

# Financial Wellbeing and Capability Activity - Commonwealth Financial Counselling and Financial Capability Grant Opportunity Guidelines

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Enquiries:	If you have any questions, please contact Community Grants Hub Phone: 1800 020 283  Email: <a href="mailto:support@communitygrants.gov.au">support@communitygrants.gov.au</a>
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# 1. Financial Wellbeing and Capability Activity - Commonwealth Financial Counselling and Financial Capability Grant Opportunity Processes

### **The Program is designed to achieve Australian Government objectives**

This grant opportunity is part of the above Grant Program, which contributes to the Department of Social Services' Outcome 2: Families and Communities. The Department of Social Services works with stakeholders to plan and design the Grant Program according to the *Commonwealth Grants Rules and Guidelines 2017*.



### **The grant opportunity opens**

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



### **You complete and submit a grant application/s**

You must read these grant opportunity guidelines before you submit your application/s. Further information can be found on [GrantConnect](#), the Australian Government's whole of government grants information system. Note: Any addenda for this grant opportunity will be published on GrantConnect, and by registering on this website you will be automatically notified of any changes.



### **We assess all grant applications**

We assess the applications against eligibility criteria and notify you if you are not eligible. We then assess each application against the assessment criteria including an overall consideration of value for money and compare it to other applications.



### **We make grant recommendations**

We provide advice to the decision maker on the merits of each application.



### **Grant decisions are made**

The decision maker decides which grant applications are successful.



### **We notify you of the outcome**

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



### **We enter into a grant agreement**

We will enter into a grant agreement with successful applicants. The type of grant agreement is based on the nature 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 by working with you, monitoring your progress and making payments.



### **Evaluation of the grant**

We evaluate the specific grant activity and the Financial Wellbeing and Capability Activity as a whole. We base this on information you provide to us and that we collect from various sources.

## **1.1 Role of the Community Grants Hub**

This grant opportunity will be administered by the Community Grants Hub on behalf of the Department of Social Services under a Whole of Australian Government initiative to streamline grant processes across agencies.

## **1.2 About the grant program**

The Financial Wellbeing and Capability Activity is a component of the Families and Communities Program. The Families and Communities Program aims to strengthen relationships, improve the wellbeing of children and young people, reduce the cost of family breakdown, strengthen family and community functioning and facilitate the settlement of migrants and humanitarian entrants in the community.

The objectives of the Financial Wellbeing and Capability Activity are to support eligible individuals and families to navigate financial crises and build financial wellbeing, financial

capability, and resilience for vulnerable people and those most at risk of financial and social exclusion and disadvantage.

Services provided under the Financial Wellbeing and Capability Activity include the provision of crisis support, broad financial capability building services, financial counselling, and access to microfinance products. Funding may also be provided to ensure the organisations and staff (paid and voluntary) delivering the activity have adequate capacity and capability to deliver high quality, high functioning services. Services are free, voluntary and confidential and are delivered by community and local government organisations.

The Financial Wellbeing and Capability Activity contributes to improved outcomes for eligible vulnerable people, families and communities by:

- helping people who are unable to pay their bills or are at imminent risk of not being able to pay their bills;
- improving financial capability by helping people to make informed choices to address their financial problems, and by fostering the improved use and management of money;
- assisting clients to navigate life transitions and/or financial stress or crisis which may negatively impact on their wellbeing;
- improving financial resilience and pathways to mainstream financial services by providing access to savings products and affordable credit products; and
- implementing research and evaluation activities to contribute to program and service improvement.

The Program will be undertaken according to the *Commonwealth Grants Rules and Guidelines 2017*.

## 1.3 About the Grant Opportunity

These grant opportunity guidelines contain information for the Commonwealth Financial Counselling and Financial Capability grants.

This document sets out:

- the purpose of the grant opportunity
- the eligibility and assessment criteria
- how to apply for the grant opportunity
- how grant applications are checked and assessed
- responsibilities and expectations in relation to the opportunity.

You must read this document before filling out an application/s.

The grant agreement will only be entered into once there is legislative authority in place for the Program.

## 1.4 Commonwealth Financial Counselling and Financial Capability Grant Opportunity outcomes

Under the Financial Wellbeing and Capability Activity, funding is provided for Commonwealth Financial Counselling and Financial Capability.

Commonwealth Financial Counselling and Financial Capability services contributes to the Financial Wellbeing and Capability Activity outcomes by helping eligible people to address their financial problems, make informed choices and build longer-term capability to budget and manage their money. Commonwealth Financial Counselling and Financial Capability services consists of two sub-components:

### 1. Commonwealth Financial Counselling

Commonwealth Financial Counselling helps eligible people address their financial problems through the provision of information, advocacy and/or negotiation on behalf of the client.

Commonwealth Financial Counselling services support eligible people with employment readiness through improving financial knowledge, skills and capabilities to assist them to achieve employment.

