



**Community
Grants Hub**
Improving your grant experience



Financial Wellbeing and Capability Activity – Financial Wellbeing Hubs

Feedback for applicants

The Department of Social Services (the department) has provided the following general feedback for applicants of the Financial Wellbeing and Capability Activity (FWC) – Financial Wellbeing Hubs grant opportunity.

Assessment of applications was in accordance with the procedure detailed in the Grant Opportunity Guidelines (the guidelines) and outlined in the selection process below.

The Financial Wellbeing and Capability (FWC) Activity – Financial Wellbeing Hubs grant opportunity was significantly oversubscribed and was assessed through an open competitive process.

Overview

The application submission period opened on 22 October 2024 and closed on 9 December 2024.

The program is part of the FWC Activity, which is a component of the Families and Communities Program.

Financial Wellbeing Hubs provide integrated, co-located services, with a strong focus on early intervention and financial capability, while also supporting people who are experiencing financial crisis. Financial Wellbeing Hubs contribute to the FWC Activity by helping eligible people to access information, advice and support to address financial issues, make informed choices and build longer-term financial capability and resilience.

Financial Wellbeing Hubs contribute to the FWC Activity outcomes by providing integrated, co-located financial counselling, financial capability and emergency relief (material and financial aid) services, and access to safe and affordable financial products.

Selection Process

The Community Grants Hub (the Hub) undertook a screening for organisation eligibility and compliance against the requirements outlined in the guidelines. This information was provided to the department's grant opportunity delegate for final decisions on whether an application met the eligibility and compliance criteria.

The Hub undertook a preliminary assessment of all applications as part of the open competitive grant process. Applications which underwent preliminary assessment were provided to the department's selection advisory panel (panel) for deliberation.

The panel comprised of subject matter experts who assessed applications and provided advice to inform the funding recommendations to the Financial Delegate.

The panel's consideration of assessed applications was in line with the approach outlined in the guidelines, based on:

- how well the responses met the assessment criteria
- conformance with eligibility criteria
- how the services will be delivered
- how the application compared to other applications, and
- whether the application provided value with relevant money, with regard to:
 - the overall objectives to be achieved in providing the grant
 - the relative value of the grant sought
 - extent to which the geographic location of the application matches identified priorities
 - how the grant activities will target groups or individuals
 - distribution of providers across all locations
 - mix of large and small community organisations in each area
 - the availability of suitable organisations in each area, and
 - whether there is duplication with other Commonwealth/state/territory government programs/service delivery.

Selection Results

There was a strong interest in the grant opportunity and applications were of a high standard. The grant opportunity was oversubscribed and the preferred applicants demonstrated their ability to meet the grant requirements outlined in the guidelines based on the strength of their responses to the assessment criteria.

Strong applicants addressed all sub-criteria, with at least some addressed to a high standard; demonstrated their understanding of the purpose of a Financial Wellbeing Hub and the activities to be delivered as outlined in the guidelines; provided clear, succinct responses with sufficient detail; and included data and evidence to support their claims.

The Hub notified applicants of the outcome in writing, where their applications did not meet the requirements outlined in the guidelines.

This feedback is provided to assist grant applicants to understand what comprised a strong application and what constituted a quality response to the assessment criteria.

Criterion 1

Describe your organisation's capacity to deliver a co-located, integrated Financial Wellbeing Hub

Applicants' responses included information about:

- the type of Financial Wellbeing Hub they would deliver, as outlined in the activity description in the guidelines, with reference to community need
- their organisation's track record, management approach, including the proposed governance structure for administering the program, for example, normal or proposed operations (including outlet location(s), hours of operation, delivery mechanisms (face-to-face/online) proximity to transport, size, outreach services)
- the relevant capabilities (experience, skills and qualifications) of staff who are employed to deliver Financial Wellbeing Hub services, development and training they will provide to staff to ensure they have the necessary skills, qualifications and support to deliver services to people accessing Financial Wellbeing Hub services

- how they will participate in sector wide projects, such as the National Debt Helpline Appointment Booking system or similar projects that contribute to the capacity and capability building of the financial counselling sector.

