



Australian Government

Department of Social Services

Families and Communities Programme

Financial Wellbeing and Capability

**Financial Counselling, Capability and Resilience
Hub Plus Trial – Nhulunbuy and Rockhampton
Funding Round Summary**

November 2015

Financial Wellbeing and Capability Activity

The Activity aims 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.

The Activity contributes to improved outcomes for vulnerable people, families and communities by:

- helping people address immediate needs in times of financial crisis
- improving financial capability by helping people in personal financial difficulty to make informed choices to address their financial problems and by fostering the improved use and management of money
- assisting individuals, families and communities to navigate life transitions and/or financial stress or crisis which may negatively impact on their wellbeing
- improving financial resilience and pathways to mainstream financial services by providing access to savings and credit vehicles
- identifying effective methods of recognising families at risk of homelessness and providing early assistance to prevent family homelessness occurring, and
- implementing research and evaluation activities to contribute to programme and service improvement.

Activity service delivery models include a focus on early intervention and prevention, through an integrated service offer incorporating strong connections and referrals within the Activity and with other government and community services relevant to consumers. Organisations delivering Activity services must maintain an up to date catalogue of local services to support the provision of effective referrals, including to other Financial Wellbeing and Capability (FWC) services. This will ensure consumers receive services tailored to their needs to better prevent financial issues from escalating or reoccurring and that they are referred to appropriate services to address financial or other underlying issues in a timely manner.

Financial Counselling, Capability and Resilience

Financial Counselling, Capability and Resilience encompasses the provision of financial counselling, financial literacy education, and access to financial services including microfinance products.

Selection type

This selection is a restricted process.

Eligibility

The entity types a. to g. meet the eligibility requirements to be invited to apply for a grant for this 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 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

Not-for-profit entity types specified above meet the eligibility requirements.

For-profit entity types specified above may be invited in special circumstances.

The following entity types may be invited to apply in special circumstances

- h. state and territory governments
- i. local governments
- j. Where there is no suitable alternative, an individual or – jointly and separately – individuals. Where j) is used, it also needs to be stated who the decision maker is on the issue.

How much?

Up to \$2.005 million is available from 1 January 2016 to 30 June 2017.

Location	Service	2015/16	2016/17	Total Funding Amount (ex SACS and GST)
Nhulunbuy	Commonwealth Financial Counselling and Financial Capability	\$360,000	\$720,000	\$1,080,000
	Hub Plus service	\$75,000	\$150,000	\$225,000
Rockhampton	Commonwealth Financial Counselling and Financial Capability	\$158,073	\$316,145	\$474,218
	Hub Plus service	\$75,000	\$150,000	\$225,000

Closing Date and Time

Applications should be submitted by **2:00pm AEDT, Thursday 3 December 2015.**

Who to contact?

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

Grant Objectives

The key objective of the grant is to trial in Nhulunbuy, Northern Territory and Rockhampton, Queensland, an innovative behavioural change approach to supporting consumers with Financial Counselling and Financial Capability services at key 'life points' where increased or improved financial capability can play a preventative or early intervention role. The service delivery model to be funded will integrate services including Financial Counselling and

Financial Capability with other relevant services aimed at helping people through key life points such as changes in employment status; moving to independent living situations; or family breakdowns. This model will be known as a Hub Plus.

Literature suggests that financial literacy training works best in altering how people manage and think about money when offered at a key life point or 'teachable moment' and/or is tied directly to other key services or supports.¹ Further, people often need access to services such as Financial Counselling when experiencing life events such as marriage separation.

To receive funding for this activity, the successful organisation/s will work to ensure the identified needs of individual consumers are met, focussing on the key life points.

This does not mean that providers must personally deliver the full range of services required to support individuals at key life points. The expectation is that the funded organisation/s will deliver Financial Counselling and Financial Capability services, as a minimum, while working collaboratively with other services to form a network of services to support consumers at these key points in their life.

Examples of services that could form part of a Hub Plus service offer include:

- Family/relationship support services
- Employment services
- Microfinance providers i.e. through the No Interest Loan Scheme, SaverPlus or Step Up initiatives
- Drug/alcohol support services
- Mental health services

The model will ensure that a base level of Financial Counselling and Financial Capability services continue to support people in Nhulunbuy and Rockhampton and surrounding communities, while building in a more integrated approach with the full continuum of services that contribute to financial wellbeing (i.e. microfinance, drug/alcohol rehabilitation, employment).

