



2021 to 2024 Rural Financial Counselling Service Program

Grant Opportunity Guidelines

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Administering entity	Community Grants Hub
Enquiries:	If you have any questions, contact Community Grants Hub Phone: 1800 020 283 (option 1) Email: support@communitygrants.gov.au Questions should be sent no later than 5.00 PM AEDT on 4 December 2020
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1. Rural Financial Counselling Service Program processes

The Rural Financial Counselling Service Program is designed to achieve Australian Government objectives

This grant opportunity is part of the above grant program, which contributes to the Department of Agriculture, Water and the Environment's Outcome 3: More sustainable, productive, internationally competitive and profitable Australian agricultural, food and fibre industries through policies and initiatives that promote better resource management practices, innovation, self-reliance and improved access to international markets.

We have worked with stakeholders to plan and design the grant program according to the [Commonwealth Grants Rules and Guidelines 2017 \(CGRGs\)](#).



The grant opportunity opens

We publish the grant guidelines on [GrantConnect](#) and [Community Grants Hub](#) websites.



You complete and submit a grant application

You complete the application form and address all of the eligibility and assessment criteria to be considered for a grant.



We assess all grant applications

The Community Grants Hub will assess the applications against eligibility criteria. The Community Grants Hub will notify you if you are not eligible. If you are eligible, we will then assess your application against the assessment criteria including an overall consideration of value with money and compare it to other applications.



We make grant recommendations

We provide advice through the assessment panel to the Minister for Agriculture, Drought and Emergency Management on the merits of each application.



Grant decisions are made

The Minister for Agriculture, Drought and Emergency Management decides which applications are successful.



We notify you of the outcome

We advise you of the outcome of your application. We may not notify unsuccessful applicants until grant agreements have been executed with successful applicants.



We enter into a grant agreement

We enter into a grant agreement with you if successful. The type of grant agreement is based on the nature or complexity of the grant and is proportional to the risks involved.



Delivery of grant

You undertake the grant activity as set out in your grant agreement. We manage the grant, via the Community Grants Hub, by working with you, monitoring your progress and making payments.



Evaluation of the Rural Financial Counselling Service Program

We evaluate your specific grant activity and the Rural Financial Counselling Service Program as a whole. We base this on information you provide us and that we collect from various sources.

1.1 Introduction

These guidelines contain information for the Rural Financial Counselling Service (RFCS) Program grants, which will run over three years from 2021–22 to 2023–24.

Merit-based, open and competitive grants process

The grants process for the RFCS Program will be merit-based, open and competitive. This may mean that an applicant rated suitable may not receive funding if another applicant is rated higher.

There are 12 predefined service regions (see section 5.3). Applicants may apply for more than one service region, including service regions in different states. Only one application form may be submitted per applicant. Applicants can elect to provide extra information in their application form if they wish to demonstrate how they would improve the efficiency of their offering if they were considered for multiple service regions.

Applications will be assessed region-by-region by an assessment panel. Only one successful applicant will be appointed per service region. It is possible that an applicant will be successful in their proposal to operate in combined service regions (that is, to offer rural financial counselling services in two or more service regions together). More information and guidance on submitting applications is in sections 7 and 8.1.

You must read these guidelines before completing an application.

This document sets out:

- the purpose of the grant opportunity
- the eligibility and assessment criteria
- how grant applications are considered and selected
- how grantees are notified and receive grant payments
- how grantees will be monitored and evaluated
- responsibilities and expectations in relation to the opportunity.

A glossary of terms used throughout these guidelines is located in section 15.

The Community Grants Hub will administer this grant opportunity on behalf of the Department of Agriculture, Water and the Environment (the department).

2. About the grant program

2.1 Background

The RFCS Program is an Australian Government initiative that provides free and independent financial counselling to eligible farmers, fishers, foresters and small related enterprises who are experiencing, or at risk of, financial hardship.

Australian primary producers operate in volatile market and environmental conditions. Many small to medium sized enterprises are more susceptible to risks, which can be compounded by lower financial capability, delayed decision-making and attitudinal factors. This can limit strategic business management and lead to financial hardship. The RFCS Program is there to help these primary producers and other eligible small related enterprises to make positive changes to their financial situation that result in financial self-sufficiency – either by improving their business or exiting the industry through the sale of assets or implementing succession plans.

The RFCS Program has been in operation since 1986. Funding rounds and approaches have been continually reviewed and adjusted over the years to improve the performance of the program and drive efficiencies, to support the agricultural sector in times of stress.

The vision for the 2021 to 2024 RFCS Program is to empower clients to take control of their financial situation and cultivate financially capable primary producers that are profitable, self-reliant and resilient.

The Australian Government is the principal funder of the RFCS Program. This grant opportunity relates to the Australian Government funding available for this program. In addition, the state and Northern Territory governments have historically provided funding to supplement the RFCS Program through separate arrangements with the grantees in their jurisdictions.

2.2 A refocused program

In 2019, the department conducted an internal [review](#) of the operation and structure of the 2016 to 2020 RFCS Program. This involved nationwide consultations to consider the efficiency and effectiveness of the current program.

The internal review made a number of recommendations to improve outcomes for clients and the performance of service providers. This new grant opportunity implements many of the recommendations.

Key components of the refocused RFCS Program are:

- enhancing service delivery to maximise client engagement and counsellor reach
- prioritising case management to support decision making and drive long-term behavioural change in clients that improves financial viability and self-sufficiency
- increasing clients' financial management skills and knowledge enabling them to confidently manage their finances effectively upon exiting the program
- improving the program's monitoring, evaluation and assurance approach, while also reducing administrative burden for counsellors.

Enhancing the quality and accountability of grantees will better support clients to make decisions to improve their long-term financial circumstances.

A program logic has been developed that describes our expectations for how the refocused RFCS Program should function. It is on the Community Grants Hub website under this grant opportunity.

2.3 Objectives and outcomes

The objectives of the RFCS Program are to:

- transition clients out of financial crisis
- improve clients' business profitability or facilitate a dignified exit
- improve clients' financial well-being and resilience.

The overarching outcome of the program is that clients who engage with the service become financially self-reliant and their businesses are better prepared to deal with risks.

Financial counselling is provided free of charge to clients, however, mutual obligations apply and clients are expected to:

- actively engage with their counsellor, with case managed clients demonstrating their willingness to consider longer-term business changes
- increase their understanding of their business's financial situation and alternative opportunities to improve their financial position
- increase their financial and business skills, knowledge and competence to reassess and/or establish their medium to long-term business goals and strategies
- start implementing these strategies to be on a trajectory to either improve their business's profitability and viability, to pass the business onto a successor, or to sell their business.

Grantees will enable these changes through case management and effective and efficient client engagement.

2.4 Client engagement, case management and transactional assistance

Grantees are expected to have comprehensive case management and client engagement approaches for clients and to apply these consistently throughout the grant period. These two core activities are central to an effective and efficient service and the achievement of the RFCS Program objectives. The department also recognises the role of the RFCS Program in providing transactional assistance, which can be useful in building a trusting relationship between counsellor and client, but it is not where counsellors' expertise is of most value. Definitions of these activities are below. More information on the assessment of these approaches are in section 6.

Client engagement

Client engagement is the approach taken by grantees to move clients through the service effectively and to manage staff resources efficiently. It is particularly important given the high demand for the program and finite funding. Client engagement encompasses the end-to-end process of interacting with potential clients initially, through to supporting a sustainable exit from the service.

Strategies employed in this area should support the service to be flexible and responsive to peaks in demand. Client engagement approaches should be well-linked with case management to ensure counsellor resources are being used effectively on clients who are willing to fully engage in case management. A strong client engagement strategy should support a high conversion of transactional clients to case managed clients. This activity is expected to support the achievement of the RFCS Program objectives and client outcomes in the program logic.

Promotion of the program

Grantees are required to promote the RFCS Program so that relevant stakeholders (including potential clients, local council and referral sources etc.) are aware that the service is available and how it can support clients to improve their financial circumstances. All promotional activities must be strategic to balance client demand with service capacity.

Through the assessment criteria, the applicant should show the promotional strategies used to strategically attract RFCS clientele.

