



Australian Government

**Community
Grants Hub**
Improving your grant experience



2021 to 2024 Rural Financial Counselling Service Program Grant Round

Feedback for applicants

Overview

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

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

The Australian Government invited applications via a merit-based, open and competitive process to deliver services under the RFCS Program in 12 predefined service regions from 2021–22 to 2023–24. Applicants could apply for more than one service region, including across different states.

Australian Government funding of over \$56 million is available for the RFCS from 2021–22 to 2023–24. This is comprised of \$49.96 million core funding as well as \$2.69 million contingency funding and \$3.75 million bushfire contingency funding. All figures are GST exclusive.

Selection Process


An open selection process was used to select providers to deliver the 2021 to 2024 RFCS Program. The grant round opened on 6 November 2020 and closed at 11:00 PM AEST on 11 December 2020. The Community Grants Hub received 27 applications for funding. Many applicants applied for more than one service region and included options for multi-region service delivery. In total, 73 options were considered by the Assessment Panel.

Each application was required to address 5 assessment criteria. Preferred applicants were identified based on the strength of their responses to the selection criteria and their demonstrated ability to meet the grant requirements outlined in the program guidelines.

Selection Results

10 organisations were selected to deliver the 2021 to 2024 RFCS Program across 12 service regions. Some organisations were successful in their application to service more than one region.

There was strong interest by stakeholders in the grant round, and successful applications were of a very high standard. The selected organisations provided strong responses to the assessment criteria and demonstrated their ability to meet the eligibility requirements outlined in the program guidelines.



In general terms, unsuccessful applications contained one or more of the following issues.

Unsuccessful applications:

- did not address all aspects of the assessment criteria
- lacked depth and detail in responses to the assessment criteria
- contained assessment criteria responses there were not well structured and were difficult to follow
- did not provide a fit-for-purpose approach that aligned adequately with the RFCS program logic
- did not demonstrate experience in providing financial counselling, particularly to businesses
- did not demonstrate knowledge of agriculture and agribusiness financial issues or did not adequately outline how this capability could be built
- did not sufficiently demonstrate an understanding of the client group and their needs and/or have sufficient strategies to connect or establish credibility with clients
- did not contain any or sufficient risk analysis or mitigation measures to address risks
- contained deployment strategies for financial counsellors that were not client-centric
- submitted budget proposals that were considered as not providing value with money.

It should be noted under a merit-based, open and competitive grants process, an applicant rated as satisfactory for any of the assessment criteria may not receive funding if another applicant for the same region was rated higher and demonstrated stronger capabilities against the assessment criteria, including risk management and overall greater value with money.

Further detail about what constituted a strong response to each criterion is provided below.



Criterion 1 — Case management (25%)

Strong applications	Example — Quality responses provided:
<p>Clearly outlined their case management approach and demonstrated how it will achieve the RFCS Program objectives and client outcomes listed in the program logic</p>	<ul style="list-style-type: none"> ▪ comprehensive information explaining the structure and steps in the case management approach ▪ evidence the approach was targeted for eligible clients with primary production (or related) businesses ▪ practical examples of activities included in each step, expectations of clients and objectives sought ▪ strong linkages to the program logic for each step, with the approach tailored to deliver outcomes for the refocused RFCS Program
<p>Clearly demonstrated how their case management approach would support the client through the change process, and counsellors to establish rapport and trust with clients in challenging circumstances</p>	<ul style="list-style-type: none"> ▪ a sound understanding of the client base and the challenges clients may be facing ▪ a structured approach to support clients in decision making and encouraging behavioural change based on evidence and/or established practice ▪ practical examples and techniques used by counsellors (and/or the organisation) to develop rapport and trust with clients, including the setting, choice of counsellor and methods to establish credibility and reduce stigma
<p>Clearly demonstrated the use of counselling techniques</p>	<ul style="list-style-type: none"> ▪ demonstrated experience in applying counselling techniques, understanding of behavioural psychology and emotional intelligence ▪ clear identification of the specific techniques counsellors are trained to use in different scenarios
<p>Clearly demonstrated how the applicant's case management approach ensures clients are case managed holistically and referred to other professional services to help realise their goals</p>	<ul style="list-style-type: none"> ▪ examples of how broader issues are identified, and effective referrals are made to a variety of specialists relevant to agribusiness, family, and mental health ▪ strategies to support counsellors, including training, knowledge and networks
<p>Clearly demonstrated how the applicant will monitor and review clients' progress towards achieving the outcomes in the program logic and support them to follow through with their agreed actions</p>	<ul style="list-style-type: none"> ▪ strategies and evidence of established monitoring and evaluation practises, linked to the program logic ▪ practical examples of how clients are supported, what success looks like and what actions are taken to assist counsellors or clients when progress is not evident, including acceptable timeframes for action ▪ evidence of a focus on continuous improvement
<p>Clearly demonstrated how the applicant will ensure counsellors consistently apply their case management approach (referencing processes, policies and systems)</p>	<ul style="list-style-type: none"> ▪ detailed information of relevant processes, policies and systems ▪ practical examples of how consistency between counsellors is achieved (e.g. training, supervision, audits, proformas, time limits, targets), and how exceptions are managed.



