



Australian Government
Department of Agriculture

Rural Financial Counselling Service Programme 2016 to 2019 Grant programme guidelines

SEPTEMBER 2015



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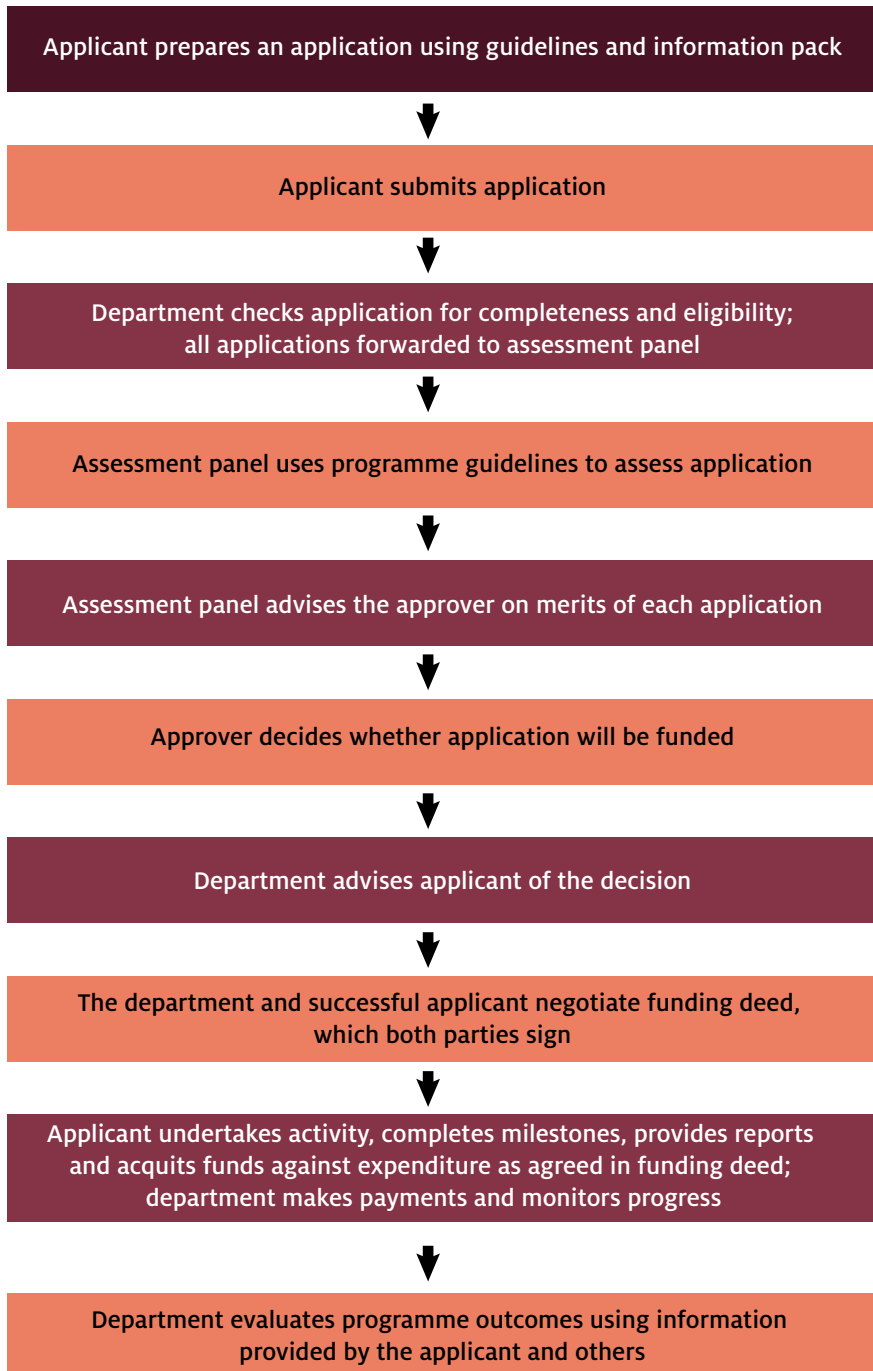


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Grant programme process flowchart



Chapter 1

Rural Financial Counselling Service— programme overview

The Rural Financial Counselling Service (RFCS) has been in operation since 1986, providing free financial counselling services nationally to farmers, fishing enterprises and small, related businesses suffering financial hardship. It is an ongoing Commonwealth programme, with funding allocated in the Commonwealth budget up to and including 2018–19. The service forms part of the government's overall assistance measures for regional Australia, particularly those addressing drought and risk management.

