

# Financial Counselling, Capability and Resilience Hubs-Information Sessions

## Questions and Answers

The following questions and answers were discussed at the below information sessions and are specific to this funding round. Please also refer to the Question and Answers document in the [Application Pack](#) for more information about this grant round and the Frequently Asked Questions page for general questions and answers about applying for DSS grants.

### **Perth, 24 August 2015 - Morning session**

#### **1. What qualifications are expected of Financial Capability workers?**

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.

Please refer to section 2.8 of the Financial Wellbeing and Capability Guidelines Overview.

#### **2. Can Financial Capability workers undertake microfinance work or is this just for Financial Counsellors?**

Either Financial Capability workers or Financial Counsellors can perform microfinance roles if that is the service delivery model the organisation decides. This may also be determined in consultation with consortium partners if relevant to the delivery model.

Organisations performing this work must comply with relevant legislative requirements (including National, State and/or Territory requirements).

#### **3. Is the \$12 million microfinance funding referenced in the presentation separate to funding outlined in this funding round or included within it?**

Funding for microfinance is separate to this round and is not included as part of the funding provided under this round. The Department is providing over \$12 million (excluding GST and SACS) over two years to Good Shepherd Microfinance to assist with the delivery of NILS and StepUp across Australia. Additionally the Department is providing nearly \$12.5 million (excluding GST and SACS) over two years to support other microfinance services that assist low income and vulnerable Australians.

More information is on the DSS website on the [Funding Open for Application](#) page.

**4. How does existing Income Management funding fit (or not) into this current round?**

Funding for the existing Income Management locations is included in the funding offered through this round.

**5. Can you confirm that DSS is not funding Emergency Relief through this grant round?**

Correct. No additional funding for Emergency Relief is available through this grant round.

**6. Selection Criteria 2 and 5 refer to integration of services. Is this not duplication?**

Criteria two focuses on how you propose to deliver the required services including value for money. Criteria five focuses on linkages and referral pathways for consumers and how they will be provided through the proposed service delivery model. This includes referrals between different Financial Wellbeing and Capability services.

**7. Is it expected that applications include both Financial Counselling and Financial Capability workers or could this be delivered through external partners?**

Both services must be offered however they do not have to be offered by the same organisation. Consortium arrangements and partnerships are encouraged.

**8. Can you confirm that budgets are required for an 18 month period from 1 January 2016 to 30 June 2017?**

Yes. Funding is available from 1 January 2016 to 30 June 2017. The budget that you must provide should reflect the 18 month period.

**9. You mentioned that this funding round is for service continuity in areas where Income Management is available. The Perth regions able to tender in this round appear to include regions where Income Management is not available. Is that what was intended?**

Income Management is available in the whole of the Perth metropolitan area. All Financial Wellbeing and Capability services across Australia are now required to give priority access to people participating in Income Management.

**10. The Perth South East region could not tender in the previous funding round for Financial Counselling because it was funded by Income Management. The money available in this round is significantly less than what is currently provided. This is likely to result in less services available in the Perth South East region. Will DSS consider a future funding round for Perth South East if the services are insufficient to meet need?**

The funding offered under the Financial Counselling and Financial Capability grant round in 2014 was based on the previous non-Income Management funded service footprint. This is why funding was not available in the Perth South East region. The funding now available under the Financial Counselling,

Capability and Resilience Hubs grant round is to continue to support Income Management areas. The same amount is available in all Perth metropolitan areas.

Future funding is a decision for government. The Department will, as always, monitor the appropriateness of service delivery arrangements overtime.

### **11. Is there provision for existing clients to transfer to a ‘new provider’?**

The Department understands that, in some cases, consumers may need to transition to another service provider. We are intending to finalise the selection process in sufficient time to allow providers to put transition processes in place for clients. Grant Agreement Managers may assist with transitioning once the selection process has been finalised.

### **12. Will the successful provider be the only provider of services in the Hub?**

Not necessarily. This depends on whether the successful provider has consortium or partnership arrangements. The Department will be funding only one lead agency per Hub.

