



2021 to 2024 Rural Financial Counselling Service Program grant funding round

Questions and Answers

1. What is the closing time and date for applications?

The Application Form must be submitted by **11.00 pm (AEDT) on 11 December 2020**. It is recommended that you submit your application **well before the closing time and date**.

2. Is the funding on-going?

Funding is allocated to successful financial counselling service providers through grant funding rounds. The maximum grant period for the new round is three years from 1 July 2021 to 30 June 2024. Successful applicants must complete their 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.

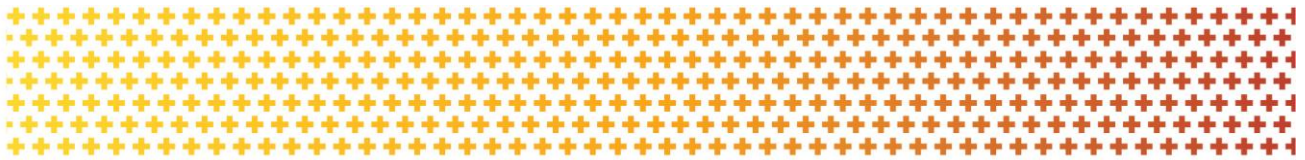
3. Why is the funding only for three years and not four years?

The internal review of the 2016 to 2020 RFCS Program recommended a four-year funding period to provide grantees with certainty for business planning and to assist with staff attraction and retention. The three-year Budget process means program funding for the fourth year could not be confirmed. Therefore, the department will implement a three-year program, with provisions to extend grant agreements for one or more providers for up to a further three years.

4. What does the bushfire funding allocation mean for me?

Consideration of bushfire funding is not required as part of the application process. The Minister for Agriculture, Drought and Emergency Management will make decisions on the allocation of these funds and any associated requirements following the completion of the grants assessment process.

You should not request or pre-empt the granting of these funds in your application. The bushfire funding is time limited and not part of the core funding of the RFCS Program.



5. How much money will I get from the states/territories?

State and territories separately contract with RFCS providers who have been successful in obtaining an Australian Government grant to provide financial counselling in a particular region. The amount of funding allocated is a matter for the state/territories and the RFCS provider.

6. What if I don't have an ABN?

You are ineligible to apply. An organisation must be a legal entity with an ABN.

7. Do I need to be registered for GST?

Yes. If you are not registered for GST you are ineligible to apply. Grants under this program are subject to GST and successful applicants are required to be registered for GST (see the Australian Tax Office Ruling GSTR 2012/2).

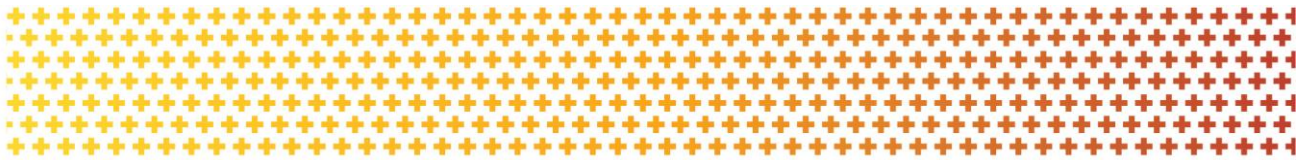
8. What support can I get to write my application?

The following documents are available here to assist you in writing your application:

- Grant Opportunity Guidelines
- Program Logic
- Application Form
- Sample Grant Agreement
- Fact sheets about each RFCS region
- Monitoring, Evaluation and Assurance Framework Summary.

If you have any additional questions please email support@communitygrants.gov.au.

Any additional information that may support applicants to write their application will be provided in this Questions and Answers document and/or on the grant opportunity webpages on both the GrantConnect and Community Grants Hub websites for the benefit of all applicants.



9. What attachments do I need to include in my application and what are the maximum size requirements?

Five attachments are required. All applicants are required to submit:

