



**Community  
Grants Hub**  
Improving your grant experience



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# Financial Wellbeing and Capability Activity – Financial Counselling for Gambling

## Feedback for applicants

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

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 Counselling for Gambling 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 2 December 2024.

The Financial Counselling for Gambling program provides specialised Commonwealth Financial Counselling services in targeted locations to support eligible people experiencing financial stress or hardship as a result of gambling harm. Commonwealth Financial Counselling services provide access to free, confidential and non-judgmental information, advice and advocacy to eligible people experiencing financial difficulty.

Financial Counselling for Gambling services are available for people impacted by harm from any form of gambling, including in person, land based gambling (such as electronic gaming machines) and online gambling and need and would benefit from financial counselling supports.

These services contribute to the FWC Activity outcomes by helping eligible people to address their financial problems, make informed choices and build longer-term capability to budget and manage their money.

### 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 as per the guidelines and 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 services to be delivered to people experiencing gambling harm; provided clear, succinct response 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 quality responses to the assessment criteria.

### Criterion 1

#### **Describe your organisation's capability to deliver the grant activity in the target area(s).**

Applicants' responses included information about:

- their organisation's track record, management approach, including the proposed governance structure for administering the program in the target area, 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 directly and indirectly delivered Financial Counselling for Gambling services
- development and training they will provide to staff to ensure they have the necessary skills, qualifications and support to deliver services to people under financial stress

- 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:**

- demonstrated a detailed understanding of the grant activity and that their organisation has capacity and capability to deliver Financial Counselling for Gambling services
- clearly articulated their service delivery model and how clients would access their services and provided examples or case studies to support this
- clearly outlined the relevant experience, skills and qualifications of staff, any recruitment strategies, and the type of training and development that would be provided to staff, including training specific to gambling harm
- demonstrated understanding of the National Debt Helpline Appointment Booking system and other sector-wide projects, and outlined different ways they are already engaging with and contributing to the broader financial counselling sector.

**Criterion 2**

**Explain how your organisation will deliver the grant activity to people experiencing gambling harm.**

When addressing the criterion applicants included information on how they would:

- determine people's eligibility to receive Financial Counselling for Gambling services (see client eligibility information provided under 2.1 of the Grant Opportunity Guidelines) and how these services met community needs and adapted as community needs change over time
- assist people experiencing financial stress and/or hardship with timely, practical support addressing their financial problems and empowered them to make informed financial decisions
- measure and report on the outcomes achieved.

**Strong applications:**

- demonstrated detailed understanding of the specific eligibility requirements for Commonwealth Financial Counselling, and clearly articulated how eligibility would be determined as part of the organisation's intake process in practice
- demonstrated a deep understanding of community needs, including the specific needs of people (and possibly their support networks/families) experiencing gambling harm, and outlined how they would adapt service delivery to address the evolving needs of the service area and/or cohort
- clearly outlined the range of financial counselling for gambling activities and services they would deliver, including the provision of timely, practical, inclusive and culturally appropriate services, and explained how these would meet people's needs across the financial wellbeing continuum
- clearly articulated the proposed service delivery model and how this would be integrated with or delivered alongside other complementary or intersecting programs and services to address client needs. This included how this would benefit the people accessing the services, particularly where there were links to other forms of gambling support
- demonstrated a clear understanding of, and commitment to, measuring and reporting on outcomes, and described their approach to collecting data, including any client management systems, how they currently or would measure and report on outcomes. This included providing evidence to support claims, including client and outcomes data from the current delivery of services (where relevant).

### Criterion 3

**Explain how your organisation will support financially vulnerable people with complex needs.**

When addressing the criterion applicants included information on how they would:

- maintain or develop strong collaborative relationships with local support services to ensure people can access additional support for non-financial matters. Other services may include family relationship services, employment services, refugee services, family and domestic violence services, mental health and housing programs
- provide effective referral pathways internally and/or with local support services to address underlying causes of financial stress (for example, mental health, housing, substance abuse, gambling issues)
- report on these referrals including outcomes achieved through these referrals.

#### **Strong applications:**

- demonstrated evidence of strong links with local support services through existing relationships and partnerships. This included strategies for forging, fostering and maintaining these relationships, emphasising a collaborative approach, and provided examples of how this would benefit people accessing Financial Counselling for Gambling services
- identified other existing and/or proposed relationships with key stakeholders to support vulnerable people, particularly people experiencing gambling harm. Strong applicants identified client outcomes and benefits from these stakeholder relationships for clients
- 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
- clearly articulated a strong reporting system for referrals, including how they would monitor efficacy, maintain communication with the client 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.