Case management

Case management is the approach taken by rural financial counsellors to work intensively with clients using counselling techniques that support clients through a change process. This approach should reflect their vital role as change agents. This includes reassessing the business, identifying a client's needs, helping clients to understand and come to terms with their financial situation,

explore possibilities and longer-term business goals, empower clients to take control of the decision-making regarding their business, and to build and apply financial and business skills to make changes to their goals and business strategies.

Throughout this process, counsellors may need to provide referrals to other professional services to address other client needs such as legal advice, mental health support or succession planning. Case management may include elements such as assessment, case planning, implementation (service delivery), monitoring and review. Case management activity is expected to enable the changes needed to achieve the RFCS Program objectives and client outcomes in the program logic.

Case management and Farm Household Allowance recipients

Farm Household Allowance (FHA) was established in 2014. It is another Australian Government program and it is closely aligned with the policy objectives of the RFCS Program. FHA is a package of assistance that provides fortnightly income support and supplementary payments to give recipients breathing space to identify barriers to their long-term financial self-sufficiency, and case management support to address the issues. It is a legislated program, delivered by Services Australia, and each recipient must enter into a binding Financial Improvement Agreement (FIA) that captures their pathway to improvement by identifying a goal and articulating activities that contribute to success.

FHA recipients have already demonstrated their financial hardship when qualifying for payment and are therefore automatically eligible for RFCS services. Considerable work has been undertaken over a number of years between the department, Services Australia, and RFCS providers to ensure that the case management services of each organisation are complementary, rather than duplicative. As the FIA is enforced by legislation, it is important that rural financial counsellors and Farm Household Case Officers establish sound working relationships to provide cohesive support to recipients who are also RFCS clients.

Transactional assistance

Transactional assistance is short-term help provided to clients to apply for government or other financial support programs/services. Clients seeking only this assistance will not achieve the full benefits of the RFCS Program. Transactional clients do not engage in a broader change process involving a reassessment of their business goals and strategies.

Ideally, transactional assistance is to be used by the RFCS as a means to address immediate financial crisis and lead clients onto a pathway towards case management. Counsellors should talk to clients about whether transactional support is appropriate in the context of the client's overall financial position.

2.5 Eligible clients

Grantees will be required to provide rural financial counselling services to eligible clients. Eligible clients include farmers, fishers, foresters and small related enterprises who are experiencing, or at risk of, financial hardship.

An individual in receipt of the FHA will be regarded as experiencing financial hardship and will be eligible for the service automatically.

Eligible clients are:

Farmers, fishers and foresters	An individual who has an interest in a primary production enterprise and: <ul style="list-style-type: none"> ▪ contributes a significant part of his or her labour and capital to the enterprise ▪ who, in the opinion of a rural financial counsellor, is experiencing, or at risk of, financial hardship.
Small related enterprises	An individual who has an interest in a commercial enterprise that employs 19 or fewer employees, and: <ul style="list-style-type: none"> ▪ the enterprise solely or primarily supports primary production enterprise(s) up to and including harvest ▪ who, in the opinion of a rural financial counsellor, is experiencing, or at risk of, financial hardship.
Farm Household Allowance recipients	An individual who receives the Farm Household Allowance as defined in the <i>Farm Household Support Act 2014 (Cth)</i> .

Definitions and examples:

A primary production enterprise is an enterprise that has a significant commercial purpose or character and whose primary function is agricultural, horticultural, pastoral, apicultural, aquacultural, wild catch fishing, forest growing or tree harvesting.

It does not include fishing charters, horse training or hobby farms.

Examples of eligible small related enterprises include: provision of fencing services on farms, or provision of persons to harvest crops, shear sheep, control weeds or other pests, or manage stock.

It also includes sole traders, such as an individual shearer or harvester.

Examples of ineligible small related enterprises are:

- (a) suppliers of certain goods to a primary production enterprise, such as machinery, general farming supplies and chemicals
- (b) suppliers of certain services to a primary production enterprise such as veterinarians, computer services, book-keeping and selling of livestock and farm assets
- (c) suppliers of transportation or haulage of goods from a primary production enterprise – examples are livestock and grain transportation and log haulage.

Where uncertainty exists on the eligibility of clients, grantees must consult with the department prior to acceptance.

2.6 Generic financial advice

The Australian Securities and Investments Commission (ASIC) issues licensing exemptions for financial counselling agencies providing financial product advice and credit assistance in the course of providing financial counselling. These exemptions are known as ASIC Corporations (Financial Counselling Agencies) Instrument 2017/792 and ASIC Credit (Financial Counselling Agencies) Instrument 2017/793, respectively (see [ASIC website](#)).

These instruments set out the financial products advice and credit assistance that can be provided under these licensing exemptions and the requirements that must be met in the provision of such advice/assistance.

Grantees must only provide advice on generic types or categories of products covered by these instruments and not provide advice on specific (branded) products.

It is not mandatory for grantees to provide advice on financial products or credit assistance. If they choose to do so, they must ensure counsellors providing this advice/assistance are appropriately trained as described in these instruments in order to benefit from the licensing exemptions.

2.7 Eligible and non-eligible activities

Grantees must deliver an efficient and effective rural financial counselling service with the grant funding received that aligns with the RFCS Program objectives and client outcomes in the program logic.

The grantee is expected to:

- Employ and manage suitably qualified rural financial counsellors and support staff.
- Provide free rural financial counselling to eligible clients (with a focus on the case management approach), including:
 - helping clients to understand their business situation and underlying problems
 - supporting clients to come to terms with their situation and feel in control of their future
 - discussing options and longer term goals to improve clients' financial position
 - developing clients' financial knowledge, skills, confidence
 - engaging clients in the decision-making process
 - developing business plans/strategies for clients and supporting implementation of these through monitoring client progress
 - helping clients to apply for government programs and other assistance that will support the path back to self sufficiency
 - representing and advocating for clients rights/needs (that is, negotiations or mediation with banks and creditors)
 - assisting clients to prepare for meetings with other professionals
 - referring clients to broader professional advice and support.

The grantee cannot use grant funding to:

- provide:
 - rural financial counselling or other services to individuals who are not eligible clients
 - advice on estate or succession planning
 - advice on accounting, taxation or legal aspects of a client's enterprise
 - advice on debt agreement administration under the *Bankruptcy Act 1966* (Cth)
 - family, social or emotional counselling
 - technical advice for clients' enterprises
 - advice on specific (branded) products.
- support any commercial activities associated with the grantee's business
- charge any form of payment for providing counselling – this includes receiving in-kind payments, or charging for any expenses associated with delivery of services
- complete any sections of client documentation (that is, succession plans, application forms etc.) where legal, financial, accounting or taxation advice is required.

3. Grant amount and grant period

3.1 Grants available

There are grants available in each of the 12 predefined service regions (see section 5.3). For the 2021 to 2024 RFCS Program, a majority of the Australian Government funding (core funding) will be allocated to the predefined service regions, with only 5% being held as a contingency reserve (see Table 1). The core funding allocation for each of the 12 predefined service regions is based on farm numbers, low cash income farms and debt profiles at the regional level.

Contingency funding will be allocated to service regions where updated data indicates a greater pool of eligible clients experiencing financial hardship or where increased demand for services (for example, as a result of industry disruption) has been established. There is no guarantee that service regions will receive any contingency funding. The Minister for Agriculture, Drought and Emergency Management will make the decision on the allocation of the contingency reserve.

An additional \$4.125 million (GST inclusive) contingency funding is available in the 2021–22 financial year only. This one-off funding will be available to service regions impacted by the 2019–20 bushfires as outlined in the Prime Minister's, the Hon. Scott Morrison MP, announcement of 14 January 2020. This is contingency funding and will be assessed accordingly and approved by the Minister for Agriculture, Drought and Emergency Management in due course.

Table 1. Overall Australian Government funding allocated for the RFCS Program

Year	Core funding (GST inclusive)	Contingency funding (GST inclusive)	Bushfire contingency funding (GST inclusive)^	Total funding (GST inclusive)
2021–22	\$18,078,500	\$951,500	\$4,125,000	\$23,155,000
2022–23	\$18,310,490	\$963,710		\$19,274,200
2023–24	\$18,567,560	\$977,240		\$19,544,800
TOTAL	\$54,956,550	\$2,892,450	\$4,125,000	\$61,974,000

^The bushfire contingency funding will only be available to service regions impacted by the 2019–20 bushfires.

