



Rural Programs

Rural Financial Counselling Service Program 2027 to 2032

Feedback for applicants

Thank you for your interest in the Rural Programs - Rural Financial Counselling Service Program 2027 to 2032 grant opportunity. We appreciate the time and effort you put into your application.

The Department of Agriculture, Fisheries and Forestry (the Department) is providing the following general feedback for grant applicants to support future grant applications.

Summary of the Grant Opportunity

Application period: opened 19 March 2026 and closed 14 May 2026.

Applications received: 36

Summary of the round: The objective of the program is to support structural adjustment through transitioning clients out of immediate financial crisis or concerns, assessing business viability to make informed decisions about the future of the business and improving financial wellbeing and resilience through building clients' financial knowledge and skills, and by referring clients to other professional services.

The intended outcome of the program is to build financially capable agricultural, fishing and forestry sectors that are profitable, financially self-reliant and better prepared to deal with risks.

The Australian Government is providing up to a total of \$106.463 million (GST exclusive) over 5 years from 2027 to 2032 for the Rural Financial Counselling Service Program 2027 to 2032 grant opportunity.

Conflict of Interest Management for Assessment Staff

All Community Grants Hub, Departmental staff and jurisdictional advisers were required to declare any actual, potential, or perceived conflicts of interest before participating in the assessment process. Where a conflict was identified, appropriate steps were taken to manage it, which could include:

- excluding the team member from undertaking assessment related to the affected application(s)
- assigning the application(s) to an alternate assessor
- documenting the conflict and the management action in accordance with the Department's Conflict of Interest Policy.

Selection Process

The Community Grants Hub reviewed all applications to confirm they met the eligibility and compliance requirements for the grant opportunity. This information was provided to the Department's Grant Opportunity Delegate, who made the final decision on whether each identified grant application met those requirements. Grant Applicants whose applications were identified as ineligible or non-compliant were notified of the outcome in writing by the Community Grants Hub.

Following completion of these checks, the Department undertook the preliminary assessment of all eligible and compliant applications through an Open Competitive grant process. This involved assessing applications against the published selection criteria and any additional requirements outlined in the Grant Opportunity Guidelines.

Following the preliminary assessment, the Department convened a Selection Advisory Panel (SAP) to make final recommendations to the Delegate. The SAP was comprised of departmental officers with expertise in farming and agriculture programs from within Farm Resilience Division. The SAP's role was to review the assessed applications, and make recommendations to the Grant Opportunity Delegate informed by assessments undertaken by departmental assessors and nominated jurisdictional advisers.

In cases where a conflict was identified for a SAP member, appropriate management strategies were applied to ensure the integrity of the process.

In undertaking their role on the SAP, panel members were required to consider:

- whether applications met all eligibility and compliance requirements listed in the Grant Opportunity Guidelines
- how well responses addressed the published assessment criteria
- the overall quality of applications compared to others received
- the completeness and relevance of supporting attachments
- whether the proposal demonstrated value for money
- how the proposed activities aligned with the objectives of the grant opportunity
- any risks identified and the strategies proposed to manage those risks.

Questions submitted through the Community Grants Hub were referred to the department, with responses made available to all applicants through published addenda.

Selection Results

There was strong interest in this grant opportunity, and applications were of a high standard. The preferred applicants demonstrated their ability to meet the requirements outlined in the Grant Opportunity Guidelines based on the strength of their responses to the published assessment criteria. Applicants were notified of the outcome of their application in writing at the end of the selection period.

The following feedback is provided to assist grant applicants in understanding what comprised a strong application and what quality responses looked like against the requirements of the grant opportunity.

Common Mistakes to Avoid

Not knowing the requirements before applying: Read the supporting information

Use the Grant Opportunity Guidelines, Questions and Answers and supporting guidance materials, to understand what is being asked before starting to draft your application. Applications that reflected a clear understanding of the requirements and intent of the program and addressed the criteria in a structured way were highly regarded. This was supported by:

- showing a clear understanding of the RFCS 2027–32 program intent, Grant Opportunity Guidelines, Questions and Answers and application questions, which was reflected in how clearly responses aligned to the assessment criteria
- if you are unsure how much detail to include, use the available guidance materials to help shape your response before submitting
- if you have questions or require clarification after reading the Grant Opportunity Guidelines and Questions and Answers contact the Community Grants Hub who will seek guidance from the department with a response provided. An addendum will then be issued so that all applicants can see the question and response
- use evidence or examples to back up statements and don't just repeat the wording in the Grant Opportunity Guidelines
- don't assume the assessors have knowledge of your organisation and services
- ensure all figures align and there aren't different figures in the budget template and the body of the application
- some applications were let down by not following instructions in the template that was explicit about characters - *This field accepts the characters of A to Z, 0 to 9, () , . ' & - / \ @ \$ %, other characters and formatting are not accepted*
- use spaces between paragraphs to assist with readability for assessors.

