aged debt rose at the start of the second lockdown, however has eased off since August.



Water efficiency & small business support

- Business Water Grants Program
- Water Efficiency Program's: Agriculture & Business
- Big4 Holiday Resort Apollo Bay
- Water Wise Program
- Mobile & Email Contact Information Uplift

