

Financial Wellbeing and Capability Activity – Financial Resilience: Community Development Financial Institutions Grant Opportunity Guidelines

Opening date:	12 July 2018
Closing date and time:	2pm AEST on 8 August 2018
Commonwealth policy entity:	Department of Social Services
Enquiries:	If you have any questions, please contact Community Grants Hub Phone: 1800 020 283 Email: support@communitygrants.gov.au
Date guidelines released:	12 July 2018
Type of grant opportunity:	Restricted non-competitive

Contents

1. Financial Wellbeing and Capability – Financial Resilience: Community Development Financial Institutions Grant Opportunity Processes	4
1.1 Role of the Community Grants Hub	5
1.2 About the grant program	5
1.3 About the Grant Opportunity	6
1.4 Financial Resilience – Community Development Financial Institutions Grant Opportunity outcomes	7
2. Grant amount	7
3. Grant eligibility criteria	8
3.1 Who is eligible to apply for a grant?	8
3.2 Who is not eligible to apply for a grant?	8
4. Eligible grant activities	8
4.1 What can the grant money be used for?	8
4.2 What the grant money cannot be used for?	9
5. The grant selection process	10
6. The assessment criteria	10
7. The grant application process	11
7.1 Overview of application process	11
7.2 Application process timing	11
7.3 Completing the grant application	12
7.4 Questions during the application process	12
8. Assessment of grant applications	13
8.1 Who will assess applications?	13
8.2 Who will approve grants?	13
9. Notification of application outcomes	13
9.1 Feedback on your application	13
10. Successful grant applications	14
10.1 The grant agreement	14
10.2 How the grant will be paid	14

11. Announcement of grants	14
12. Delivery of grant activities	14
12.1 Your responsibilities	14
12.2 Department of Social Services' responsibilities	15
12.3 Grant payments and GST	15
12.4 Reporting	15
12.5 Evaluation	16
12.6 Multicultural Access and Equity	17
13. Probity	17
13.1 Complaints process	17
13.2 Conflict of interest	18
13.3 Privacy: confidentiality and protection of personal information	19
13.4 Freedom of information	20
14. Consultation	20
15. Glossary	21

1. Financial Wellbeing and Capability – Financial Resilience: Community Development Financial Institutions Grant Opportunity Processes

The Program is designed to achieve Australian Government objectives.

This grant opportunity is part of the above Grant Program, which contributes to the Department of Social Services Outcome 2: Families and Communities. The Department of Social Services works with stakeholders to plan and design the Grant Program according to the *Commonwealth Grants Rules and Guidelines*.



The grant opportunity opens

We publish the grant guidelines and advertise on the [GrantConnect](#) and [Community Grants Hub](#) websites.



You complete and submit a grant application

You must read these grant guidelines before you submit your application. Further information can be found on [GrantConnect](#). Note: Any addenda for this grant opportunity will be published on GrantConnect, and by registering on this website you will be automatically notified of any changes.



We assess all grant applications

We assess the applications against eligibility criteria and notify you if you are not eligible. We then assess your application against the assessment criteria including an overall consideration of value for money.



We make grant recommendations

We provide advice to the decision maker on the merits of each application.



Grant decisions are made

The decision maker will make the final decision to approve a grant.



We notify you of the outcome

We advise you of the outcome of your application. We may not notify unsuccessful applicants until grant agreements have been executed with successful applicants.



We enter into a grant agreement

We will enter into a grant agreement with successful applicants. The type of grant agreement is based on the nature of the grant and is proportional to the risks involved.



Delivery of grant

You undertake the grant activity as set out in your grant agreement. We manage the grant by working with you, monitoring your progress and making payments.



Evaluation of the grant

We evaluate the specific grant activity and the Financial Wellbeing Activity as a whole. We base this on information you provide to us and that we collect from various sources.

1.1 Role of the Community Grants Hub

This grant opportunity will be administered by the Community Grants Hub on behalf of the Department of Social Services under a Whole-of-Australian Government initiative to streamline grant processes across agencies.

1.2 About the grant program

The Financial Wellbeing and Capability Activity is a component of the Families and Communities Program. The Families and Communities Program aims to strengthen relationships, improve the wellbeing of children and young people, reduce the cost of family breakdown, strengthen family and community functioning and facilitate the settlement of migrants and humanitarian entrants in the community.