Eligible entity types:

- Applications needed to clearly demonstrate that the applicant met the entity type requirements set out in the Grant Opportunity Guidelines.
- Most applications clearly demonstrated eligibility as an appropriate entity type under the Grant Opportunity Guidelines.

Eligibility:

- Most applications clearly provided organisational details and, where relevant, partnership or consortium information.

Compliance

- Compliance focused on whether the application form was completed properly and whether responses and supporting information addressed what was asked.
- Many applications met the core compliance requirements and followed the structure of the application form.
- Applications could be strengthened by completing all sections fully and ensuring each response directly addresses the question asked.

Attachments and evidence

- Applications were required to include clear, relevant documentation to support their responses.
- Additional attachments (other than those requested) were not considered as part of the assessment of applications, as per section 7.1 Attachments to the application, of the Grant Opportunity Guidelines.
- Where organisations referred assessors to website links they were not considered as part of the assessment of the application.

Value for money and risk

- Applications provided a clear understanding of how proposed activities represent value for money, including how resources would be used to achieve outcomes for eligible clients.
- Applications also outlined considered approaches to identifying and managing risks.
- There are opportunities to further strengthen applications by clearly linking costs to activities and outcomes, and by providing additional detail on how potential risks would be managed in practice.
- Where Executive Officer costs were significantly high compared to other applications – this detracted from value for money.

Criterion 1: Financial counselling case management and client engagement

Demonstrate your capacity and/or experience in providing case-managed financial counselling.

When addressing the criterion, applicants demonstrated:

- how their case management model supports positive business adjustment
- how they would meet a minimum of 80% case managed number of clients balanced with clients seeking short-term transactional assistance over the grant period
- what they consider would be the challenges to meeting the 80% case managed target
- how their model supports informed decision making that empowers clients and would engage them for up to 3 years
- how they would address the barriers or challenges for clients in meeting their goals and how their case-management model would help them meet the outcomes of the program
- their approach and strategies to keep clients engaged in the case-management process and identify trigger points for considering if and when a client should be exited from the program
- how they would manage referrals to other services as part of a case-managed approach to counselling and the types of services they would be expecting to make referrals to.

What strong applications did well:

Strong applications clearly demonstrated their case management model with the capacity and/or experience in providing case-managed financial counselling including:

- how the model will support positive business adjustment
- how the applicant will meet a minimum of 80% case managed number of clients balanced with clients seeking short-term transactional assistance
- detail of the challenges to meeting the 80% case managed target including risks and mitigation strategies
- a demonstrated understanding of the client base and challenges they may be facing
- clearly articulated stages of the case management process and how the model will support informed decision making that empowers clients
- how the case-management model addresses the barriers or challenges for clients in meeting their goals
- the approach and strategies to keep clients engaged in the case-management process and identified trigger points for considering if and when a client should be exited from the program
- examples of how broader issues are identified, and effective referrals are made to a variety of specialists relevant to agribusiness, family, and mental health, noting that while wellbeing is out of scope for funding under this Grant Opportunity some organisations provided this through other funding and were clear they would not be using RFCS funds to also deliver their wellbeing service.

Common gaps observed:

- Across applications, there was a strong foundation to build on, with many demonstrating clear intent to deliver case managed financial counselling services to eligible clients.
- Clear delineation between rural financial counselling and referral to other arms of the business such as wellbeing was not always clear and there needed to be obvious clarity that clients were provided with options outside of an internal referral.
- New applicants to deliver the program needed to be clear on how they would ensure service continuity for case managed clients and raise this as a risk they would be seeking to mitigate.
- Some applicants did not adequately explain how they would achieve the target of case managing 80% of clients, including how they would address barriers where clients may not initially be ready or willing to participate. Simply stating that 100% of clients would be case managed did not demonstrate a realistic or considered approach.

Criterion 2: Organisational capability

Outline your organisation's structure, capability and capacity to deliver the program.

