



Financial Counselling, Capability and Resilience Hubs

Feedback summary

Overview

Financial Counselling, Capability and Resilience Hubs (Hubs) aim to support individuals and families to navigate financial crises and build financial wellbeing, capability and resilience for vulnerable people and those most at risk of financial and social exclusion and disadvantage.

Hubs encompass the provision of financial counselling, financial literacy education, and access to financial services including microfinance products.

Funding is available to deliver a targeted and streamlined Financial Wellbeing and Capability (FWC) service offer. The new model will establish up to 22 Hubs offering, as a minimum, Commonwealth Financial Counselling and Financial Capability services in locations where income management is operating. Funding is available from 1 January 2016 to 30 June 2017.

Commonwealth Financial Counselling (CFC) contributes to Hubs 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. 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 Capability services 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'. In delivering these services, organisations will:

- provide priority access to consumers participating in income management
- ensure consumers have access to basic financial literacy, education and support
- deliver:
 - one-on-one budgeting support to individuals, and/or

- non-accredited financial literacy community education workshops to individuals and local groups
- help individuals/families 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.

Selection process

The Department of Social Services (the Department) received 72 applications with proposals to deliver the Hubs services.

The Department considered each proposal against five equally-weighted selection criteria, listed in this feedback. Preferred applicants were identified based on the strength of their responses to the selection criteria and their demonstrated ability to deliver the following requirements, as published in the Funding Round Summary:

- Deliver services via outreach to the Hubs and Communities located in Western Australia, the Northern Territory, South Australia, Victoria, Queensland and New South Wales. A list of Hubs and communities is included in Appendix B of the Program Summary.
- Deliver services to ensure that community needs are met.
- Establish Hubs with a core service offer of Commonwealth Financial Counselling and Financial Capability services.
- Have strong relationships with providers of other relevant services, such as employment or family relationship services, to ensure consumers receive a wrap-around, integrated, consumer-centred service offer.
- Participate in any programme evaluation. This may include participating in evaluation activities and/or assisting external evaluators to identify clients for the purpose of inviting them to participate in an evaluation.
- Provide priority access to consumers participating in income management.
- Some locations are required to offer the Indigenous Home Ownership Education (IHOME) package designed by the DSS and Indigenous Business Australia.
- Meet specialist requirements as per section 2.8 in the Programme Guidelines and be aware of the Grant recipient's responsibilities and accountabilities under the Activity as per section 2.13 in the Programme Guidelines. Eligible and ineligible uses of funding are listed in 2.6 of the Programme Guidelines.

Selection results

The Department selected 22 organisations to deliver the Hubs services.

The selected organisations provided strong responses to the selection criteria and demonstrated their ability to fulfil each of the grant's requirements. Information about strong and preferred proposals is included in this feedback.

Criterion 1: Demonstrate your understanding of the need for the funded Activity in the specified community and/or the specified target group.

Successful applicants demonstrated a wide range of strengths in relation to Criterion 1, as shown in the following table:

Strength	Example
The applicant demonstrated a good understanding of the Hubs services.	The applicant provided a detailed description of the aims of the Hubs services and how these assist individuals to improve financial capability, resilience or wellbeing.
The applicant demonstrated the need for Hubs services in the specified community.	The response provided a detailed description of the service needs in the community supported by the following evidence: existing available services, gaps in services, information on how service gaps affect clients and specific areas of high need to focus services.
The applicant demonstrated a good understanding of the communities to be serviced and links the community’s needs to the Hubs services.	The applicant provided a description of the demographics of the community; the number of people representing particular cultural backgrounds; and specific challenges with financial literacy or debt issues. The applicant describes why the services to be offered are needed to improve individual/community outcomes.

Areas for improvement

Applicants could have strengthened their responses to Criterion 1 by:

- Clearly linking the evidence relevant to the community. For example, community has X number of school leavers that need support as they move into full time employment.
- Demonstrating an understanding of research related to financial behaviour and potential strategies for encouraging clients to change their financial behaviour.
- ensuring that supporting evidence and data is specifically relevant to the local community rather than a larger demographic, such as a state wide data.

Criterion 2: Describe how the implementation of your proposal will achieve the Activity objectives for all stakeholders, including value for money within the Grant funding.