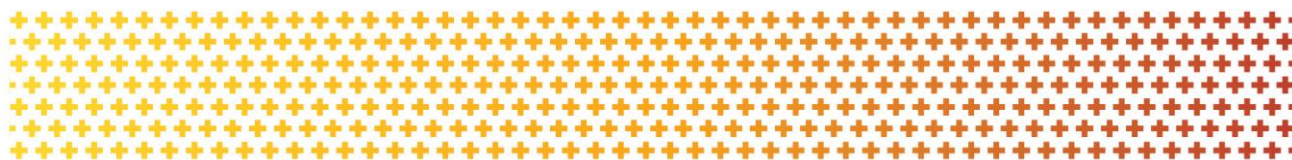
- For criterion 1: One A4 attachment of up to 5 pages maximum, no matter how many RFCS regions you are applying for. The attachment must be in Times New Roman font, minimum 11 point. The maximum size of the attachment is **2 megabytes**.
- For criterion 2: One A4 attachment of up to 5 pages maximum, no matter how many RFCS regions you are applying for. The attachment must be in Times New Roman font, minimum 11 point. The maximum size of the attachment is **2 megabytes**.
- For criterion 3: One A4 attachment of up to 5 pages maximum, no matter how many RFCS regions you are applying for. The attachment must be in Times New Roman font, minimum 11 point. The maximum size of the attachment is **2 megabytes**.
- For criterion 4: One A4 attachment is required but the number of pages will vary depending on how many RFCS regions you are applying for. There is a five page maximum per service region. *For example, if you are applying for 3 service regions, then this attachment may have up to 15 pages.* The attachment must be in Times New Roman font, minimum 11 point. The maximum size of the attachment is **2 megabytes**.
- For criterion 5: One A4 attachment is required but the number of pages will vary depending on how many RFCS regions you are applying for. There is a 5 page maximum per service region. *For example, if you are applying for three service regions, then this attachment may have up to 15 pages. There is also an additional five pages maximum for you to provide information to support your proposal to deliver across multiple service regions. In this example, the total pages in this attachment would be 20 pages.* The attachment must be in Times New Roman font, minimum 11 point. The maximum size of the attachment is **2 megabytes**.

In your response to criterion 5, please use the example budget template on the landing page in your attachment. The budget is to be included in the 5 page limit per service region.

An application may not be considered if an attachment is missing.

10. My attachments will not upload to the application form because they exceed the 2 megabyte size limit, what should I do?

Attachments larger than 2 megabytes cannot be accepted. You will need to reduce the size of the attachment before uploading.



11. Is there a template to use to format a response to each criterion?

No. The only specifications are A4 pages in Times New Roman font, a minimum of 11 point and a maximum document size of 2 megabytes.

An Example Budget Template is available on the Community Grants Hub landing page to assist with your response to criterion 5: Budget, Risk and Value.

12. How long will it take for applications to be assessed?

It will take approximately 6 weeks to assess applications (excluding the Christmas shutdown period). All applicants will be informed of the outcome of their application.

13. When will I know the outcome of my application?

You will be notified of the outcome of your application at the end of the selection process. For probity reasons, to treat all applicants fairly and equally, it is not possible to give you information about the status of individual applications during the assessment process.

14. What is happening to the RFCS portal?

The RFCS portal will be decommissioned. Work to transfer existing data to a new information and communication technology (ICT) system will be undertaken following completion of the grant round.

15. What assistance will be put in place for providers servicing new regions?

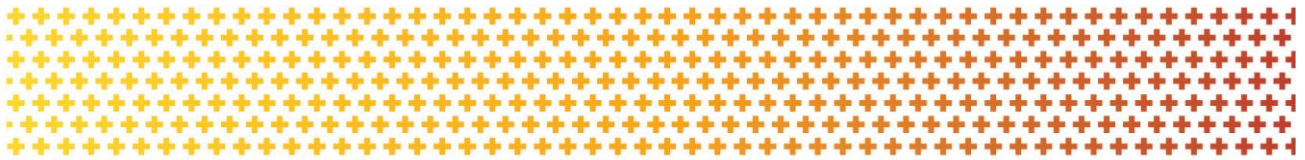
Successful applicants who are not already providing a rural financial counselling service, may be granted establishment funding to ensure the service is fully operational by 1 July 2021. The provision of establishment funding is at the department's discretion and is to be used to set up office accommodation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

16. How will transition occur if there is a change in a service provider for a region?

If a current service provider is not successful in their bid for their existing region, they will be required to implement their transition-out plan as specified in section 29.2 of their current funding agreement. The agreement specifies that the provider must implement their transition-out plan and provide all reasonable assistance and cooperation to the new grantee.



17. What happens to existing RFCS clients when there is a change of provider in a service region?

Clients will continue to receive RFCS Program assistance as normal throughout the grants process and transition to the next funding round. If there is a transfer between service providers, clauses are present in the current funding agreements that require the former service provider to hand over client files to the new service provider, with client permission.

18. If I am successful in two or more RFCS regions, can I still have the one board or management structure to oversee these services?

Yes, it is expected that one board or management structure can be responsible for an RFCS service provider operating in multiple regions.

19. What is the key information I need to know about employing rural financial counsellors and other staff?

When employing staff, the grantee is expected to meet at least the legal minimum standards and entitlements for all employees as outlined in the National Employment Standards (NES). The Fair Work Ombudsman website provides advice and guidance on all aspects of staff employment. Further information is available [here](#).