Rural financial counselling services assist and support clients (see Key features of the programme) to understand their financial position and adopt strategies to become financially self-sufficient.

In 2015 the RFCS employs around 120 rural counsellors, through 14 service providers, assisting in excess of 4 000 clients at any given time.

Rural financial counselling service providers are responsible for delivery of financial counselling services to clients and promotion of the service in regional Australia to potential new clients. The providers employ rural financial counsellors and administrative staff and manage their performance. They maintain, review and update client records and progress, including through the use of the Rural Financial Counselling Portal (information technology system) administered by the Department of Agriculture.

Service providers also promote the service within their region and maintain close links with local communities and professional organisations which assist those communities.

Each service provider, as an incorporated entity, is run by a board of directors comprising a chairperson and other members. These boards maintain corporate governance, undertake strategic planning and oversee the administration of the service provider, including: transport, telecommunications, office accommodation, travel; insurance and training.

Service providers are run on a not-for-profit basis, with funding from the Commonwealth and state governments.

1.1 Grants round

This new funding round will run from 1 April 2016 to 30 June 2019, with the option of a one-year extension of funding to 30 June 2020—subject to mid-term assessment and availability of funding.

In 2014 the National Rural Advisory Council (NRAC) reviewed the service and made a number of recommendations to the Australian Government. The majority of NRAC's recommendations were accepted as enhancements to existing service delivery and have been incorporated into the guidelines for the 2016 to 2019 funding round.

It is important that applicants understand these changes because successful applicants will be required to fully implement them. These changes include:

- renewed emphasis on the role of boards of the service providers to be responsible for corporate governance and strategic planning
- allowing forestry businesses access to the service
- reducing the number of service regions to 12
- improved monitoring and evaluation
- improved flexibility in how case management is delivered and a new IT system—the Rural Financial Counselling Portal.

Along with these guidelines, applicants should read:

- the relevant state information pack, including maps
- the application form
- the programme draft example funding deed
- the programme assessment plan
- **questions and answers** (Q&As) available on the Department of Agriculture website.

Applicants are advised to check the website regularly during the application period for any updated information.

1.2 Commonwealth funding

Ninety per cent of the total programme funding provided by the Commonwealth is allocated to the 12 predefined regions. These regions are: Western Australia, South Australia – Northern Territory, Tasmania, Northern Queensland, Southern Queensland, Northern New South Wales, Central New South Wales, Southern New South Wales, North-East Victoria, Eastern Victoria, Western Victoria and North-West Victoria.

The funding allocation for each of the 12 predefined regions is based on farm numbers, low cash income farms and debt profiles.

From 2016–17, 10 per cent of total programme funding will be held as a contingency reserve. This funding will be allocated to regions where increased demand for services (as a result of drought or other circumstances) has been demonstrated. The decision on allocation of the contingency reserve will be made by the Minister for Agriculture.

For 2015–16, the Commonwealth Government has provided \$1.8 million as part of drought assistance measures to employ extra rural financial counsellors in regions suffering one-in-20-year rainfall deficiencies. Half of this funding has been allocated for 1 July 2015 to 31 December 2015. Funding for 1 January 2016 to 30 June 2016 is still to be allocated to regions.

Grantees, where they are not already providing a rural financial counselling service, may be granted some start-up funding so that they can be fully operational by the start of the provision of services under their new funding deed (by 1 April 2016). Any start-up funding will be negotiated with grantees and included in funding deeds, and the provision of such funding is entirely at the Department of Agriculture's discretion. Start-up funding is expected to assist with the costs of preparing the grantee to provide the counselling service and may include funding to assist with expenses such as office costs. Start-up funding will not be provided for the performance of counselling services.

Overall funding allocated for the programme

Year	Amount (GST inclusive)
1 April – 30 June 2016 ^a	\$3 845 875.14
2016–17	\$15 989 600.00
2017–18	\$16 262 400.00
2018–19	\$16 538 500.00

^a Drought assistance funding may also be available for regions.

Note: Data based on 2015–16 Commonwealth budget figures.