Criterion 2 — Client engagement (25%)

Strong applications	Example — Quality responses provided:
<p>Clearly outlined the applicant’s client engagement approach and demonstrated how it will achieve the RFCS Program objectives and client outcomes listed in the program logic</p>	<ul style="list-style-type: none"> ▪ comprehensive information explaining the client engagement approach to target and manage demand ▪ evidence the approach was appropriate for eligible clients ▪ strong linkages to the program logic with the approach tailored to deliver outcomes for the refocused RFCS Program
<p>Clearly demonstrated how the applicant would strategically promote the service, considering:</p> <ul style="list-style-type: none"> ▪ timing of promotion ▪ ability to service demand ▪ appropriate channels ▪ messaging that effectively attracts potential clients and focuses on the benefits of case management 	<ul style="list-style-type: none"> ▪ strategic approaches outlining the purpose of, and approach to, promotion ▪ demonstrated understanding of clients as relevant to timing of promotion (e.g. production cycles, seasons, business pressures) and messaging ▪ examples of key messages and channels, as well as the rationale for using these in different scenarios to reach the right clients ▪ evidence of data informing choices for promotion (including timing to ensure demand is driven when it can be serviced)
<p>Clearly demonstrated how the applicant would implement strategies or processes so that counsellors can maximise their time with clients who are fully engaged in case management, including:</p> <ul style="list-style-type: none"> ▪ encouraging clients to engage in case management ▪ identifying trigger points for considering if and when clients should be exited from the service 	<ul style="list-style-type: none"> ▪ examples of identified barriers for clients engaging in case management and strategies to address these ▪ examples of identified specific trigger points (time-/activity-/outcome-based) and processes to discuss potential exit from the program where a client was not ready or able to engage in case management and follow up strategies ▪ organisational strategies to ensure counsellors are focusing on the right clients where maximum value can be obtained
<p>Clearly outlined how the applicant would ensure waiting times are kept to a minimum during times of peak demand, including how counsellor resources are managed</p>	<ul style="list-style-type: none"> ▪ detailed information about acceptable waiting times and how wait lists are managed and minimised ▪ methods for allocating counsellors to clients and how workload is spread between counsellors ▪ practical strategies on how surges in demand would be managed within current resources
<p>Clearly demonstrated how the applicant would triage and prioritise clients’ needs, particularly during times of peak demand</p>	<ul style="list-style-type: none"> ▪ demonstrated understanding of the client base and the challenges the clients may be facing or outline of how this understanding would be built ▪ detailed information about intake procedures (what information is collected and shared with clients) ▪ detailed information on how clients would be prioritised (basis for decision, decision maker) and how this might change in peak times ▪ clear expectations on staff responsiveness with targets expressed



<p>Clearly demonstrated how the applicant would track and sustainably exit case managed and transactional clients</p>	<ul style="list-style-type: none">▪ detailed information about how client information is managed▪ evidence of established monitoring and evaluation practises (such as systematic client file reviews, supervision, data reporting)▪ detailed information about how client exit was managed in line with program objectives
<p>Clearly demonstrated how the applicant will ensure counsellors consistently apply their client engagement approach (referencing processes, policies and systems).</p>	<ul style="list-style-type: none">▪ detailed information of relevant processes, policies and systems▪ practical examples of how consistency between counsellors is achieved (e.g. training, supervision, audits, proformas, time limits, targets), and how exceptions are managed.

Criterion 3 — Organisational capability (15%)

Strong applications	Example — Quality responses provided:
Clearly demonstrated organisational capability and capacity to deliver the RFCS Program	<ul style="list-style-type: none"> ▪ strong experience in delivering client-centric services in regional Australia ▪ evidence of strong organisational capability, performance and professionalism
Clearly demonstrated capacity to administer grant programs, including contract, project and risk management and reporting	<ul style="list-style-type: none"> ▪ a strong track record in meeting grant governance requirements ▪ evidence of established processes, systems and practices and how these are used to deliver outcomes on time and within budget
Clearly outlined the plan to build, establish, grow and sustain a counsellor base, including appropriate ratio of experienced counsellors to mentor and supervise new or developing staff	<ul style="list-style-type: none"> ▪ a comprehensive plan for the organisation’s staff development requirements ▪ detailed information about recruitment, supervision, and succession planning for qualified rural financial counsellors
Clearly outlined the organisation’s proposed welfare and professional development strategies for counsellors and staff	<ul style="list-style-type: none"> ▪ evidence of established processes to support staff ▪ detailed strategies to address welfare and professional development needs for all staff ▪ information on mandatory training requirements
Clearly outlined organisational policies and processes to ensure the service is accessible and appropriate to the needs of diverse clients, including those from culturally and linguistically diverse backgrounds, clients with disabilities or clients in vulnerable situations	<ul style="list-style-type: none"> ▪ demonstrated understanding of barriers to accessibility and strategies to address these ▪ evidence of established policies and processes and/or practical examples of appropriately tailored service delivery
Clearly outlined organisational systems and processes to monitor performance and continuously improve operations	<ul style="list-style-type: none"> ▪ evidence of a strong performance management culture ▪ detailed systems and processes for monitoring and evaluation ▪ evidence of continuous improvement
Clearly outlined the organisation’s processes and policies to support effective, well-informed decision-making at all levels	<ul style="list-style-type: none"> ▪ detailed information of relevant processes and policies ▪ practical examples of how decision making occurs in the organisation
<p>Clearly outlined the diversity of skills and experience that board members bring to the organisation, including:</p> <ul style="list-style-type: none"> ▪ commitment to strong corporate governance ▪ board selection processes and maximum tenure for board members 	<ul style="list-style-type: none"> ▪ strong board membership evidencing a variety of relevant skills and experience ▪ evidence of strong corporate governance measures ▪ appropriate board processes for selection ▪ defined tenure periods for board members.



