



FINANCIAL COUNSELLING FOR
INDIGENOUS COMMUNITIES

11 March 2026

Low-Cost Essentials Subsidy Scheme – Post-Implementation Review

I am a financial counsellor who has worked for ten years in extremely remote Aboriginal communities in the Great Sandy Desert and the far north Kimberley regions of Western Australia.

In June 2024 I suggested to a senior campaigner at CHOICE that they extend their price monitoring to remote community stores - not just the large supermarkets in the cities. I offered to do mystery shopping and take photographs of basic food items in very remote community stores because I see first hand the shocking inequality and hunger created by inequitable food pricing.

Our agency, Bush Money Mob, made a special trip to the Great Sandy Desert to complete this work for CHOICE in September 2024 at two extremely remote communities: Punmu and Kunawarritji. We bought the food items, photographed them, and supplied the receipts to CHOICE to add to the other two supermarkets CHOICE shopped at on the Tiwi Islands. So the data we contributed made up 50 per cent of all the data presented to the federal Government.

Once the scheme was announced I asked senior Services Australia staff in Canberra for the best email contact to attempt to get these two communities 'on the list'. Twice now I have emailed NIAA senior staff, including the (apparent) director of this subsidy program (on 8 July 2025 and again on 10 November 2025). Neither time has anyone done me the courtesy of replying.

It is outrageous that the most disadvantaged communities - which were used by the federal government to justify this subsidy program - have been excluded from the program's benefits. And there is no rational explanation for why no one at NIAA will return my emails or explain the process for 'getting on the list'.

I am thoroughly disillusioned with this program and the performance of NIAA in administering it and choosing which communities will be included, and which are deemed 'less important'. That decision-making process has not been transparent in any way. The emails I sent to NIAA are below.

Yours sincerely,

Alan Gray
Managing Director | Accredited Financial Counsellor
National Registration Number 10025WA
Bush Money Mob Broome WA
www.bushmoneymob.org.au
2022 national financial counsellor of the year

Freight subsidies in East Pilbara (WA) remote Aboriginal communities

ben.pike@niaa.gov.au

10 Nov 2025, 17:26

Dear Ben,

I am a financial counsellor working in remote Aboriginal communities in the Great Sandy Desert and far north Kimberley regions of Western Australia.

I was given your contact details by my new friends, John Dunne and James Lawrie from the Centrepay Reform Program at Services Australia.

I sent the email below to Chantelle on 8 July and have not had a response. I have been unable to discover how

I put forward the details of four remote community stores that are some of the most remote on the continent, and face some of the largest freight costs.

So I am writing to ask please if you could consider these extremely-remote community stores for inclusion in the freight subsidy program.

These community stores are the only grocery option in the following remote Aboriginal communities:

1. Mt Barnett Roadhouse at Kupungarri Aboriginal Community - community-owned (four hours drive on the Gibb River Road to the nearest supermarket in Derby).
2. Punmu Aboriginal Community - community-owned (seven hours drive on a rough track to the nearest supermarket in Port Hedland).
3. Parnngurr Aboriginal Community - community-owned (four hours drive on a rough track to the nearest supermarket in Newman).
4. Kunawarritji Aboriginal Community - Outback Stores-operated (nine hours drive on a rough track to the nearest supermarket in Port Hedland).

My work was central to the CHOICE campaign for freight subsidies: our agency travelled to Kunawarritji and Punmu to do 'mystery shopping' which showed the cost of a basket of 15 basic food items was around \$132. The same food items cost around \$66 in an East Coast city.

I look forward to understanding how I can assist your agency to add these four communities to your list of eligible community stores.

Best wishes,

Alan

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----- Forwarded message -----

From: **Alan Gray** <alan@earthgarden.com.au>
Date: Tue, 8 Jul 2025 at 14:15
Subject: Freight subsidies in East Pilbara (WA) remote Aboriginal communities
To: <chantelle.blazevska@niaa.gov.au>
TO: Chantelle Blazevska (Director), Food Security Policy, NT Strategy & Policy

Dear Chantelle,

I am a financial counsellor working in remote Aboriginal communities in the Pilbara deserts and far north Kimberley regions of Western Australia.

I was given your email address by Zac Drayton from Services Australia, as I work with him on Centrepay reform.

I worked with CHOICE to run the campaign which convinced the federal Government of the need for freight subsidies in remote community stores.

I also photographed purchases after 'mystery shopping' in two of the four remote stores covered by the CHOICE investigation.

Next week, my team will be driving the 16 hours from our office in Broome along remote corrugated tracks to three Martu-language communities that desperately need assistance with freight subsidies: Punmu, Parnngurr, and Kunawarritji.

I would love to give the CEOs of these communities an update on whether they can be included on the list to receive subsidies.

Is this possible please?

if you wish to call me instead, my number is: 0456 453 900.

I look forward to hearing from you.

Best wishes,

Alan

Alan Gray
Managing Director | Accredited Financial Counsellor
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