Table 1. Estimated yearly core funding amount allocated, by service region (GST inclusive)

Geographical region	2021–22	2022–23	2023–24
New South Wales Central	\$1,988,474.57	\$2,013,991.41	\$2,042,266.83
New South Wales Northern	\$2,362,350.26	\$2,392,664.82	\$2,426,256.62
New South Wales Southern	\$1,631,908.00	\$1,652,849.25	\$1,676,054.41
Queensland Northern	\$696,663.29	\$705,603.13	\$715,509.44
Queensland Southern	\$2,735,496.83	\$2,770,599.74	\$2,809,497.55
South Australia and Northern Territory	\$1,849,992.69	\$1,873,732.48	\$1,900,038.74
Tasmania	\$425,201.27	\$430,657.61	\$436,703.83
Victoria Eastern	\$1,259,597.36	\$1,275,760.98	\$1,293,672.02
Victoria North-East	\$888,157.96	\$899,555.13	\$912,184.43
Victoria North-West	\$861,182.64	\$872,233.66	\$884,479.37
Victoria Western	\$1,665,918.85	\$1,687,296.54	\$1,710,985.32
Western Australia	\$1,713,556.27	\$1,735,545.26	\$1,759,911.43
TOTAL	\$18,078,500	\$18,310,490	\$18,567,560

Note: Contingency funding is not included. Totals have been rounded.

Establishment funding

Successful applicants who are not already providing a rural financial counselling service may be granted establishment funding to ensure the service is fully operational by 1 July 2021. The provision of establishment funding is at the department's discretion and is to be used to set up office accommodation and equipment costs. It is not to be used for the provision of rural financial counselling.

Successful applicants who are currently providing a rural financial counselling service and are offered a grant to service a new service region may also be eligible for establishment funding.

Any request for establishment funding should be outlined in the application. The department will negotiate with successful applicants and any amount offered will be included in the grant agreement.

Successful applicants who are offered a grant to continue the provision of rural financial counselling services in their current service region are not eligible for establishment funding.

State and Territory funding

State governments and the Northern Territory Government currently co-fund the RFCS Program with the Australian Government and are likely to continue this funding into the future. This funding is subject to separate grant agreements between grantees and the relevant state or Northern Territory.

3.2 Grant period

The maximum grant period is three years, with the RFCS Program to end on 30 June 2024. You must complete your grant activities, as per the grant agreement, by 30 September 2024.

The Australian Government has discretion to extend grant agreements for up to three years.

4. Eligibility criteria

The decision maker can choose to waive the applicant eligibility criteria, however, they must be made aware of the risks.

We cannot provide a grant if you receive funding from another Australian Government source for the same purpose – that is, for the provision of rural financial counselling services for the same time period.

4.1 Who is eligible to apply for a grant?

Applications are sought from eligible organisations or consortia.

To be eligible you must be a legal entity with an Australian Business Number (ABN), have or are able to create an account with an Australian financial institution and be capable of entering into a legally binding and enforceable grant agreement with the Commonwealth.

To be eligible you must be one of the following entity types:

- Indigenous Corporation registered under the *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (Cth)
- Company incorporated under the *Corporations Act 2001* (Cth)
- Cooperative
- Incorporated Association

- Unincorporated Association
- Trustee on behalf of a Trust¹
- Partnership².

Requirements for applications from consortia

The consortium must nominate a lead applicant who is solely accountable to the Commonwealth for the delivery of grant activities. The lead applicant must be an eligible entity as per the list above. Eligible organisations can form a consortium with ineligible organisations.

Requirements for applications from unincorporated associations

Unincorporated associations may apply, however, if successful for a grant, it will be mandatory to incorporate prior to entering into the grant agreement.

4.2 Who is not eligible to apply for a grant?

You are not eligible to apply if you are a/an:

- Corporate Commonwealth Entity
- Non-Corporate Commonwealth Entity
- Non-Corporate Commonwealth Statutory Authority
- Commonwealth Company
- Corporate State or Territory Entity
- Non-corporate State or Territory Entity
- Non-corporate State or Territory Statutory Authority
- International Entity
- Statutory Entity
- Sole Trader
- Local Government
- Person (that is, an individual, a human being).

4.3 Qualifications and skills

Rural financial counsellor qualifications

All rural financial counsellors employed by the grantee will be required to hold a CHC51115 Diploma of Financial Counselling (Rural) (or equivalent), as a minimum requirement. New counsellors joining the RFCS will be required to commence training for these qualifications within six months of being employed as a rural financial counsellor and must gain these qualifications within two years of their commencement with the RFCS. New counsellors are to be supervised by a senior counsellor until they obtain the relevant qualification. The department will periodically review counsellor diploma qualification status.

¹ Trusts are not legal entities in their own right – to be eligible, only the Trustee for the Trust can apply by providing the signed Trust Deed and any subsequent variations with the application form. Trustees must be an eligible entity type as stated in section 4.1.

² Partnership – the individual partners will enter into the agreement with the department. A Partnership Agreement or a list of all individual partners of the Partnership may be requested.

Provision of ongoing workforce learning and development is expected from grantees to ensure that rural financial counsellors and support workers can appropriately support clients (see section 6, assessment criterion 3). For example, case management, negotiation skills, mental health awareness, referral training and change management training may be highly relevant to staff.

Board* skills, knowledge, qualifications and remuneration

*Note: The term 'Board' encompasses a wide range of management structures including an executive management team or sub-committee as relevant to the organisation applying for the grant.

Boards must have a mix of professional skills and experience as well as clear responsibility for the corporate governance of their organisation. This will include: setting and reviewing all internal policies and processes for running a rural financial counselling service; monitoring staff and organisational performance; and ensuring compliance with the terms of the grant agreement with the Commonwealth.

Boards will demonstrate:

- appropriate industry knowledge and a diversity of skills, experiences and backgrounds
- strong leadership from the chair and vice chair roles
- an awareness of issues facing the rural sector, local communities and eligible clients in the service region(s) in which you are applying for a grant
- an ability to plan the activities of the organisation, identify and analyse risks and opportunities and identify the strategies required to maintain and improve the organisation's effectiveness
- a commitment to continuing education programs to enhance its members' understanding of relevant risk, reporting, regulatory, and industry issues
- regular formal assessment of the performance and effectiveness of the Board itself, its committees and individual board members
- a culture of integrity, active participation, an ability to handle conflict constructively, strong interpersonal skills, and the willingness to address issues proactively
- a culture of continuous improvement and innovation
- capacity to collaborate extensively with regional and community organisations and develop and maintain productive stakeholder relationships.

It is expected that:

- All board members and the chair will be appointed through a merit-based selection process.
- All board members will have a maximum tenure period.
- A succession plan will be in place for all board members.

The applicant will be required to provide details on its Board's collective skills and experience in an attachment, via the application form. In this attachment, the applicant is also required to address maximum tenure and a succession plan for board members, and merit selection processes for board members and the chair (see section 6, assessment criterion 3).

Board remuneration

In the grant agreement, board costs will be set to a maximum of \$65,000 (excl GST) or \$71,500 (incl GST) per annum for activities relating to the RFCS, unless otherwise agreed by the department. It will be a requirement of the grant agreement that board members are remunerated for their role in managing the RFCS. Remuneration will not exceed Remuneration Tribunal rates.

The relevant Remuneration Tribunal Determination is: Remuneration Tribunal (Remuneration and Allowances for Holders of Part-time Public Office) Determination 2020. Part 2, section 12 of this determination sets the rate at \$556 per day for the chair and \$418 per day for members.

The Remuneration Tribunal (Official Travel) Determination 2019 sets Tier 2 as the relevant travel allowance for chairs and board members.

See [Remuneration Tribunal website](#) for further details.

5. What the grant money can be used for

5.1 Eligible expenditure

The grant can only be used for expenditure the grantee has incurred for the delivery of free rural financial counselling services in a predefined service region(s).