An evaluation will be conducted, which will include an assessment of how the service delivery model has addressed behavioural change through targeting services at key life points. To receive funding for this activity, the successful organisation/s will be expected to 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.

Financial Counselling

Financial Counselling contributes to the Activity outcomes by helping people in financial difficulty to address their financial problems and make informed choices.

Financial Counselling 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 Financial Counselling, including their Financial Counsellors, must meet relevant legal and regulatory requirements. These are detailed at Section 2.8 of the FWC Programme Guidelines Overview (Programme Guidelines).

Organisations will be expected to provide priority access to consumers participating in income management.

Financial Counselling aims to:

¹ Australian Securities and Investment Commission, [National Financial Literacy Strategy 2014-17](#), page 22.

- 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.

Financial Counselling can be accessed through face-to-face meetings or through the Helpline on 1800 007 007. This Financial Counselling funding complements funding provided by some state and territory governments for Financial Counselling services.

Financial Capability

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 consumers 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.

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 Programme Guidelines. Assistance may be available to help Financial Capability workers meet these requirements including online resources.

Statement of Requirement

Funding is available to deliver a new innovative, targeted and streamlined FWC service offer. The new model will establish a 'Hub Plus' trial in Nhulunbuy, Northern Territory and Rockhampton, Queensland embedding or integrating FWC services with other key support services. The list of communities/service coverage areas to be serviced from Nhulunbuy and Rockhampton is at **Appendix A**.

Two elements must be delivered under the funding. The first is to deliver a core service offer of Financial Counselling and Financial Capability services. The second is to trial a service delivery model (the 'Plus' in Hub Plus) which seamlessly links Financial Counselling and

Financial Capability services with other services assisting the same consumers at key life points. The aim is to support consumers to change their long term financial behaviour and build financial wellbeing, capability and resilience.

Core service offer

The core service offer will provide Financial Counselling and Financial Capability services in the areas identified in **Appendix A**. The successful organisation/s will provide direct case work or one-on-one intensive support and financial literacy education, information and coaching sessions to both individuals and community groups. Funding of up to \$2.005m is available to deliver these services from 1 January 2016 to 30 June 2017.

It is expected that the service will be offered through a “Hub and Spoke” model where services are required to be delivered to remote communities surrounding the Hub. For example, Financial Counselling might be provided from a central Hub and Financial Capability services via an outreach model. In this example, Financial Capability workers would highlight debt “hotspots” to Financial Counsellors who then travel to the community to help manage the issues identified.

Closer integration of Financial Capability services and Financial Counselling aims to provide a more holistic service to consumers.

Many organisations have been delivering a combined service for years and the approach is supported by recent research.² Having Financial Capability workers co-located with (or working closely with) Financial Counsellors is, among other benefits, expected to allow Financial Counsellors to focus on crisis support and complex issues.

Financial Capability workers can offer basic information and immediate support to people who may be on a wait list to see a Financial Counsellor. They can also provide ongoing support to a client following a meeting with a Financial Counsellor to enhance the consumer’s financial capability and wellbeing into the future.

Successful organisation/s may also incorporate microfinance services such as low or no-interest loans. This can be through consortium or other partnership arrangements. The final service offer is up to the successful provider to determine in consultation with the Department of Social Services (DSS) and the community being serviced.

Organisations should ensure their applications clearly describe the range of services that will be offered, how Financial Counselling and Financial Capability services will be integrated with those services, and any partnership or consortium arrangements proposed.

Applicants must demonstrate their willingness to work with other service providers to ensure a coordinated approach to delivery of key services at life points.

The Indigenous Home Ownership Education (IHOME) package designed by DSS and Indigenous Business Australia must be offered from Nhulunbuy by the successful organisation/s. This education package is delivered in a series of workshops for Indigenous people looking to purchase or build their own home on Indigenous land. Some assistance will be available to ensure organisations have the skills and competencies required to deliver the package. Currently home ownership is available on Indigenous lands in the communities of Angurugu, Umbakumba and Milyakburra, NT.

Additional funding to incorporate services

Additional funding of up to \$0.225m is available for organisations in each location that may not currently be delivering Financial Counselling or Financial Capability services, such as employment, family support or disability services to provide Financial Counselling or Financial Capability services for their clients. This may be either through employing workers with the required skills and experience or through implementing innovative practices that drive better integration with the relevant services.

² [Wesley Mission report, *The Wesley Report: Facing financial stress*](#)

Alternatively, the successful Financial Counselling and Financial Capability service provider could use the funds to better integrate/coordinate its service offer with a wider range of services. Examples of how this funding could be used are provided below.