**Client eligibility to receive Commonwealth Financial Counselling services provided by the grantee, funded under this grant opportunity, will be restricted solely to people unable to pay their bills or at imminent risk of not being able to do so.**

Financial counsellors provide intensive support through an in-depth assessment of a person's financial situation to understand the extent of the person's financial difficulties and to identify options to address these. They encourage the person to participate in the planning and decision-making process. Financial counsellors may also refer clients to other sources of support and assistance, such as addiction support services, as necessary.

### 2. Financial Capability

Financial Capability services help eligible people to build longer-term capability to budget and manage their money better and make informed financial decisions. These services provide:

- financial literacy education;
- one-on-one budgeting support to individuals; and/or
- non-accredited financial literacy community education workshops to eligible people.

Financial Capability services support eligible people with employment readiness through improving financial knowledge, skills and capabilities to assist them to achieve employment.

**Client eligibility to receive Financial Capability services provided by the grantee, funded under this grant opportunity, will be restricted solely to:**

- **those in receipt of a Commonwealth social security benefit, allowance or payment;**  
or
- **newly arrived migrants/non-citizens (priority to be given to newly arrived refugees);**  
or

- **women experiencing family violence for the purpose of assisting these women to become financially independent.**

To enable effective delivery of the aims of Commonwealth Financial Counselling and Financial Capability, the Department is seeking a range of organisations to deliver services across the SA4s and SA2s. The SA4s have been outlined in Appendix A.

## 2. Grant amount

The Australian Government has announced up to \$62 million over four and a half years (1 January 2019 to 30 June 2023) for the Commonwealth Financial Counselling and Financial Capability grant opportunity.

The grant opportunity is to deliver joint Commonwealth Financial Counselling and Financial Capability services.

Grant funding has been divided into SA4 regions, with the same funding amount available per financial year (pro rata for 2018-19). Applicants can apply to deliver services at the SA4 or the SA2 level, or may cover a collection of SA4s or SA2s.

In all instances, applicants should select the highest applicable area. For example if you are applying to deliver services in an entire SA4, select the SA4. If you are only seeking to apply for part of an SA4, then select the relevant SA2s in your application.

A list of the amounts available in each SA4 area that you can apply for is included at **Appendix A**.

The maximum grant amount that will be offered in each service area has been identified in **Appendix A**. There is no minimum grant amount.

Funding applied for must be exclusive of GST and SACS supplementation amounts.

### 2.1 Social and Community Services (SACS) Supplementation

Commonwealth Financial Counselling and Financial Capability grantees may be eligible to receive SACS supplementation. Further information is available on the [Department of Social Services](#) website.

SACS supplementation ceases on 30 June 2021.

## 3. Grant eligibility criteria

We cannot consider your application/s if it does not meet **all** the eligibility criteria.



## 3.1 Who is eligible to apply for a grant?

### 3.1.1 Legal entities

To be eligible you must be one of the following entity types as stated in the dropdown list in the application form/s:

- Indigenous Corporation
- Company
- Local Government
- Corporate State or Territory Entity
- Cooperative
- Incorporated Association
- Statutory Entity
- Trustee on behalf of a Trust.

### 3.1.2 Non-legal entities

Certain non-legal entity types can be considered eligible for this Commonwealth Financial Counselling and Financial Capability grant opportunity. The relevant Delegate approves the following non-legal entity type may be eligible for this grant opportunity:

- Unincorporated Associations

### 3.1.3 Who is not eligible to apply for a grant?

You are not eligible to apply if you are:

- Corporate Commonwealth Entity
- Non-Corporate Commonwealth Entity
- Non-Corporate Commonwealth Statutory Authority
- Commonwealth Company
- Non-corporate State or Territory Entity
- Non-corporate State or Territory Statutory Authority
- International Entity
- Sole Trader
- Partnership
- Person.

Please note: The above list is not definitive. If your entity type is not listed in 3.1.1 or 3.1.2 above, you are not eligible to apply and your application/s will not be assessed.

### 3.1.4 What qualifications or skills are required?

If you accept a grant offer, it is a requirement that staff working on the grant activity have and maintain the following qualifications/ skills/ accreditation/ registration/ checks:

#### **Commonwealth Financial Counselling**

In delivering financial counselling, organisations must take account of relevant legal and regulatory requirements (including as specified by the Australian Securities and Investments Commission Class Order (CO.03/1063) Licensing Relief for financial counselling agencies, and other appropriate legislation).

All financial counsellors employed by organisations with Commonwealth Financial Counselling funding must:

- ensure that no fees or charges are applied to the services provided;
- have undertaken appropriate training, in order to have adequate skills and knowledge to satisfactorily provide financial counselling services; and
- be a member of, or be eligible for membership of, a relevant financial counselling association.
  - The conditions for full/accredited membership of most state and territory financial counselling associations includes the attainment of the Diploma of Community Services (Financial Counselling) or an equivalent qualification.