Estimated yearly amount to be allocated, by region

Geographical region	2015–16 (part year)	2016–17	2017–18	2018–19
Western Australia	\$400 591.41	\$1 490 348.20	\$1 515 806.60	\$1 541 541.10
South Australia –				
Northern Territory	\$437 088.43	\$1 626 915.40	\$1 654 702.50	\$1 682 794.30
Tasmania	\$132 000.00	\$536 938.60	\$545 943.20	\$555 212.90
North-West Victoria	\$210 093.40	\$783 981.00	\$797 364.70	\$810 902.40
North-East Victoria	\$225 590.20	\$841 971.90	\$856 343.40	\$870 882.10
Eastern Victoria	\$208 986.91	\$779 839.50	\$793 151.70	\$806 619.00
Western Victoria	\$305 767.00	\$1 141 984.80	\$1 161 476.80	\$1 181 195.40
Northern New South Wales	\$426 484.30	\$1 592 968.30	\$1 620 158.10	\$1 647 664.70
Southern New South Wales ^a	\$404 652.49	\$1 511 273.50	\$1 537 067.40	\$1 563 163.80
Central New South Wales	\$334 669.50	\$1 249 409.70	\$1 270 736.50	\$1 292 310.80
Northern Queensland	\$276 485.00	\$1 030 257.80	\$1 047 849.00	\$1 065 641.50
Southern Queensland	\$483 466.50	\$1 804 751.30	\$1 835 560.10	\$1 866 722.00
TOTAL	\$3 845 875.14	\$14 390 640.00	\$14 636 160.00	\$14 884 650.00

^a Estimated yearly amounts for the Southern New South Wales region includes funding for the ACT.

Note: Contingency funding is not included. These amounts include GST.

1.3 State funding

State governments currently co-fund the service with the Commonwealth and are likely to continue this funding into the future. Refer to [questions and answers \(Q&As\)](#) on the department's website for historical levels of funding.

Chapter 2

Key features of the programme

This section explains some of the key features of the programme. Many features will be prescribed in the funding deed.

2.1 Merit-based competitive process

The grants funding round for the programme will be a merit-based competitive process. This may mean that an applicant rated suitable may not receive funding if another applicant is rated more highly.

Applicants may apply for more than one region, including in different states. They will need to submit an application for each predefined region they are applying for. Applications will be assessed region-by-region, with state officials included on each relevant assessment panel.

2.2 Twelve predefined regions

One provider will be selected to run a free, rural financial counselling service for each of the predefined service regions. For the purposes of the programme, regions which comprise a whole state will be regarded as a region.

The 12 regions are:

- Western Australia
- South Australia – Northern Territory—a proportion of the funding is for provision of rural financial counselling services in the Northern Territory
- Tasmania
- Victoria—North-East, Eastern, North-West, Western
- New South Wales—Northern, Central and Southern. The grantee for the Northern New South Wales region will be required to run a phone counselling service for Norfolk Island. The provider will be reimbursed for expenses. The grantee for the Southern New South Wales region will be provided with a small amount of additional funding to cover any ACT farmers needing to use the service
- Queensland—Southern and Northern.

Information sheets on RFCS regions are available on the RFCS website. These include maps of service regions. These regional names refer to their geographical location and do not determine the name of the service provided in that region.

2.3 Clients

Grantees will be required to provide rural financial counselling services to farmers, fishing enterprises, forest growers and harvesters and small, related businesses. To be eligible to receive counselling, a client must be suffering financial hardship or, in the assessment of the grantee, be in imminent risk of suffering such hardship. A client's business activity must relate to primary production up to and including harvest.

Harvest in this context is not limited to a farm and includes felling a tree, catching fish or harvesting other seafood. Haulage or transport businesses are not eligible.

A definition of clients is included in the funding deed. Guidance will be provided to grantees on how hardship may be assessed by rural financial counsellors.

An individual in receipt of the Farm Household Allowance will be regarded as suffering financial hardship and will be eligible for the service automatically.

Progress and eligibility of clients will be reviewed at least annually by the grantees and the grantee will, every three years, assess the need for any longer-term support.

2.4 Generic financial advice

The Australian Securities and Investments Commission (ASIC) issues a licensing exemption for financial counselling agencies providing financial product advice in the course of providing financial counselling. This exemption is known as Class Order (CO) 03/1063 (see [ComLaw website](#)).

CO 03/1063 sets out the financial products that advice can be provided on under this licensing exemption and the requirements that must be met in the provision of this advice.

