



Australian Government

Department of Social Services

Families and Communities Programme

**Commonwealth Financial Counselling and Financial
Capability Funding Round Summary**

14 July 2014

Commonwealth Financial Counselling and Financial Capability

Commonwealth Financial Counselling and Financial Capability services provide assistance to people in financial difficulty by helping them to address their financial problems, make informed choices and build longer-term capability to budget and manage their money.

Applications for funding for Service Providers in Mornington Peninsula and Sydney – North Sydney & Hornsby are now open.

Selection type

This selection is an open competitive process.

Eligibility

Applicants seeking funding to deliver Commonwealth Financial Counselling and/or Financial Capability services must meet one or more of the following Criteria at 30 June 2014:

- Be funded by State/ Territory and/ or Local Government to deliver financial counselling services
- Be funded by the Department of Social Services to provide Commonwealth Financial Counselling services
- Be funded by the Department of Social Services to provide Money Management services*
- Be funded by the Department of Social Services to provide services under the Household Organisational Management Expenses (HOME) Advice Program*
- Post June 2014, Money Management services and the HOME Advice program will be referred to as Financial Capability.

In addition the following entity types meet the eligibility requirements and are invited to apply for grant funding under the Financial Wellbeing and Capability (FWC) Activity:

- a. Incorporated Associations (incorporated under State/Territory legislation, commonly have 'Association' or 'Incorporated' or 'Inc.' in their legal name)
- b. Incorporated Cooperatives (also incorporated under State/Territory legislation, commonly have 'Cooperative' in their legal name)
- c. Companies (incorporated under the *Corporations Act 2001* – may be a not-for-profit or for-profit proprietary company (limited by shares or by guarantee) or public companies)
- d. Aboriginal Corporations (incorporated under the Corporations (Aboriginal and Torres Strait Islander) Act 2006)
- e. Organisations established through a specific piece of Commonwealth or state/territory legislation (public benevolent institutions, churches, universities, unions etc.)
- f. Partnerships
- g. Trustees on behalf of a Trust
- h. State and Territory Governments
- i. Local Governments

How much?

Up to \$0.652 million is available from 1 January 2015 to 30 June 2018 in the following SA4's.

State	SA4	Amount
VIC	Mornington Peninsula	\$0.326 million
NSW	Sydney – North Sydney & Hornsby	\$0.326 million

Closing Date and Time

Applications should be submitted by 2:00pm 22 September 2014.

Who to contact?

Please email your enquiries to: grants@dss.gov.au

Grant objectives

Commonwealth Financial Counselling

Commonwealth Financial Counselling (CFC) contributes to the Activity outcomes by helping people in financial difficulty to address their financial problems and make informed choices. CFC provides direct case work or one-on-one intensive support, including the provision of information, advocacy and/or negotiation; referrals to other services; community education; and networking/liaison with relevant service providers. Organisations delivering CFC, including their Financial Counsellors, must meet relevant legal and regulatory requirements; these are detailed at Section 2.8 of the FWC Programme Guidelines Overview.

CFC aims to:

- assist consumers to resolve personal financial difficulties (in part or in full) and access other sources of support and assistance;
- work with consumers to increase their capability to make informed decisions on the best course of action for resolving personal financial difficulties;
- help consumers improve their ability to manage their financial affairs in the future; and
- increase consumers' economic and social participation in their communities.

Financial Counsellors provide intensive support through an in-depth assessment of a person's financial situation to understand the extent of the person's financial difficulties and to identify options to address these. They encourage the person to participate in the planning and decision-making process. The aim is to resolve or alleviate the person's financial difficulties, and improve their ongoing financial capability and inclusion. Financial counsellors also refer customers to other local sources of support and assistance as necessary.

CFC can be accessed through face-to-face meetings or through the National Telephone Helpline on 1800 007 007.