Organisations delivering Commonwealth Financial Counselling and Financial Capability are expected to provide ongoing workforce development to ensure that Financial Counsellors have long-term capability to continue to support clients. Examples of relevant workforce development include study units relating to financial counselling to support people with problem gambling, sector specific conferences etc.

#### **Financial Capability**

All workers employed by organisations funded to deliver financial capability must have completed an equivalent or higher qualification of a Certificate III in Community Services Work. In addition, the following financial literacy education units (or equivalent) must be completed:

- CHCFLE301A – work with clients needing a financial literacy education;
- CHCFLE302A – educate clients in fundamental financial literacy skills, and
- CHCFLE303A – educate clients to understand debt and consumer credit.

Workers who have formal qualifications in a Diploma or above relevant to the Community Services Sector, will only need to complete the financial literacy education units detailed above.

Organisations delivering Commonwealth Financial Counselling and Financial Capability are expected to provide ongoing workforce development to ensure that financial capability workers have long-term capability to continue to support clients. Examples of relevant workforce development is the Australian Securities and Investments Commission's MoneySmart Teaching package and sector specific conferences etc.

## 4. Eligible Grant Activities

### 4.1 What can the grant money be used for?

You can use the grant to pay for:

- staff salaries and on-costs which can be directly attributed to the provision of services in identified service area or areas as per the grant agreement
- employee training for paid staff delivering activities that are relevant, appropriate and in line with the activity objectives
- administration expenses directly related to the delivery of services such as:
  - interpreting services
  - telephones
  - rent and outgoings
  - computer /information technology/website/ software
  - insurance
  - utilities
  - postage
  - stationery and printing
  - accounting and auditing
  - assets as defined in the terms and conditions that can be reasonably attributed to meeting agreement deliverables.

Where a specific need emerges in an SA4, funding may be reallocated to that SA4. In each case where a need is identified, the organisation must:

- already be funded to deliver Commonwealth Financial Counselling and Financial Capability services in that SA4, and
- consult with their Funding Arrangement Manager, prior to reallocation of funds occurring to ensure appropriate management of changes.

Any changes to the service areas may require a formal variation to the grant agreement.

You can only spend grant funds on eligible grant activities as defined in the grant details in your grant agreement.

### 4.2 What the grant money cannot be used for?

You cannot use the grant for the following activities:

- unidentified clients (where identity and demographic characteristics are not collected (see 11.4 Reporting))
- purchase of land

- wages not directly related to the delivery of Commonwealth Financial Counselling and Financial Capability
- major capital expenditure
- the covering of retrospective costs
- costs incurred in the preparation of a grant application or related documentation
- subsidy of general ongoing administration of an organisation such as electricity, phone and rent not directly related to the delivery of Commonwealth Financial Counselling and Financial Capability
- major construction/capital works
- overseas travel
- activities for which other Commonwealth, State, Territory or Local Government bodies have primary responsibility
- loan capital or matched savings payments
- funding or establishing grants for peak bodies or other new organisations (legal entities).

### **Commonwealth Financial Counselling**

When providing Commonwealth Financial Counselling services, funded by this grant opportunity, organisations are not to provide:

- financial planning advice (including in relation to shares, superannuation, retirement);
- finance lending;
- endorsement of specific financial products or services (including debt repayment schemes);
- business /small business advice; or
- legal advice.

### **Financial Capability**

Financial capability workers do not provide financial counselling, financial advice, or deal with complex financial or legal matters. If individuals require such assistance, financial capability workers will facilitate access to financial counsellors and other relevant services as appropriate.

## **5. The grant selection process**

First we will assess your application/s against the eligibility criteria. Only eligible applications will move to the next stage. Eligible applications will be considered through an open competitive grant process.

We will then assess your application/s against the criteria set out below and against other applications. Your application/s will be considered on its merits, based on:

- how well it meets the criteria;
- how it compares to other applications;
- whether it provides value for money; and
- the type of organisation you are and experience you provide.

## 5.1 Financial Viability

Grant 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

## 6. The assessment criteria

You will need to address all of the following assessment criteria in your application/s. The amount of detail and supporting evidence you provide in your application/s should be relative to the project size, complexity and grant amount requested.

### **Criterion 1: Describe your organisation and its capacity to deliver Commonwealth Financial Counselling and Financial Capability services in the target area (relevant SA4/SA2s).**

Your response should include information about:

- your organisation and what services it delivers (i.e. type of services, outlet locations, hours of operation, proximity to transport, size)
- the relevant capabilities (experience, skills and qualifications) of staff who are directly and indirectly delivering Commonwealth Financial Counselling and Financial Capability services
- development and training you will be providing to staff to ensure they have the necessary skills, qualifications and support to deliver services to people under financial stress.

