

Financial Counselling, Capability and Resilience Hubs

The following questions and answers are specific to this funding round. Please also refer to the [Frequently Asked Questions page](#) for general questions about applying for DSS grants.

New questions are added at the end of this document.

Funding

1. If my application is successful, what will be the grant period?

Funding is available from 1 January 2016 to 30 June 2017. The grant period will be from the date of the execution of the Grant Agreement until 31 October 2017.

2. Why is funding only being offered for an 18 month period?

The funding period for these services is aligned with the Commonwealth Financial Counselling and Financial Capability services currently being delivered across Australia. Allocation of funding beyond 30 June 2017 is a decision for Government.

3. My organisation also delivers Emergency Relief. If I am successful in my Application to deliver the Financial Counselling and Financial Capability services, is there additional funding available to offer Emergency Relief from the Hub?

No. Organisations may elect to incorporate delivery of other Financial Wellbeing and Capability (FWC) services from the Hub, but no additional funding is available.

Eligibility

For information relating to eligibility, please refer to the Funding Round Summary in the first instance.

4. Will large and small service providers be eligible to apply?

This round is an open funding round, so organisations of all sizes can apply. The Department values the diversity of having a mix of small and large organisations and acknowledges the different kinds of community connections and contributions providers can offer ranging from tailored services for specific client or community groups through to economies of scale.

5. I applied for the 2014 Commonwealth Financial Counselling and Financial Capability grant round in Western Australia and the Northern Territory that was cancelled; can I apply in this round?

Yes. This funding round is open to organisations currently delivering financial counselling or financial capability 'like' services with the relevant experience and capability and who meet the eligibility criteria.

6. Can my organisation apply even if we do not currently deliver Commonwealth Financial Counselling or Financial Capability Services?

Yes. Any organisation with the relevant experience and capability and who meet the eligibility criteria may apply. Please refer to the Funding Round Summary for the list of eligible entities. Please note that, in order to ensure service continuity for consumers, preference will be given to applicants who

currently deliver Financial Counselling or Financial Capability or 'like' services as stated in the Funding Round Summary.

If your organisation is not currently delivering Financial Counselling or Financial Capability Services, it is important that you demonstrate in your Application how your organisation would be able to implement effective service delivery in a timely manner.

Submitting an Application

7. Do I have to provide a budget with my Application?

Yes. Applicants must provide a draft budget on the template provided with the Application Pack. This should be attached to the Application Form. 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.

8. If the provider is unable to submit their Application by the due date, can the Department grant an extension?

No. Applications must be submitted by **29 September 2015**. Refer to the DSS [Late Application Policy](#) for further information.

9. Do I need to provide a separate Application Form for each Hub I propose to deliver?

No. Please only provide one Application per organisation regardless of the number of Hubs you wish to apply for. Please ensure you select all relevant SA2 locations relating to the Hub/s you are applying for, as per **Appendix B** of the Funding Round Summary.

10. How do I nominate which Hub location I am applying for?

When you complete the Application Form you must select the Statistical Area 2 (SA2) in which the Hub/s you wish to deliver is/are located. You may apply for funding to deliver more than one Hub. **Appendix B** of the Funding Round Summary lists the Hubs and identifies the relevant SA2 to be selected.

For example, if you are applying to deliver the Hub in Playford, South Australia, you must select the SA2 of Elizabeth on the Application Form. If you wish to provide services covered under the Alice Springs Hub, please select the SA2 of Charles.

Note: Where more than one Hub is in the same SA2 you must clearly identify in Selection Criteria 1 of the Application Form which Hub you propose to deliver.

Service delivery

11. What is a Hub?

A Hub is an integrated service providing both Commonwealth Financial Counselling and Financial Capability services and located in current Income Management Trial site locations. Hubs are expected to deliver a wrap-around, integrated, and consumer-centred service offer. An integrated service offer incorporating strong relationships with providers of other relevant services is expected to improve outcomes for consumers, particularly those with complex needs.

Hubs will offer services through a "Hub and spoke" model of service delivery to provide services to remote communities. In urban and inner regional areas, outreach is not required.

Organisations will also have the option to incorporate microfinance services such as low or no-interest loans. This could be through consortium or other partnership arrangements.

12. Do the services to be delivered through the Hub have to be provided from one location?

No. Successful organisations will need to determine the most appropriate method to ensure appropriate access to services for the communities being serviced. Although the services may not be delivered from a central location you should ensure that a wrap-around, integrated, and consumer-centred service offer is a key feature of the service delivery model.