The objectives of the Financial Wellbeing and Capability Activity are to support eligible individuals and families to navigate financial crises and build financial wellbeing, financial capability, and resilience for vulnerable people and those most at risk of financial and social exclusion and disadvantage.

Services provided under the Financial Wellbeing and Capability Activity include the provision of crisis support, broad financial capability building services, financial counselling, and access to microfinance products. Funding may also be provided to ensure the organisations and staff (paid and voluntary) delivering the Activity have adequate capacity and capability to deliver high quality, high functioning services. Services are free, voluntary and confidential and are delivered by community and local government organisations.

The Financial Wellbeing and Capability Activity contributes to improved outcomes for eligible vulnerable people, families and communities by:

- helping people who are unable to pay their bills or are at imminent risk of not being able to pay their bills
- improving financial capability by helping people to make informed choices to address their financial problems, and by fostering the improved use and management of money
- assisting clients to navigate life transitions and/or financial stress or crisis which may negatively impact on their wellbeing
- improving financial resilience and pathways to mainstream financial services by providing access to savings products and affordable credit products
- implementing research and evaluation activities to contribute to program and service improvement.

The Activity will be undertaken according to the *Commonwealth Grants Rules and Guidelines 2017*.

1.3 About the Grant Opportunity

These guidelines contain information for the Financial Resilience – Community Development Financial Institutions grants. This grant opportunity is part of the Financial Wellbeing and Capability Activity.

This document sets out:

- the purpose of the grant opportunity
- the eligibility and assessment criteria
- how to apply for the grant opportunity
- how grant applications are checked and assessed
- responsibilities and expectations in relation to the opportunity.

You must read this document before filling out an application.

The grant agreement will only be entered into once there is legislative authority in place for the Activity.

1.4 Financial Resilience – Community Development Financial Institutions Grant Opportunity outcomes

Financial Resilience, or microfinance, contributes to the Financial Wellbeing and Capability Activity outcomes by providing eligible people with access to safe and affordable financial products including no interest loans, low interest loans, microenterprise development loans and matched savings that are not available through mainstream providers of financial services.

Community Development Financial Institutions support eligible participants to enhance workforce participation through increased business planning and workforce skills, development of sustainable microenterprises and creating opportunities for employment, including self-employment.

Client eligibility for services provided by the grantee, funded under the Community Development Financial Institutions grant opportunity, will be restricted solely to:

- **People requiring assistance to improve their financial knowledge, skills and capabilities in relation to loans provided to them by a bank, or**
- **People in receipt of an unemployment benefit to support them to enhance their workforce participation through increased business planning and workforce skills, development of sustainable microenterprises and creating opportunities for employment including self-employment, or**
- **Women experiencing family violence, for the purpose of assisting these women to become financially independent.**

Community Development Financial Institutions organisations will actively work towards financial sustainability by leveraging other sources of funding to maintain and/or increase this contribution towards operational expenses.

The applicant must declare that they have a source of capital, generally supplied through a relationship with a bank or other investment or philanthropic partner, and identify who the arrangement is with.

Community Development Financial Institutions organisations will actively work to minimise the amount of credit an individual takes on, as not all microenterprises will require finance. Organisations delivering Community Development Financial Institutions service will ensure loans do not exceed \$20,000 and are offered at market or below market interest rates.

2. Grant amount

The Australian Government has announced up to \$2.11 million over one and a half years (1 January 2019 to 30 June 2020) for the CDFI grant opportunity.

The maximum grant amount that will be offered to each invitee has been identified in section 3.1. There is no minimum amount.

3. Grant eligibility criteria

We cannot consider your application if it does not meet **all** the eligibility criteria.

3.1 Who is eligible to apply for a grant?

To be eligible to apply, you must be one of the three listed organisations and have received an invitation to apply through GrantConnect.

Invited Organisation	Funding per financial year (GST exclusive and pro rata for 2018-19)
Many Rivers Microfinance	\$1,035,000
Global Sisters	\$ 183,000
Enterprise Learning	\$ 183,000

Rationale for Invitation

The Department of Social Services chose these organisations because they have experience in providing people in disadvantaged communities with access to safe and affordable financial products. In addition, these organisations have specialist expertise in, and knowledge of, CDFI services with existing networks and influence within the specialised service sector.

The applicant must declare that they have a source of capital and identify who the arrangement is with.

