



Good Shepherd  
**Microfinance**

Good Shepherd Microfinance  
PO BOX 13098, Melbourne, Victoria, 3000

24 October 2019

To  
Director  
The Energy Charter Independent Accountability Panel

We welcome the chance to make a submission in response to the Disclosures against the principles of the Energy Charter.

Firstly, we would like to note that all the signatories of the Energy Charter who are also members of the Financial Inclusion Action Plan (FIAP) Program have made note that progress against their FIAPs provides evidence of progress against Principle 5, "We will support customers facing vulnerable circumstances."

We believe that the actions undertaken by FIAP member organisations will also provide evidence against all 5 principles of the Energy Charter, and look forward to working, together with our FIAP members, on the Energy Sector Maturity Assessment model to further demonstrate how actions taken to improve financial inclusion and wellbeing supports these principles.

We encourage other energy providers to consider how membership of social change programs such as FIAP can contribute towards progress against the principles of the Energy Charter.

Yours Sincerely,

A handwritten signature in black ink, appearing to read "Vinita Godinho", written in a cursive style.

Dr Vinita Godinho  
General Manager Advisory  
Good Shepherd Microfinance