



Australian Government

Department of Social Services

Families and Communities Program

**Financial Wellbeing and Capability Guidelines
Overview**

December 2016

Preface

The Australian Government Department of Social Services (DSS) has a suite of Program Guidelines which provides information about each Program that provides grants funding, and the suite of Activities that contribute to that Program. They provide the key starting point for parties considering whether to participate in a Program and form the basis for the business relationship between DSS and the grant recipient.

DSS recognises and supports the work of civil society organisations. The DSS approach to working with civil society is based on reducing red tape, providing greater flexibility and respecting the independence of the sector. This approach recognises that civil society organisations should be supported to self-manage the delivery of support to our communities rather than being burdened with unnecessary government requirements.

Program Guidelines are provided to applicants for each grant funding round. The approach to grants funding described in the Guidelines aims to foster collaboration and innovation in the community across civil society freeing up resources to improve outcomes for individuals, families and communities.

The Program Guidelines for each grant funding round include:

- a Program Guidelines Overview document (this document) that provides an overview of how funding rounds may be conducted for each Activity (PBS administered line item) that contribute to the overall Program outcome, and
- an Application Pack - a suite of documents with information specific to each grant funding round conducted within the Activity.

The simplified Program arrangements establish the framework for the Department to move towards a single grant agreement per provider, implement new and improved financial reporting systems, reduce reporting and regulation, consolidate funding rounds and support greater service delivery innovation to meet the needs of clients.

DSS reserves the right to amend these documents from time to time by whatever means it may determine in its absolute discretion and will provide reasonable notice of these amendments.

Version Control

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1 Program Overview - Families and Communities

1.1 Program Outcomes

The Department of Social Services (DSS) funds organisations to develop and maintain a cohesive Australian community and improved independence and self-sufficiency recognising that government contributions are only one source of funding for the operation of community services.

The Families and Communities Program aims to support families, improve children's wellbeing and increase participation of vulnerable people in community life to enhance family and community functioning.

The following seven Activities make up the Program and support the Commonwealth Government's priorities and responsibilities:

- Financial Wellbeing and Capability
- Families and Children
- Strengthening Communities
- Settlement Services
- Civil Society
- Families and Communities Service Improvement
- National Initiatives

1.2 Objectives

The Program aims to strengthen relationships, support families, improve children's wellbeing and increase participation in community life to strengthen family and community functioning, and reduce the costs of family breakdown. The Program will provide a range of services, focusing on strengthening relationships, building parenting and financial management skills, providing support for better community connections, as well as services to help newly arrived migrants in their transition to life in Australia.

The Program also aims to provide a foundation for integrated, community led program delivery that understands and meets local needs and promotes innovation and collaboration. This will include the establishment of a platform for continued improvement in the way DSS does its business, clarifying and strengthening Commonwealth and state/territory government responsibilities and fostering stronger relationships with civil society and partnering with service providers.

The Program will provide a range of services, predominantly focussed on early intervention, prevention, and support, including assistance for relationship breakdown.

These services will be provided to families, children, young people, volunteers, multicultural communities, humanitarian entrants, migrants and other individuals with special circumstances.

2 Activity Overview – Financial Wellbeing and Capability

Through the Financial Wellbeing and Capability Activity (the Activity) the Australian Government, in partnership with civil society, provides support to vulnerable individuals, families and communities to improve their financial capability, resilience and lifetime wellbeing.

The services included under the Activity provide 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.

Sub-Activities include:

- Financial Crisis and Material Aid (refer 2.2.1); and
- Financial Counselling, Capability and Resilience (refer 2.2.2).

Under each Sub-Activity there are a number of different services delivered. A diagram depicting the Activity, Sub-Activities and services is provided at **Appendix A**.

Financial Wellbeing and Capability Practice Principles

The services delivered under this Activity must operate within the set of practice principles outlined below and expanded at **Appendix B**. These principles underpin delivery of support to vulnerable individuals and families impacted by financial stress and/or crisis.

- Early intervention
- Consumer centred
- Wrap around approach
- Flexibility
- Accessibility and responsiveness, and
- Partnerships and integration.

2.1 Aims and objectives

The Activity aims to support individuals and families to navigate financial crises and build financial wellbeing, capability and resilience for vulnerable people and those most at risk of financial and social exclusion and disadvantage.

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

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

Appendix A outlines outcomes for each Sub-Activity.

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

2.2 Sub-Activities

2.2.1 Financial Crisis and Material Aid

Financial Crisis and Material Aid encompasses the provision of Emergency Relief and Food Relief.

Emergency Relief

Organisations delivering Emergency Relief will provide immediate financial and/or material support to people in financial crisis.

Emergency Relief helps people address immediate basic needs in times of financial crisis. Access to Emergency Relief is considered universal and is a safety net for people experiencing financial distress or hardship and who have limited means or resources to help them alleviate their financial crisis.

Accessing Emergency Relief can be an entry point into the continuum of financial services delivered under the Activity or to other appropriate services. Generally, Emergency Relief is provided in the form of material and financial aid. This may constitute food parcels or items, clothes, bedding, household items, vouchers (for example supermarket, utilities, petrol) and, in some circumstances, cash. Provision of Emergency Relief may also entail a worker assessing the needs of the consumer, referring them to other appropriate services (e.g. mental health, crisis housing, drug and alcohol, and financial counselling), and providing basic budgeting assistance. Some consumers with complex needs may require more intensive support.

Consumers accessing Emergency Relief typically have a low or no income, making them vulnerable to financial shocks (e.g. higher than expected utility bill, unexpected medical costs, unemployment etc.). They may also have low financial literacy skills and/or difficulty living within their means, resulting in a lack of financial reserves/assets to access in times of crisis.

Some consumers need support as a result of an unforeseen or catastrophic event which may, for example, prevent them from accessing cash holdings, financial institution accounts and/or other assets.

Emergency Relief aims and objectives include:

- assisting people to deal with their immediate crisis situation
- delivering services in a way that maintains the dignity of the individual and families
- referring consumers to other sources of support and assistance, and
- encouraging self-reliance.

Organisations delivering Emergency Relief will be able to use funding flexibly for direct material/financial aid and/or more intensive support for these consumers with complex needs.

Food Relief

Food Relief provides food items to people in financial crisis. Under this element the activities aim to increase Emergency Relief organisations' access to a cost-effective supply of food items. This approach aims to ensure food items are available for individuals and families in need across Australia by:

- receiving donated foods from farmers/manufacturers/retailers/other food redistribution services, and redistributing these foods to community organisations or other distribution centres where the food is needed;
- sourcing and transporting essential foods on a basis where food donations are insufficient; and
- leading the development of local partnerships amongst food redistribution suppliers to improve access and distribution, especially in rural and remote communities.

2.2.2 Financial Counselling, Capability and Resilience

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

Commonwealth Financial Counselling

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

CFC provides direct case work or one-on-one intensive support, including the provision of information, advocacy and/or negotiation; referrals to other services; community education; and networking/liaison with relevant service providers. Organisations delivering CFC, including their Financial Counsellors, must meet relevant legal and regulatory requirements; these are detailed at Section 2.8.

Organisations will be expected to provide priority access to consumers participating in Income Management.