### **Criterion 2: Explain how your organisation will deliver Commonwealth Financial Counselling and Financial Capability services to people in financial crisis.**

Your response must include information about how your organisation will:

- assess clients to determine they are eligible (see eligibility information under 1.4) to receive services under Commonwealth Financial Counselling and Financial Capability
- assist clients to address their financial problems, make informed choices and build longer-term capability to budget and manage their money.

- leverage other sources of funding, resources and/or support to address the need for Commonwealth Financial Counselling and Financial Capability services.

**Criterion 3: Explain how your organisation will work to recognise and support vulnerable people with complex needs (including collaboratively with other services).**

Your response must include information about how your organisation will:

- maintain or develop strong collaborative relationships with local support services (ie family relationship services, job active providers, refugee services, domestic violence services, mental health, housing programs and other financial wellbeing and capability services)
- provide effective referral pathways internally and/or with local support services to address underlying causes of financial stress (ie mental health, housing, substance abuse, gambling).

All assessment criteria are given equal weighting.

The application form includes word limits – up to 900 words per criteria. The application form will not accept words beyond this limit.

## 7. The grant application process

### 7.1 Overview of application process

You must read these grant opportunity guidelines, the application form, the Questions and Answers document, and the draft grant agreement terms and conditions before you submit your application/s.

Please note that one application can cover a maximum of 40 service areas (refer to **Appendix A**). If you are applying to deliver services in less than 40 areas, you must complete one application only.

If you are applying to deliver services in more than 40 areas, please complete an application for the first 40 areas and a separate application for the next group of up to 40 areas, and so on.

Please ensure you select all relevant locations relating to the areas you are applying for, as per **Appendix A**.

If duplicate applications are received (applications that are for the same project and delivered in the same locations), the latest of the duplicate applications received will be progressed.

You are responsible for ensuring that your application/s is complete and accurate. Giving false or misleading information will exclude your application/s from further consideration.

You must address all of the eligibility and assessment criteria to be considered for a grant otherwise your application will not progress to assessment. Please complete each section of the application form and make sure you provide the information we have requested.

Please keep a copy of your application and any supporting papers.

Once you have completed the application form/s, you must submit it electronically by using the submission section at the end of the form. Following electronic submission, a message with your Submission Reference ID will appear on your screen. An email will be sent to the main email contact provided in the application form. A PDF version of your completed application form/s is also included in this email.

## 7.2 Application process timing

Submit your application by the closing time and date below.

If an application is late or the Community Grants Hub is requested to approve a lodgement after the closing date, the Community Grants Hub may determine that there were exceptional circumstances beyond the applicant's control that meant they could not meet the deadline. Examples of exceptional circumstances could include, but may not be limited to:

- Community Grants Hub infrastructure failures
- natural disasters
- power outages affecting the ability of the applicant to submit their application/s by the deadline
- death or disability of key personnel.

Information on the Community Grants Hub [late application policy](#) is available on the [Community Grants Hub website](#).

The expected commencement date for the granting activities is 1 January 2019 and the expected completion date is 30 June 2023. You must spend the grant by the end date. Any unspent funding must be returned to the Commonwealth.

**Table 1: Expected timing for this grant opportunity**

Activity	Timeframe
Application period	Open: 12 July 2018 Close: 2pm AEST 22 August 2018
Assessment of applications	4 weeks
Approval of outcomes of selection process	4 weeks
Negotiations and award of grant agreements	6 weeks
Notification to unsuccessful applicants	2 weeks
Activity commences	1 January 2019
End date	30 June 2023

## 7.3 Completing the grant application/s

You must submit your grant application/s using the application form, which is available on the [GrantConnect](#) and [Community Grants Hub](#) websites. The application form includes help information.

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

You must make sure that your application/s is/are complete, accurate and submitted by the closing date and time in accordance with these grant opportunity guidelines.

If you find a mistake in your application/s after submission, you should contact the Community Grants Hub by phone on 1800 020 283 or by email at [support@communitygrants.gov.au](mailto:support@communitygrants.gov.au) straight away. The Community Grants Hub may ask you for more information, as long as it does not change the substance of your application/s. The Community Grants Hub does not have to accept any additional information, nor requests from applicants to correct applications after the closing time.

## 7.4 Applications from consortia

Some organisations may apply as a consortium to deliver grant activities. A consortium is two or more organisations who are working together to combine their capabilities when developing and delivering a grant activity.

If you are submitting a grant application/s on behalf of a consortium, a member organisation or a newly created organisation must be appointed as the 'lead organisation'. Only the lead organisation will enter into a grant agreement with the Commonwealth and will be responsible for the grant. The lead organisation must complete the application form and identify all other members of the proposed consortium in the application/s.

## 7.5 Questions during the application process

If you have any questions during the application period, please contact the Community Grants Hub on 1800 020 283 or email to [support@communitygrants.gov.au](mailto:support@communitygrants.gov.au). The Community Grants Hub will respond to emailed questions within five working days.