However, it will be a condition of funding deeds that grantees must only provide advice on generic types or categories of products covered by CO 03/1063 but not provide advice on specific products. It is a requirement of this programme that the grantee does not provide advice to the full extent of the exemption under CO 03/1063.

For example, a grantee may recommend that a client purchases superannuation, but the grantee must not recommend a brand of superannuation. If a counsellor employed by the grantee is of the professional opinion that a client needs specific advice on branded financial products, the counsellor should refer the client to an appropriate professional adviser or broker.

It is not mandatory for grantees to provide advice on financial products. If they choose to do so, they must ensure counsellors providing this advice are appropriately trained as described in CO 03/1063.

2.5 Composition and role of boards

Grantees should seek to have a mix of professional skills and experience on the board of the RFCS to provide robust corporate governance. Requirements for chairs and other board members are described in [Who is eligible to apply for funding](#).

Boards will be required to have clear responsibility for the corporate governance of their service. This will include setting and reviewing all internal policies and processes for running a rural financial counselling service; monitoring staff performance and the performance of the organisation in running a RFCS; and monitoring compliance with the terms of the funding deed with the Commonwealth. Boards are required to meet at least once quarterly.

Board policies will be required to align to the terms of the funding deed with the Commonwealth, for example: limits on board numbers; board remuneration; counsellor remuneration; what the grant can be used for; purchase of assets; service region and client eligibility.

The funding deed will also cap the number of board members (maximum seven) and merit selection for board members will be a requirement of the service over the term of the funding deed.

Staff members of the providers are not allowed to be board members.

2.6 Case management

Grantees will be expected to have a comprehensive case management approach for clients. Mandatory use of an Enterprise Action Plan (EAP) will not be required because the EAP will not be integrated into the new Rural Financial Counselling Portal. Grantees will have the option of using their preferred templates or software to manage client information and actions to assist client outcomes.

2.7 New Rural Financial Counselling Portal

A new portal (the Rural Financial Counselling Portal) for the programme will be operational by the commencement of the funding term. A manual and training will be provided by the Department of Agriculture. Information on the portal is available on the Department of Agriculture website.

The portal captures data in support of the monitoring and evaluation framework to measure the performance of the programme in assisting clients. Grantees will be required to regularly input information on clients and counsellors into the portal.

2.8 Monitoring and evaluation framework

The programme's monitoring and evaluation framework will help better inform both government and grantees of client progress towards an improved financial position. It will also help assess the overall effectiveness of the programme and identify performance improvement opportunities. Client reviews will be regularly carried out to monitor the impact of the service in assisting clients and clients' satisfaction of the service provided.

2.9 Administrative costs

The funding deed will prescribe that any increases in salaries for administrative staff and counsellors are not to exceed increases in the consumer price index.

2.10 Board costs and board remuneration

Board costs should be consistent with the scale of the regional service. The funding deed will set these to a maximum of \$66 000 per year (GST inclusive), unless otherwise agreed by the Department of Agriculture.

Remuneration for the chair and other board members will be required not to exceed Remuneration Tribunal rates. It will be a requirement of the funding deed that the chair and other board members are remunerated for their directorship. The relevant Remuneration Tribunal determination is Determination 2015/08. Paragraph 8 sets the rate at \$512 per day for the chairperson and \$384 per day for members. Paragraph 9 sets out relevant travel rates. Schedule B sets out how to calculate part-day rates for meeting and non-meeting days (see [Remuneration Tribunal website](#)).

2.11 Minimal qualifications

Counsellors will be required to hold a Diploma of Community Services (Financial Counselling) as a minimum requirement. New counsellors joining the service will be required to commence training for these qualifications within six months of starting with the service and must gain these qualifications within two years of their commencement with the service. The Department of Agriculture will periodically review counsellor qualifications.

2.12 Promotion of service

Applicants will be required to show how they plan to promote the RFCS in their region so that relevant stakeholders are aware of and have access to the service. This is described in [How applications are assessed](#).

2.13 Reporting and review

Grantees will be required to provide milestone reports which include an annual budget, a mid-year budget position, an annual report and an annual compliance statement. The annual report will include independently audited financial reports.

The Commonwealth will conduct an annual review of the grantee with the chair of the board.

After the first six months of operation under the deed, a grantee will be required to submit a progress report and a compliance statement and will be required to undergo a review. The scope of this review will be similar to the scope of the annual review.

A final report will be required at the end of the funding deed term.