The grantee must incur the expenditure on program activities between the start date and end date of the grant agreement for it to be eligible.

Grant funding may be used for:

- salaries for rural financial counselling staff and support staff, including superannuation and leave provisions
- direct support costs of running a service, including office costs, utility costs, accounting and audit costs
- capital items, such as equipment necessary for running a service (for example, desks, IT equipment etc.) and vehicles
- costs associated with professional development for staff
- marketing and promotion of the program and services.

As noted in section 3.1, establishment funding may be provided to particular grantees that request it. This will be negotiated with the relevant grantees and included in their grant agreement.

5.2 What the grant money cannot be used for

When employing staff, the grantee is expected to meet the minimum standards and entitlements for all employees, as outlined in the [National Employment Standards](#). However, according to value with money principles, it is not appropriate for the grantee to use the grant funding to pay performance bonuses or increase staff salaries excessively. Board remuneration is also capped.

Other ineligible uses of grant funding are:

- purchase of land
- major capital expenditure, such as building or renovating new office accommodation
- the covering of retrospective project costs before 1 July 2021
- costs incurred in the preparation of a grant application or related documentation
- overseas travel

wages or other staff costs not directly associated with the grant activities

- the cost of communication activities not directly associated with the grant activities.

5.3 Eligible locations

One grantee will be selected to run a free, rural financial counselling service for each of the predefined service regions listed below. For the purposes of the program, service regions that comprise a whole state will be regarded as a single service region.

The 12 service regions are:

- New South Wales Central
- New South Wales Northern—the grantee for the New South Wales Northern service region will be required to service any Norfolk Island farmers as required (via a phone service)
- New South Wales Southern—the grantee for the New South Wales Southern service region will be required to service any ACT farmers as required
- Queensland Northern
- Queensland Southern
- South Australia and Northern Territory
- Tasmania
- Victoria Eastern
- Victoria North-East
- Victoria North-West
- Victoria Western
- Western Australia.

Fact sheets on the RFCS Program service regions are available on the Community Grants Hub website under this grant opportunity. These include maps of service regions. Program service region names refer to their geographical location and do not determine the name of the service provider in that service region. Applicants may apply for more than one service region, including service regions in different states. Applications will be assessed region-by-region by the assessment panel.

6. The assessment criteria

Applicants must address all the assessment criteria in the application form, as detailed below. We will assess your application based on the weighting given to each criterion. Information about the department's expectations and factors that will be considered by the assessment panel are provided for guidance.

Criterion 1: Case management (25%)

Case management is the approach taken by rural financial counsellors to work intensively with clients using counselling techniques that support decision making and behavioural change. This approach should reflect their vital role as change agents. More information on case management is in section 2.4 of these guidelines.

In the application, you will be required to provide an attachment that outlines your overall case management approach and how you will ensure this approach will achieve the RFCS Program objectives and client outcomes listed in the program logic.

The following factors should be addressed in this attachment:

- How the applicant's case management approach:
 - will support the client through the change process
 - will support counsellors to establish rapport and trust with clients in challenging circumstances
 - utilises counselling techniques that encourage clients to:
 - be empowered to take control of their situation
 - take a longer-term perspective
 - see alternative pathways to achieving financial self-sufficiency.
 - ensures clients are case managed holistically and referred to other professional services to help realise their goals.
- How the applicant will monitor and review clients' progress towards achieving the outcomes in the program logic and support them to follow through with their agreed actions, including keeping sufficient case notes to support business continuity and auditing.
- How the applicant will ensure counsellors consistently apply their case management approach (referencing processes, policies and systems).

Mandatory requirements for this attachment include:

- **Pages** – 5 page maximum. This limit applies even if you are applying for more than one service region.
- **Font** – Times New Roman, 11 point minimum.
- **Document size** – 2mb limit.

If these mandatory attachment requirements are not met, your application may not be considered.

Criterion 2: Client engagement (25%)

Client engagement is the approach taken by grantees to effectively and efficiently target and manage demand for RFCS Program assistance. Clients should be encouraged to engage in case management, including where they are seeking transactional assistance, and counsellor resources should be focused on clients who are willing to fully engage in case management. More information on client engagement is in section 2.4.

In the application, you will be required to provide an attachment that outlines your overall client engagement approach and how this approach will achieve RFCS Program objectives and client outcomes listed in the program logic. The following factors should be addressed in this attachment.

- How the applicant will:
 - strategically promote the service, considering the timing of promotion and ability to service demand, appropriate channels and messaging that effectively attracts potential clients and focuses on the benefits of case management
 - implement strategies or processes to encourage clients to engage in case management and identify trigger points for considering if and when clients should be exited from the service, so that counsellors can maximise their time with clients who are fully engaged in case management
 - ensure waiting times are kept to a minimum during times of peak demand, including how counsellor resources are managed
 - triage and prioritise clients' needs, particularly during times of peak demand.

- How the applicant will track and sustainably exit:
 - case managed clients who have achieved their goals or reached the end of their third year in the service (unless they are on the Farm Household Allowance)
 - transactional clients once a transaction is complete and they are unwilling to engage in a case managed arrangement (within 6 to 12 months).
- How the applicant will ensure counsellors consistently apply their client engagement approach (referencing processes, policies and systems).

Mandatory requirements for this attachment include:

- **Pages** – 5 page maximum. This limit applies even if you are applying for more than one service region.
- **Font** – Times New Roman, 11 point minimum.
- **Document size** – 2mb limit.

If these mandatory attachment requirements are not met, your application may not be considered.

Criterion 3: Organisational capability (15%)

Applicants must display strong organisational capability, including good governance, a focus on continuous improvement and client-centric service delivery. Information on the department's expectations of rural financial counsellor qualifications and boards is in section 4.3.

In the application, you will be required to provide an attachment that outlines your organisation's capability and capacity to deliver the RFCS Program.

The following factors should be addressed in this attachment:

- Demonstrated capacity to administer grant programs, including contract, project and risk management and reporting. This includes defined processes for delivering quality outcomes and accurate data, on time and within budget.
- How the organisation plans to build/establish/grow/sustain its counsellor base (particularly for non-incumbent organisations) including appropriate ratio of experienced counsellors to mentor/supervise new/developing staff.
- The organisation's proposed welfare and professional development strategies for counsellors and staff.
- The organisation's policies and processes to ensure the service is accessible and appropriate to the needs of diverse clients, including those from Culturally and Linguistically Diverse backgrounds, clients with disabilities or clients in vulnerable situations.
- The organisation's systems and processes to monitor its own performance and continuously improve its operations.
- The organisation's processes and policies to support effective, well-informed decision-making at all levels.
- The diversity of skills and experience that board members bring to the organisation (more information on board skills and experience is in section 4.3). Please provide details of your Board's:
 - collective skills and experience
 - commitment to strong corporate governance
 - board selection processes and maximum tenure for board members.

Mandatory requirements for this attachment include:

- **Pages** – 5 page maximum. This limit applies even if you are applying for more than one service region.
- **Font** – Times New Roman, 11 point minimum.
- **Document size** – 2mb limit.

If these mandatory attachment requirements are not met, your application may not be considered.

Criterion 4: Regional knowledge and connectedness (10%)

Applicants must demonstrate their knowledge – or capacity to build local knowledge – of the service region(s) and its clients and capacity to build productive working relationships with Australian and state and local government departments, professional bodies and other not-for-profit organisations.

In the application, you will be required to provide an attachment that outlines your overall regional knowledge and connectedness (or capacity to build this) for each service region you are applying for.

The following factors should be addressed in this attachment:

- The applicant's capacity to build knowledge of the service region(s) and its potential clients, and how this knowledge will determine the delivery of the service (including proposed placement of counsellors in the service region). This capacity to build knowledge is particularly important for applicants applying for more than one service region or new applicants to the RFCS Program.
- If the applicant is applying for more than one service region, the applicant's plan to establish an effective presence and begin operations across multiple service regions.
- The applicant's willingness and ability to build strong partnerships with stakeholders to improve service delivery, client outcomes, skills of counsellors and information brokering, for example, these stakeholders include:
 - local banks to increase early referrals and negate the need for mediation
 - professional service providers (such as accountants and agronomists)
 - Primary Health Network providers
 - Farm Household Case Officers and Centrelink staff
 - Legal Aid staff and charities
 - the department, Services Australia, state governments and their assistance authorities, local councils, as well as the Regional Investment Corporation
- The applicant's ability to champion the RFCS Program's objectives and the value of the program within the community.