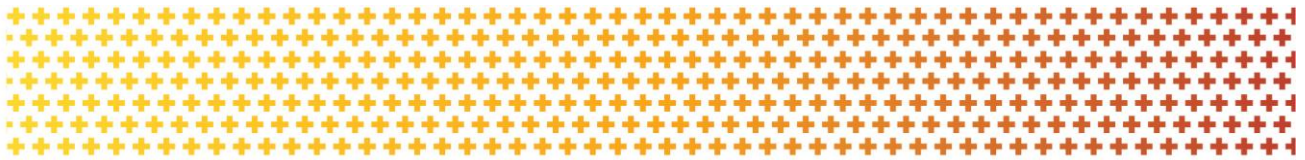
20. What if my organisation has staff who have accounting and other related qualifications, but not specifically the Diploma of Financial Counselling (Rural)?

Irrespective of other 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 6 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.

21. Can the grantee subcontract to other entities to deliver the service?

Grantees may be able to subcontract specific functions subject to approval by the Commonwealth and according to the grant agreement requirements, for example, contracting an IT person to implement a specific IT solution.



22. What is the role of the states/territories in the RFCS Program?

The Australian Government develops the policy settings for the RFCS Program and manages the program nationally. The Australian Government is also the principal funder. State governments and the Northern Territory Government currently co-fund the program. This funding is managed through separate arrangements between the grantee and the relevant state/territory government.

The Australian and the relevant state/territory governments work together to monitor and manage the performance of grantees and address any issues that arise. This mutual support for the RFCS Program is formalised through bilateral agreements between the Australian Government and relevant jurisdiction.

23. Where should I go for further information?

Relevant information for this grant opportunity is available on the Community Grants Hub website under this grant opportunity.

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

Questions and Answers added on 12 November 2020

24. What does the question about ‘other funding’ refer to in the application form (from section 4 (Eligibility Criteria) in the Grant Opportunity Guidelines)?

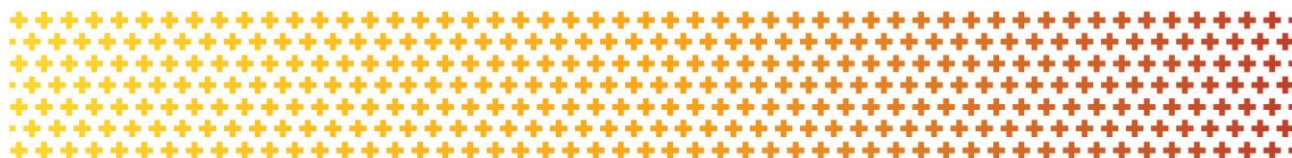
We cannot provide a grant if you receive funding from another Australian Government source for the same purpose—that is, for the provision of rural financial counselling services for the same time period of the application, which is 1 July 2021 to 30 June 2024.

25. Do I need to attach my organisation’s financial policies and procedures plan, business/strategic plan and risk management plan to the application form?

No. The application form asks if your organisation has these documents available. If required, we may ask you for copies of these documents (to be provided within seven days).

26. What funding information do I need to provide in the application form in response to the question, ‘Provide a breakdown of the proposed grant funding by the chosen service areas?’

For the RFCS regions you have applied for, please refer to **Table 2: Estimated yearly core funding amount allocated, by service region (GST inclusive)** of the Grant Opportunity Guidelines. This table lists the core funding allocated to each service region for the three financial years of the program.



If you have applied for the three service regions, for example, NSW Central, NSW Northern and Queensland Southern, your response will look as follows:

RFCS region	2021–22 GST inclusive	2022–23 GST inclusive	2023–24 GST inclusive	Total GST inclusive
NSW Central	\$1,988,474.57	\$2,013,991.41	\$2,042,266.83	\$6,044,732.81
NSW Northern	\$2,362,350.26	\$2,392,664.82	\$2,426,256.62	\$7,181,271.70
QLD Southern	\$2,735,496.83	\$2,770,599.74	\$2,809,497.55	\$8,315,594.12

The total amount for each region will then be included in the funding table in the application form under the relevant state. In this example, the total for both NSW regions (Central and Northern) will be included in the NSW column (\$13,226,004.51).

Please note you will need to remove the GST component from these figures for the application form.

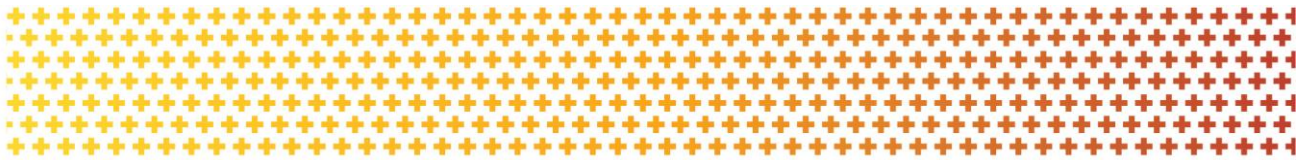
27. A budget template for the 2021–22 financial year has been included as part of the documents on the Community Grants Hub’s grant opportunity page. Do I need to use this template or can I use my own?