When addressing the criterion, applications:

- outlined their organisation's capacity (including experience and qualifications of the chair and board members) and key staff's capability (including experience and qualifications) to deliver the program in the region they applied for
- detailed the diversity of skills and experience their board members bring to the organisation covering:
 - collective skills and experience
 - commitment to strong corporate governance
 - the board merit selection process
 - the maximum tenure period for board members and/or whether there is a rotational process in place for key board roles
 - where a board has not been recruited for the service or if they have not yet recruited staff, described their board establishment and/or personnel recruitment plan, including the merit criteria they would use to assess applicants' claims
- described their organisation's demonstrated capacity to administer grant programs, including contract, project and risk management and reporting. This included defined processes for delivering accurate data, on time and within budget. This could have included previous experience in delivering government (state/territory/local) programs
- showed how the organisation would build/establish/sustain its counsellor base (particularly for non-incumbent organisations) including the appropriate ratio of experienced counsellors to mentor/supervise new/developing staff within the applied for region or regions funding allocation
- outlined their organisation's proposed welfare and professional development strategies for counsellors and staff
- outlined their organisation's processes to protect personal client information and strategies to mitigate cyber-security incidents.

What strong applications did well:

Strong applications demonstrated the following:

- provided detailed experience in delivering client-centric services in regional Australia with strong organisational capability, including relevant qualifications and experience of board members and key personnel
- demonstrated mature and robust governance systems, including board recruitment processes, tenure and rotation
- where a board or service has not yet been established, provided a description of the board establishment and personnel recruitment plan, including the merit criteria used to appoint board and personnel
- evidence of the capacity and capability to administer grant programs within budget, including processes for monitoring and evaluation
- demonstrated ability to meet accurate data collection and reporting requirements

- clearly outlined a plan to build, establish, grow and sustain a counsellor base, including ratio of experienced to developing staff and anticipated staff numbers
- detailed the organisation's proposed welfare and professional development strategies for counsellors and staff
- clearly outlined a comprehensive and robust ICT framework with strong guardrails to protect personal information.

Common gaps observed:

- Some applicants did not address board tenure and rotation arrangements.
- Cybersecurity arrangements were not always clearly articulated.
- Some applicants provided insufficient detail on how they would build and sustain the counsellor workforce, particularly given the challenges of attracting and retaining skilled staff in rural areas.

Criterion 3: Service Provision

Describe how your organisation will deliver financial counselling in rural areas demonstrating innovation, flexibility and engagement strategies to target the program cohort and articulating where rural financial counsellors will be placed in the region.

When addressing the criterion, applications detailed:

- the average caseload per full time equivalent (FTE) rural financial counsellor articulating the average number of sessions estimated per client, taking into consideration transactional and those with complex case management needs
- how clients would be serviced across the entire region including innovative methods for extending counsellor reach (such as technology and other relevant policies for engaging with clients)
- how their service would maintain a waiting list and how this would be managed
- how their service would mobilise its workforce, triage and prioritise clients during times of peak demand for example, a natural disaster, and how counsellor/support resources would be managed at this time given there is a fixed and limited budget
- how they would work with other RFCS service providers at times of high demand to promote cross-collaboration in service delivery in the support of a national program
- how their organisation would strategically promote the services offered under the program to attract potential eligible clients that focuses on the benefits of case management
- how they would manage support to FHA clients with FHA Farm Household Case Officers to avoid duplication of effort and support RFCS FHA clients.

What strong applications did well:

When addressing the criterion, strong applicants detailed:

- the average caseload per full time equivalent (FTE) rural financial counsellor articulating the average number of sessions estimated per client

- how clients will be serviced across the entire region including innovative methods for extending counsellor reach (such as technology and other relevant policies for engaging with clients)
- how their service will maintain a waiting list and how this will be managed
- how their service will triage and prioritise clients during times of peak demand and how counsellor resources will be managed at this time given there is a fixed and limited budget
- how their organisation will strategically promote the services offered under the program to attract potential eligible clients that focuses on the benefits of case management
- how their service will work with other RFCS service providers at times of high demand to promote cross-collaboration in service delivery in the support of a national program
- how their service will manage support to FHA clients with FHA Farm Household Case Officers to avoid duplication of effort and support RFCS FHA clients.

Common gaps observed:

- Some applicants proposed high caseloads based on national client data without using the regional fact sheets to develop more realistic estimates of the number of clients likely to require services.
- Some applicants provided insufficient detail on how waiting lists would be managed, including arrangements for triaging clients and scheduling appointments.

Criterion 4: Risk management, budget and value for money

Applicants must demonstrate how, in delivering the program in their nominated service region they will deliver high quality services in a cost-effective way.