No further organisations will be invited to apply.

3.2 Who is not eligible to apply for a grant?

You are not eligible to apply if you have not been approached through an invitation to apply.

4. Eligible grant activities

4.1 What can the grant money be used for?

You can use the grant for the following activities:

- staff salaries and on-costs which can be directly attributed to the provision of services as per the grant agreement
- employee training for paid and unpaid staff delivering activities that are relevant, appropriate and in line with the activity objectives

- operating and administration expenses directly related to the delivery of services, such as:
 - interpreting services to assist clients to access activities
 - telephones
 - rent and outgoings
 - computer /information technology/website/ software
 - insurance
 - utilities
 - postage
 - stationery and printing
 - accounting and auditing
 - domestic travel / accommodation costs, and
 - assets as defined in the terms and conditions that can be reasonably attributed to meeting agreement deliverables.

You can only spend grant funds on eligible grant activities as defined in the grant details in your grant agreement.

4.2 What the grant money cannot be used for?

You cannot use the grant for the following activities:

- unidentified clients (where identity and demographic characteristics are not collected (see section 12.4 Reporting)
- purchase of land
- wages not related to the delivery of CDFI services
- major capital expenditure
- the covering of retrospective costs
- costs incurred in the preparation of a grant application or related documentation
- major construction/capital works
- overseas travel
- activities for which other Commonwealth, State, Territory or Local Government bodies have primary responsibility
- loan capital or matched savings payments
- funding or establishing grants for peak bodies or other new organisations (legal entities).

5. The grant selection process

First we will assess your application against the eligibility criteria. Only eligible applications will move to the next stage. Eligible applications will be considered through a restricted non-competitive grant process.

We will then assess your application against the criteria set out below. Your application will be considered on its merits, based on:

- how well it meets the criteria
- whether it provides value for money
- the type of organisation you are and experience you provide.

6. The assessment criteria

You will need to address all of the following assessment criteria in your application. The amount of detail and supporting evidence you provide in your application should be relative to the project size, complexity and grant amount requested.

Criterion 1: Describe your organisation and its capacity to deliver services to achieve the objectives of the Community Development Financial Institution grant.

In providing a response to this criterion you must include information about:

- your organisation and what services it delivers (i.e. type of services, outlet locations, hours of operation, size)
- the relevant capabilities (experience, skills and qualifications) of staff who are directly and indirectly delivering Community Development Financial Institution services
- development and training you will be providing to staff to ensure they have the necessary skills, qualifications and support to deliver these services.

Criterion 2: Describe how your organisation will deliver the Community Development Financial Institution grant to eligible people.

Your response must include information about how your organisation will:

- assess clients to determine they are eligible (see eligibility information under 1.4) to receive services under the Community Development Financial Institution grant.
- improve financial resilience and pathways to mainstream financial services by providing access to savings products and affordable credit products.

Criterion 3: Describe how your organisation is moving towards financial sustainability.

Your response must include information about how your organisation:

- will leverage other sources of funding (i.e. private or philanthropic sector investment) to maintain and/or increase contribution towards operational expenses.

All assessment criteria are given equal weighting.

The application form includes word limits – up to 900 words per criteria. The application form will not accept words beyond this.

7. The grant application process

7.1 Overview of application process

You must read these grant guidelines, the application form, and the draft grant agreement terms and conditions before you submit an application.

If more than one application is received, the latest accepted application will be progressed. You are responsible for ensuring that your application is complete and accurate. Giving false or misleading information will exclude your application from further consideration.

You must address all of the eligibility and assessment criteria to be considered for a grant otherwise your application will not progress to assessment. Please complete each section of the application form and make sure you provide the information we have requested.

Please keep a copy of your application and any supporting papers.

7.2 Application process timing

Submit your application by the closing time and date below.

If an application is late or the Community Grants Hub is requested to approve a lodgement after the closing date, the Community Grants Hub may determine that there were exceptional circumstances beyond the applicant's control that meant they could not meet the deadline. Examples of exceptional circumstances could include, but may not be limited to:

- Community Grants Hub infrastructure failures
- natural disasters
- power outages affecting the ability of the applicant to submit their application by the deadline, and
- death or disability of key personnel.

Information on the Community Grants Hub [late application policy](#) is available on the [Community Grants Hub website](#).