13. Can my organisation determine how each community will be serviced?

Yes. Applicants should describe their proposed service delivery model for the Hub they are applying to deliver. This should include how communities will be serviced based on the current understanding of needs across the coverage area. For example, the service delivery model could include Financial Counselling and Financial Capability staff travelling to remote communities to provide services on a structured rotation or using local community contacts to alert the service to the need for visits.

14. What are the Departments expectations regarding priority access to services for people participating in Income Management?

In general terms, people participating in Income Management are identified for service priority under the primary target group for the Financial Wellbeing and Capability Activity. For more information please refer to Section 2.2.2 of the Families and Communities Programme, Financial Wellbeing and Capability Programme Guidelines Overview (Programme Guidelines) on the [DSS website](#).

15. Do I have to deliver Indigenous Home Ownership Education (IHOME)?

This depends on the location of the Hub you are applying to deliver. IHOME must be delivered to the specified communities outlined in the Funding Round Summary included in the Application Pack. The list of communities requiring IHOME may be expanded at a later date and the Department will negotiate delivery to those communities with the successful provider/s. Some assistance will be available to ensure organisations have the skills and competencies required to deliver the package.

16. Will consortium arrangements be considered for the delivery of a Hub?

Consortium or partnership arrangements are encouraged and successful organisations are expected to consult with chosen communities in finalising the service delivery model. Applicants must include information relating to proposed consortium arrangements in their Applications and these will be considered as part of the assessment process.

17. What is a lead organisation?

If you submit a joint Application with one or more organisations i.e. consortia, you must nominate a lead organisation for the Application. The lead organisation for the project will, if your Application is successful, sign the Grant Agreement, receive the funding and assume legal responsibility for performing the activities and meeting the outcomes under the Grant Agreement. A lead organisation must be an incorporated body which is able to enter into the Grant Agreement. The other partner organisations do not have to be incorporated.

18. Will the Department provide additional time for organisations to develop a consortium and provide the relevant documentation as part of this selection process?

No. Consortium arrangements must be included in the Application Form submitted by the closing date.

19. If our organisation does not currently provide microfinance services, will this adversely affect our Application?

No. While there is a preference for organisations to offer a range of services, organisations applying for funding do not need to be a current microfinance provider. Applicants can indicate their intent to provide microfinance services if that is identified as a community need. Applications should include details of an integrated service delivery model that suits the needs of the communities to be serviced. Services like microfinance could, for example, be provided through a consortium arrangement with another organisation.

20. Are the services being proposed in this selection process different to the new Financial Wellbeing and Capability Activity?

No. The services being proposed are the same as the services offered in the selection process conducted in 2014. The aim of this funding round is to implement closer integration of Financial Counselling services and Financial Capability to provide a more holistic service to clients.

Successful providers **must** establish Hubs with a core service offer of Financial Counselling and Financial Capability services. Providers will also 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.

By integrating these services, the Department aims to reduce the demand for crisis support mechanisms such as financial counselling. This may allow financial counsellors more opportunity to focus on some of the systemic issues facing clients.

Service coverage area

21. How did the Department determine the coverage areas for each Hub?

All proposed Hub locations are in the current Income Management Trial site locations. The Department took into account a number of factors when determining the Hub locations and their proposed coverage areas. These factors included the location of existing services; geographic factors such as proximity and access to communities, information provided by existing service providers and the local knowledge of staff based in the Department's state and territory offices.

The service delivery coverage areas are listed at **Appendix B** of the Funding Round Summary provided with the Application Pack on the [DSS website](#). Maps of the service delivery coverage areas are also available on the [DSS website](#).

22. If I apply for a particular Hub, am I only required to service people from communities listed against that Hub?

No. You are required to provide services to people from all communities that lie within the coverage areas including any small outstations or communities that may not be specifically listed in **Appendix B** of the Funding Round Summary. The communities listed include those that should be provided with services either through a permanent presence or through outreach services. It is expected that the successful service provider/s will determine the frequency and type of service to be provided to each community based on the needs identified in the individual communities.

For example, a service could provide Financial Counselling services from a central Hub and Financial Capability services via an outreach model, visiting communities on a three-monthly rotational basis. The Financial Capability workers might identify issues in a community to the Financial Counsellors who then travels to the community to help manage the issues identified.

23. Why is Rockhampton in Queensland and Nhulunbuy and East Arnhem Land in the Northern Territory not included in the list of areas to be serviced?