The proposed service delivery model should seamlessly link Financial Counselling and Financial Capability services with other services assisting clients at key life points.

Organisations applying for funding under this grant round may consider the following models as examples of relevant service models:

- Financial Counselling and Financial Capability services could operate in tandem with other services such as job services, family support, microfinance, or other support services. This wide range of services could be provided by one organisation, multiple partnered organisations, a consortium, or through warm referrals via established referral pathways.
- Services such as job services, family support, microfinance, or other support services could add Financial Counselling and/or Financial Capability services to their existing service offer. This could be on a full or part time basis (depending on the needs of the community) by employing relevant staff (Financial Counsellor and/or Financial Capability workers) or through partnering with an organisation offering those services.
- An organisation could play a coordination role in linking the core Financial Counselling and Financial Capability provider and their consumers with services such as job services, family support, microfinance, or other support services.

To access the Hub Plus funding, organisations already delivering Financial Counselling and/or Financial Capability services must demonstrate a joined up delivery model with a range of other services.

Organisations not already delivering Financial Counselling and/or Financial Capability services must demonstrate an approach to enhancing their existing service offer to include Financial Counselling and Financial Capability services.

Consortium arrangements or local partnerships are encouraged and successful organisations are expected to consult with the communities in the coverage area in finalising the service delivery model.

Organisations will be expected to provide priority access to consumers participating in income management.

Funding is to ensure the delivery of the services as described above (and in the Programme Guidelines) to the participants/clients/recipients/target groups outlined in section 2.4 of the Programme Guidelines.

Requirements

Applicants will need to 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.

Financial Counsellors do not provide:

- financial planning advice (including in relation to shares, superannuation, retirement or insurance)
- 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.

Organisations providing Financial Resilience services are required to comply with Australian financial and credit requirements.

Selection Criteria

The equally weighted selection criteria are below. As a guide only, dot points have been included to assist you to develop your response. To assist DSS in assessing your application, please provide any further information within the word limit stipulated in the application form.

1. Demonstrate your understanding of the need for the funded Activity in the specified community/ies and/or the specified target group
 - demonstrate an understanding of the aims of the FWC Activity and the required Financial Counselling, Capability and Resilience Hub service offer
 - provide information which demonstrates the need for Financial Counselling and Financial Capability services in the community/ies you are applying to service
 - describe the target group/s within the community/ies you have identified and how you will prioritise services for those 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
 - describe your proposed service delivery model and how it will operate to deliver the outcomes of the FWC Activity
 - describe any other services your organisation proposes to, or currently, delivers in addition to Financial Counselling and Financial Capability services as part of your proposed integrated service offer, for example microfinance
 - provide a draft budget (budget template provided with the Application Pack) that will demonstrate value for money including any information about other sources of funding or in-kind contributions
3. Demonstrate your experience in effectively developing, delivering, managing and monitoring activities to achieve the Activity objectives for all stakeholders
 - provide evidence of your organisation's experience in developing, delivering, managing and monitoring community services and the objectives that have been achieved for consumers
 - describe how you will monitor progress under your proposed service delivery model to achieve the Activity objectives
 - explain how you will deliver to consumers/communities from Indigenous and/or culturally and linguistically diverse backgrounds
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
 - provide details of your governance structure, financial management and fraud control methods that are currently in place in your organisation, including details of the skills and qualifications of senior management
 - list the qualifications and skills of staff (including program management staff) who will be directly involved in delivering the Activity

- provide details of your organisation's recruitment, training and development strategies/arrangements that will assist your organisation to meet the Activity objectives
5. Describe and demonstrate a service delivery model that includes effective partnerships, linkages and referral pathways that directly contribute to the Activity outcomes
- explain how your service offer will ensure close integration of FWC services to provide a holistic service to consumers
 - provide information about how your proposed service delivery model will include effective partnerships and linkages that directly contribute to the Activity outcomes
 - describe any formal or informal referral pathways (including referrals in and out of services) and how you will ensure these effectively meet the needs of the identified target groups

Applicants will need to demonstrate/address the following, across all selection criteria:

- appropriateness of the proposal to the objectives of the Activity
- potential for the proposal to meet the objectives of the Activity
- the need for the proposal to be carried out
- the governance, expertise and capacity of the applicant, including the applicant's financial, risk and audit/fraud strategic plans, and evidence of sound governance
- the applicant's track record in delivering quality Activity services, where applicable
- relevant stakeholders (target groups, communities, government etc.)
- evidence base, where applicable
- the applicant's viable and sustainable financial model
- value for money (of the proposed outcomes, projected deliverables, location, community benefit and the amount of funding sought as detailed in the Application Form), and
- the broad assessment requirements outlined above.