The expected commencement date for the grant activities is 1 January 2019 and the expected completion date is 30 June 2020. You must spend the grant by the end date. Any unspent funding must be returned to the Commonwealth.

Table 1: Expected timing for this grant opportunity

Activity	Timeframe
Application period	Open: 12 July 2018 Close: 2pm AEST 8 August 2018
Assessment of applications	4 weeks
Approval of outcomes of selection process	4 weeks
Negotiations and award of grant agreements	Up to 6 weeks
Notification to unsuccessful applicants	2 weeks
Activity commences	1 January 2019
End date	30 June 2020

7.3 Completing the grant application

You must submit your grant application using the application form, which is available on the [GrantConnect](#) website. The Application Form can only be accessed by invitees for this grant opportunity. The application form includes help information.

This is an online application form that you must submit electronically. If you have any technical difficulties please contact 1800 020 283 or email support@communitygrants.gov.au.

The Community Grants Hub will not provide application forms or accept applications for this grant opportunity by fax or mail.

You must make sure that your application is complete, accurate and submitted by the closing date and time in accordance with these Guidelines.

If you find a mistake in your application after it has been submitted, you should contact the Community Grants Hub by phone on 1800 020 283 or by email at support@communitygrants.gov.au straight away.

The Community Grants Hub may ask you for more information, as long as it does not change the substance of your application. The Community Grants Hub does not have to accept any additional information, nor requests from applicants to correct applications after the closing time.

7.4 Questions during the application process

Only invited applicants' questions will be responded to during the application period, please call the Community Grants Hub on 1800 020 283 or email to support@communitygrants.gov.au. The Community Grants Hub will respond to emailed

questions within five working days. Answers to questions will be posted on [GrantConnect](#) and only accessible by invited applicants.

The question period will close at 5.00pm AEST on 8 August 2018. Following this time, only questions relating to using and/or submitting the application form will be answered.

8. Assessment of grant applications

8.1 Who will assess applications?

An assessment team will assess all eligible and compliant applications based on their merits. The assessment team will be comprised of departmental staff. The assessment team will undertake training to ensure consistent assessment of all applications.

If the selection process identifies unintentional errors in your application, you may be contacted to correct or explain the information.

8.2 Who will approve grants?

The Policy delegate will be the Branch Manager responsible for the Financial Wellbeing and Capability Activity. The Branch Manager will make the final decision to approve a grant.

The Branch Manager's decision is final in all matters, including:

- the approval of the grant
- the grant funding amount to be awarded
- the terms and conditions of the grant

There is no appeal mechanism for decisions to approve or not approve a grant.

9. Notification of application outcomes

You will be advised of the outcomes of your application in writing, following a decision by the Branch Manager. If you are successful, you will also be advised about any specific conditions attached to the grant.

9.1 Feedback on your application

Individual feedback will not be provided for this grant opportunity.

10. Successful grant applications

10.1 The grant agreement

If you are successful and you choose to accept a grant offer, you must enter into a legally binding grant agreement with the Commonwealth represented by the Department of Social Services. The Department of Social Services will use the *Commonwealth Standard Grant Agreement*. Standard terms and conditions for the grant agreement will apply and cannot be changed. A schedule may be used to outline the specific grant requirements. Any additional conditions attached to the grant will be identified in the grant offer or during the grant agreement negotiations.

You will be required to deliver the project and meet the performance reporting and financial acquittal requirements as outlined in your grant agreement.

The Department of Social Services will negotiate agreements with successful applicants within 30 business days. **If there are unreasonable delays in finalising** a grant agreement, the grant offer may be withdrawn.

Where a grantee fails to meet the obligations of the grant agreement, the Department of Social Services may terminate the agreement.

You should not make financial commitments related to this grant, until a grant agreement has been executed by the Commonwealth.

10.2 How the grant will be paid

The grant agreement will state the maximum grant amount to be paid.

We will not exceed the maximum grant amount under any circumstances.

We will make an initial payment in January 2019 or on execution of the grant, whichever is first, and further payments in July and December 2019.

11. Announcement of grants

If successful, your grant will be listed on [GrantConnect](#) 21 calendar days after the date of effect as required by Section 5.3 of the *Commonwealth Grants Rules and Guidelines 2017*.

12. Delivery of grant activities

12.1 Your responsibilities

You must submit reports in line with the timeframes in the grant agreement. We will expect you to report on

- progress against agreed project milestones
- contributions of participants directly related to the project
- eligible expenditure of grant funds.