Mandatory requirements for this attachment include:

- **Pages** – 5 page maximum per service region applied for. *For example, if an applicant wishes to apply for 3 service regions, the attachment should address each of the 3 regions and the maximum page length of the attachment for this example is 15 pages.*
- **Font** – Times New Roman, 11 point minimum.
- **Document size** – 2mb limit.

If these mandatory attachment requirements are not met, your application may not be considered.

Criterion 5: Budget, risk and value (25%)

Applicants must demonstrate how, in delivering the RFCS Program in their nominated service region(s), they will produce high quality outcomes for all stakeholders in a cost-effective way.

In the application, you will be required to provide an attachment that outlines how you will achieve value with money while delivering the RFCS Program in your nominated service region(s). Please note that value with money in your application will be assessed in relation to core and establishment funding only – not contingency funding, which may or may not be granted in the future.

The following factors should be addressed in this attachment for each service region you are applying for:

- How the applicant will maximise efficiencies and achieve high quality outcomes in a cost-effective way including a consideration/articulation of any risks identified.
- A deployment approach, articulating:
 - the expected staff profile, including number of counsellors and other staff by location within the service region
 - how clients will be serviced across the entire RFCS region, including innovative methods for extending counsellor reach (such as technology and other relevant policies for engaging with clients)
 - how fluctuating demand will be managed with a fixed, limited budget.
- A high level budget for core funding in 2021–22 should be provided for each service region, including:
 - board costs
 - transition in/establishment costs
 - employment costs (salary and on-costs) for:
 - Executive Officer
 - rural financial counsellors (FTE and total cost)
 - support staff (FTE and total cost)
 - administrative staff (FTE and total cost).
 - professional development and Diploma of Financial Counselling (Rural) training
 - vehicle and asset costs
 - office accommodation costs
 - travel costs
 - IT costs
 - communication and marketing costs
 - expenses relating to the ceasing of operations at the end of the activity.

If you are requesting establishment funding, the quantum and purpose of these funds should also be clearly articulated in the attachment.

Applications for multiple service regions

If you are applying for a grant for more than one service region, you have up to an additional 5 pages to provide more information to support your proposal to service multiple regions. This additional information may include:

- budget information relevant to the various combinations of regions you have applied for – if appropriate, you may wish to provide a separate high-level budget for each combination of service regions you wish to apply for, or a summary of any cost savings and expenditure plans
- the efficiencies that may be gained from you delivering services across multiple service regions
- how you would address any additional risks or challenges of servicing multiple service regions.

Note: An example template of a high level budget is provided on the Community Grants Hub website under this grant opportunity.

Mandatory requirements for this attachment include:

- **Pages** – 5 page maximum, per service region applied for. In addition, if you are applying for multiple service regions, you have up to an extra 5 pages to provide additional information to support your proposal to service multiple regions as specified above. *For example, if an applicant wishes to apply for 3 service regions, the maximum page length for this attachment will be 20 pages – being 5 pages per region and an optional additional 5 pages to address the benefits, budget efficiencies and risks associated with delivering across multiple service regions.*
- **Font** – Times New Roman, 11 point minimum.
- **Document size** – 2mb limit.

If these mandatory attachment requirements are not met, your application may not be considered.

7. How to apply

Before applying, you must read and understand these guidelines, the grant program's questions and answers and the sample grant agreement, as well as any corresponding terms and conditions.

These documents are found on the [GrantConnect](#) and [Community Grants Hub](#) websites. Any changes to grant documentation are published on both sites and addenda³ will be published on GrantConnect. By registering on this website, you will be automatically notified of any changes. GrantConnect is the authoritative source for grants information.

Only one application form is required per applicant. In the application form, you may nominate to deliver the RFCS Program in one or more service regions.

Applicants, institutions and organisations may also be consortium members on more than one application. The assessment criteria set out in section 6 takes into consideration the capacity of all members that form the consortium.

³ Alterations and addenda include but are not limited to: corrections to currently published documents, changes to close times for applications and questions and answers documents.

To apply you must:

- Complete the online application form on the [GrantConnect](#) or [Community Grants Hub](#) websites.
- Provide all the information requested.
- Address all eligibility criteria and assessment criteria.
- Include all necessary attachments, noting the relevant page limits.
- Submit your application to the Community Grants Hub by 11.00 PM AEDT on 11 December 2020.

Note: The Community Grants Hub will not provide application forms or accept applications for this grant opportunity by fax or mail.

The application form includes help information. You are responsible for making sure your application is complete and accurate. Giving false or misleading information is a serious offence under the [Criminal Code 1995](#). The Community Grants Hub will investigate any false or misleading information and may exclude your application from further consideration.

If you need more help with the application process, including technical difficulties submitting an application online, or if you find an error in your application after submission (but before the closing date and time), you should contact the Community Grants Hub immediately on 1800 020 283 (option 1) or email support@communitygrants.gov.au.

The Community Grants Hub does not have to accept any additional information, or requests from applicants to correct their application after the closing time. You cannot change your application after the closing date and time.

If we find an error or something missing, we may ask you for clarification or additional information. This will not change the nature of your application. However, we can refuse to accept any additional information from you that would change your application after the closing time.

You should keep a copy of your application and any supporting documents.

You will receive an automated notification acknowledging the receipt of your application.

7.1 Attachments to the application

The following five mandatory attachments must be included with your application:

- case management (see section 2.4 and section 6, criterion 1)
- client engagement (see section 2.4 and section 6, criterion 2)
- organisational capability (see section 6, criterion 3)
- regional knowledge and connectedness (see section 6, criterion 4)
- budget, risk and value (see section 6, criterion 5).

For further guidance, please see the boxes under each criterion in section 6.

If the mandatory attachments are not included with your application, as specified, we may not be able to assess that part of your application against the relevant criterion. Your application may be excluded from the evaluation process or may receive a lower rating than it might have if the information had been provided in the form requested. Information in these attachments will also directly inform the development and execution of a grant agreement (including schedules) with successful applicants.

You must attach supporting documentation according to the instructions provided in the application form. You should only attach requested documents. We will not consider information in attachments we have not asked for.

7.2 Joint (consortia) applications

We recognise that some organisations may want to join together as a group to deliver the RFCS Program.

In these circumstances, you must appoint a 'lead organisation'. Only the lead organisation can submit the application form and enter into a grant agreement with the Commonwealth. The lead organisation of a consortium must also be an eligible entity type as outlined in section 4.1. The application must identify all other members of the proposed group.

If successful, you must have a formal arrangement in place with all parties forming part of the consortia prior to execution of the grant agreement.

7.3 Timing of grant opportunity processes

You must submit an application between the published opening and closing dates.

Late applications

We will not accept late applications unless an applicant has experienced exceptional circumstances that prevent the submission of the application. Broadly, exceptional circumstances are events characterised by one or more of the following:

- reasonably unforeseeable
- beyond the applicant's control
- unable to be managed or resolved within the application period.

Exceptional circumstances will be considered on their merits and in accordance with probity principles.

How to lodge a late application

Applicants seeking to submit a late application will be required to submit a late application request to the Community Grants Hub.

The request should include a detailed explanation of the circumstances that prevented the application being submitted prior to the closing time. Where appropriate, supporting evidence can be provided to verify the claim of exceptional circumstances.

The late application request form and instructions for how to submit it can be found on the [Community Grants Hub](#) website.

Written requests to lodge a late application will only be accepted within three days after the grant opportunity has closed.

The delegate or their appointed representative will determine whether a late application will be accepted. This decision will be final and will not be subject to a review or appeals process.

Once the outcome is determined, the Community Grants Hub will advise the applicant whether their request is accepted or declined.

Expected timing for this grant opportunity

If you are successful, you will be expected to commence the RFCS Program in July 2021.