A new service delivery model will be trialled in these areas. A separate grant round is planned to occur in the near future to select an organisation/s to trial the service delivery model. More information will be provided on the [DSS website](#).

24. Why is Cape York in Queensland not included in the list of areas to be serviced?

A separate grant round is planned to occur in the near future to select an organisation/s to trial the service delivery model. More information will be provided on the [DSS website](#).

Staffing requirements

25. Does the successful organisation/s have to have both financial counsellors and financial capability workers?

Yes. Successful providers must establish Hubs with a core service offer of both Financial Counselling and Financial Capability services. This could be through consortium or other partnership arrangements.

26. What training/qualifications do Financial Counselling and Financial Capability workers have to have?

The qualifications required of workers providing Financial Counselling and Financial Capability services are outlined in Section 2.8 of the Programme Guidelines. Please refer to the Programme Guidelines on the [DSS website](#).

27. Why are Financial Capability workers providing IHOME training required to have a Certificate IV in Training and Assessment?

Knowledge of adult learning principles and skills to readily adapt and customise materials during delivery are addressed in the Certificate IV Training and Assessment. These are skills that IHOME facilitators must have in order to meet diverse learning needs and to support consumers understanding of the risks, benefits and responsibilities of home ownership. Elements of the package are quite complex so it is essential that facilitators have the skills and knowledge to both recognise when consumers need additional assistance to grasp content and the capacity to provide appropriate verbal instruction and activities to assist their understanding.

28. Is there a particular number or ratio of Commonwealth Financial Counsellors or Financial Capability workers the Hub must have?

No. Service providers will be able to tailor their services to meet community needs by determining the appropriate staffing ratios. For instance, if organisations see increased demand for financial counselling, resources can be directed to that activity without the need to seek a change in their agreement with the Department. Services can provide a combination of both direct case work and one-on-one support through financial counselling and financial literacy education and information in conjunction with other relevant programmes.

29. Does the Department expect a certain number of Indigenous staff to be engaged by the organisation?

The Department expects service providers to engage staff who have the skills required to deliver culturally appropriate services however, there are no specific requirements in relation to the ratio of Indigenous to non-Indigenous staff.

30. If my organisation doesn't currently have Financial Counsellors or Financial Capability Workers, what support will be available to train Staff?

Organisations will be expected to outline how they will recruit and support staff to meet the qualifications outlined in Section 2.8 of the Programme Guidelines as part of their Application (Selection Criteria 4). Some assistance will be available to ensure organisations have the skills and competencies required to deliver the Indigenous Home Ownership Education (IHOME) package.

Responding to selection criteria

31. What does reference to 'chosen communities' in the selection criteria mean?

A chosen community refers to the service coverage area where you are applying for funding to deliver services. The list of Hub locations and the list of communities that are expected to be serviced from each Hub are at **Appendix B** of the Funding Round Summary.

32. What does reference to 'target group' in the selection criteria mean?

Target group generally refers to the people you are assisting. For example, Commonwealth Financial Counselling and Financial Capability deliver services to people in the 'primary target groups' assisted across the Financial Wellbeing and Capability Activity. Please see Section 2.4 of the Programme Guidelines on the [DSS website](#) for more information.

33. What does reference to 'Activity' in the selection criteria mean?

The term 'Activity' relates to the service you are applying for funding to deliver, in this case the Financial Counselling, Capability and Resilience Hubs. In answering the selection criteria you should consider both the requirements outlined in the Funding Round Summary and the Financial Wellbeing and Capability Activity as detailed in the Programme Guidelines.

Reporting

34. Are there new/additional reporting requirements under the Financial Counselling and Capability Activity?

Reporting will be required on a six monthly basis as a minimum through the DSS Data Exchange which offers standardised, prioritised, and collaborative reporting processes. Further details on the DSS Data Exchange are available on the [DSS website](#).

35. What performance indicators are used to measure the Activity outcomes?

Activity outcomes are measured against the performance indicators listed below:

- number of clients assisted
- number of events / service instances delivered
- percentage of clients with improved financial wellbeing, capability and resilience
- percentage of clients achieving individual goals related to financial counselling, capability and resilience
- percentage of clients from priority target groups/communities

The information provided by services through the DSS Data Exchange *priority requirements* and voluntary extended data sets collected through the *partnership approach* will be used to help determine the extent to which the Activity outcomes are being achieved. The Department may also use information gathered through surveys and other evaluations to help determine Activity outcomes. Please refer to the [DSS website](#) for more comprehensive information about the DSS Data Exchange.