CFC aims to:

- assist consumers to resolve personal financial difficulties (in part or in full) and access other sources of support and assistance

- work with consumers to increase their capability to make informed decisions on the best course of action for resolving personal financial difficulties
- help consumers improve their ability to manage their financial affairs in the future, and
- increase consumers' economic and social participation in their communities.

Financial Counsellors provide intensive support through an in-depth assessment of a person's financial situation to understand the extent of the person's financial difficulties and to identify options to address these. They encourage the person to participate in the planning and decision-making process. The aim is to resolve or alleviate the person's financial difficulties, and improve their ongoing financial capability and inclusion. Financial counsellors also refer customers to other local sources of support and assistance as necessary.

Assistance may be available for online and telephone-based information and resources, including management of the 1800 007 007 Financial Counselling Helpline (the Helpline), and support for the annual national financial counselling conference.

CFC can be accessed through face-to-face meetings or through the Helpline on 1800 007 007. This telephone service expands the reach of financial counselling to people who are unable, or perhaps reluctant, to use face-to-face services and provides an alternate source of service delivery when face-to-face services are unavailable (e.g. geographic location, high demand, or an area is affected by a natural disaster). *Note calls to the 1800 007 007 number from public phones/mobile phones may be timed and charged at a higher rate.*

In addition to CFC outlined above, the Australian Government may, from time to time allocate resources to provide targeted assistance in response to emerging needs. Targeted assistance provided to 50 service coverage areas for the delivery of financial counselling to support people affected by problem gambling is one example. In addition to the one-on-one counselling provided, this assistance aims to provide community outreach and education, and work collaboratively with gaming venues and state-and territory-funded problem gambling services. Financial Counsellors providing support to people affected by problem gambling must meet relevant legal and regulatory requirements; these are detailed at Section 2.8.

This CFC funding complements funding provided by some state and territory governments for financial counselling services.

Financial Capability

Financial Capability services may help people to build longer-term capability to budget and manage their money better and make informed choices. Financial Capability workers deliver financial literacy education, information and coaching and maintain a strong focus on supporting consumers to change their behaviour and 'learn by doing'. Workers are required to be appropriately qualified, undertake relevant training or be planning to undertake relevant training; these requirements are detailed at Section 2.8. Assistance may be available to help Financial Capability workers meet these requirements including online resources.

In delivering these services organisations will:

- provide priority access to consumers participating in income management, where appropriate;
- ensure consumers have access to basic financial literacy, education and support;
- deliver:
 - one-on-one budgeting support to individuals; and/or
 - non-accredited financial literacy community education workshops to individuals and local groups;
- help them to build skills to avoid or resolve financial difficulties and strengthen their capacity to manage their money; and
- assist families at risk of homelessness to manage their finances and household expenses in order to prevent future accommodation crises.

Organisations may also deliver the Indigenous Home Ownership Education (IHOME) package designed by DSS and Indigenous Business Australia. This education package is delivered in a series of workshops for Indigenous people looking to purchase or build their own home on Indigenous land.

Some assistance will be available to ensure organisations have the skills and competencies required to deliver the package.

Financial Resilience

Financial Resilience offers a variety of financial services and products targeted at financially vulnerable people that help to build self-reliance and provide access to financial products.

Financial Resilience provides financially vulnerable people with access to safe and affordable financial products including no interest loans, low interest loans, microenterprise development loans or other appropriate loans, and matched savings that are not available through mainstream providers of financial services. These products are offered as an alternative to other high risk, high interest products such as payday loans.

The products are provided in conjunction with financial literacy education to improve financial capacity and lead to greater self-reliance, assisting people to build assets, develop savings and commence on the pathway to financial inclusion.

Organisations providing Financial Resilience are required to have an established relationship with financial institution/s to facilitate the provision of loan capital, or matched savings and play a national role in:

- developing and implementing successful microfinance or financial capability building projects;
- establishing and maintaining a functioning network of community partners and facilitating partnerships with other providers to deliver these projects nationally, and
- maintaining sector capability through the development and implementation of training and accreditation processes for organisations sub-contracted to deliver no and low interest and matched savings schemes and their workers.

2.3 Applicant eligibility

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

- a. Incorporated Associations (incorporated under state/territory legislation, commonly have 'Association' or 'Incorporated' or 'Inc.' in their legal name)
- b. Incorporated Cooperatives (also incorporated under state/territory legislation, commonly have 'Cooperative' in their legal name)
- c. Companies (incorporated under the *Corporations Act 2001* – may be a proprietary company (limited by shares or by guarantee) or public companies)
- d. Aboriginal Corporations (incorporated under the *Corporations (Aboriginal and Torres Strait Islander) Act 2006*)
- e. Organisations established through a specific piece of Commonwealth or state/territory legislation (public benevolent institutions, churches, universities, unions etc)
- f. Partnerships
- g. Trustees on behalf of a Trust

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

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

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

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

2.3.1 Financial Counselling, Capability and Resilience

Commonwealth Financial Counselling and/or Financial Capability

Additional criteria may be specified in the Application Pack.

2.3.2 Financial Crisis and Material Aid

Financial Crisis and Material Aid - Emergency Relief

In addition to 2.3, applicants seeking funding to deliver Emergency Relief services must meet either of the following Criteria:

- As at 30 June 2014 be delivering Emergency Relief services (as defined in the Activity Guidelines) and be funded by one or more of the following – Commonwealth/state/territory/ local government, **or**
- As at 30 June 2014 be delivering Emergency Relief services (as defined in the Activity Guidelines) and be registered as a Charity and/or Charity, with the subtype Public Benevolent Institution, under the *Australian Charities and Not-for-profits Commission Act 2012*.

2.4 Participants/Clients/Recipients/Target groups

The primary target groups assisted across the Activity are people who are:

- participating in Income Management (service priority)
- Indigenous Australians
- a person with disability
- in receipt of a Commonwealth Pension or allowance or have low or no income
- students
- sick
- unemployed
- experiencing financial stress, bankrupt or insolvent or at risk of either
- impacted by a significant event affecting them financially
- unable to access loans or savings products
- making the transition to employment, and
- individuals and families who are homeless or at risk of homelessness.

Organisations will be expected to monitor changes in their communities and adjust the services they deliver to meet the changing needs of their community. Organisations may establish their own eligibility criteria to help them manage the demand for their service provided they are consistent with these Activity Guidelines. Funding may also be provided to ensure organisations and staff are appropriately trained and have the capabilities necessary to deliver quality services.

Participation in all Activity services is voluntary. All service providers are expected to have fair, reasonable and non-discriminatory service delivery procedures in place, including arrangements for accessing services, prioritising access to service delivery, terminating or interrupting service delivery to a customer and referring consumers to other organisations.

2.5 Funding for the Activity

An amount of \$394.10million has been allocated over four years from 1 July 2015 by the Australian Government for the Financial Wellbeing and Capability (FWC) Activity. All amounts are GST exclusive.

Funding amounts are inclusive of discretionary grants awarded under these Program Guidelines and funding provided through other process such as procurement. Funding amounts included in these Program Guidelines are estimates and may change in the course of the budget year as government priorities change.