### **13. Are there existing Financial Wellbeing and Capability providers in Perth who won funding in 2014?**

Yes. There was funding available in Perth metropolitan Statistical Area 4s (SA4s) in the Financial Counselling and Financial Capability grant round in 2014. You can check the [DSS Service Directory](#) for information on funded services in the area.

### **14. What is the primary difference between Financial Counsellors and Financial Capability workers?**

Financial Counsellors are qualified to provide a greater range of assistance than Financial Capability workers. Financial Capability workers focus on financial literacy education and training. Financial Counsellors provide crisis support to resolve complex financial difficulties such as imminent bankruptcy.

Please refer to Section 2.2.2 of the Financial Wellbeing and Capability Guidelines Overview.

### **15. Why the need for both Financial Counsellors and Financial Capability workers?**

Each role fulfils different needs and are complementary. Combining both roles helps service providers to offer a holistic service for clients.

### **16. Can Financial Counsellors fulfil both Financial Counselling and Financial Capability objectives?**

Yes. It is up to the successful service provider to determine the end service offer and how that is to be provided. This is provided that the service provider complies with the terms of the Grant Agreement. The proposed service offer should be described when answering the selection criteria. Please refer to Questions 25 and 28 of the Questions and Answers.

## Perth, 24 August 2015 - Afternoon session

### 1. Will there be an information session in regional WA?

Yes. Information sessions are scheduled in Broome on Tuesday (25 August) at 1pm and Kununurra on Thursday (27 August) at 1 pm.

### 2. If an organisation does not currently provide Emergency Relief or Food Relief will this adversely affect an application?

No. Provision of either Emergency Relief or Food Relief is not a requirement under this funding round. This round focuses on Financial Counselling, Financial Capability and Financial Resilience.

### 3. How relevant is Financial Capability in metropolitan areas?

It is a requirement under this funding round that both Financial Counselling and Financial Capability services be provided. Each role fulfils different needs and are complementary. Combining both roles helps service providers to offer a holistic service for clients.

### 4. What are the training requirements for the Financial Capability workers and what are the associated costs?

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.

Activity funding may be used for staff training. The cost will be determined by the relevant training organisation.

Please refer to section 2.8 of the Financial Wellbeing and Capability Guidelines Overview.

### 5. Must all clients be from the respective Statistical Area 2 (SA2)?

No. Providers are required to service people living in the relevant SA4. However, providers may service individuals from outside the service area. It is up to providers to determine intake processes.

### 6. Does the Hub have to be located in the SA2 or can it be in an adjoining SA2?

The SA2s the Department nominated were for administrative purposes. They allow us to identify which Hub each applicant is applying to deliver. The Hub service coverage areas are determined by the SA4 boundaries. The physical location of the Hub is up to the provider, as long as the service is accessible by people in the specified service area.

### 7. Do the other support services i.e. employment services need to be located in the Hub or SA2?

No. There is no requirement to locate the Hub with other types of services such as employment services. Under this funding round only Financial Counselling and Financial Capability services **must** be provided. Microfinance services may also be offered if this is identified as a community need.

**8. If you opt in to provide microfinance services, must they be provided by another provider and/or must they be located within the SA2?**

No. It is up to the successful organisation to determine if or how to offer microfinance services. There is no additional funding for microfinance services, however organisation can allocate resources, for example staff, to facilitate provision of microfinance services.

**9. Question 35 in the Questions and Answers and Section 2.4 of the Programme Guidelines refers to target groups. Do we have to capture how many of each client we provide these services to?**

The Department reports against the key performance indicators listed in Question 35. The data organisations are required to provide through the DSS Data Exchange will depend on whether the provider opts into the partnership approach. The Department collates data to measure achievement of the intended outcomes.

**10. I do not understand the rationale for including the Financial Counselling.**

It is a requirement under this funding round that both Financial Counselling and Financial Capability services be provided. Each role fulfils different needs and are complementary. Combining both roles helps service providers to offer a holistic service for clients. The DSS grant funding is for both Financial Counselling and Financial Capability.