Other

36. Where should I go for further information?

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

New Q&As – Added 25 August 2015

37. We are a national organisation, made up of multiple separate Legal Entities. Should we submit one application for the organisation or one per Legal Entity?

As per Question 9 above, applicants should only provide one application per organisation regardless of the number of Hubs they wish to apply for.

Where organisations are made up of separate Legal Entities it is up to the organisation to determine the best application approach. Depending on the preferences of your organisation and operating structure, you can:

- submit one application for all sites and Legal Entities, with one Legal Entity acting as the lead in a consortium arrangement. Please note, if your application is successful the lead organisation will sign the Grant Agreement with DSS and assume legal responsibility for performing the activities and meeting the outcomes under the Grant Agreement.
- submit separate applications for each Legal Entity and the sites they wish to deliver in. Should you submit separate applications they will be assessed individually.

New Q&As – Added 31 August 2015

38. What are the reporting requirements for this activity?

The reporting requirements for this activity include providing client data via the DSS Data Exchange twice yearly, a Service Stocktake report to be provided annually in August and a Financial Report annually each October. The exact reporting requirements for this programme will be specified in the grant agreement provided to successful applicants.

The Data Exchange reporting requirements applicable to this funding are divided into two parts: a small set of priority requirements that all service providers must report, and a voluntary extended data set that providers can choose to share with the Department in return for relevant and meaningful reports, known as the partnership approach.

More information on DSS reporting is available at on the DSS Website via the following links:

- [DSS Data Exchange](#)
- [Service Stocktake Report](#)
- [Accounting for the Grant/Your Financial Reporting Requirements](#)

39. The Funding round summary page 5 refers to “...successful applicants will be expected to participate in any programme evaluation”. Does this mean that all clients assisted under this grant will be required to consent to participate in follow up surveys, research and evaluation?

Organisations funded to deliver the services will be expected to participate in any programme evaluation. The Department, or researchers employed by the Department, may approach your organisation to seek feedback and input to any proposed research. This may include seeking the contact details of clients who have provided consent to be contacted in relation to participating in research and evaluation as the Department does not have access to this information. Clients that have provided this consent may be invited to participate in programme research and evaluation.

40. Question 35 (of this Questions and Answers document) outlines five performance indicators successful applicants will be required to report against. How is this information collected?

Programme outcomes are measured against the performance indicators listed in Question 35 of the Questions and Answers and are determined by the Department using data collected through both the DSS Data Exchange priority requirements and voluntary extended data sets collected through the partnership approach. Please refer to the DSS website for more comprehensive information about the [DSS Data Exchange](#).

41. Does the DSS Data Exchange measure/count clients from all of the target groups identified in Section 2.4 of the Programme Guidelines i.e. sick, unemployed etc.?

Section 2.4 of the Programme Guidelines identifies the target groups this programme aims to assist. Information about clients such as existence of a disability, a cultural or linguistically diverse background or Indigenous and/or Torres Strait heritage are collected in the priority requirements data information through the DSS Data Exchange. Client information in relation to target groups that is not captured in the priority requirements may be captured through the partnership approach, either through direct questions relating to the client’s current circumstances or through the use of the [Standard Client Outcomes Reporting \(SCORE\)](#) information that is provided.

New Q&As – Added 1 September 2015

42. Is the funding allocated to the Bankstown Hub to service just the Bankstown Local Government Area or the Sydney – Inner South West SA4 as shown on the map?

The successful applicant for this service is expected to assist people from within the proposed coverage area of the Sydney – Inner South West SA4 not just the Bankstown Local Government Area. The service coverage areas are now based on the Statistical Area 4 (SA4) regions as defined by the Australian Bureau of Statistics. This is consistent with the coverage areas of the Financial Wellbeing and Capability Activity nationally.

New Q&As – Added 3 September 2015

43. Why has Warmun been removed from the Halls Creek Hub service area, despite being in the service area for the existing service?

This is an error, resulting from Warmun being located on the boundary of the two coverage areas and therefore accessible from both the Halls Creek and Kununurra Hubs. If you are applying to deliver the Hubs service in Halls Creek, you can identify Warmun as a community that you intend to service as part of your application. If you propose to deliver services in the Kununurra coverage area, you may elect not to provide outreach services to this community. This should be noted in your application.