The Minister for Social Services has overall responsibility for the FWC Activity.

Where DSS has invited applications for grants, the final decision about Activity Delivery Areas, sites and proposals for service delivery will be made by the Departmental delegate.

As a part of the Activity, organisations may choose to use up to 10 per cent of their funding for innovative projects. This will be negotiated as part of the grant agreement.

Under the Activity, distribution of funding is based on Australian Government policy priorities and the needs of individuals and families. A list of service coverage areas will be published on the [DSS website](#).

From time to time the Australian Government may allocate funding in order to address specific financial wellbeing and capability needs of the Australian community.

DSS may also, at its discretion, facilitate flexible grants in circumstances where grant recipients have met grant agreement requirements within a specified area and wish to reallocate all or part of any remaining funds to another Activity they are funded to deliver in another Activity Delivery Area under the same grant agreement.

DSS may negotiate grant agreements ranging up to a five year term based on the grant purpose, degree of risk and priorities for funding.

Funded organisations are required to enter into a legally binding grant agreement with DSS, which specifies a range of contractual obligations, including in relation to record keeping and retention, performance reporting and financial expenditure and acquittal.

In accordance with the Fair Work Australia decision of 1 February 2012 to increase wages in the Social and Community Services (SACS) sector, DSS will provide supplementation funding to organisations employing SACS workers delivering Activity services.

To be eligible for SACS supplementation funding, organisations must be delivering in-scope Australian Government funded programs and have employed staff under the Social, Community, Home Care and Disability Services Industry Award 2010 (SACS Modern Award), specifically under one of the following Schedules:

- Schedule B – Classification Definitions - Social and Community Services Employees, and/or
- Schedule C – Classification Definitions - Crisis Accommodation Employees.

Organisations affected by the Western Australia Industrial Relation Commission SACS Decision of 29 August 2013 may also be entitled to SACS supplementation.

2.6 Eligible and ineligible use of funding

2.6.1 Eligible use of funding – all Activity services

The grant may be used for the following administrative activities:

- staff salaries and on-costs which can be directly attributed to the provision of services in the identified service area or areas as per the grant agreement
- employee training for paid and unpaid staff delivering Activities that is relevant, appropriate and in line with Activity objectives
- interpreting services to assist clients to access Activities, and
- operating and administration expenses directly related to the delivery of services, such as:
 - telephones
 - rent and outgoings
 - computer / Information Technology/ website/ software
 - insurance
 - utilities
 - postage
 - stationery and printing
 - accounting and auditing
 - domestic travel/accommodation costs, and
 - assets as defined in the Terms and Conditions that can be reasonably attributed to meeting agreement deliverables.

2.6.2 Specific eligible use of funding

Service providers delivering the following services are expected to allocate the majority of their funding for:

Financial Crisis and Material Aid: Emergency Relief

- Food: parcels or single items

- Vouchers or gift cards: for example supermarket, utilities, petrol, public transport, chemist
- Material aid: clothes, bedding, household items, whitegoods, furniture
- Bill payment: for example gas, electricity, phone
- Cash: less common and only under some circumstances, and
- Information and referral.

Service providers may establish their own guidelines in relation to the above activities provided they are consistent with the Activity Guidelines.

The minimum amount of funding offered to any funding recipient is \$7,000 per year unless otherwise specified in the service coverage area. Funding must predominantly be spent on achieving outcomes however a small proportion of funds may be spent on administration.

Organisations delivering Financial Crisis and Material Aid will be able to reallocate funding to emerging areas of need within their state or territory but must inform DSS within 30 days of the reallocation occurring.

Financial Crisis and Material Aid: Food Relief

Funding is for obtaining and distributing food directly to community service organisations who access this food for provision to consumers.

Financial Resilience

- Distributing funding to cover the administrative costs of organisations sub-contracted to deliver loans and matched savings schemes including office accommodation and wages, and
- Conducting research and evaluation on microfinance services to inform service improvement.

2.6.3 Ineligible use of funding – all Activity services

Service providers delivering Activity services may NOT use funding for:

- purchase of land
- funding to cover retrospective costs
- costs incurred in the preparation of a funding application or related documentation;
- major construction/capital works
- seed funding or establishment grants for peak bodies or other new organisations (legal entities)
- overseas travel
- activities for which other Commonwealth, state, territory or local government bodies have primary responsibility, or
- loan capital or matched savings payments.

2.6.4 Specific ineligible use of funding

Commonwealth Financial Counselling

Commonwealth Financial Counselling financial counsellors, including Helpline and Program Gambling financial counsellors, do not 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, and
- 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.

2.7 Activity links and working with other agencies and services

In delivering Activity services, all organisations must develop and maintain links with other relevant organisations to assist in making appropriate referrals and co-ordinating services with a view to improving consumer outcomes and ensuring consumers receive services tailored for their needs to better prevent issues from escalating or recurring.

Appropriate referrals to other services are an essential role for Activity providers because they help address the underlying causes of financial crisis like unemployment, domestic violence, mental health issues, and lack of financial literacy.

Organisations will be required to work collaboratively with the Department of Human Services (DHS) to find innovative ways to encourage take-up of Activity services. Organisations may also put in place arrangements to offer services within DHS premises.

Service delivery model

Organisations intending to apply to deliver Activity services should consider the following integrated service delivery models and activities when designing their service delivery model. The goal is to ensure consumers receive a wrap-around, integrated, consumer centred service offer. When developing their delivery model applicants could consider one of the following options:

- one organisation delivering a number, or suite, of Sub-Activities
- co-locating a group of organisations, or providing outreach, to enable the delivery of a number, or full suite, of Sub-Activities from one location, and/or
- organisations delivering strong referral pathways across the suite of Sub-Activities (and other relevant Programmes for the target group as appropriate), networking effectively within other Sub-Activities and with providers of other relevant services for their customer group). Collaboration and inter-agency networking is an integral part of day-to-day operations.

Key stakeholders

Key stakeholders include government and non-government agencies that deliver services for vulnerable, disadvantaged or at-risk people, including:

- people affected by mental illness
- people participating in Income Management
- new arrivals/emerging communities
- prisoners and their families
- people affected by problem gambling
- Indigenous communities
- Seniors
- people with disability
- people that are homeless or at risk of homelessness
- people affected by relationship stress or breakdown and other people in crisis, such as those experiencing domestic or family violence
- food distribution centres and warehouses
- suppliers, like producers, farmers, retailers, transporters and manufacturers
- educational institutions, like universities or Technical and Further Education institutions as appropriate, and
- sector peak bodies.

2.8 Specialist requirements (e.g. Legislative requirements)

- In delivering the Activity, organisations are required to comply with all relevant laws; and comply with DSS Policies as specified at [Doing Business with DSS](#), and
- ensure that workers (paid and voluntary) undertake training appropriate to the service they deliver. The training requirements of specific Activity services are as follows.

Australia's *Multicultural Access and Equity Policy: Respecting diversity. Improving responsiveness* obliges Australian government agencies to ensure that cultural and linguistic diversity is not a barrier for people engaging with government and accessing services to which they are entitled, for example, by providing access to language services where appropriate. Grant applicants should consider whether

services, projects, activities or events may require the use of professional translating or interpreting services in order to communicate with non-English speakers. If required, based on an assessment of the target group, costs for translating and interpreting services should be factored into grant applications. For further information on the Multicultural Access and Equity Policy please refer to [the DSS website](#).