You will also be responsible for:

- ensuring that anyone working directly with vulnerable people has the appropriate qualifications under relevant state or territory legislation
- ensuring that organisation and outlet details are listed and up to date on the Department of Social Services Data Exchange
- meeting the terms and conditions of the grant agreement and managing the activity efficiently and effectively
- complying with record keeping, reporting and acquittal requirements as set out in the grant agreement
- participating in a grant program evaluation as specified in the grant agreement
- having appropriate practices and procedures in place to mitigate fraud.

12.2 Department of Social Services' responsibilities

The Department of Social Services will:

- meet the terms and conditions set out in the grant agreement
- provide timely administration of the grant
- evaluate the grantee's performance.

We will monitor your progress by assessing reports you submit and may conduct site visits to confirm details of your reports if necessary. Occasionally we may need to re-examine claims, seek further information or request an independent audit of claims and payments.

12.3 Grant payments and GST

If applicable, GST will be payable on this grant funding and will be set out in the grant agreement.

If you receive a grant, you should consider speaking to a tax advisor about the effect of receiving a grant before you enter into a grant agreement. You can also visit the [Australian Taxation Office website](#) for more information.

12.4 Reporting

Grantees must have systems in place to allow them to meet their data collection and reporting obligations outlined in their grant agreement.

Performance information (e.g. client characteristics and service delivery information) will be required to be collected by service providers at the client level and entered directly into the department's performance reporting solution, the Data Exchange.

The performance information required includes:

- Client identity characteristics (given and family names, date of birth, gender and residential address)
- Client demographic characteristics (Indigenous status, cultural and linguistic diversity, and disability status, impairment or condition)
- Service delivery information
- Client outcomes

The Data Exchange has two standardised six monthly performance reporting periods each year:

- **Reporting Period 1** runs from 1 July to 31 December
- **Reporting Period 2** runs from 1 January to 30 June

Users of the Data Exchange also have an extra 30 days at the end of each reporting period, known as 'closing periods', to allow time to quality check their data before the reporting period automatically closes at the end of the 30 days (i.e. 30 July and 30 January each year).

Information must be provided in accordance with the Data Exchange Protocols available at the [Data Exchange website](#).

For this activity, participation in the "partnership approach" is a requirement of funding. By participating, you agree to provide some additional information in exchange for the receipt of regular and relevant reports. The main focus of the partnership approach is collecting information about the outcomes achieved by clients as a result of service delivery. The partnership approach also includes some extended data items that provide additional information about client demographics, needs and circumstances.

12.5 Evaluation

The Department of Social Services will evaluate the CDFI program to measure how well the outcomes and objectives have been achieved.

The Department of Social Services will evaluate a range of issues, including but not limited to the performance of the program, including the efficiency of implementation and effectiveness of the program meeting the outcomes.

Your performance against the grant agreement will be monitored on an on-going basis by the Funding Arrangement Manager assigned by the Department of Social Services.

The Funding Arrangement Manager will ensure all milestones recorded in your grant agreement are met. Where a grantee fails to meet the outcomes and objectives of the funded activity, actions will be outlined in the grant agreement.

Your grant agreement requires you to provide information to help with this evaluation.

12.6 Multicultural Access and Equity

Australia's Multicultural Access and Equity Policy obliges Australian government agencies to ensure their policies, programs and services (including those conducted by contractors and service delivery partners) are accessible to, and deliver equitable outcomes for, people from culturally and linguistically diverse (CALD) backgrounds. For further information on the Multicultural Access and Equity Policy please refer to the [Department of Home Affairs](#) website. Grant applicants should consider how they will ensure their services will be accessible to people from CALD backgrounds. For example, service delivery partners may require cultural competency skills in order to engage with CALD clients. Services, projects, activities or events may require the use of professional translating or interpreting services in order to communicate with clients who have limited English proficiency. The [Australian Government Language Services Guidelines](#) on the [Department of Social Services](#) website may also assist grant recipients implement language services for their clients.

13. Probity

The Australian Government will make sure that the program process is fair, according to the published guidelines, incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct and is consistent with the *Commonwealth Grants Rules and Guidelines 2017*.

Note: These guidelines may be changed from time-to-time by Department of Social Services. When this happens the revised guidelines will be published on [GrantConnect](#) and the [Community Grants Hub](#) websites.