Table 3. Expected timing for this grant opportunity

Activity	Timeframe
Applications open	6 November 2020
Applications close	11.00 PM AEDT 11 December 2020
Assessment of applications	Approx. 6 weeks
Approval of outcomes of selection process	Approx. 4 weeks
Notification to unsuccessful applicants	2 weeks
Negotiations and award of grant agreements	Approx. 2 months
Transition in/out process	Approx. 3 months
Start date of grant activity	July 2021
End date of grant activity	30 September 2024

7.4 Questions during the application process

If you have any questions during the application period, contact the Community Grants Hub on 1800 020 283 (option 1) or email support@communitygrants.gov.au.

The Community Grants Hub will respond to emailed questions within five working days. Answers to questions are posted on the [GrantConnect](#) and [Community Grants Hub](#) websites.

The question period will close at 5.00 PM AEDT on 4 December 2020. Following this time, only questions about using and/or submitting the application form will be answered.

8. The grant selection process

8.1 Assessment of grant applications

There will be a staged assessment approach. The Community Grants Hub will review your application against the eligibility criteria. Only eligible applications will move to the next stage to be evaluated against the assessment criteria.

The assessment panel will assess eligible applications against the assessment criteria (see section 6) and against other applications for the particular service region(s) you have nominated.

For each application, the assessment panel must comment in respect of the assessment criteria. Weightings will be applied to each criterion as outlined in section 6 of these guidelines.

The assessment of applications by the assessment panel will also involve identification of any other risks associated with each application and any mitigation measures to alleviate those risks.

Interviews

An applicant may be requested to attend an interview as part of the application assessment process to provide additional supporting information. If an interview is conducted, standard questions will be asked and notes taken so that information can be used as part of the evaluation against the assessment criteria. If the assessment panel deems that an interview is necessary, or that additional information is required, all applicants for the service region(s) in question, including for combined service regions, will be given the same opportunity.

8.2 Financial Viability

Applicants may be subject to a financial viability assessment. The financial viability assessment forms part of the risk mitigation strategy and can include:

- establishing whether relevant persons have any adverse business history (for example, current or past bankruptcy)
- assessment of the financial health of an entity.

8.3 Who will assess and select applications?

The department will establish an assessment panel to assess all applications and make recommendations on applicants to the decision maker. The Minister for Agriculture, Drought and Emergency Management will be the decision maker for awarding grants.

The assessment panel will consist of representatives from the department and other Australian Government departments. The panel will utilise state/territory government advisers to inform its assessment of applications. These state/territory advisers will provide advice to the panel on applications for service regions relevant to their state/territory.

A probity adviser has been appointed to provide advice to the assessment panel and department on probity matters.

The assessment panel may be assisted by technical, financial, legal and other experts as required.

Any expert/adviser, who is not an Australian Government official, will be required/expected to perform their duties in accordance with the CGRGs.

The assessment panel will make final recommendations to the decision maker by taking into account the following factors:

- Each applicant's responses against the assessment criteria.
- The extent to which the evidence in the application demonstrates that it will contribute to meeting the outcomes/objectives of the RFCS Program.
- The risks (financial, fraud and other) that the applicant poses for the department, the RFCS Program and/or the Australian Government.
- The overall value with money that applications represent for the relevant service region(s).

The assessment panel may seek additional information from the applicant to assist in making its final recommendations.

8.4 Who will approve grants?

Based on the value of the grant round, and in line with the department's financial delegations, the Minister for Agriculture, Drought and Emergency Management will be the decision maker for this round. The decision maker decides which grants to approve based on the recommendations of the assessment panel, taking into consideration any further information that may become known, including the availability of grant funds for the purposes of the grant program.

The decision maker's decision is final in all matters, including:

- the approval of the grant
- the grant funding amount to be awarded
- the terms and conditions of the grant.

There is no appeal mechanism for decisions to approve or not approve a grant.

9. Notification of application outcomes

We will write to you about the outcome of your application. If you are successful, you will be advised of any specific conditions attached to the offer of a grant.

9.1 Feedback on your application

A feedback summary will be published on the Community Grants Hub website to provide all organisations with easy access to information about the grant selection process and the main strengths and areas for improving applications.

Individual feedback on your application will also be available. To request this feedback, please email rfcs@awe.gov.au.

Where an applicant is approved for funding, some modifications to their approaches and service delivery models may be requested to address feedback. This will be detailed in the Activity Work Plan.

10. Successful grant applications

10.1 The grant agreement

If successful, you must enter into a legally binding grant agreement with the Commonwealth. We will offer successful applicants a Commonwealth Standard Grant Agreement for this grant opportunity.

Each agreement has general/standard grant conditions that cannot be changed. Sample grant agreements are available on the [GrantConnect](#) and [Community Grants Hub](#) websites as part of the grant documentation. We will use a schedule to outline the specific grant requirements.

The grant will take effect from the date the grant agreement is executed. You must not start any program activities until the agreement has been executed as we are not responsible for any of your program expenditure until this has occurred. Your grant agreement may have specific conditions determined through the assessment process or other considerations made by the Minister for Agriculture, Drought and Emergency Management. These are identified in the agreement. The Commonwealth may recover grant funds if there is a breach of the grant agreement.

Unless agreed otherwise with the department, you will have 20 business days from the date of a written offer to sign and return this grant agreement. The grant agreement is not considered to be executed until both you and the Commonwealth have signed the agreement. During this time, we will work with you to finalise details.

The offer may lapse if both parties do not sign the grant agreement within this time. Under certain circumstances, we may extend this period. We base the approval of your grant on the information you provide in your application.

10.2 How we pay the grant

The grant agreement will state the maximum grant amount to be paid over the grant period. We will make payments according to an agreed schedule set out in the grant agreement. Payments are subject to satisfactory progress on program activities and in line with the grant agreement.

10.3 Grant payments and GST

Grantees are required to be registered for Goods and Services Tax (GST). Grant payments will be GST inclusive and grantees will be issued with a [Recipient Created Tax Invoice](#).

Grants are assessable income for taxation purposes, unless exempted by a taxation law.

Receipt of funding from this program may result in an applicant's business being ineligible for support from other government programs. Applicants are advised that funding may have taxation implications and they should seek independent professional financial and/or taxation advice on their taxation obligations or seek assistance from the [Australian Taxation Office](#) before submitting their application. We do not provide advice on an applicant's particular taxation circumstances. Applicants should seek advice on the legal implications of their acceptance of a grant.

10.4 Grant agreement variations

We recognise that unexpected events may affect your progress. In these circumstances, you can request a variation to your grant agreement. You can request a variation by contacting your Funding Arrangement Manager at the Community Grants Hub.

You should not assume that a variation request will be successful. We will consider your request based on provisions in the grant agreement and the likely impact on achieving outcomes.

10.5 Activity Work Plan

You must submit a completed Activity Work Plan on the template provided with your grant agreement. An Activity Work Plan will be used to outline the specific grant requirements. The Activity Work Plan documents planned deliverables, milestones and outputs for the funded project. The Activity Work Plan also documents risk management relevant to the funded project.

Grantees will be required to regularly report on progress and outcomes against the Activity Work Plan (see section 12.3).

10.6 Keeping us informed

You should let us know if anything is likely to affect your grant activities or organisation. We need to know of any changes to your organisation, its circumstances or its business activities, particularly if they affect your ability to complete your grant, carry on business and pay debts due.

You must also inform us of any changes to your:

- name
- address(es)
- nominated contact details
- bank account details
- key executive personnel.

If you become aware of a breach of the terms and conditions under the grant agreement, you must contact us immediately.

11. Announcement of grants

If successful, your grant will be listed on the GrantConnect website 21 calendar days after the date of effect as required by section 5.3 of the [CGRGs](#).

The department will also publish information on its website about successful applicants, including:

- name of the person or entity receiving the grant
- grant purpose
- amount of funding received
- term of the grant
- funding location.

By submitting an application for funding under this grant program, the applicant consents to publication of this information by the department should they be awarded funding under this grant program.

12. How we monitor your grant activity

12.1 Monitoring, evaluation and assurance framework

The department will implement a monitoring, evaluation and assurance (MEA) framework to provide clarity to service providers, program managers and evaluators on how the program is expected to operate and how we will use data and information to drive continual program improvement over the grant period and beyond.