When addressing the criterion, applications included the following:

- the expected staff profile, including number of counsellors and other staff by location within the service region
- how they would ensure need is met across the region ensuring efficient and effective service delivery within budget
- identified what they see as the key risks to service delivery in the region and how they would mitigate these risks
- information on how they consider their service delivery model provides value for money.

Applying for multiple service regions

Applicants applying for grants for multiple service regions included information on the following:

- how they would effectively meet the objectives of the grant program across multiple service regions

- any efficiencies that may be gained from them delivering across multiple service regions
- how they would address any additional risks or challenges in servicing multiple regions.

What strong applications did well:

When addressing the criterion, strong applications:

- clearly outlined the expected staffing profile, including the number and location of counsellors and other staff across the service region
- explained how they would meet demand across the region while delivering services efficiently, effectively and within budget
- identified the key risks to service delivery and set out practical strategies to mitigate those risks
- clearly demonstrated how the proposed service delivery model would provide value for money
- provided a detailed and itemised budget for 2027–28 that included all key costs
- proposed realistic costs that were neither excessively high nor low and provided sufficient detail to enable costs, particularly counsellor costs, to be assessed.

For applicants seeking funding for multiple service regions, strong applications also:

- explained how they would effectively meet the program objectives across each service region
- identified efficiencies that could be achieved by delivering services across multiple regions
- explained how they would manage the additional risks and challenges associated with servicing multiple regions.

Common gaps observed:

- Some budgets did not include key costs, such as Diploma training and telephony expenses.
- Some applicants provided a five-year budget rather than the requested budget for 2027–28.
- Some expenses included in the budget template were not explained or reflected in the response to the criterion.
- Some applicants sought funding above the available core funding for the region, despite section 3.1 of the Grant Opportunity Guidelines stating that grants could not exceed that amount.

Criterion 5: Regional knowledge and connections

Describe how your service will connect with other relevant services in the region and how you will promote the program in your region to reach potential clients.

In relation to the region for which you have nominated to run a rural financial counselling service, describe the risks and issues clients and potential clients may face in addressing financial hardship. Your description may address the nature of primary production businesses, and the risks and issues faced by key regional industries.

What strong applications did well:

When addressing the criterion, strong applications demonstrated:

- the key financial factors/issues that lead to financial hardship for farmers, fishers, foresters and small related businesses in the region they were applying for
- how the service will collaborate and work with other service providers and key organisations in the region to support RFCS clients. These stakeholders include:
 - state and territory, local government organisations
 - local banks to increase early referrals to prevent farm debt mediation
 - professional service providers (such as agronomists and accountants)
 - Primary Health Network providers
 - FHA Farm Household Case Officers and Centrelink staff
 - Future Drought Fund (FDF) Farm Business Resilience Program and FDF Drought Hubs
 - Legal Aid staff and charities
 - Regional Investment Corporation
 - Services Australia
 - National Emergency Management Agency
- provided evidence through one or two examples of how applicants worked collaboratively with other stakeholders to maximise outcomes for clients that involved other programs or services they had previously delivered
- showed a knowledge of the types of industries in the region they would focus on supporting and were clear about whether it would be primarily farming or included other client types such as fishers and foresters

Common gaps observed:

- Some applicants repeated the examples listed in the Grant Opportunity Guidelines without providing practical examples of how stakeholder engagement would work in their region.
- Some applicants did not clearly identify the industries they proposed to support or explain why those industries had been prioritised.

- Some responses demonstrated limited knowledge of key regional industries and challenges and relied instead on generic agricultural data.
- Some applicants did not demonstrate sufficient regional connections or explain how they would draw on other services to support clients.

Tips for Future Applications

- Start early and read the **Grant Opportunity Guidelines** carefully.
- Check eligibility and gather required evidence before drafting your application.
- Ask questions if you have them.
- Provide complete, relevant attachments and references.
- Address each assessment criterion directly and clearly.
- Explain how your proposed activities deliver outcomes and demonstrate **value for money**.
- Identify risks and outline strategies for managing them.

Next Steps

- Individual feedback will be available upon request. Applicants seeking individual feedback should submit requests to rfs@aff.gov.au. Requests for individual feedback will only be accepted within 21 days of receipt of the outcome of your application. Feedback will be provided within 28 days of receipt of the request.
- If you would like to know about upcoming grants opportunities for funding, you can [register](#)¹ to receive email alerts with [GrantConnect](#)² the Australian Government's grants information system.

¹ <https://www.grants.gov.au/RegisteredUser/Register>

² <https://www.grants.gov.au/RegisteredUser/Login>