IMPORTANT INFORMATION FOR APPLICANTS

- Please note that, in order to ensure service continuity for consumers, preference in selecting an organisation to deliver the core Financial Counselling and Financial Capability service will be given to applicants who currently deliver Financial Counselling or Financial Capability or 'like' services.
- Applicants **must** provide an indicative budget on the template provided with the Application Pack. This must be included with the Application as an attachment. Failure to provide a budget will not make an Application ineligible or out of scope, but may result in a lower score against that particular selection criteria.
- Documents/attachments not requested by DSS will not be assessed as part of your application.
- Applicants must include information relating to proposed consortium arrangements in their applications and these will be considered as part of the assessment process.
- As per the Commonwealth Grant Rules and Guidelines, information on the successful grants will be published on the DSS website no later than fourteen working days after the agreement for the grant takes effect.

More information on how to apply is available in the Questions and Answers document within the Application Pack.

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 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 Secretary's Instructions.

Probity

The selection of funding recipients must be fair, open and demonstrate the highest level of integrity.

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.

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 may be 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 and to advise DSS in relation to such matters. The Probity Advisor plays no part in the assessment of applications.

Programme Guidelines

The Programme Guidelines Overview provides the key starting point for parties considering whether to participate in the activity and forms the basis for the business relationship between DSS and the funding recipient. Applicants are strongly advised to read the Programme Guidelines Overview prior to completing an Application Form.

How to Apply

Please read and complete the declaration part of the Application Form carefully. Ensure all responses are true and accurate. Click the **Submit Application** button and follow the instructions provided. All questions will be verified and any incorrect or unanswered responses will be displayed for your correction. The Application Form will not submit until all responses have been verified.

Upon successful submission you will be issued with a confirmation receipt and email. Submission may take several minutes. **Please be patient and do not close the Application Form before receiving confirmation. Do not attempt to submit the application more than once.** If you do not receive confirmation or you experience difficulties submitting the Application Form, please call 1800 020 283.

Grant Agreement 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.

The type of Grant Agreement entered 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.

The executed Grant Agreement represents 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

Questions can be submitted via email to grants@dss.gov.au.

Responses to questions will be published on the funding round page within five working days of receipt, except where the answers are already available in the Application Pack. DSS will only respond to requests for information that seek clarification of issues to allow applicants a better understanding of the requirements of the Application Form and Programme Guidelines e.g. DSS will not provide advice on how to respond to specific Selection Criteria.

DSS will not respond to any questions, requests for information or correspondence about the status or progress of applications from **COB AEDT Thursday 26 November 2015** till the conclusion of the selection process.

Appendix A

Hub Plus Service Coverage Areas

Hub Plus - Rockhampton	Communities to be Serviced
SA2 – Rockhampton City	Service coverage is required for the whole Fitzroy SA4
Hub Plus - Nhulunbuy	Communities to be Serviced
SA2 – East Arnhem	Angurugu
	Bulman
	Galiwinku (Elcho Island, Galiwin'ku)
	Gapuwiyak (Lake Evella)
	Milingimbi
	Nhulunbuy
	Numbulwar (Rose River)
	Yirrkala
	Baniyala (Banyala, Yilpara)
	Birany Birany (BiranyBirany)
	Dhalinybuy
	Gan Gan
	Gunyangara (Ski Beach)
	Gurumuru
	Marpuru (Maparu, Mapura, Mapurru, Marparu)
	Ngangalala (Nangala, Nangalala)
	Rorruwuy (Burrawuy, Rhodes Point)
	Yathalamarra (Yathalamara, Yathalmarra)
	Wallaby Beach
	Balma
	Barraratjpi
	Barrkira
	Bawaka
	Baygurrnji
	Bukudal
	Bunhanura
	Burru
	Buymarr
	Dhuruputjpi
	Djarrakpi
	Galkila
	Garrthlala
	Gurkaway
	Gutjangan
	Mirrnatja
	Raymangirr
	Rurrangala
	Wandawuy
	Yalakun
	Yanungbi
	Yilpara
	Yinimala
	Yudu Yudu
	Groote Eylandt - Milyakburra (Bickerton Island)
	Groote Eyland - Umbakumba