Criterion 4 — Regional knowledge and connectedness (10%)

Strong applications	Example — Quality responses provided:
Clearly demonstrated the applicant's capacity to build knowledge of the service region/s and potential clients, and how this knowledge will determine the delivery of the service (including proposed placement of counsellors in the service region)	<ul style="list-style-type: none">▪ strong regional knowledge with detailed research and analysis of local industries, factors affecting agricultural production and/or driving demand▪ a deep understanding of the client group▪ clear application of regional knowledge to proposed placement and/or type of counsellors and service delivery focus (specialisation)▪ methods for building or updating regional and agricultural knowledge
Clearly outlined the applicant's plan to establish an effective presence and begin operations across multiple service regions	<ul style="list-style-type: none">▪ comprehensive transition plans considering staff, clients and stakeholders▪ evidence of established regional presence and how this could be leveraged or outlined how this presence could be effectively established
Clearly demonstrated the applicant's willingness and ability to build strong partnerships with relevant stakeholders to improve service delivery, client outcomes, skills of counsellors and information brokering	<ul style="list-style-type: none">▪ evidence of established regional partnerships, connections and networks that could be leveraged▪ knowledge of relevant stakeholders▪ experience in stakeholder management▪ practical strategies and demonstrated outcomes
Clearly demonstrated the applicant's ability to champion the RFCS Program's objectives and the value of the program within the community	<ul style="list-style-type: none">▪ a strong affinity with the program objectives▪ appropriate strategies to advocate for the program within the community▪ examples of engagement and collaboration.



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

Strong applications	Example — Quality responses provided:
Clearly outlined how the applicant will achieve value with money while delivering the RFCS Program in the nominated service region/s	<ul style="list-style-type: none"> ▪ strategies or evidence to back strong claims to achieving value with money ▪ clear linkages to the RFCS Program outcomes
Clearly demonstrated how the applicant would maximise efficiencies and achieve high quality outcomes in a cost-effective way, including a consideration of any risks identified	<ul style="list-style-type: none"> ▪ clear articulation of what high quality service and outcomes look like ▪ evidence of the quality, efficiency and effectiveness of their service offering ▪ strategies for cost effective service delivery ▪ detailed risk analysis and mitigation strategies considering the breadth of operations and reducing risks to acceptable levels
Clearly outlined a deployment approach, articulating the expected staff profile (by location), how clients will be serviced across the entire RFCS region and how fluctuating demand will be managed with a fixed, limited budget	<ul style="list-style-type: none"> ▪ detailed deployment strategies for proposed staff including office locations or areas of counsellor’s responsibility to meet client needs/demand including a rationale for the placements ▪ strategies for ensuring reach across the entire region considering travel, technology, and counsellor mobility ▪ agile strategies for managing fluctuating demand within budget constraints
Clearly outlined a high-level budget for core funding in 2021–22 for each service region	<ul style="list-style-type: none"> ▪ expenditure in line with budget limits ▪ spending focused on client facing staff and appropriate administration and governance requirements
<p><u>Applications for multiple service regions</u></p> <p>Clearly outlined:</p> <ul style="list-style-type: none"> ▪ budgets for various options of multi-region service delivery ▪ efficiencies gained from delivering services across multiple service regions ▪ additional risks or challenges of servicing multiple service regions 	<ul style="list-style-type: none"> ▪ clearly articulated cost savings and expenditure plans for different options ▪ efficiencies that promoted client-centric outcomes and were in line with the RFCS program guidelines and logic ▪ detailed risk analysis and mitigation strategies relevant to specific regions/options ▪ clear and comprehensive transition plans relevant to specific regions, their clients and stakeholders, including strategies for: <ul style="list-style-type: none"> - board or executive decision making relevant to multiple regions with different needs - staff integration.