13.1 Complaints process

Complaints about the Program

The Department of Social Services [Complaints Procedures](#) apply to complaints about the Program. All complaints about the program, including grant decisions, must be lodged in writing.

Any questions you have about grant decisions for the Program should be sent to support@communitygrants.gov.au

Complaints about the Process

Applicants can contact the complaints service with complaints about Community Grants Hub's service(s) or the application process.

Details of what constitutes an eligible complaint can be provided upon request by the Community Grants Hub. Applicants can lodge complaints using the [complaints form](#) on the Department's website or by phone or mail.

Phone: 1800 634 035
Mail: Complaints

GPO Box 9820
Canberra ACT 2601

Complaints to the Ombudsman

If you do not agree with the way the Department of Social Services has handled your complaint, you may complain to the Commonwealth Ombudsman. The Ombudsman will not usually look into a complaint unless the matter has first been raised directly with the Department of Social Services.

The Commonwealth Ombudsman can be contacted on:

Phone (Toll free): 1300 362 072
Email: ombudsman@ombudsman.gov.au
Website: www.ombudsman.gov.au

13.2 Conflict of interest

Any conflicts of interest could affect the performance of the grant. There may be a conflict of interest, or perceived conflict of interest, if the Department of Social Services and the Community Grants Hub staff, any member of a committee or advisor and/or you or any of your personnel:

- has a professional, commercial or personal relationship with a party who is able to influence the application selection process, such as an Australian Government officer
- has a relationship with an organisation, or in an organisation, which is likely to interfere with or restrict the applicants from carrying out the proposed activities fairly and independently or
- has a relationship with, or interest in, an organisation from which they will receive personal gain because the organisation receives funding under the Program.

You will be asked to declare, as part of your application, any perceived or existing conflicts of interests or that, to the best of your knowledge, there is no conflict of interest.

If you later identify that there is an actual, apparent, or potential conflict of interest or that one might arise in relation to a grant application, you must inform the Department of Social Services and the Community Grants Hub in writing immediately. Committee members and other officials including the decision maker must also declare any conflicts of interest.

The chair of the expert panel will be made aware of any conflicts of interest and will handle them as set out in Australian Government policies and procedures. Conflicts of interest for Australian Government staff will be handled as set out in the Australian Public Service Code of Conduct (Section 13(7)) of the *Public Service Act 1999*. We publish our conflict of interest policy available on the [Community Grant Hub](#) website.

13.3 Privacy: confidentiality and protection of personal information

We treat your personal information according to the 13 Australian Privacy Principles and the *Privacy Act 1988*. This includes letting you know:

- what personal information we collect
- why we collect your personal information
- who we give your personal information to

You are required, as part of your application, to declare your ability to comply with the *Privacy Act 1988*, including the Australian Privacy Principles and impose the same privacy obligations on any subcontractors you engage to assist with the activity. You must ask for the Australian Government's consent in writing before disclosing confidential information.

Your personal information can only be disclosed to someone else if you are given reasonable notice of the disclosure; where disclosure is authorised or required by law or is reasonably necessary for the enforcement of the criminal law; if it will prevent or lessen a serious and imminent threat to a person's life or health; or if you have consented to the disclosure.

The Australian Government may also use and disclose information about grant applicants and grantees under the Program in any other Australian Government business or function. This includes giving information to the Australian Taxation Office for compliance purposes.

We may reveal confidential information to:

- employees and contractors of our department so we can research, assess, monitor and analyse our programs and activities
- employees and contractors of other Commonwealth agencies for any purposes, including government administration, research or service delivery
- other Commonwealth, State, Territory or local government agencies in program reports and consultations
- the Auditor-General, Ombudsman or Privacy Commissioner
- the responsible Minister or Parliamentary Secretary
- a House or a Committee of the Australian Parliament.

We may share the information you give us with other Commonwealth agencies for any purposes including government administration, research or service delivery and according to Australian laws, including the:

- *Public Service Act 1999*
- *Public Service Regulations 1999*
- *Public Governance, Performance and Accountability Act*
- *Privacy Act 1988*
- *Crimes Act 1914*

- *Criminal Code Act 1995*

We will treat the information you give us as sensitive and therefore confidential if it meets all of the four conditions below:

1. you clearly identify the information as confidential and explain why we should treat it as confidential
2. the information is commercially sensitive
3. revealing the information would cause unreasonable harm to you or someone else
4. you provide the information with an understanding that it will stay confidential.