The MEA framework will also outline the performance expectations of service providers, and the activities undertaken by the department to assess performance, manage risks and ensure compliance.

Ultimately, the key objective of MEA activities is to understand whether the program is effectively and efficiently driving the behaviour change in clients needed to achieve financial self-sufficiency. The MEA framework will help identify which elements of program design, service delivery and provider performance (including case management and client engagement) are working well and what needs to change or be improved.

The MEA framework will be refined and made available prior to the program commencing on 1 July 2021. Stakeholder feedback will be sought on key elements of the framework as required.

The MEA framework will include:

- the department's theory of change and the client outcomes expected from the program
- what the department considers to be good performance from service providers
- how the department will monitor the program
- how the department will assess service provider performance and compliance
- the proposed scope of any future evaluation of the program.

A MEA framework summary is available for reference on the Community Grants Hub website under this grant opportunity.

12.2 Data collection

Grantees will be required to collect and report on a regular basis de-identified client data to the department. Examples of this data may include:

- the type of assistance being given to clients (for example, case managed counselling or transactional assistance)
- client location
- the type of enterprise assisted
- progress of clients in improving their financial situation
- the number of returning clients and reasons for exiting
- the client's financial position
- the number of clients who receive the FHA.

Grantees will need to use their own Customer Records Management (CRM) systems for their own record keeping and program monitoring purposes. De-identified client data from the grantee's CRM system, in a specified format, will be requested by the department.

Client surveys

Clients are expected to complete surveys on a regular basis throughout their participation in the program to assess whether client outcomes are being met, and to determine their satisfaction with the service. Grantees are expected to facilitate the completion of the client surveys.

12.3 Reporting

In addition to routine data collection, you must submit reports in line with the grant agreement. We will provide templates for these reports. The Community Grants Hub will remind you of your reporting obligations before a report is due.

Activity Work Plan Reports

Quarterly report

Provided quarterly, starting in October 2021, this will outline:

- your full-time equivalent (FTE) staffing profile, including for each staff member their funding source and professional development status (including Diploma progress)
- progress on any requirements outlined in Activity Work Plan items.

Annual spending intention and income declaration

Provided annually, starting in May 2022, this will include information on:

- funding sources for the program, including contributions from the Commonwealth and state/territory governments, and any other sources of income
- any funds that have not been allocated for expenditure within the financial year.

Annual report

Provided annually, starting in September 2022, this will include:

- a Financial Declaration
- independently audited general purpose financial statements
- evidence of your progress toward completion of agreed activities and outcomes
- client case studies and other information on promotional activities.

Annual reports must be submitted by the report due date (you can submit reports ahead of time if you have completed relevant activities). Grant payments will only be made upon receipt and approval of satisfactory progress reports. You must tell us of any anticipated reporting delays as soon as you become aware of them.

Final report

When you complete the grant activity, you must submit a final report. Final reports will include all annual reporting information, as well as a final financial acquittal for the end of the program. The amount of detail you provide in your reports should be relative to the size and complexity of the grant and the grant amount.

12.4 Evaluation

We will evaluate the RFCS Program against the stated program outcomes and objectives. We may use information from your application, reports and data for this purpose, as well as data from client

surveys. We may also ask you for more information to help us understand how the grant impacted you and to evaluate how effective the program was in achieving its outcomes.

We may contact you up to 5 years after your grant agreement ends for more information to assist with this evaluation.

The MEA framework summary contains further details on the scope of evaluation.

12.5 Assurance and performance

We need to assess grantee performance to ensure that grantees are operating within the parameters of the RFCS Program and are meeting the standards required to deliver program objectives and outcomes. We will undertake an assurance process with you, which will include a number of activities, such as audits.

After the first six months of operation under the grant agreement (but primarily in the first and second year), you will be required to participate in audits of your case management and client engagement approach. This will include a review of systems, processes and strategies in place to support consistent implementation of case management and client engagement approaches, and spot checks on de-identified client case files and client data.

You will be required to provide information to support these audits. These audits will also check that the required data entry for each client is complete. This includes the data listed in section 12.2 of these guidelines.

The MEA framework summary contains further detail on the schedule of assurance activities.

Performance expectations and annual performance reviews

We will assess your performance against the following key performance expectations:

- Grantees operate within the grant agreement requirements, including the provision of services to eligible clients.
- Grantees display strong organisational capability (including good governance, a focus on continuous improvements, client-centric service delivery, building strong stakeholder relationships etc.).
- Grantees' client engagement approaches support the efficient and effective targeting and management of client demand.
- Grantees' case management approaches drive client decision making and behavioural change needed to achieve long-term outcomes.

We will do this by reviewing information in your reports, as well as analysing program data and client surveys. We will hold annual performance discussions with key executive personnel of your organisation and will document successful outcomes and areas for improvement.

Compliance visits and record keeping

We may visit you during or at the completion of your grant activity to review your compliance with the grant agreement. We may also inspect the records you are required to keep under the grant agreement.

We will provide you with reasonable notice of any compliance visit.

13. Probity

The Australian Government will ensure the grant opportunity process is fair, consistent with the published guidelines and CGRGs, and incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct.

These guidelines may be changed by the department. When this happens, the revised guidelines will be published on the [GrantConnect](#) and [Community Grants Hub](#) websites.

13.1 Enquiries and feedback

Complaints about the selection process and grant decisions

Complaints about this grant opportunity, including the selection process and grant decisions, must be made in writing and sent to rfcs@awe.gov.au.

The department's [Client Service Charter](#) includes general information about feedback and complaints.

Complaints about the Community Grants Hub's services

Applicants can contact the complaints service with complaints about the Community Grants Hub's service(s).

Details of what makes an eligible complaint can be provided by asking the Community Grants Hub. Applicants can use the [online complaints form](#) on the [Department of Social Services](#) (DSS) website, or contact the DSS Complaints line.

Phone: 1800 634 035

Email: complaints@dss.gov.au

Mail: Complaints
GPO Box 9820
Canberra ACT 2601

Complaints to the Ombudsman

If you do not agree with the way the Community Grants Hub or the department has handled your complaint, you may complain to the [Commonwealth Ombudsman](#). The Ombudsman will not usually look into a complaint unless the matter has first been raised directly with the Community Grants Hub or the department. The Commonwealth Ombudsman can be contacted on:

Phone (Toll free): 1300 362 072

Email: ombudsman@ombudsman.gov.au

Website: www.ombudsman.gov.au.

13.2 Conflicts of interest

Any conflicts of interest could affect the performance of the grant opportunity or program. There may be a conflict of interest, or perceived conflict of interest, if the department and the Community Grants Hub staff, any member of a committee or adviser and/or you or any of your personnel has a:

- professional, commercial or personal relationship with a party who is able to influence the application selection process, such as an Australian Government officer or expert adviser
- relationship with or interest in, an organisation, that is likely to interfere with or restrict the applicants from carrying out the proposed activities fairly and independently
- relationship with, or interest in, an organisation from which they will receive personal gain because the organisation receives a grant under the grant program/grant opportunity.

You will be asked to declare, as part of your application, any perceived or existing conflicts of interests or, to the best of your knowledge, if there is no conflict of interest. If you later think there is an actual, apparent, or perceived conflict of interest, you must inform the department and the Community Grants Hub in writing immediately.

Conflicts of interest for Australian Government staff will be handled as set out in the Australian [Public Service Code of Conduct \(Section 13\(7\)\)](#) of the [Public Service Act 1999](#). Assessment panel members and other officials, including the Minister, must also declare any conflicts of interest.

We publish our conflict of interest policy on the [Community Grants Hub](#) website.

13.3 Privacy

We treat your personal information according to the [Privacy Act 1988](#) and the [Australian Privacy Principles](#). This includes letting you know:

- what personal information we collect
- why we collect your personal information
- who we give your personal information to.

Your personal information can only be disclosed to someone else for the primary purpose for which it was collected, unless an exemption applies.

The Australian Government may use and give out information about grant applicants and grant recipients under this grant opportunity in any other Australian Government business or function. This includes disclosing grant information on GrantConnect as required for reporting purposes and giving information to the Australian Taxation Office for compliance purposes. We may also share the information you give us with other Commonwealth entities for purposes including government administration, research or service delivery, according to Australian laws.

