



# Financial Counselling and Financial Capability

## Feedback summary

### Overview

Financial Counselling and Financial Capability grants provide valuable support to people facing financial difficulties by building their financial capability. This is through access to financial counselling and capability services – helping them to address their financial problems, make informed financial choices and build longer term capability to budget and manage money.

The organisations that provide these services for people across Australia have a deep commitment to helping people address their financial problems and make informed choices. DSS is also committed to strengthening support for vulnerable people before they are in crisis, and accordingly looks to support the important work of civil society organisations in this sector.

### Selection results

The Financial Counselling and Financial Capability funding round was very competitive with 160 proposals received. While many applications were of a high quality, only excellent proposals could be offered funding. This number reflected the strength of the sector with many capable organisations able to offer financial counselling and capability services.

### Selection process

DSS considered each proposal against five equally weighted selection criteria that are listed below. Only organisations which rated highly in all aspects of the selection criteria were identified as preferred applicants.

The Department also emphasised that in responding to any of the selection criteria for funding rounds, applicants needed to provide evidence to support claims about how they meet each of the criteria. During the application process, the Department provided assistance for applicants in providing evidence including a fact sheet on the types of evidence that could be used for addressing selection criteria as well as guidance on how to best use evidence.

In determining the results of the round, applicants seeking funding under this selection process had to meet one or more of the following conditions 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 Department of Social Services to provide services under the Household Organisational Management Expenses (HOME) programme.

Further details about excellent proposals are detailed for each of the selection criteria below.

**Criteria 1: Demonstrate your understanding of the need for the funded activity in the chosen community/communities and/or target groups.**

Applicants demonstrated key strengths in relation to Criteria 1, as shown in the table below.

Strength	Example
The applicant demonstrated a good understanding of financial counselling.	Detailed discussion of, and evidence of experience in, financial counselling.
The applicant identified and demonstrated a good understanding of a target community requiring financial counselling support.	Statistical evidence of the challenges facing Indigenous residents of a particular area.
The applicant provided comprehensive evidence of unmet need for financial counselling in the target community.	Inclusion and sensible interpretation of a broad range of socioeconomic indicators of unmet need.
The applicant demonstrated understanding of the objectives of the Financial Counselling and Financial Capability funding round.	Detailed discussion of objectives of the funding round and the way in which applied services would meet these objectives.

**Areas for improvement**

Applicants could have strengthened their responses to Criteria 1 in a number of ways:

- demonstrating understanding of the identified target community and service gap
- supporting their proposal with specific and relevant data (e.g. census, survey, academic or other research)
- considering the future needs of the target community or group.

**Criteria 2: Describe how the implementation of your proposal will achieve the activity objectives for all stakeholders, including value for money within the grant funding.**

Applicants demonstrated key strengths in relation to Criteria 2, as shown in the table below.

Strength	Example
The applicant clearly described the activity to be conducted.	Comprehensive description of the activity and all of its constituent elements.
The organisation identified and demonstrated its capacity to achieve activity objectives for the benefit of stakeholders.	Detailed plans for the implementation and ongoing delivery of the activity that discuss potential risks and methods to address them.
The applicant's proposed activity will help to build the long-term financial capability of clients.	Comprehensive description of elements of service that encourage long-term financial capability.
The proposal represented value for money.	Proposal provided a detailed budget and involved collaborating with other organisations and leveraging off other funding sources and existing infrastructure.

**Areas for improvement**

Applicants could have strengthened their responses to Criteria 2 in a number of ways:

- improving the connection between programme activities and expected outcomes
- demonstrating value for money through the provision of a budget and other financial documentation that demonstrate the investment for the Department and the corresponding services which would achieve the activity objectives
- demonstrating capacity to anticipate and respond to the changing needs of clients.

**Criteria 3: Demonstrate your experience in effectively developing, delivering, managing and monitoring activities to achieve the activity objectives for all stakeholders.**

Applicants demonstrated a range of strengths in relation to Criteria 3, as shown in the table below.

Strength	Example
The organisation had demonstrated experience in developing and delivering similar activities to the target community or similar communities.	Specific examples of similar financial counselling activities developed and delivered for the target community or similar communities in the past were included.
The applicant demonstrated strong experience of monitoring and continuous improvement.	Details of experiences of reporting, measurement, evaluation systems and quality assurance were included.
The applicant proposed a comprehensive service delivery model.	Discussion of a service delivery model that included a range of methods to deliver services to clients.
The applicant proposed strategies for managing risks and prioritising needs.	The proposal included a detailed description of strategies already in place in the organisation.

**Areas for improvement**

Applicants could have strengthened their responses to Criteria 3 in a number of ways:

- demonstrating outcomes of similar activities delivered to similar communities
- providing specific examples of government funding received and administered in the past
- describing key stakeholders and their involvement in the activity.

**Criteria 4: Demonstrate your organisation’s capacity and your staff capability (experience and qualifications) to deliver the activity’s objectives in the chosen community/communities and/or target group.**

Strong applicants demonstrated a range of strengths in relation to Criteria 4, as shown in the table below.

Strength	Example
The applicant provided evidence of rigorous recruitment processes and selection criteria, particularly for staff that directly deliver financial counselling.	Detailed description of recruitment processes and selection criteria included in the proposal.
The applicant provided relevant information on staff skills and experience.	Key positions and their roles in ensuring the effective delivery of the activity were detailed.
The organisation has mechanisms in place to train, support and develop staff.	The proposal included details of support mechanisms and training and development activities to which staff have access.
The organisation’s structure will support delivery of the activity.	Inclusion of a detailed organisational chart highlighting capabilities.

**Areas for improvement**

Applicants could have strengthened their responses to Criteria 4 in a number of ways:

- explaining how staff skills and experience translate to service delivery
- providing information on the resources and infrastructure available to support the delivery of services
- demonstrating experience engaging and managing volunteers (where volunteers are likely to be involved in the delivery of the activity).

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

Strong applicants demonstrated a range of strengths in relation to Criteria 5, as shown in the table below.

Strength	Example
The applicant demonstrated its ability to establish productive relationships and linkages in, and for, the benefit of the target community.	Examples of existing partnerships and linkages and their contribution to better financial literacy outcomes for the target community.
The applicant demonstrated its ability to use its relationships to establish referral pathways suitable for the target community.	Examples of existing referral pathways.
The applicant’s proposed activity complements other services available to the target community, from both their own organisation and other organisations.	Description of a plan to refer clients to existing services, when possible, to avoid duplicating effort.

**Areas for improvement**

Applicants could have strengthened their responses to Criteria 5 in a number of ways:

- demonstrating how their service delivery model, including relationships and referral pathways, translates to client outcomes
- demonstrating an understanding of funding round objectives and the value of a service delivery model that supports these objectives
- providing evidence of capacity for innovation.

**Further Feedback**

To register to receive further feedback, please email [grants@dss.gov.au](mailto:grants@dss.gov.au) providing all of the following details:

- Organisation name, as used on the application for funding (legal name or trading name, if different from the legal name);
- The Application ID issued by DSS upon receipt of the application for which feedback is sought;
- The name of the funding round(s) as per the application pack materials and application form (feedback for more than one funding application can be requested in the one email);
- A contact name and telephone number; and
- A contact email address.

To be eligible to receive feedback for the Financial Counselling and Financial Capability round you must register by **Friday 13 February 2015**.

The Department will undertake to provide individual feedback to organisations within 12 weeks of the closing date for registrations. Please refer to the [DSS Feedback Policy](#) for more information.