Financial Capability

Financial Capability services may help people to build longer-term capability to budget and manage their money better and make informed choices. Financial Capability workers deliver financial literacy education, information and coaching and maintain a strong focus on supporting consumers to change their behaviour and 'learn by doing'. Workers are required to be appropriately qualified, undertake relevant training or be planning to undertake relevant training; these requirements are detailed at Section 2.8 of the FWC Programme Guidelines Overview. In delivering these services organisations may:

- provide priority access to consumers participating in Income Management, where appropriate;
- ensure consumers have access to basic financial literacy, education and support; and
- deliver:
 - one-on-one budgeting support to individuals; and/or
 - non-accredited financial literacy community education workshops to individuals and local groups
- help them to build skills to avoid or resolve financial difficulties and strengthen their capacity to manage their money; and
- assist families at risk of homelessness to manage their finances and household expenses in order to prevent future accommodation crises.

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Organisations may also deliver the Indigenous Home Ownership Education (IHOME) a package designed by DSS and Indigenous Business Australia. This education package is delivered in a series of workshops for Indigenous people looking to purchase or build their own home on Indigenous land. (More information on IHOME in the FWC Programme Guidelines Overview)

Aims and objectives of the FWC Activity are in section 2.1 and outcomes are in Appendix A of the FWC Programme Guidelines Overview.

Statement of Requirement

Under the Activity, distribution of funding is based on Australian Government policy priorities and the needs of individuals and families. Funding will be allocated to specified service coverage areas and will take into account areas of disadvantage.

The two boundaries selected to determine service coverage areas are Statistical Area Level 2 (SA2s) and Statistical Area Level 4 (SA4s). Applicants will be required to specify which SA4/s or SA2s within a SA4 they will cover.

Services will be funded for this round service coverage areas of Mornington Peninsula and Sydney- North Sydney & Hornsby, from 1 January 2015 to 30 June 2018.

Funding is to ensure the delivery of the service offer as described above (and in the FWC Programme Guidelines Overview) to the participants/clients/recipients/target groups as outlined in the Programme Guidelines Overview section 2.4. Organisations will be expected to provide priority access to consumers participating in Income Management.

Applicants will need to meet specialist requirements as per 2.8 in the FWC Programme Guidelines Overview and be aware of the Grant recipient's responsibilities and accountabilities under the Activity as per section 2.13 in the FWC Programme Guidelines Overview. Eligible and ineligible uses of funding are listed in 2.6 of the Programme Guidelines Overview. Applicants are reminded that funding is NOT for the provision of the following:

Commonwealth Financial Counsellors do not provide:

- financial planning advice (including in relation to shares, superannuation, retirement);
- finance lending;
- endorsement of specific financial products or services (including debt repayment schemes)
- business/small business advice; and
- legal advice.

Financial Capability workers do not provide financial counselling, financial advice, or deal with complex financial or legal matters. If individuals require such assistance, Financial Capability workers will facilitate access to financial counsellors and other relevant services as appropriate.

Selection Criteria

The equally weighted selection criteria are:

1. Demonstrate your understanding of the need for the funded Activity in the chosen community/communities and/or target groups.
2. Describe how the implementation of your proposal will achieve the Activity objectives for all stakeholders, including value for money within the Grant funding.
3. Demonstrate your experience in effectively developing, delivering, managing and monitoring Activities to achieve Activity objectives for all stakeholders.
4. Demonstrate your organisation's capacity and your staff capability (experience and qualifications) to deliver the Activity objectives in the chosen community/communities and/or target groups.

5. Describe and demonstrate a service delivery model that includes effective partnerships, linkages and referral pathways that directly contribute to the Activity outcomes.

Answering Selection Criteria

What do you mean when you refer to ‘Activity’ in the selection criteria?

Generally, in the case of the selection criteria (and only in this context) the term ‘Activity’ relates to the service you are applying for funding to deliver – for example Emergency Relief or Commonwealth Financial Counselling. In answering the criteria you should first consider the service offer and outcomes that relate to the service you are applying for (as detailed in the FWC Programme Guidelines Overview) and then you may like to consider if any of the descriptions and outcomes of the FWC Activity in general would also need to be covered in your response to the selection criteria.