New Q&As – Added 4 September 2015

44. The Funding Round Summary states “In order to ensure service continuity for consumers, preference will be given to applicants who currently deliver Financial Counselling or Financial Capability or ‘like’ services.” Does this mean that preference will be given to providers already providing these services in the coverage area over existing providers of these services outside the coverage area?

All applications will be assessed on the overall model of service delivery being proposed including how they propose to commence service delivery in a timely manner. If you are currently delivering Financial Counselling, Financial Capability or “like” services, even if outside of the coverage area you are applying for, your application will receive preferential consideration over those not currently delivering these services.

New Q&As – Added 18 September 2015

45. Where can I find the “Activity objectives” referred to in the Application Form?

The Activity objectives can be found from page 6 of the Financial Wellbeing and Capability Guidelines Overview (Programme Guidelines), under 2.1 Aims and objectives.

Further information for these questions is also provided in the Funding Round Summary.

46. Where can I find the “Activity outcomes” referred to in the Application Form?

The Activity outcomes can be found in Appendix A, page 29 of the Financial Wellbeing and Capability Guidelines Overview (Programme Guidelines).

Further information on how Commonwealth Financial Counselling and Financial Capability services contribute to the Activity outcomes can be found from page 7 of the Financial Wellbeing and Capability Guidelines Overview.

47. The Financial Counselling, Capability and Resilience Hubs Funding Round Summary for both Selection Criteria 2 and 5 seek information on the proposed service delivery model. Which of these two selection criteria should be used to describe the service delivery model so as to avoid undue duplication?

Selection Criteria 2 and 5 seek different information on the service delivery model you are proposing in your application. Criteria two focuses on how you propose to deliver the required services including

value for money. Criteria five focuses on linkages and referral pathways for consumers and how they will be provided through the proposed service delivery model.

The dot points provided for each Selection Criteria on page 6-7 of the Funding Round Summary are a guide to assist you to develop your response. Both criteria should be used to describe the service delivery model, noting the differences in the focus of the criteria.

48. If an existing service provider who would be the lead organisation approaches another existing service provider to form a partnership, does the non-lead organisation need to submit an application?

The partner/non-lead organisation/s in a consortia or joint application do not need to submit separate applications.

For joint Applications with one or more organisations (i.e. consortia), a lead organisation must be nominated for the Application. If successful, the lead organisation for the project will sign the Grant Agreement, receive the funding and assume legal responsibility for performing the activities and meeting the outcomes under the Grant Agreement. A lead organisation must be an incorporated body which is able to enter into the Grant Agreement. The other partner organisations do not have to be incorporated.

49. Can an organisation express an interest in becoming a partner with multiple lead organisations or is it limited to only one?

An organisation can be named as a partner with more than one consortia and/or with multiple other organisations.

50. Can an organisation put in an application proposing to service the whole service area as well as agree to partner another lead organisation, to keep potential options open?

An organisation can submit an application to service a whole area as well as applying as a partner of a consortia if they wish, noting that each application will be assessed individually on its merits in line with the Programme Guidelines and Funding Round Summary.

New Q&As – Added 22 September 2015

51. When filling in the application form it automatically comes up with SA2 but doesn't give an area, you then have to list the SA4 areas that you will cover by adding across the page. This information transfers to *Part 6 Funding for the activity* and requires you to put a funding amount in for every SA4 area you have listed. Can you put in one amount for the area and if so where, to cover all the ones you have picked as you could have as many suburbs/areas as 20 which would then equate to \$8,500 per SA4 area or do we have to put in individual amounts for all of them?

When you complete the Application Form you must select the Statistical Area 2 in which the Hub/s you wish to deliver is/are located. You may apply for funding to deliver more than one Hub. Appendix B of the Funding Round Summary lists the Hubs and identifies the relevant SA2 to be selected. Please also refer to the answer for Question 10 above.

As applicants are only required to select one SA2, only one amount is required.

52. If you have a qualified financial counsellor who is accredited with the Financial Counselling Association and has completed the diploma do they also have to do the 3 Certificate three subjects listed for Financial Capability Workers if they are going to be filling that position or is the higher qualification acceptable on its own?

The qualifications required of workers providing Financial Counselling and Financial Capability services are outlined in Section 2.8 of the Programme Guidelines on the [DSS website](#). Workers who have formal qualifications in a Diploma or above relevant to the Community Services Sector, will only need to complete the three financial literacy education units of competency located in the Community Services Training Package. Please also refer to Question 26 above.