2.8.1 Financial Counselling, Capability and Resilience

In delivering Financial Counselling, including the National 1800 007 007 Helpline and Problem Gambling financial counselling, CFC organisations must take account of relevant legal and regulatory requirements (including as specified by the Australian Securities and Investments Commission (ASIC) (CO.03/1063 licensing relief for financial counselling agencies) and other appropriate legislation).

Commonwealth Financial Counselling

- a. All financial counsellors employed by organisations with CFC 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 to 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.

- b. In addition to the requirements listed above all Financial Counsellors assisting problem gamblers must also have undertaken, or be undertaking, the following three problem gambling units of competency or equivalent qualifications:
 - CHCGMB501A – Work effectively in the problem gambling sector
 - CHCGMB502A – Assess the needs of consumers with problem gambling issues, and
 - CHCGMB503A – Provide counselling for consumers with problem gambling issues.

Financial Capability

Organisations delivering Financial Capability are expected to provide ongoing workforce development to ensure that Financial Capability workers, particularly those from Indigenous backgrounds, have long-term capability to continue to support consumers. Examples of relevant training include:

- Australian Securities and Investments Commission's MoneySmart Teaching packages;
- Certificate I in Community Services, and/or
- Indigenous Home Ownership Education.

All workers employed by organisations funded to deliver Financial Capability must have completed, or have completed within six months of being employed, an equivalent or higher qualification of a Certificate III in Community Services Work incorporating the following mandatory units:

- CHCFLE301A – work with clients needing 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 three financial literacy education units of competency located in the Community Services Training Package.

Indigenous Home Ownership Education Training

IHOME must be delivered by a person who has a Certificate IV in Training and Assessment qualification given the complex nature of the information being taught and the implications of lending funds to consumers who may not have a full understanding of their obligations in relation to home ownership and loans.

Financial Resilience

Organisations are required to comply with Australian financial and credit requirements. Organisations are required to deliver the activities through national networks (including sub-contracted organisations) offering the no and low interest loans and matched savings programmes. Organisations need to maintain or increase the capacity of the networks to provide these programmes across a set number of minimum sites. This includes maintaining sector capability through the development and implementation of training and accreditation processes. The accreditation, training and support will be determined by the organisation, in consultation with the Government and partner organisations.

2.9 Information technology

Grant recipients must have systems in place to allow them to meet their data collection and reporting obligations outlined in their Schedule.

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 client data capture system, its predecessor or via a DSS approved alternative mechanism.

Where collection of client level data is not appropriate for instance due to the Activity involving a large group, aggregate reporting will be permitted.

The Data System protocols and requirements are available at the [DSS website](#).

The new application will:

- Be a web based portal;
- Allow submission of data through external approved third party applications, and
- Support submission of data through other approved methods.

Performance information required to be collected may include (but is not limited to):

- Client consent (where required)
- Client identity characteristics
- Client demographic characteristics
- Service delivery information, and
- Client outcomes.

Please Note there are no minimum Information Technology requirements for grant recipients.

2.10 Activity performance and reporting

DSS focuses on outcomes; however, other information, not related to outcomes includes information that can be used to monitor ongoing operation of the grant recipient's service delivery/project; and track issues that may affect the operation of the grant recipient's service delivery/project.

DSS's Performance Indicators focus on three key questions:

1. Are we achieving what we expected?
2. How well is it being done?
3. How much is being done?

Performance Indicators based on these questions may be included in the grant agreement for the grant recipient.

Performance against agreed targets for the indicators, and additional information needed to evaluate service delivery/project performance, must be reported in progress reports and a final report as outlined in the grant agreement with DSS.

Full details of reporting requirements will be listed in the grant agreement for each grant recipient.

2.11 Financial Reporting

The Activity will be managed to ensure the efficient and effective use of public monies. This will be consistent with best value in social services principles; the DSS grant agreement and will aim to maintain viable services and act to prevent fraud upon the Commonwealth.

Acquittal documents must be provided to DSS as outlined in the grant agreement.

Funding must only be used for the purposes for which it was provided.

2.12 DSS responsibilities and accountabilities under the Activity

The Minister for Social Services has overall responsibility for the Families and Communities Programme.

DSS will:

- meet the Governments terms and conditions of the grant agreement established with organisations
- ensure that services provided under the Programme are accountable to the Australian Government under the terms and conditions agreed in the grant agreement
- administer the operation of the Programme in a timely manner
- identify suitable providers to deliver the activities required as per the grant agreement
- work in partnership with the provider to ensure the Programme is implemented and will provide the service provider with constructive feedback
- ensure that the outcomes contained within the Programme Guidelines are being met and evaluate the provider's performance against the Programme outcomes, and
- Information on the successful grants will be published on the [DSS website](#) within the required timeframes.

2.13 Grant recipients responsibilities and accountabilities under the Activity

In entering into a grant agreement with DSS, the grant recipient must comply with all requirements outlined in the suite of documents that comprise the agreement including these Programme Guidelines, the grant agreement and the Standard Agreement Terms and Conditions ([available at the DSS website](#)).

Grant recipients are responsible for ensuring:

- the terms and conditions of the grant agreement are met
- service provision is effective, efficient, and appropriately targeted
- highest standards of duty of care are applied
- services are operated in line with, and comply with the requirements as set out within all state and territory and Commonwealth legislation and regulations
- ensuring Indigenous Australians have equal and equitable access to services
- working collaboratively to deliver the Program, and
- contributing to the overall development and improvement of the Programme such as sharing best practice.

2.14 Risk management strategy

All DSS grant agreements are managed according to their level of risk. Organisations will be subject to a Provider Capacity Risk Assessment prior to the negotiation of grant agreements. Organisations may also be required to participate in a Financial Viability Assessment during the Assessment process of an application. A periodic monitoring process is undertaken during the term of an agreement which monitors service delivery and is used to provide evidence for ongoing risk assessments.

2.15 Special conditions applying to this Activity

2.15.1 Financial Counselling, Capability and Resilience

Financial Resilience

- Organisations must comply with relevant Australian financial and credit licensing requirements.
- An applicant for the delivery of a no or low interest loan or matched savings Sub-Activity is required to have adequate external funding to provide these services across Australia.

3 Application Process

3.1 Overview of the application process

All grant processes will be undertaken in accordance with the requirements of the Commonwealth Grant Rules (Commonwealth Grant Guidelines will cease 30 June 2014 and will be replaced with Commonwealth Grant Rules 1 July 2014) and will be for purposes that are consistent with the objectives and priorities of the Activity.

3.2 Program Guidelines

Applicants for grants funding rounds conducted for this Activity will be provided with the Program Guidelines suite of documents comprising:

- the Program Guidelines Overview (this document)
- an Application Pack - a suite of documents with information specific to each grant funding round conducted within the Activity.

3.2.1 Application Pack

The Application Pack will comprise the following documents:

Funding Round Summary

This document includes the following information

- objectives and requirements of the funding round
- the type of selection process being used
- opening and closing dates
- the value of the funding round
- how to submit an application
- selection criteria, and
- eligibility criteria.