Answers to questions may be posted on [GrantConnect](#) and on the [Community Grants Hub](#) website.

The question period will close at 5.00pm AEST on 15 August 2018. Following this time, only questions relating to using and/or submitting the application form/s will be answered.



## 7.6 Further grant opportunities

In the event that there are insufficient suitable applications to meet program objectives, the Department of Social Services may approach organisations directly and invite them to apply through a subsequent restricted selection process for the relevant SA4/s.

# 8. Assessment of grant applications

## 8.1 Who will assess applications?

An assessment team will assess all eligible and compliant applications based on their merits. The assessment team will be comprised of departmental staff. The assessment team will undertake training to ensure consistent assessment of all applications.

If the selection process identifies unintentional errors in your application/s, you may be contacted to correct or explain the information.

An expert panel comprised of Department of Social Services staff will then review all ranked applications to inform the final recommendations for funding.

The expert panel will make recommendations having regards to:

- overall objectives for each Program
- conformance with eligibility criteria
- distribution of providers across all locations
- mix of large and small community organisations in each area
- how the services and/or project will be delivered
- the availability of suitable organisations in each area
- value for money
- where there is duplication with other Commonwealth/State/Territory government programs/service delivery.

The expert panel may seek and consider information about you or your application/s. They may do this from within the Commonwealth, even if the sources are not nominated by you as referees. The expert panel may also consider information about you or your application/s that is available through the normal course of business.

## 8.2 Who will approve grants?

The expert panel will make recommendations to the Branch Manager responsible for the Financial Wellbeing and Capability Activity. The Branch Manager will make the final decision to approve a grant.

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

- the approval of the grant
- the grant funding amount to be awarded

The Branch Manager must not approve funding if they reasonably consider the program funding available across financial years will not accommodate the funding offer, and/or the application/s does not represent value for money.

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

## 9. Notification of application outcomes

You will be advised of the outcomes of your application/s in writing, following a decision by the Branch Manager. If you are successful, you will also be advised about any specific conditions attached to the grant.

### 9.1 Feedback on your application/s

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

Individual feedback for this grant opportunity may be requested within 30 days of receiving an outcome notification. Feedback will be provided within 30 days of receiving the request.

## 10. Successful grant applications

### 10.1 The grant agreement

If you are successful and you choose to accept a grant offer, you must enter into a legally binding grant agreement with the Commonwealth represented by the Department of Social Services. The Department of Social Services will use the *Commonwealth Standard Grant Agreement*. Standard terms and conditions for the grant agreement will apply and cannot be changed. A schedule may be used to outline the specific grant requirements. Any additional conditions attached to the grant will be identified in the grant offer or during the grant agreement negotiations.

You will be required to deliver the project and meet the performance reporting and financial acquittal requirements as outlined in your grant agreement.

The Department of Social Services will negotiate agreements with successful applicants within 30 business days. **If there are unreasonable delays in finalising** a grant agreement, the grant offer may be withdrawn and the grant may be awarded to a different applicant.

Where a grantee fails to meet the obligations of the grant agreement, the Department of Social Services may terminate the agreement.

You should not make financial commitments related to this grant, until a grant agreement has been executed by the Commonwealth.

## 10.2 How the grant will be paid

The grant agreement will state the maximum grant amount to be paid.

We will not exceed the maximum grant amount under any circumstances.

We will make an initial payment in January 2019 or on execution of the grant, whichever is first, and further payment/s in July and December annually.

## 11. Announcement of grants

If successful, your grant will be listed on [GrantConnect](#) 21 calendar days after the date of effect as required by Section 5.3 of the *Commonwealth Grants Rules and Guidelines 2017*.

## 12. Delivery of grant activities

### 12.1 Your responsibilities

You must submit reports in line with the timeframes in the grant agreement. We will expect you to report on

- progress against agreed project milestones
- eligible expenditure of grant funds.

You will also be responsible for:

- ensuring that anyone working directly with vulnerable people has the appropriate qualifications under relevant state or territory legislation
- ensuring that organisation and outlet details are listed and up to date on the Department of Social Services Data Exchange
- meeting the terms and conditions of the grant agreement and managing the activity efficiently and effectively
- complying with record keeping, reporting and acquittal requirements as set out in the grant agreement
- participating in a grant program evaluation as specified in the grant agreement
- having appropriate practices and procedures in place to mitigate fraud.

### 12.2 Department of Social Services' responsibilities

The Department of Social Services will:

- meet the terms and conditions set out in the grant agreement
- provide timely administration of the grant
- evaluate the grantee's performance.

We will monitor the progress of your project by assessing reports you submit and may conduct site visits to confirm details of your reports if necessary. Occasionally we may need to re-examine claims, seek further information or request an independent audit of claims and payments.