The budget template is not mandatory and your application will not be disadvantaged if you do not use it. However, the use of the budget template will ensure that all of the items the assessment panel will be considering are included in your budget (as listed under criterion 5: Budget, risk and value).

28. As outlined in section 4.3 of the guidelines, can you please clarify what is meant by equivalent? Would a diploma in psychology be considered equivalent, as it is a diploma? Or would a Certified Practising Accountant be considered equivalent?

In 2012, the CHC52108 Diploma of Community Services (Financial counselling) was superseded by the CHC51115 Diploma of Rural Financial Counselling. Equivalent refers to CHC52108 only. Rural financial counsellors that hold CHC52108 are not required to complete CHC51115. Generalist financial counsellors who hold either CHC52108 or CHC51115 must enrol in the rural electives through a Registered Training Organisation—commenced within six months of being employed as a rural financial counsellor and completed within two years of their commencement with the RFCS.

Due to the specific skills and knowledge required to be a rural financial counsellor, other related certifications are not considered equivalent. Recognition of Prior Learning and Credit Transfers should be discussed with Registered Training Organisations approved to deliver this qualification.



Question and Answer added on 25 November 2020

29. The RFCS Region Fact sheet for WA displays the number of farm businesses and land area for the all of WA. Is it possible to get this information broken down into the individual identified areas for funding (for example, Albany, Bunbury etc.)?

In accordance with the Grant Opportunity Guidelines, one grantee will be selected to provide rural financial counselling services in each of the 12 predefined service regions. The state of WA is one of the predefined regions and funding to service the region is not allocated to specific areas in the state. The successful grantee will need to service the entire region. It is the responsibility of the applicant to detail how they will deliver services in the nominated region, including the deployment of staff to service demand in different parts of the region.

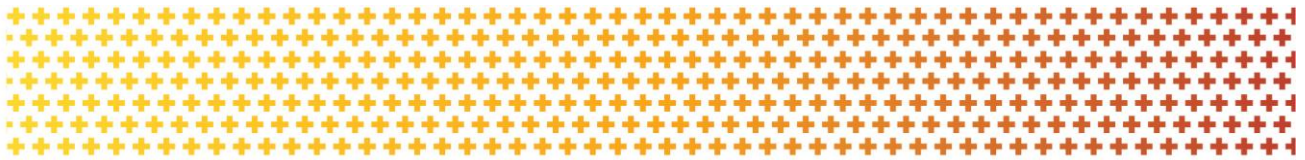
The Australian Bureau of Agricultural and Resource Economics and Sciences (ABARES) has produced a series of [‘About my region’ profiles](#) that present an overview of the agriculture, fisheries and forestry sectors in a range of geographic areas, including at the state level. Information includes employment figures, value of production and farm financial performance data.

Questions and Answers added on 7 December 2020

30. Given the strength of incumbency in the RFCS program and the deeply ingrained practices of existing providers compared to the significant investment required of new applicants, how can new applicants be assured their submission will be fairly and independently assessed (for example, without a pre-disposition to the ease of reappointing incumbents) to ensure equity, transparency and that competition is genuinely encouraged?

As outlined in section 1.1 of the [Grant Opportunity Guidelines](#), the grants process for the RFCS Program will be merit-based, open and competitive. The assessment panel will assess applications based on their responses to the assessment criteria outlined in section 6 of the Grant Opportunity Guidelines. The Australian Government will ensure the grant opportunity process is fair, consistent with the published guidelines and the Commonwealth Grants Rules and Guidelines 2017 ([CGRGs](#)), and incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct. A probity adviser has been appointed to oversee the selection process in relation to probity matters. The grant selection process is outlined in sections 8.1 to 8.4 of the Grant Opportunity Guidelines.

If you have further concerns, as outlined in section 13.1 of the Grant Opportunity Guidelines, Complaints about this grant opportunity, including the selection process and grant decisions, must be made in writing and sent to rfcs@awe.gov.au.



31. Could you please clarify if submissions will only be assessed on the provision of services, including staffing capacity, against the RFCS core funding proposed from 1 July 2021 in Table 1 of the Grant Opportunity Guidelines and that no assumptions regarding contingency or State funding should be made in submissions.

Please refer to the answer to your initial question above.

Criterion 5 requires a high level budget to be provided by the applicant for each service region for core funding in 2021–22, not contingency funding. Table 2 of the Grant Opportunity Guidelines details core funding amounts per service region. 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.

Please also refer to the Question and Answers document for this round. Questions 15, 16, and 17 outline the transition and additional funding made available for new providers.