Strong applications:

- clearly outlined how the Financial Wellbeing Hub was targeted towards a particular cohort or community, and demonstrated a strong understanding of financial wellbeing needs of the target community, underpinned by clear justification or use of evidence to support their claims
- clearly articulated their organisation's operations, service delivery model, governance and track record, including details about how the Financial Wellbeing Hub would be resourced, and whether certain roles were already filled or would need to be recruited
- demonstrated a detailed understanding of the role and purpose of the Financial Wellbeing Hub in their community and that their organisation has the capacity and experience to deliver Financial Wellbeing Hub services
- clearly detailed the relevant skills, qualifications and experience of staff who would be delivering Financial Wellbeing Hub services and the development and training that would be provided to support staff
- demonstrated understanding of the National Debt Helpline Appointment Booking system and outlined different ways they are already engaging with and contributing to the broader financial counselling and financial capability sector.

Criterion 2

Describe how you will ensure your Financial Wellbeing Hub is accessible and meets community needs

Applicants' responses included information about:

- how the Financial Wellbeing Hub services they are proposing to deliver would be tailored to their particular community or cohort
- how they engaged or propose to engage with the community or cohort to understand their financial wellbeing needs
- how they would ensure services are accessible, safe (including culturally safe) and tailored to community needs, including the delivery of outreach services.

Strong applications:

- demonstrated a deep understanding of the financial wellbeing needs of the target community or cohort, and clearly articulated how Financial Wellbeing Hub services would be tailored to meet those needs, including details of partnerships or collaboration with other local services
- described how they had engaged or consulted with the community, what the findings were, and how this had informed their service delivery approach, or clearly outlined how they proposed to do this, and provided data, examples or case studies to support this
- clearly articulated how their Financial Wellbeing Hub services would be accessed by the community, including detail of any outreach services, and how they would ensure services would be delivered in an accessible, culturally safe way or otherwise tailored to the specific needs of the community, and why this was important.

Criterion 3

Explain how your Financial Wellbeing Hub will help people across the financial wellbeing continuum

Applicants' responses included information about:

- how they would determine eligibility for Financial Wellbeing Hub services (see client eligibility information provided under 2.1 of the Grant Opportunity Guidelines)
- what early intervention supports or activities they would deliver to increase people's confidence to manage their money and empower them to make informed financial decisions
- how they would assist people experiencing financial stress and/or hardship with timely, practical support
- how they would measure and report on the outcomes achieved.

Strong applications:

- demonstrated detailed understanding of the specific eligibility requirements for the different activities to be delivered within the Financial Wellbeing Hub, and clearly articulated how eligibility would be determined as part of their intake process in practice, and how they would consider the holistic needs of people accessing their services
- clearly outlined the range of activities and services they would deliver, and explained how these would meet people's needs across the financial wellbeing continuum, emphasising flexible approaches to both acute short-term assistance and longer-term services to address client needs, with reference to the FWC outcomes framework or their own outcomes measurement approach, where relevant and appropriate
- clearly articulated the proposed service delivery model and how this would be integrated with or delivered alongside other programs and services, including how this would benefit the people accessing the services
- described their approach to collecting data, including any client management systems, how they measure and report on outcomes, and provided client and outcomes data from the current delivery of services (where relevant).

Criterion 4

Explain how your organisation will support vulnerable people with complex needs

Applicants' responses included information about:

- how they would maintain or develop collaborative relationships with local services to ensure people can access additional support for non-financial matters
- how they would provide effective referral pathways internally and/or with local support services to address the underlying causes of financial stress
- how they would report on these referrals, including the outcomes achieved.

Strong applications:

- demonstrated evidence of strong links with local support services through existing relationships and partnerships, including strategies for forging, fostering and maintaining these relationships, emphasising a collaborative approach, including examples of how this would benefit people accessing Financial Wellbeing Hub services
- outlined other existing and/or proposed relationships with key stakeholders to support vulnerable people

- demonstrated strong internal and external referral pathways to support vulnerable people, and explained how people experience the referral process through examples or case studies, including outcomes, with reference to their intake process, case coordination and cross-sector collaboration
- clearly articulated a strong reporting system for referrals, including how they would monitor efficacy, maintain communication with the client and analyse and analyse the outcomes achieved, and provided evidence or data to support this.

Individual feedback

Individual feedback will not be provided for this grant opportunity.