What do you mean when you refer to ‘chosen communities’ in the selection criteria?

We are referring to the service coverage area you are applying for funding to deliver services. This may be at the SA4 or SA2 level or may cover a collection of SA4 or SA2s. More information is available in the Questions and Answers.

What do you mean when you refer to ‘Target Group’ in the selection criteria?

Generally target group refers to the people (or in the case of sector support the organisations) you are assisting. For example Emergency Relief, Commonwealth Financial Counselling and Financial Capability delivers services to people in the ‘primary target groups’ assisted across the FWC Activity. Please see Section 2.4 of the FWC Programme Guideline Overview for more information.

Multicultural Access and Equity policy

Australia’s Multicultural Access and Equity Policy: Respecting diversity. Improving responsiveness obliges Australian government agencies to ensure that cultural and linguistic diversity is not a barrier for people engaging with government and accessing services to which they are entitled, for example, by providing access to language services where appropriate. Grant applicants should consider whether services, projects, activities or events may require the use of professional translating or interpreting services in order to communicate with non-English speakers. If your Application Form states that a budget is required, costs for translating and interpreting services should be included in your application.

Assessment

The Assessment Team may be comprised of Department of Social Services (DSS) officers from each state/territory and national offices. Teams will undertake training to ensure consistent assessment for all applications received. The Assessment Team will be bound by the APS Code of Conduct and the Department’s Chief Executive Instructions.

Probity

The selection of funding recipients for the Activity must be fair, open and demonstrate the highest level of integrity, consistent with the public interest.

The following probity principles will be applied through all stages of the selection process.

- a) fairness and impartiality;
- b) consistency, accountability and transparency of process;
- c) security and confidentiality of information;
- d) identification and resolution of conflicts of interest; and
- e) compliance with legislative obligations and government policy.

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These principles are intended to achieve an equitable, justifiable and sound process. Adherence to the probity principles means that everyone involved with the selection process will act:

- f) impartially; and
- g) with integrity, including avoiding actual or perceived conflicts of interest.

A Probity Advisor has been appointed for the Activity. The role of the Probity Advisor is to assist DSS meet its probity obligations in relation to the Activity by ensuring that the selection processes are defensible and will withstand external and internal scrutiny.

The role of the Probity Advisor is to independently monitor procedural aspects of the selection process to ensure compliance with the published relevant Programme Guidelines Overview and to advise DSS in relation to such matters. The Probity Advisor plays no part in the assessment of applications.

Programme Guidelines Overview

The Programme Guidelines Overview provides the key starting point for parties considering whether to participate in the Activity and form the basis for the business relationship between the Department and the funding recipient. Applicants are strongly advised to read the Programme Guidelines Overview prior to completing an Application Form. The Programme Guideline suite comprise of the following documents:

- FWC Programme Guidelines Overview
- Funding Round Summary
- Application Form
- DSS Streamlined Grant Agreement template - General Grant Conditions
- Questions and Answers

How to Apply

Applications can be lodged by emailing your full application pack to: grants@dss.gov.au

Grant Agreement Information

The type of grant agreement you are asked to enter into will be influenced by the nature of the Activity, the assessed Activity risk level, the length of the Activity and the value of the Activity. In your Application Pack you will receive a draft copy of a grant agreement for information. The grant agreement is a performance based, legally enforceable agreement between the Commonwealth (represented by DSS) and the successful applicant that sets out the terms and conditions governing the funding to be provided.

Your executed grant agreement represents the Department's and your entire agreement in relation to each grant provided within it and the relevant Activity and supersedes all prior representations, communications, agreements, statements and understandings, whether oral or in writing.

Questions and Answers (Q&As)

Q&As can be submitted via email to: grants@dss.gov.au

DSS will respond to emailed questions within five working days of receipt.

DSS will not accept or respond to any applicant's questions, requests for information or correspondence about the status or progress of their application five days prior to the closure of the application period and during the assessment phase.