The grant agreement will include any specific requirements about special categories of information collected, created or held under the grant agreement.

13.4 Freedom of information

All documents in the possession of the Australian Government, including those about the Program, are subject to the *Freedom of Information Act 1982 (FOI Act)*.

The purpose of the FOI Act is to give members of the public rights of access to information held by the Australian Government and its entities. Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons in respect of whom the information relates.

All Freedom of Information requests must be referred to the Freedom of Information

Coordinator in writing.

By mail: Freedom of Information Coordinator
 The Department of Social Services
 Government and Executive Services Branch
 GPO Box 9820
 Canberra ACT 2601

By email: foi@dss.gov.au

14. Consultation

In January 2017, the Department commenced a consultation process for the redesign of the Financial Wellbeing and Capability Activity. This included releasing a discussion paper in February 2017. Additionally, some face-to-face meetings were held with selected peak organisations.

The Department received around 100 submissions on the discussion paper, mostly from Financial Wellbeing and Capability funded organisations. All submissions were analysed and considered in the development of the redesign.

15. Glossary

Term	Definition
assessment criteria	The specified principles or standards against which applications will be judged. These criteria are also used to assess the merits of proposals and, in the case of a competitive granting activity, to determine applicant rankings.
commencement date	The expected start date for the grant activity.
completion date	The expected date that the grant activity must be completed and the grant spent by.
Commonwealth entity	A Department of State, or a Parliamentary Department, or a listed entity or a body corporate established by a law of the Commonwealth. See subsections 10(1) and (2) of the PGPA Act.
cost shifting	Involves 'substitution of effort' by the Commonwealth for activities of another organisation or level of government. For example, cost shifting occurs where the Commonwealth provides a grant for an activity that would usually be paid for by a state, territory, or local government, such as municipal services.
date of effect	This will depend on the particular grant. It can be the date in which a grant agreement is signed or a specified starting date. Where there is no grant agreement, entities must publish information on individual grants as soon as practicable.
decision maker	The person who makes a decision to award a grant.
double dipping	Double dipping occurs where a grantee is able to obtain a grant for the same project or activity from more than one source.
eligibility criteria	The principles, standards or rules that a grant applicant must meet to qualify for consideration of a grant. Eligibility criteria may apply in addition to assessment criteria.
funding arrangement manager	The person in the agency responsible for the process of engaging and working with grantees to provide support and ensure reporting requirements and outcomes under the Agreement are met and related funds are effectively managed.

Term	Definition
grant	A grant is an arrangement for the provision of financial assistance by the Commonwealth or on behalf of the Commonwealth: a) under which relevant money or other CRF money, is to be paid to a grantee other than the Commonwealth b) which is intended to help address one or more of the Australian Government's policy outcomes while assisting the grantee achieve its objectives.
grant activity	Is the project /tasks /services that the Grantee is required to undertake with the grant money. It is described in the Grant Agreement.
grant agreement	Sets out the relationship between the parties to the agreement, and specifies the details of the grant.
grant opportunity	A notice published on GrantConnect advertising the availability of Commonwealth grants.
grant program	May be advertised within the 'Forecast Opportunity' (FO) section of GrantConnect to provide a consolidated view of associated grant opportunities and provide strategic context for specific grant opportunities
grantee	An individual/organisation that has been awarded a grant.
invitee	An individual/organisation that has been invited to apply for a specific grant opportunity.
microfinance products	Safe and affordable financial products that are not available through mainstream providers of financial services. Includes No Interest Loan Scheme, StepUP (provides low interest loans), Saver Plus (matched savings scheme) and Microenterprise Development (supports the development of small businesses).
PBS Program	Described within the entity's Portfolio Budget Statement, PBS programs each link to a single outcome and provide transparency for funding decisions. These high level PBS programs often comprise a number of lower level, more publicly recognised programs, some of which will be Grant Programs. A PBS Program may have more than one Grant

Term	Definition
	Program associated with it, and each of these may have one or more grant opportunities
selection criteria	Comprise eligibility criteria and assessment criteria.
selection process	The method used to select potential grantees. This process may involve comparative assessment of applications or the assessment of applications against the eligibility criteria and/or the assessment criteria.