

# Financial Wellbeing and Capability Activity: Financial Resilience – No Interest Loan Scheme and StepUP Grant Opportunity Guidelines

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

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# 1. Financial Wellbeing and Capability Activity: Financial Resilience – No Interest Loan Scheme and StepUP 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 decides which grant applications are successful.



### **We notify you of the outcome**

We advise you of the outcome of your application.



### **We enter into a grant agreement**

We will enter into a grant agreement with the successful applicant. 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 may evaluate the specific grant activity and the Financial Wellbeing and Capability 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, and
- implementing research and evaluation activities to contribute to program and service improvement.

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

## 1.3 About the Grant Opportunity

These grant opportunity guidelines contain information for the Financial Resilience – No Interest Loan Scheme (NILS) and StepUP 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 Program.

## 1.4 NILS and StepUP Grant Opportunity outcomes

Under the Financial Wellbeing and Capability Activity, funding is provided for Financial Resilience services. These microfinance services aim to improve pathways to mainstream financial services for eligible people, by providing access to savings products and affordable credit products.

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.

Financial Resilience services consists of a number of sub-components, two of which are covered under this grant opportunity: NILS and StepUP.

**NILS** - This grant opportunity is intended to provide funding for operational expenses associated with the management of the national NILS network. NILS provides access for eligible people to fair and safe loans, with no interest, fees or charges and a repayment period of between 12-18 months.

Client eligibility to receive services provided by the grantee funded under the NILS grant opportunity will be restricted solely to:

- People and couples with income/s at or below the income test applicable for the single or partnered pension rate, where the person/s is otherwise unable to meet their immediate and basic needs and has no other capacity to obtain financial support to satisfy their basic needs, or
- Women experiencing family violence, to support them to become financially independent, or
- Parents and guardians on a low income with dependent children to ensure an adequate standard of living for their children, or
- Persons with disabilities or their family members who are on a low income, to support them with disability-related expenses.

**StepUP** - This grant opportunity provides funding to assist people to obtain, manage and repay a StepUP loan provided by the National Australia Bank. StepUP loans are low interest loans for people on low incomes for household goods and vehicles.

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 NILS and StepUP grantees should actively work to minimise the amount of credit an individual takes on.

## 2. Grant amount

The Australian Government has announced up to \$9.3 million over one and a half years (1 January 2019 to 30 June 2020) for the NILS and StepUP grant opportunity.

The maximum grant amount is \$6,166,935 per financial year (pro rata for 2018-19) for one organisation to provide national coverage.

## 2.1 Social and Community Services Supplementation (SACS)

The NILS and StepUP grantees may be eligible to receive SACS supplementation. Further information is available on the [Department of Social Services website](#).

SACS supplementation ceases on 30 June 2021.

## 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 the organisation listed below and have received an invitation to apply through [GrantConnect](#).

|                 |                            |
|-----------------|----------------------------|
| Name of Invitee | Good Shepherd Microfinance |
|-----------------|----------------------------|

#### Rationale for Invitation

The Department of Social Services determined Good Shepherd Microfinance as suitable because they have experience in providing people on low incomes with access to safe and affordable financial products that are not available through mainstream providers of financial services. This includes NILS and StepUP, which aims to improve financial capability and provide safe, affordable access to loans. Good Shepherd Microfinance was also chosen as they have an established network of providers in the community that can support service delivery.

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 to pay for:

- staff salaries and on-costs which can be directly attributed to the provision of services as per the grant agreement
- employee training for paid staff delivering activities that are relevant, appropriate and in line with the activity objectives
- administration expenses directly related to the delivery of services such as:
  - interpreting services
  - telephones
  - rent and outgoings
  - computer/ information technology/ website/ software
  - insurance
  - utilities
  - postage
  - stationery and printing
  - accounting and agreement.

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 directly related to the delivery of NILS and StepUP
- major capital expenditure
- the covering of retrospective costs
- costs incurred in the preparation of a grant application or related documentation
- subsidy of general ongoing administration of an organisation such as electricity, phone and rent not directly related to the delivery of NILS and StepUP
- 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 an eligible application will move to the next stage and 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 NILS and StepUP.**

Your response should include information about:

- your organisation and what services it delivers (ie type of services, outlet locations, hours of operation, size).
- the relevant capabilities (experience, skills and qualifications) of staff who are directly and indirectly delivering NILS and StepUP services
- development and training you will provide to staff to ensure they have the necessary skills, qualifications and support to deliver these services.

### **Criterion 2: Explain how your organisation will deliver NILS and StepUP to eligible people to assist them improve financial capability.**

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 NILS and/or StepUP services
- improve pathways to mainstream financial services and provide access to affordable credit products

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 and 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<br>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 applicant     | 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 the invitee 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](mailto: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 grant opportunity 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](mailto: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 applicant to correct applications after the closing time.

## 7.4 Questions during the application process

Only questions from the invited organisation 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](mailto: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 the invited organisation.

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 your application if it is eligible and compliant. The assessment team will be comprised of departmental staff. The assessment team will undertake training to ensure consistent assessment of the application.

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 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 an agreement with the successful applicant 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 Grant 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 the progress of your project 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 on 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 NILS and StepUP 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.

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 grant opportunity guidelines may be changed from time-to-time by the 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](mailto:support@communitygrants.gov.au)

#### **Complaints about the Process**

The Applicant 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. The Applicant 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](mailto:ombudsman@ombudsman.gov.au)

Website: [www.ombudsman.gov.au](http://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 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 applicant 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 the grant applicant 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](mailto:foi@dss.gov.au)

## 14. Consultation

In January 2017, the Department of Social Services 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 of Social Services 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.   |

| <b>Term</b>           | <b>Definition</b>  |
|-----------------------|--|
| grant                 | A grant is an arrangement for the provision of financial assistance by the Commonwealth or on behalf of the Commonwealth:<br>a) under which relevant money or other CRF money, is to be paid to a grantee other than the Commonwealth<br>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   |

| <b>Term</b>        | <b>Definition</b>  |
|--------------------|--|
|                    | 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. |