Application Form

This document asks you to address selection criteria relating to the particular funding round you are applying for and also requires you to complete general information about you as the provider applying for funding.

DSS Streamlined Grant Agreement template – General Grant Conditions

The signed grant agreement will include information relating to the Grant objectives, the activities to be undertaken, the duration of the grant, payment, reporting requirements, supplementary terms and conditions, and signatures of DSS and providers.

Applicants for funding rounds may also be provided with the following additional information as part of the Application pack including:

Questions and Answers

This document aims to answer any questions and provide additional information relating to the activity and the application process for each individual activity that you are applying for funding. This will include operational guidelines if applicable.

3.3 Achieving value for money

In assessing the extent to which the application represents value for money, DSS will have regard to the following:

- the relative merit of each application

- the overall objective/s to be achieved in providing the funding
- the relative cost of the proposal, or of elements of the proposal
- the extent to which the applicant has demonstrated a capacity to fund the proposal taking into consideration all possible sources of finance, including debt finance
- the geographic location of the proposal, and
- the extent to which the evidence in the application demonstrates that the proposal will be located in a community with one or more of the following features:
 - the community is identified as a priority community by DSS
 - the community has high levels of the target population or of a special needs group
 - the community has high population growth in the target population or has anticipated high population growth in the target population.

3.4 Choice of selection process

When undertaking a selection process DSS will consider the proportionality of scale, nature, funding amount, complexity and risks involved in the funding round. DSS will consider proportionality to inform the choice of the application and selection process, the type of grant agreement to be used and the reporting and acquittal requirements.

The Financial Wellbeing and Capability Activity funds a diverse range of service types and other activities. Due to the size and complexity of the Financial Wellbeing and Capability Activity, access to funding will be available through a variety of means and at various times throughout the funding period. DSS proposes to undertake a mix of the following selection processes to achieve the objectives and priorities for the Financial Wellbeing and Capability Activity.

3.4.1 Open competitive selection process

An open competitive selection process is open to all providers operating in the market place. Open processes are advertised through the media, the [DSS website](#) and other sources in order to attract as much interest as possible. Open competitive grant rounds have open and closed nominated dates, with eligible applications being assessed against the nominated selection criteria.

3.4.2 Restricted competitive selection process

A restricted (or targeted) selection process is used where there are few providers available due to highly specialised services being required, there are geographical considerations, specific expertise is required or there are time constraints. A restricted grant round is still competitive, but only opens to a small number of potential grant recipients based on the specialised requirements of the granting activity or project under consideration. Potential grant recipients are invited to apply and will still need to be assessed against nominated selection criteria.

3.4.3 Direct selection process

A direct selection process is a closed non-competitive process, where an approach is made directly to an existing, high performing provider to expand their current service delivery activities or deliver new services. It involves assessment of a provider's capacity to deliver an expanded service or capability to deliver a new service through use of selection criteria and/or an assessment of a provider's current performance.

3.4.4 Expressions of Interest (EOI) process

DSS may call for EOIs to test the market to ascertain the extent of potential applicants. An EOI will be advertised as the first in a two stage process. The second stage involves applicants selected through the EOI process applying in either a targeted or direct process.

DSS may advertise any funding process:

- in major national newspapers and other selected newspapers
- on the [DSS website](#), and
- on the [Government grants website](#).

Any advertisement will inform potential applicants of where to obtain application information for the relevant process. Processes will be provided on the [DSS website](#) under the Grants tab.

DSS from time to time may conduct a direct selection in the event that there is a change in government policy, a shift in demographics, unforeseen circumstances or due to service provider failure.

3.5 Service delivery areas

It is expected that if a service area changes, the grant recipient will be able to meet the cost of delivering the Activity in the revised area through its own efficiencies and within the funding provided.

Service delivery areas or catchment areas designated within the grant agreement must not change without prior written agreement from DSS. However, grant recipients are encouraged to monitor demographic changes in their broader region and discuss varying their catchment areas with DSS if this helps address an emerging need not being met in that area. Where service delivery areas or catchment areas require definition, this will be provided in the Application Pack.

DSS may also, at its discretion, facilitate flexible grants in circumstances where grant recipients have met grant agreement requirements within a specified service area and wish to reallocate all or part of any remaining funds to another service they are funded to deliver in another service delivery area under the same grant agreement.

3.6 Selection Criteria

This section sets out the full suite of selection criteria that may be used for any funding process under the Families and Children Activity. Some Sub-Activities may have specialist criteria applied.

Depending on the Activity/Sub-Activity and type of funding process, a reduced set of assessment criteria may be set by the appropriate departmental delegate exercising their ability to waive certain criteria. The final set of selection criteria will be reflected in the Application Pack.

The equally weighted selection criteria are:

- demonstrate your understanding of the need for the funded Activity in the specified community and/or the specified target group
- describe how the implementation of your proposal will achieve the Activity objectives for all stakeholders, including value for money within the Grant funding
- demonstrate your experience in effectively developing, delivering, managing and monitoring Activities to achieve Activity objectives for all stakeholders, and
- demonstrate your organisation's capacity and your staff capability (experience and qualifications) to deliver the Activity objectives in the specified community and/or the specified target group.

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

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

When applying for grant funding the following specialist criteria may apply.

- a. Specific criteria to be addressed by all applicants - Describe and demonstrate a service delivery model that includes effective partnerships, linkages and referral pathways that directly contribute to the Activity outcomes.

When applying for grant funding for the following Sub-Activity the following specialist criteria may apply.

3.6.1 Financial Crisis and Material Aid

Financial Crisis and Material Aid: Emergency Relief

- b. Preference will be given to applicants who are selected to deliver another service under the Activity or who currently deliver another service providing assistance to the Activity target group. Note this does not preclude service providers only delivering Emergency Relief, for example, providers located in rural/remote areas where there are limited alternative providers.

3.7 How to submit an application

To apply under this process, applicants will need to complete the Application Form and respond to selection criteria as detailed above. Applications must be received electronically by the closing date and time as stated in the Application Pack.

All applicants including current service providers will need to respond fully to the selection criteria in the Application Form and provide the information required in the format and to the extent specified.

Applications can only be submitted during the application round for the Activity and for the locations or sites as defined in the Application Form.

An application is not an agreement or contract. Meeting the selection criteria does not guarantee funding. Funding is limited and applications will be assessed and prioritised according to the extent to which they meet the selection criteria. Only applications meeting the selection criteria to a high degree are likely to be considered for funding. All information requested on the application must be provided to enable an application to be fully considered.

DSS will **not** issue Application Forms or accept completed applications by fax or mail.

3.7.1 Applicant's Responsibilities

It is the responsibility of the applicant to ensure that their application is complete and accurate. Giving false or misleading information to DSS is a serious offence, applicants or their partners who do so may be prosecuted under section 137.1 of the *Criminal Code Act 1995*.

Make sure you keep a copy of your application and any supporting papers, either electronically or in hard copy, for your own records.

Only one application per organisation/region will be assessed. If more than one application is submitted, only the latest application will be considered.