2.14 GST status

All applicants must advise of their GST status. Grants under this programme are subject to GST and successful applicants are required to be registered for GST (see the [Australian Tax Office Ruling GSTR 2012/2](#)).

Chapter 3

Programme objectives

To help clients, through the provision of rural financial counselling services, understand their financial position and the viability of their enterprise, and to develop and implement plans to become financially self-sufficient.

3.1 Expected outcomes

The majority of clients will exit the service within three years, having come to understand their financial position and having achieved their client plan or objectives towards financial self-sufficiency.

Clients will be aware of and have ready access to rural financial counselling services in their region. Waiting times for clients to receive services will be short.

Grantees will manage counselling services to meet client needs within acceptable response times and provide timely and effective reporting to the Department of Agriculture. From information supplied to it by grantees, the Department of Agriculture will be able to assess the impact of the service on clients and compliance with Commonwealth requirements.

The Department of Agriculture will be responsive to providers and efficiently administer the programme and the Rural Financial Counselling Portal.

Grants round objective and outcomes

Grantees in the 12 predefined regions will be operational from 1 April 2016. Where there is a change to provider, it is expected a smooth, planned transition to a new provider occurs. Potential and current clients will be aware of any changes in the location of counsellors or provider offices.

Chapter 4

Programme evaluation

As this is an ongoing programme, monitoring and evaluation will be carried out on a continuous basis, allowing for audits and reviews during the term of the funding deed against key performance indicators. The programme monitoring and evaluation framework sets this out in detail. The funding deeds list specific requirements for grantees.

Grantees will be required to input data on clients on a regular basis (daily, weekly or monthly) that will assist counsellors in their daily work but will be reviewed by the Department of Agriculture in a non-identifiable way. Examples of this may include the level of assistance being given to clients, progress of clients in improving their financial situation, location of clients, average debt levels of clients, the number of clients who receive the Farm Household Allowance and regularity of client reviews.

This information will also assist the Department of Agriculture review the performance of the provider. This may include data on the length of time a client stays with the service, the number of clients a provider has and the number of client hours over a given period.

During the course of the funding deed term, the Department of Agriculture may also seek feedback from clients through surveys.

The Department of Agriculture will undertake an annual review with each grantee to assess outcomes for clients and effectiveness of the service provided. This will be conducted by interview with representatives of the department.

Grantees will also be required to show evidence of strategic planning, how they undertake corporate governance and provide milestone reports, including an annual budget, a mid-year budget position, an annual report and an annual compliance statement. The annual report will include independently audited financial reports. Funding deeds will list the full reporting requirements.

4.1 Key performance indicators

The Key performance indicators (KPIs) identified in the programme monitoring and evaluation framework for the programme are:

- Providers limit the provision of counselling services to eligible clients as defined in the programme guidelines and the funding deed.
- The majority of clients are sustainably exited from the service, having come to understand their position and achieved their client plan or objectives within one to three years.
- There is a high level of awareness of the Rural Financial Counselling Service among potential clients.
- Services operate in accordance with funding deed requirements.

Chapter 5

How the grant programme will operate

This is a competitive merit-based application process. As the programme is likely to be co-funded by state governments, state representatives will participate in the assessment processes for the regions within their state.