## 12.3 Grant payments and GST

If applicable, GST will be payable on this grant funding and will be set out in the grant agreement.

If you receive a grant, you should consider speaking to a tax advisor about the effect of receiving a grant before you enter into a grant agreement. You can also visit the [Australian Taxation Office website](#) for more information.

## 12.4 Reporting

Grantees must have systems in place to allow them to meet their data collection and reporting obligations outlined in their grant agreement.

Performance information (e.g. client characteristics and service delivery information) will be required to be collected by service providers at the client level and entered directly into the department's performance reporting solution, the Data Exchange.

The performance information required includes:

- Client identity characteristics (given and family names, date of birth, gender and residential address)
- Client demographic characteristics (Indigenous status, cultural and linguistic diversity, and disability status, impairment or condition).
- Service delivery information
- Client outcomes.

The Data Exchange has two standardised six monthly performance reporting periods each year:

- **Reporting Period 1** runs from 1 July to 31 December
- **Reporting Period 2** runs from 1 January to 30 June

Users of the Data Exchange also have an extra 30 days at the end of each reporting period, known as 'closing periods', to allow time to quality check their data before the reporting period automatically closes at the end of the 30 days (i.e. 30 July and 30 January each year).

Information must be provided in accordance with the DEX Protocols available at the [Data Exchange website](#).

For this activity, participation in the “partnership approach” is a requirement of funding. By participating, you agree to provide some additional information in exchange for the receipt of regular and relevant reports. The main focus of the partnership approach is collecting information about the outcomes achieved by clients as a result of service delivery. The partnership approach also includes some extended data items that provide additional information about client demographics, needs and circumstances.

## 12.5 Evaluation

The Department of Social Services will evaluate Commonwealth Financial Counselling and Financial Capability to measure how well the outcomes and objectives have been achieved. Your grant agreement requires you to provide information to help with this evaluation.

The Department of Social Services will evaluate a range of issues, including but not limited to, performance of the program, including efficiency of implementation and effectiveness of the program meeting policy outcomes.

Your performance against the grant agreement will be monitored on an on-going basis by the Funding Arrangement Manager assigned by the Department of Social Services. The Funding Arrangement Manager will ensure all milestones shown in your grant agreement are met. Where a grantee fails to meet the outcomes and objectives of the funded activity, actions will be outlined in the grant agreement.

## 12.6 Multicultural Access and Equity

Australia’s Multicultural Access and Equity Policy obliges Australian government agencies to ensure their policies, programs and services (including those conducted by contractors and service delivery partners) are accessible to, and deliver equitable outcomes for, people from culturally and linguistically diverse (CALD) backgrounds. For further information on the Multicultural Access and Equity Policy please refer to the [Department of Home Affairs website](#). Grant applicants should consider how they will ensure their services will be accessible to people from CALD backgrounds. For example, service delivery partners may require cultural competency skills in order to engage with CALD clients. Services, projects, activities or events may require the use of professional translating or interpreting services in order to communicate with clients who have limited English proficiency. [The Australian Government Language Services Guidelines](#) on the [Department of Social Services website](#) may also assist grant recipients implement language services for their clients.

## 13. Probity

The Australian Government will make sure that the program process is fair, according to the published guidelines, incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct and is consistent with the *Commonwealth Grants Rules and Guidelines 2017*.

**Note:** These grant opportunity guidelines may be changed from time-to-time by the Department of Social Services. When this happens the revised guidelines will be published on [GrantConnect](#) and the [Community Grants Hub](#) websites.

## 13.1 Complaints process

### Complaints about the Program

The Department of Social Services [Complaints Procedures](#) apply to complaints about the Program. All complaints about the program, including grant decisions, must be lodged in writing.

Any questions you have about grant decisions for the Program should be sent to [support@communitygrants.gov.au](mailto:support@communitygrants.gov.au)

### Complaints about the Process

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

Details of what constitutes an eligible complaint can be provided upon request by the Community Grants Hub. Applicants can lodge complaints using the [complaints form](#) on the Department's website or by phone or mail.

Phone: 1800 634 035  
Mail: Complaints  
GPO Box 9820  
Canberra ACT 2601

### Complaints to the Ombudsman

If you do not agree with the way the Department of Social Services 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 Department of Social Services.

The Commonwealth Ombudsman can be contacted on:

Phone (Toll free): 1300 362 072  
Email: [ombudsman@ombudsman.gov.au](mailto:ombudsman@ombudsman.gov.au)  
Website: [www.ombudsman.gov.au](http://www.ombudsman.gov.au)

## 13.2 Conflict of interest

Any conflicts of interest could affect the performance of the grant. There may be a conflict of interest, or perceived conflict of interest, if the Department of Social Services and the Community Grants Hub staff, any member of a committee or advisor 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
- has a relationship with an organisation, or in an organisation, which is likely to interfere with or restrict the applicants from carrying out the proposed activities fairly and independently or
- has a relationship with, or interest in, an organisation from which they will receive personal gain because the organisation receives funding under the Program.