3.7.2 What needs to be included?

DSS will not assess applications that do not contain all required attachments (see Application Form checklist) outlined in the Application Form where an Application Form is provided for completion by applicants.

3.7.3 What should not be included?

Any attachments to the Application Form which are not specifically requested in the Application Form will not be considered as part of the assessment process.

3.7.4 What happens if you provide more than the specified number of words?

The Application Form specifies a word limit for each selection criteria. Text beyond the word limits will not be considered as a part of the assessment process.

3.7.5 Closing date and time

The timeframe for submission of applications for any funding process will be set out in the Application Pack.

In order to be received by DSS, the application must be submitted in full via the method prescribed in the Application Pack.

The applications must be received by DSS within the application period to be considered.

3.7.6 Late Applications

DSS may reject any application lodged after the closing date. If an application is late, DSS may determine that there were exceptional circumstances beyond the applicant's control that meant the deadline could not be met. The applicant will need to supply documentary evidence to support any exceptional circumstances. DSS has no obligation to accept a late application. Any decision by DSS to accept or not accept a late application will be final.

3.7.7 Questions and answers during the application period

Details of 'Questions and Answers' facilities and contact details will be provided on the [DSS website](#) under the Grants tab. DSS will respond to emailed questions within five working days.

Note: A list of 'Frequently Asked Questions' is available on DSS's website. Responses to questions of interest to all applicants may be added to the list during the application period.

DSS will only respond to requests for information that seek clarification of issues to allow them to better understand the requirements of the Application Form and Program Guidelines.

3.7.8 Questions after the application period

DSS will **not** accept or respond to any applicant requests for information or correspondence about the status or progress of their application during the assessment phase.

3.7.9 Application Acknowledgement

Unless prior agreement has been reached with DSS an application will not be considered lodged until it is received by DSS. The applicant will receive email notification from DSS within 48 hours of an application being lodged correctly. If the applicant has not received notification in this timeframe, the applicant should contact DSS to confirm that the form has been lodged correctly.

3.8 Conflicts of Interest

Applicants must identify, in their application, any potential or actual conflicts of interest they believe will or may arise from submitting their application. This should address their responsibilities to the Australian Government and other parties in the course of the Activity.

A conflict of interest can arise when an applicant's integrity, objectivity or fairness in performing the services is at risk due to a pecuniary interest of a person or organisation associated with the applicant or a conflicting business arrangement.

Applicants must specify in their applications how any actual or perceived conflict of interest will be addressed and monitored to ensure it does not compromise the outcomes desired for this funding process.

DSS reserves the right to assess the potential impact of the conflict or perceived conflict and what plans, if any, are proposed to address the conflict of interest in relation to the application for funding.

DSS may reject an application if DSS is not satisfied that there are arrangements in place to appropriately address/manage a perceived or actual conflict of interest.

DSS also has mechanisms in place for identifying and managing potential or actual conflicts of interest such as requiring assessment staff to sign conflict of interest declarations prior to undertaking the assessment of applications.

Follow this link for more information on the [Conflict of Interest Policy](#) for DSS employees and contractors (who are treated as agency staff and required to abide by this policy and the APS Values and Code of Conduct).

4 Terms and conditions applying to Selection/s

4.1 Liability issues

DSS is not liable to the applicant in relation to the selection process, including without limitation, when DSS:

- varies or terminates all or any part of the selection process or any negotiations with the applicant
- decides not to acquire any or all of the services sought through the selection process
- varies the selection process, and/or
- exercises or fails to exercise any of its other rights under, or in relation to the Programme Guidelines.

4.2 DSS's rights

DSS reserves the right to amend the Programme Guidelines by whatever means it may determine in its absolute discretion and will provide reasonable notice of these amendments.

4.3 Disclaimer

DSS, its officers, agents and advisors:

- are not, and will not be, responsible or liable for the accuracy or completeness of any information in or provided in connection with the Programme Guidelines
- make no express or implied representation or warranty that any statement as to future matters will prove correct
- disclaim any and all liability arising from any information provided to the applicant, including, without limitation, errors in, or omissions contained in, that information
- except so far as liability under any statute applies, accept no responsibility arising from errors or omissions contained in any information in this document and the Application Form, and/or
- accept no liability for any loss or damage suffered by any person as a result of that person, or any other person, placing reliance on the contents of these documents, or any other information provided by DSS.

4.4 Fraud

DSS is committed to the Commonwealth Fraud Control Policy and Guidelines. Applicants should familiarise themselves with [the DSS Fraud Control Policy Statement](#). The Fraud Control Policy Statement also underpins an applicant's respective fraud and risk minimisation responsibilities when dealing with DSS.

One key responsibility outlined in the DSS Fraud Control Policy Statement is to report all fraud concerns by:

- leaving an anonymous voicemail message on the DSS Fraud Hotline (1800 133 611) or
- emailing fraud@DSS.gov.au.

4.5 Personal Information

Any personal information you provide is protected under the *Privacy Act 1988*. It can only be disclosed to someone else if you have been 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.

If you have questions or concerns about how your personal information is handled you can contact the Privacy Officer at DSS on 02 6244 1449, the Privacy Commissioner on 1300 363 992 (local call cost, but calls from mobile and pay phones may incur higher charges) or the Australian Government Privacy Officer by emailing: privacy@privacy.gov.au.

4.6 Freedom of Information (FOI)

All documents in the possession of DSS including those in relation to the Program are subject to the Freedom of Information Act 1982 (FOI Act).

The FOI Act creates a general right of access to documents in the possession of DSS and this right of access is limited only by the exceptions and exemptions necessary for the protection of essential public interests and private and business affairs of persons in respect of whom the information relates.

Decisions regarding requests for access under the FOI Act will be made by an authorised decision-maker in accordance with the requirements of the FOI Act.

All FOI requests are to be referred to the FOI Coordinator, Public Law Branch, in DSS.

By mail: FOI Coordinator
 The Department of Social Services
 Public Law Branch,
 PO Box 7576
 CANBERRA BUSINESS CENTRE
 ACT 2610

By email: foi@DSS.gov.au

For more information on making a request for access to documents in the possession of DSS under the FOI Act, please visit the [Freedom of Information](#) page on the DSS website.

5 Financial and Other Arrangements

5.1 Financial arrangements

DSS uses standard grant agreements. Funding will only be provided in accordance with an executed grant agreement. The terms and conditions of DSS's grant agreements cannot be changed.

The grant agreement will contain the entire agreement between the parties. There is no binding agreement on any parties until the grant agreement is agreed to and signed by the delegate and the applicant's authorised representative.

The grant agreement is the legal agreement between DSS and the grant recipient over the grant period. In managing funding provided, the grant recipient must comply with all the requirements of the grant agreement.

Grant recipients are responsible for ensuring that:

- the terms and conditions of the grant agreement are met
- service provision is effective, efficient, and appropriately targeted
- highest standards of duty of care are applied, and
- services are operated in line with, and comply with the requirements as set out within all state and territory and Commonwealth legislation and regulations.

Grant recipients should also be aware of any case based law that may apply or affect their service delivery.

The Terms and Conditions of the grant agreement are available on the [DSS website](#).