Successful applicants demonstrated a wide range of strengths in relation to Criterion 2, as shown in the following table:

Strength	Example
The applicant provided a detailed description on their proposed service delivery model.	The proposed model includes multiple delivery methods such as outreach, workshops and one on one assistance and counselling. The applicant also includes information on proposed consortium arrangements to network with other providers in providing an integrated service offer.
The applicant demonstrated how the service deliver model will achieve Hubs objectives.	The applicant provided a detailed description of how the service will identify people approaching or experiencing financial difficulty, how they will respond to their needs, how they will provide early intervention and prevention strategies and how communities will be helped to build financial resilience.
The proposal represented good value for money.	The budget shows good use of funding to deliver outcomes (as per sample budgets) and identifies some other sources of funding/in-kind support being available to support the Hubs services.

Areas for improvement

Applicants could have strengthened their responses to Criterion 2 by:

- Including a description of how the service delivery model is community-led.
- Including details of how the model will respond to the changing needs of communities over the funding period.
- Including details relating to implementation (or continued delivery of service/refining service moving forward), risks and mitigation and stakeholder engagement.

Criterion 3: Demonstrate your experience in effectively developing, delivering, managing and monitoring Activities to achieve Activity objectives for all stakeholders.

Successful applicants demonstrated a wide range of strengths in relation to Criterion 3, as shown in the following table:

Strength	Example
The applicant demonstrated experience in developing, delivering, and managing similar services.	The response provided a detailed description of how previous programmes and services were delivered to the community. The service delivery included consideration of cultural issues and associated service delivery requirements such as remote travel and outreach services.
The applicant demonstrated how previous outcomes were measured.	The Applicant provided detailed examples of monitoring and measuring performance and processes for ensuring and improving quality of services.
The applicant demonstrated experience working within different cultural groups.	The response provided a detailed description of experience working with CALD and Indigenous communities to achieve positive outcomes for their clients. The applicant provides services in languages other than English and ensures appropriate cultural norms regarding gender are incorporated in service delivery.

Areas for improvement

Applicants could have strengthened their responses to Criterion 3 by:

- Providing information on experience consulting and engaging with stakeholders when developing previous services.
- Demonstrating how risks were identified and mitigated when developing and delivering services.

Criterion 4: Demonstrate your organisation’s capacity and your staff capability (experience and qualifications) to deliver the Activity objectives in the specified community and/or the specified target group.

Successful applicants demonstrated a wide range of strengths in relation to Criterion 4, as shown in the following table:

Strength	Example
The applicant provided a detailed description of their organisational structure and a capacity to deliver services.	The applicant provides detailed information on staff structure, governance policies and procedures in place including fraud control and financial management.
The applicant demonstrated that staffs have the relevant skills and expertise to deliver the Hubs services.	The applicant provides detailed information on staff qualifications and skills and links how the appropriately skilled and qualified staff will meet the needs of the community to deliver the Hubs services. Staff are experienced in working with CALD and Indigenous clients.
The applicant demonstrated that they have the mechanisms in place to train, support and develop staff.	The applicant provided detailed information on staff development and training polices and procedures. The responses references mentoring and supervision processes.

Areas for improvement

Applicants could have strengthened their responses to Criterion 4 by:

- Providing information on recruitment and retention strategies.
- Referencing human resources policies and procedures such as staff diversity.

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

Successful applicants demonstrated a wide range of strengths in relation to Criterion 4, as shown in the following table:

Strength	Example
The applicant provides detailed information on how the integration of Financial Counselling and Financial Capability services in a Hub model and why this is important in improving outcomes for clients.	The Applicant describes how the core service offer of Financial Counselling and Financial Capability will link to other support services, i.e. family and relationship, mental health, drug and alcohol services, available for their clients or community and how these will be used to achieve positive outcomes.
The applicant provides information about existing and/or proposed referral pathways in the local community.	The Applicant provides an explanation of referral pathways and why these referral pathways are important to consumers, service providers and the community including: how the services will link with other services to engage clients, how integration will improve access for people who have difficulty accessing services and how the integrated model will incorporate flexibility in pathways/referrals to meet changing demand.
The applicant provides information about the type of partnership/s identified and how these help the identified target groups.	The Applicant partnership's cover both internal (within the organisation) and external referrals to other organisations/services.

Areas for improvement

Applicants could have strengthened their responses to Criterion 5 by:

- Demonstrating a high level of effectiveness in managing partnerships including how relevant stakeholders are identified; engaged and maintained
- Describing how the proposed model will assist clients to become financially resilient by engaging clients at 'life points'