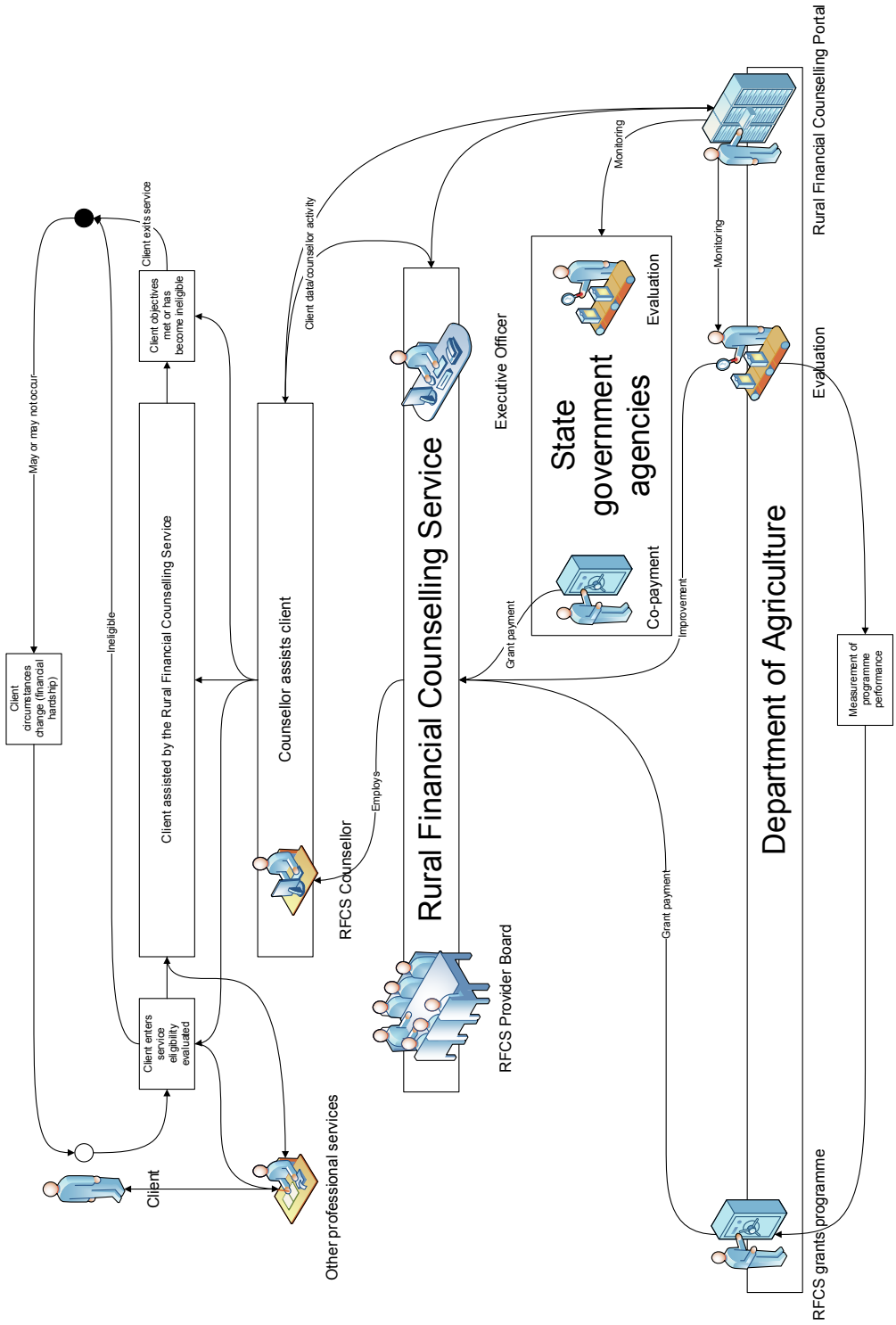
Applicants are required to identify how they will run the programme, including where counsellors will be located. They are required to describe how they will promote the service in their region and establish networks within the region to help clients access other areas of professional advice.

Service providers will be selected for each of the 12 predefined regions.

Each grantee will employ rural financial counsellors to deliver counselling services. They will also employ other administrative staff, including an executive officer or equivalent to run the service. The board of the service provider will be responsible for the corporate governance and the strategic planning of the provider and will be required to sign-off on any reporting to the Department of Agriculture. The board will be responsible for developing and reviewing the internal processes and policies of the provider to ensure that funding deed requirements and governance standards are met.

The Department of Agriculture will monitor funding deed requirements, make payments to providers as described in their funding deeds, oversee the administration of the programme and provide the Rural Financial Counselling Portal to record client details and outcomes and aspects of provider performance.

Rural Financial Counselling Service—programme design



Chapter 6

Key programme dates

The programme application process will commence on 10 September 2015. Application materials and information on the programme, such as these guidelines, the application form, state information pack and draft funding deeds will be available on that date.

The programme will commence on 1 April 2016. However, the Department of Agriculture may choose to enter into transitional funding arrangements with new providers before the commencement date of the programme to allow those new providers to better prepare for the commencement of counselling services. Any such arrangements will be entered into and negotiated at the sole discretion of the department.