You will be asked to declare, as part of your application/s, any perceived or existing conflicts of interests or that, to the best of your knowledge, there is no conflict of interest.

If you later identify that there is an actual, apparent, or potential conflict of interest or that one might arise in relation to a grant application, you must inform the Department of Social Services and the Community Grants Hub in writing immediately. Committee members and other officials including the decision maker must also declare any conflicts of interest.

The chair of the expert panel will be made aware of any conflicts of interest and will handle them as set out in Australian Government policies and procedures. 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*. We publish our conflict of interest policy available on the [Community Grant Hub](#) website.

### 13.3 Privacy: confidentiality and protection of personal information

We treat your personal information according to the 13 Australian Privacy Principles and the *Privacy Act 1988*. This includes letting you know:

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

You are required, as part of your application/s, to declare your ability to comply with the *Privacy Act 1988*, including the Australian Privacy Principles and impose the same privacy obligations on any subcontractors you engage to assist with the activity. You must ask for the Australian Government's consent in writing before disclosing confidential information.

Your personal information can only be disclosed to someone else if you are given reasonable notice of the disclosure; where disclosure is authorised or required by law or is reasonably necessary for the enforcement of the criminal law; if it will prevent or lessen a serious and imminent threat to a person's life or health; or if you have consented to the disclosure.

The Australian Government may also use and disclose information about grant applicants and grantees under the Program in any other Australian Government business or function. This includes giving information to the Australian Taxation Office for compliance purposes.

We may reveal confidential information to:

- employees and contractors of our department so we can research, assess, monitor and analyse our programs and activities
- employees and contractors of other Commonwealth agencies for any purposes, including government administration, research or service delivery
- other Commonwealth, 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.

We may share the information you give us with other Commonwealth agencies for any purposes including government administration, research or service delivery and according to Australian laws, including the:

- *Public Service Act 1999*
- *Public Service Regulations 1999*
- *Public Governance, Performance and Accountability Act*
- *Privacy Act 1988*
- *Crimes Act 1914*
- *Criminal Code Act 1995*

We will treat the information you give us as sensitive and therefore confidential if it meets all of the four 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
4. you provide the information with an understanding that it will stay confidential.

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

## 13.4 Freedom of information

All documents in the possession of the Australian Government, including those about the Program, are subject to the *Freedom of Information Act 1982 (FOI Act)*.

The purpose of the FOI Act is to give members of the public rights of access to information held by the Australian Government and its entities. Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is



limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons in respect of whom the information relates.

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

By mail:           Freedom of Information Coordinator  
                      The Department of Social Services  
                      Government and Executive Services Branch  
                      GPO Box 9820  
                      Canberra ACT 2601

By email:         [foi@dss.gov.au](mailto:foi@dss.gov.au)

## 14. Consultation

In January 2017, the Department commenced a consultation process for the redesign of the Financial Wellbeing and Capability Activity. This included releasing a discussion paper in February 2017. Additionally, some face-to-face meetings were held with selected peak organisations.

The Department received around 100 submissions on the discussion paper, mostly from Financial Wellbeing and Capability funded organisations. All submissions were analysed and considered in the development of the redesign.

## 15. Glossary

<b>Term</b>	<b>Definition</b>
assessment criteria	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 granting activity, to determine applicant rankings.
commencement date	The expected start date for the grant activity.
completion date	The expected date that the grant activity must be completed and the grant spent by.
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 PGPA Act.
cost shifting	Involves 'substitution of effort' by the Commonwealth for activities of another organisation or level of government. For example, cost shifting occurs where the Commonwealth provides a grant for an activity that would usually be paid for by a state, territory, or local government, such as municipal services.
date of effect	This will depend on the particular grant. It can be the date in 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.
double dipping	Double dipping occurs where a grantee is able to obtain a grant for the same project or activity from more than one source.
eligibility criteria	The principles, standards or rules that a grant applicant must meet to qualify for consideration of a grant. Eligibility criteria may apply in addition to assessment criteria.
funding arrangement manager	The person in the agency responsible for the process of engaging and working with Grantees to provide support and ensure reporting requirements and outcomes under the Agreement are met and related funds are effectively managed.