As part of your application, you declare your ability to comply with the Privacy Act 1988 (the Act) and the Australian Privacy Principles and impose the same privacy obligations on officers, employees, agents and subcontractors that you engage to assist with the activity, in respect of personal information you collect, use, store, or disclose in connection with the activity. Accordingly, you must not do anything that if done by the department would breach an Australian Privacy Principle as defined in the Act.

13.4 Confidential information

Other than information available in the public domain, you agree not to give out to any person, other than us, any confidential information relating to the grant application and/or grant agreement, without our prior written approval. The obligation will not be breached where you are required by law, Parliament or a stock exchange to disclose the relevant information or where the relevant information is publicly available (other than through breach of a confidentiality or non-disclosure obligation).

We may at any time, require you – or for you to arrange your employees, agents or subcontractors – to give a written undertaking relating to nondisclosure of our confidential information in a form we consider acceptable.

We will keep any information in connection with the grant agreement confidential to the extent that it meets all of the three conditions below:

1. You clearly identify the information as confidential and explain why we should treat it as confidential.
2. The information is commercially sensitive.
3. Revealing the information would cause unreasonable harm to you or someone else.

We will not be in breach of any confidentiality agreement if the information is disclosed to:

- Australian Government employees and contractors to help us manage the program effectively
- employees and contractors of our department so we can research, assess, monitor and analyse our programs and activities
- employees and contractors of other Australian Government agencies for any purposes, including government administration, research or service delivery
- other Australian, state, territory or local government agencies in program reports and consultations
- the Auditor-General, Ombudsman or Privacy Commissioner
- the responsible Minister or Parliamentary Secretary
- a House or a Committee of the Australian Parliament.

The grant agreement may also include any specific requirements about special categories of information collected, created or held under the grant agreement.

13.5 Freedom of information

All documents that the Australian Government has, including those about this grant opportunity, are subject to the [Freedom of Information Act 1982](#) (FOI Act).

The purpose of the FOI Act gives people the ability to get information held by the Australian Government and its organisations. Under the FOI Act, people can ask for documents the Australian Government has. People may not be able to get these documents if these documents need to protect essential public interests and private and business affairs of persons who the information relates to.

All Freedom of Information requests must be referred to the Freedom of Information Coordinator in writing.

By mail: Freedom of Information Team
Government and Executive Services Branch
Department of Social Services (DSS)
GPO Box 9820
Canberra ACT 2601

By email: foi@dss.gov.au

14. Consultation

Outcomes from the RFCS Program internal review, further discussions with key stakeholders and the RFCS Program national conference (held between 29 April and 1 May 2020) have all informed the development of the program logic. This program logic underpins the direction and describes our expectations for how the 2021 to 2024 RFCS Program should work in the future to support clients and, therefore, has informed the development of these guidelines.

15. Glossary

Term	Definition
administering entity	when an entity that is not responsible for the policy, is responsible for the administration of part or all of the grant administration processes.
assessment criteria	are the specified principles or standards, against which applications will be judged. These criteria are also used to assess the merits of proposals and, in the case of a competitive grant opportunity, to determine application rankings.
assessment panel	comprises Australian Government representatives, who together, assess applications against the assessment criteria and provide recommendations for the decision maker on assessed applications.
Commonwealth entity	a department of state, or a parliamentary department, or a listed entity or a body corporate established by a law of the Commonwealth. See subsections 10(1) and (2) of the <i>Public Governance, Performance and Accountability Act 2013</i> (Cth) (PGPA Act).
Commonwealth Grants Rules and Guidelines (CGRGs)	establish the overarching Commonwealth grants policy framework and articulate the expectations for all non-corporate Commonwealth entities in relation to grants administration. Under this overarching framework, non-corporate Commonwealth entities undertake grants administration based on the mandatory requirements and key principles of grants administration.
Customer Records Management system (CRM)	an information technology system used by the grantee to manage its relationships and interactions with RFCS Program clients. The system should allow for case notes that keep track of the client's progress and engagement with the service.
date of effect	can be the date on which a grant agreement is signed or a specified starting date. Where there is no grant agreement, entities must publish information on individual grants as soon as practicable.
decision maker	the person who makes a decision to award a grant.
Department of Agriculture, Water and the Environment	the Commonwealth policy entity for this grant opportunity (the 2021 to 2024 RFCS Program).
eligibility criteria	refer to the mandatory criteria that must be met to qualify for a grant. Assessment criteria may apply in addition to eligibility criteria.
funding arrangement manager	is the officer responsible for the ongoing management of the grantee and their compliance with the grant agreement.

Term	Definition
grant	<p>for the purposes of the CGRGs, a 'grant' is an arrangement for the provision of financial assistance by the Commonwealth or on behalf of the Commonwealth:</p> <ol style="list-style-type: none"> a. under which relevant money⁴ or other Consolidated Revenue Fund (CRF) money⁵ is to be paid to a grantee other than the Commonwealth b. that is intended to help address one or more of the Australian Government's policy outcomes while assisting the grantee achieve its objectives.
grant activity/activities	refers to the project/tasks/services that the grantee is required to undertake.
grant agreement	sets out the relationship between the parties to the agreement, and specifies the details of the grant.
GrantConnect	is the Australian government's whole-of-government grants information system, which centralises the publication and reporting of Commonwealth grants in accordance with the CGRGs.
grantee	the organisation that has been selected to receive a grant.
grant opportunity	refers to the specific grant round or process where a Commonwealth grant is made available to potential grantees. Grant opportunities may be open or targeted, and will reflect the relevant grant selection process.
grant program	a 'program' carries its natural meaning and is intended to cover a potentially wide range of related activities aimed at achieving government policy outcomes. A grant program is a group of one or more grant opportunities under a single Department of Agriculture, Water and the Environment Portfolio Budget Statement Program.
Monitoring, evaluation and assurance framework	<p>describes how the 2021 to 2024 RFCS Program will be monitored and evaluated, and how performance of grantees will be assessed. The purpose of this framework is to:</p> <ul style="list-style-type: none"> ▪ ensure that the RFCS Program works as it is intended to work (as outlined in the program logic) ▪ assess whether the RFCS Program has worked the way it was intended to work (as outlined in the program logic).

⁴ Relevant money is defined in the PGPA Act. See section 8, Dictionary.

⁵ Other CRF money is defined in the PGPA Act. See section 105, Rules in relation to other CRF money.

Term	Definition
Portfolio Budget Statement (PBS) Program	described within the entity's Portfolio Budget Statement , PBS programs each link to a single outcome and provide transparency for funding decisions. These high-level PBS programs often comprise a number of lower level, more publicly recognised programs, some of which will be grant programs. A PBS program may have more than one grant program associated with it, and each of these may have one or more grant opportunities.
program logic	describes the department's expectations for how the 2021 to 2024 RFCS Program should work to support clients to become financially resilient and be better prepared to deal with shocks to their business.
Rural Financial Counselling Service (RFCS) program	<p>The RFCS Program is an Australian Government program that provides free and independent financial counselling to eligible farmers, fishers, foresters and small related enterprises experiencing, or at risk of, financial hardship. The RFCS Program also provides referrals to other sources of professional assistance.</p> <p>The grant program, as per these guidelines, is the 2021 to 2024 RFCS Program.</p> <p>RFCS in these guidelines refers to a rural financial counselling service that a grantee will operate in one or more service regions.</p>
selection process	the method used to select potential grantees. This process may involve comparative assessment of applications or the assessment of applications against the eligibility criteria and/or the assessment criteria.
value with money	<p>refers to 'value with relevant money' that is a judgement based on the grant proposal representing an efficient, effective, economical and ethical use of public resources and determined from a variety of considerations.</p> <p>When administering a grant opportunity, an official should consider the relevant financial and non-financial costs and benefits of each proposal including, but not limited to the:</p> <ul style="list-style-type: none"> ▪ quality of the project proposal and activities ▪ fitness for purpose of the proposal in contributing to government objectives ▪ potential grantee's relevant experience and performance history.