6 Complaints

6.1 Applicants/Grant Recipients

Applicants and grant recipients can contact the complaints service with complaints about DSS's service(s), the selection process or the service of another of DSS grant recipients.

Details of what constitutes an eligible complaint can be provided upon request by DSS. Applicants and grant recipients can lodge complaints through the following channels:

Telephone: 1800 634 035

Fax: (02) 6204 4587

Mail: DSS of Social Services Complaints
PO Box 7576
Canberra Business Centre ACT 2610

If an applicant or grant recipient is at any time dissatisfied with DSS's handling of a complaint, they can contact the Commonwealth Ombudsman through the [Ombudsman Website](#) or on 1300 362 072.

6.2 Client/Customer

It is a requirement of your grant agreement to have a transparent and accessible complaints handling policy. This policy should acknowledge the complainant's right to complain directly to you, outline the process for both dealing with the complaint and provide options for escalation both within your organisation and to DSS if necessary. Ensure that you provide information about your complaints handling policy and processes in all correspondence to guarantee it is readily available to the public.

7 Contact information

Contact information for the Activity:

Address: Tuggeranong Office Park
Soward Way (cnr Athllon Drive)
Greenway ACT 2900

Mail: PO Box 7576
Canberra Business Centre ACT 2610

Phone: 1800 625 136 If you are deaf or have a hearing or speech impairment, you can use the [National Relay Service](#) to contact any of DSS's listed phone numbers.

Email: grants@dss.gov.au

8 Glossary

Term	Description
Activity	Activities are the specific delivery mechanisms to meet government outcomes
Acquittal	The agreed process whereby a grant recipient demonstrates that they have used their grant funding for its intended purpose. Acquittal requirements are included as a condition of the grant and are specified in the grant agreement Schedule
Application Process	The steps that must be followed by grant applicants to apply for a grant. It includes written documentation describing the application process, including eligibility criteria and Selection Criteria which need to be satisfied. The Application Process is part of the Selection Process.
Assessment	The process of reviewing a grant application against the Eligibility Criteria and Selection Criteria to determine which applications will be offered grant funding. Assessments are informed through the Programme Guidelines and the application process.
Assessment Criteria	The specified principles or standards, outlines in the Application Process, and against which all eligible and compliant applications will be judged. These criteria are also used to assess the merits of applications and, in the case of a competitive granting Activity, to determine applicant rankings.
Civil Society	Civil society is the collection of the relationships and associations that are related to the political and economic spheres. This includes families, neighbourhood life, and the web of religious, voluntary, cultural, charitable, economic, educational and civic organisations.
Data Collection	Refers to the suite of quantitative and qualitative data items which are collected from grant recipients as part of their reporting requirements and for monitoring and evaluation purposes as set out in the grant agreement.
Eligibility Criteria	The mandatory threshold criteria which must be met by a grant applicant before they can qualify for a grant. Selection Criteria may apply in addition to Eligibility Criteria. Eligibility Criteria are identified in Programme Guidelines (along with any other compliance and threshold criteria) as a requirement that all applications must satisfy in order to proceed to assessment for funding.
Emergency Relief Needs assessment	A process to acquire an accurate and comprehensive picture of a person's personal support needs, obtained in a confidential and objective manner.
Financial inclusion	Some Australians are excluded from accessing mainstream financial products (for example they may have a bad credit rating). Financial inclusion is the act of improving the capacity and pathways of these individuals into the mainstream financial market. delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society
Financial literacy	Possession of financial knowledge and understanding.
Funding	Funding means the money, or part of it, paid to a Grant Recipient as outline in the grant agreement and its schedule/s.
Grant	The distribution of money to recipients outside of the Commonwealth Government in order to promote the Government's objective under a Programme and assist the grant recipient to achieve their goals. There can be one or more grants with an Activity.
Grant Agreement	A legally binding agreement setting out the terms and conditions of a grant between the Department of Social Services and a grant recipient for the provision of grant funding subject to the Financial Management and Accountabilities Act 1997.
Grant Agreement Manager	A Grant Agreement Manager is the pivotal contact for a grant recipient and is aware of all Programmes and Activities and reporting requirements associated with the grant recipient.

Grant Applicant	An individual or entity applying for grant funding under a Grant Programme/Activity.
Grant Recipient	The individual or entity that directly receives funding under a Grant Programme/ Activity. The recipient is selected against the eligibility and selection criteria specified in the Application Process.
Income Management	Income management is a budgeting tool that can help people pay for essentials like food, rent, clothing, health care, utility bills and school expenses, for the benefit of themselves and their children.
Indigenous Home Ownership Education training (IHOME)	IHOME is aimed at Indigenous people looking to purchase or build their own home on Indigenous land and Indigenous Business Australia may refer home loan applicants to IHOME as part of the loan application process. IHOME is delivered in six one hour workshops. However, through the recognition of prior learning consumers can complete the course through an express pathway.
Intensive support	<p>The provision of intensive support involves conducting an in-depth assessment of a person's situation to understand the extent of their difficulties, identify options and to suggest appropriate action to address these.</p> <p>The level of intensive support offered to a consumer may vary depending on the:</p> <ul style="list-style-type: none"> • consumer's needs • Activity the organisation has been funded to deliver and the outcomes the organisation is subsequently required to achieve • organisation's capacity or level of resourcing, and • qualifications or experience of the worker providing the service. <p>Note – All providers delivering services under the Activity are funded to help people address or resolve financial issues only and are expected to refer individuals to other services for assistance in addressing other underlying issues or difficulties.</p> <p>Organisations are responsible for ensuring that workers are delivering services commensurate with their qualifications, experience and relevant legislative requirements.</p>
Microfinance	<p>Microfinance is the provision of financial services – for example loans or savings to people on low and limited incomes who can't easily access mainstream financial services.</p> <p>Microfinance can help people on low incomes become financially independent and can improve their access to mainstream financial services.</p>
Outcomes	Outcomes are the end result of a service intervention or assistance. For example in a service there are inputs (i.e. providing budgeting information), outputs (100 consumers received budgeting information) and outcomes (improving a person's financial capability).
Outreach	Outreach is an Activity of providing services to populations who might not otherwise have access to those services and would require a provider, to some extent, to be mobile.
Payday loans	This is a short term loan where an individual generally borrows a small amount at a high interest rate. They may also require repayment in a short period of time.
Performance Indicator	An agreed measurement for an outcome for an Activity. Performance Indicators are used to make assessments of performance based on explicit requirements or targets for Outcomes, Programmes and Activities.
Portfolio Budget Statement Outcomes (Government Outcomes)	Outcomes are what the Government wants to achieve through the Department of Social Services, as specified in the Portfolio budget Statement (PBS). The annual appropriation Acts allocate public money to the department to achieve each of these Outcomes. The Department is therefore legally bound to spend the money against the allotted Outcome.