<b>Term</b>	<b>Definition</b>
grant	A grant is an arrangement for the provision of financial assistance by the Commonwealth or on behalf of the Commonwealth: a) under which relevant money or other Consolidated Revenue Fund (CRF) money, is to be paid to a grantee other than the Commonwealth b) which is intended to help address one or more of the Australian Government's policy outcomes while assisting the grantee achieve its objectives.
grant activity	Is the project /tasks /services that the grantee is required to undertake with the grant money. It is described in the Grant Agreement.
grant agreement	Sets out the relationship between the parties to the agreement, and specifies the details of the grant.
grant opportunity	A notice published on GrantConnect advertising the availability of Commonwealth grants.
grant program	May be advertised within the 'Forecast Opportunity' (FO) section of GrantConnect to provide a consolidated view of associated grant opportunities and provide strategic context for specific grant opportunities
grantee	An individual/organisation that has been awarded a grant.
invitee	An individual/organisation that has been invited to apply for a specific grant opportunity.
Microfinance Products	Safe and affordable financial products that are not available through mainstream providers of financial services. Includes No Interest Loan Scheme, StepUp (provides low interest loans), Saver Plus (matched savings scheme) and Microenterprise Development (supports the development of small businesses).
Newly arrived migrants/ non-citizens	A person who is not an Australian citizen
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

<b>Term</b>	<b>Definition</b>
	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
selection criteria	Comprise eligibility criteria and assessment criteria.
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.

## Appendix A: Amounts available in SA4 area.

Your organisation can apply to deliver services at the SA4 level or SA2 level.

In all instances, applicants should select the highest applicable area. For example if you are applying to deliver services in an entire SA4, select the SA4. If you are only seeking to apply for part of an SA4, then select the relevant SA2s in your application.

Each SA4 area contains multiple SA2s, and you can select coverage areas from a list in your application form/s. The structure is described on the [Australian Bureau of Statistics website](#), at the following link:

State / Territory	SA4 Name (2016)	Amount per financial year (pro rata) (GST Exc)
NSW	Capital Region	\$115,922
NSW	Central West	\$94,406
NSW	Coffs Harbour - Grafton	\$87,725
NSW	Sydney - Parramatta	\$346,910
NSW	Central Coast	\$95,437
NSW	Illawarra	\$165,966
NSW	Sydney - Blacktown	\$89,708
NSW	Murray	\$114,717
NSW	New England and North West	\$91,581
NSW	Newcastle and Lake Macquarie	\$153,658
NSW	Hunter Valley exc Newcastle	\$89,823
NSW	Riverina	\$100,278
NSW	Southern Highlands and Shoalhaven	\$6,992
NSW	Mid North Coast	\$321,544
NSW	Sydney - City and Inner South	\$97,124
NSW	Richmond - Tweed	\$195,781
NSW	Sydney - North Sydney and Hornsby	\$94,275
NSW	Sydney - Outer South West	\$100,291
NSW	Sydney - Outer West and Blue Mountains	\$247,054
NSW	Far West and Orana	\$580,218
NSW	Sydney - Ryde	\$95,503
NSW	Sydney - South West	\$311,427
NSW	Sydney - Sutherland	\$95,495
VIC	Ballarat	\$100,522
VIC	Bendigo	\$334,292
VIC	Geelong	\$276,034
VIC	Hume	\$157,444

VIC	Latrobe - Gippsland	\$300,488
VIC	Melbourne - Inner	\$365,233
VIC	Melbourne - Inner East	\$86,109
VIC	Melbourne - Inner South	\$58,394
VIC	Melbourne - North East	\$207,720
VIC	Melbourne - North West	\$153,068
VIC	Melbourne - Outer East	\$114,898
VIC	Melbourne - South East	\$572,837
VIC	Melbourne - West	\$353,508
VIC	Mornington Peninsula	\$94,275
VIC	North West	\$95,503
VIC	Shepparton	\$219,143
VIC	Warrnambool and South West	\$100,485
QLD	Brisbane Inner City	\$105,755
QLD	Cairns	\$828,757
QLD	Darling Downs - Maranoa	\$94,046
QLD	Central Queensland	\$195,242
QLD	Gold Coast	\$101,162
QLD	Ipswich	\$99,887
QLD	Logan - Beaudesert	\$286,478
QLD	Mackay - Isaac - Whitsunday	\$139,747
QLD	Moreton Bay - North	\$103,230
QLD	Queensland - Outback	\$440,373
QLD	Sunshine Coast	\$59,019
QLD	Toowoomba	\$143,208
QLD	Townsville	\$633,335
QLD	Wide Bay	\$313,540
SA	Adelaide - Central and Hills	\$182,429
SA	Adelaide - North	\$299,838
SA	Adelaide - South	\$195,792
SA	Adelaide - West	\$181,375
SA	Barossa - Yorke - Mid North	\$123,699
SA	South Australia - Outback	\$414,006
SA	South Australia - South East	\$113,430
WA	Bunbury	\$90,000
WA	Mandurah	\$90,000
WA	Perth - Inner	\$122,761
WA	Perth - North East	\$90,000
WA	Perth - North West	\$90,000
WA	Perth - South East	\$90,000
WA	Perth - South West	\$90,000
TAS	Hobart	\$211,140

TAS	Launceston and North East	\$226,177
TAS	West and North West	\$102,269
ACT	Australian Capital Territory	\$198,579