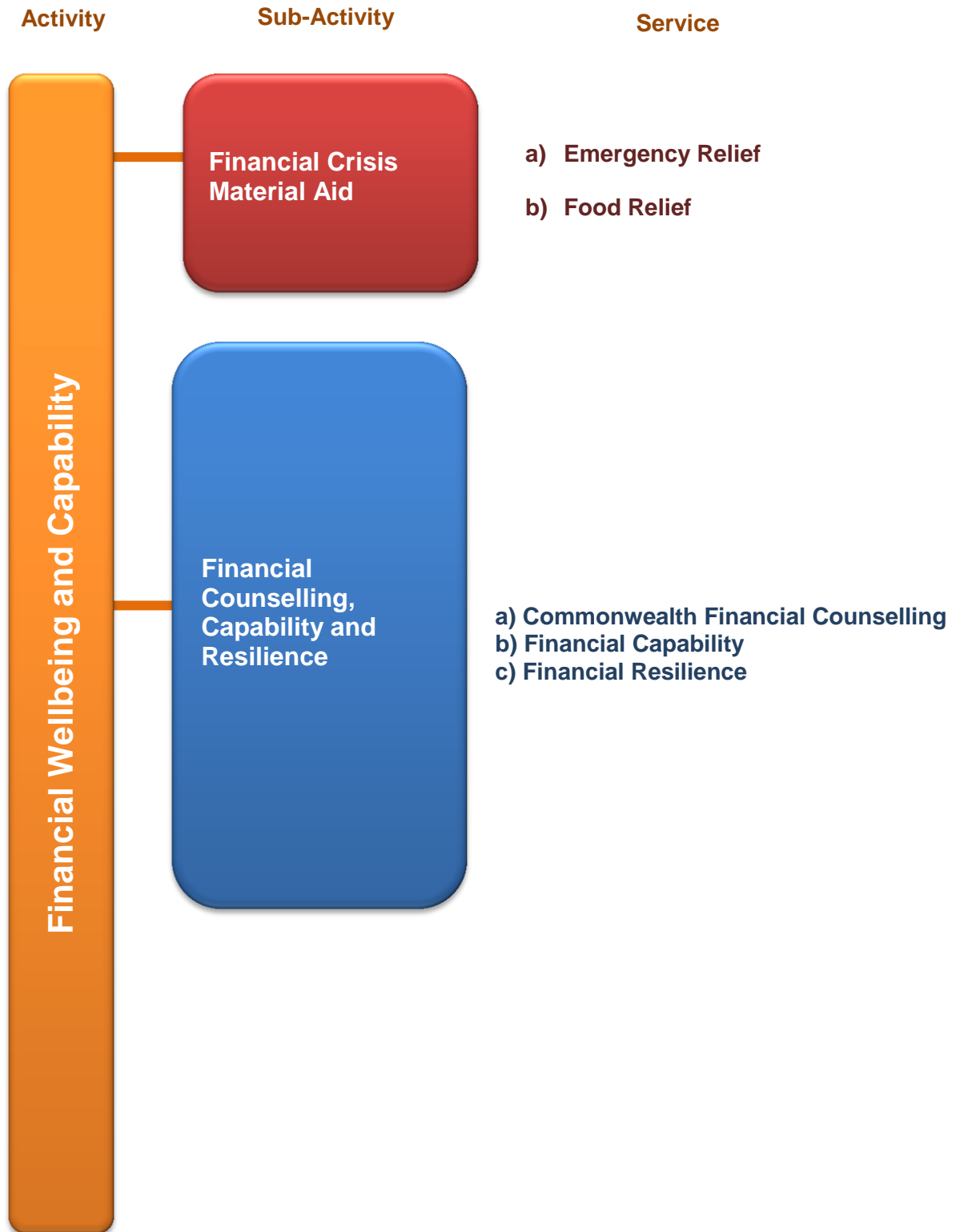
Programs	DSS Programs are the grouping of goods and services thematically or structurally to achieve Government Outcomes. The Department has both grant specific and payment specific programmes. Payment specific Programmes are not subject to the Department's grant administration and management processes.
Program Guidelines	Program Guidelines are public documents that provide information to organisations and the general public about the aims, objectives and design of DSS Programmes.
Referral	A customer's request or a provider's recommendation to a support service to improve a customer's wellbeing.
Risk assessment	An assessment of the risks associated with a proposed programme or grant recipient and the ability to deliver services to an identified target group to an agreed standard or quality and related timeframes for their implementation.
Selection Criteria	The selection criteria identified in the Application process in relation to a programme as forming the basis on which grant recipients will be selected.
Selection Process	The method used to select potential grant recipients. This process may involve comparative assessment of applications or the assessment of applications against the selection criteria and/or the eligibility criteria. The method will align with either an open, restricted or direct selection process.
Stakeholder	Person or organisation that can affect, be affected by, or perceive themselves to be affected by a decision or Activity.
Sub-Activity	Sub-Activities are the specific services delivered as part of an Activity

8.1 Acronyms

Acronym	Meaning
ASIC	Australian Securities and Investments Commission
CALD	Culturally and Linguistically Diverse
CFC	Commonwealth Financial Counselling
DSS	Department of Social Services
FOI	Freedom of Information
SACS	Social and Community Services

Appendix A

Financial Wellbeing and Capability Activity Diagram



Outcomes for each Sub-Activity

Sub-Activity		Outcome
1.	Financial Crisis and Material Aid	<ul style="list-style-type: none"> • Immediate financial crisis needs met.
2.	Financial Counselling, Capability and Resilience	<ul style="list-style-type: none"> • Improved financial capability • People's needs in times of financial crisis are addressed • Individuals, families and communities are assisted to navigate life transitions and or financial stress/crisis which may negatively impact on their wellbeing over their life course, and • Improved financial resilience and pathways to mainstream financial services.

Appendix B

Financial Wellbeing and Capability Practice Principles

FWC services must operate within the set of practice principles outlined below. These principles underpin delivery of support to vulnerable individuals and families impacted by financial stress and/or crisis. The principles are:

- **Early intervention** – support is offered as early as possible in situations of financial stress and/or crises for individuals and families. Early intervention support seeks to address financial factors and respond to other relevant issues to reduce the risk of ongoing financial crises and stress, and improve financial resilience.
- **Consumer centred** – providers place individuals and families at the centre of their services and ensure consumers' voices are heard and responded to.
- **Wrap around approach** – vulnerable individuals and families are at the centre of the service delivery model, and services work to provide a wrap-around response, taking into account the range of issues that impact on financial wellbeing. The approach needs to focus on the strengths and capacities of the individuals and families, and build resilience.
- **Flexibility** – services need to respond to the practical and financial needs of individuals and families and offer a range of tailored responses to achieve this. Support should also take into account an individual's cultural and lifestyle context.
- **Accessibility and responsiveness** – services should be accessible to eligible individuals and families, provided in ways that reduce the stigma of seeking assistance, be responsive to individual circumstances, and strive to remove barriers. In particular services should ensure people within the target groups have information that enables them to access the service. Services need to be respectful of the range of different cultural and lifestyle contexts and how different people understand concepts such as 'financial crisis' and 'financial wellbeing'. Services should have information about how to access out of hours assistance available at all times, eg contact details on a website, a telephone message and/or an office door.

Partnerships and integration – includes working with consumers to identify and access services that meet their needs. Working in partnership with the consumer requires a good understanding of the local service system. It also requires sound and collaborative working relationships with other organisations to ensure there is a 'joined up' or integrated service system response to the needs identified by consumers.