Programme dates

Milestone	Anticipated dates
Applications open	10 September 2015
Applications close	Midday (AEDT), 16 October 2015
Decision	December 2015
Start-up of new providers	January 2016
Programme commences	1 April 2016
Option for extending services for 2019 to 2020	30 June 2019

Chapter 7

Who is eligible to apply for funding

The following organisations can apply for funding:

- organisations that are incorporated Australian legal entities capable of entering into a legally binding and enforceable deed with the Commonwealth. For example
 - a company incorporated under the *Corporations Act 2001* (Cwlth)
 - an incorporated association incorporated under the various state and territory association incorporation legislation
 - an Indigenous corporation incorporated under the *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (Cwlth)
 - a body corporate created under state or territory legislation.
- organisations that are solvent entities with an Australian Business Number.

If successful, organisations that are not incorporated will be required to incorporate within 30 days of receiving a letter of offer.

Organisations must have a separate board to govern the operations of a RFCS. Organisations must be able to comply with requirements in the grant funding deed relating to boards. Where the constitution or draft constitution of a successful applicant does not allow it to meet requirements of the funding deed, it must amend its constitution or draft constitution and provide evidence of the amendment before a funding deed can be executed.

A copy of an organisation's constitution or draft constitution must be included with its application.

Commonwealth, state and territory government departments and agencies are not eligible to apply.

7.1 Requirements for the chair and other board members

Chair and vice chair

Experience as a chair

The chair must have considerable experience as the chair of a board of directors and verifiable expertise in chairing boards (for example, meeting skills).

The vice chair should have experience chairing a board of directors and must have the potential to undertake the chair's role if required.

Leadership

The chair and the vice chair must display strong leadership qualities, including the ability to drive discussions, achieve results and direct the outcomes of the organisation.

Strategic planning

The chair and the vice chair must have a demonstrated ability to plan the activities of the organisation, identify and analyse risks and opportunities and identify the strategies required to maintain and improve the organisation's viability.

Corporate governance

The chair and vice chair must have corporate governance skills.

Knowledge of region and community involvement

The chair and vice chair should have an understanding of issues facing eligible clients in the region and connection to the communities in the region. Any experience on RFCS boards or with similar services should be included in the application form in Section F: Board skills and qualifications.

Other board members

Rural background

A majority of board members should have a demonstrated understanding of issues affecting rural Australia, particularly those in your proposed region. This could include significant experience as owners, partners or managers of a financially viable primary production, fishing or forestry enterprise; membership of relevant agriculture-related industry organisations; experience as owners or managers of rural services industries or support services directly involved with farmers.

Corporate governance

A majority of board members should have received training in the past three years in the issues faced by directors of a not-for-profit organisation. At least two members are expected to have significant experience as directors of incorporated organisations.

Business management

At least two members of the board should have extensive (minimum 10 years) experience in managing a successful business or large government or community enterprise. This would include the ability to interpret financial statements and undertake strategic planning to maintain business viability and effectively manage staff.

Accounting or finance

At least one member of the board should have a recognised qualification in accounting or financial management.

Legal qualifications or experience

The requirement for legal expertise does not require board members to possess formal legal qualifications. Board members should be able to demonstrate that they have qualifications and/or experience in contract management to fully understand the legal requirements and terms of the RFCS Programme deed of grant, and that they have the ability to understand when it is necessary to consult legal professionals.

Social welfare or community development

At least one member of the board should have a background in social welfare or community development.

Human resource management

One board member should have experience in human resource management, including recruitment, performance management and staff development.

Knowledge of region and community involvement

All board members should have an understanding of issues facing eligible clients in the region and connection to the communities in the region. Any experience on RFCS boards or with similar services should be included in the **Rural Financial Counselling Service grant application**, in Section F: Board skills and qualifications.

Chapter 8

What qualifies for funding

Funding under this programme is for delivery of rural financial counselling services on a not-for-profit basis.

Rural financial counselling services assist and support a client to:

- understand the financial position and viability of the business enterprise
- identify options to improve that financial position
- develop a plan to implement the options chosen by the client and provide advice to implement that plan
- deal (through meetings or otherwise) with lending institutions in relation to
 - applications and contracts with those institutions
 - processes relating to farm debt mediation.

Rural financial counselling services also:

- provide information on, refer clients to, and assist clients access programmes provided by government or industry
- assist clients identify the need for advice from, and to prepare for meetings with, professional service providers
- provide information to assist clients make decisions relating to their business enterprises
- provide advice on generic financial products in accordance with ASIC requirements as described in Rural Financial Counselling Service—programme overview.

Ineligible activities will not be funded. Grantees must not:

- provide advice on estate or succession planning
- complete the sections of succession plans where legal, financial, accounting or taxation advice is required
- provide financial advice, or advice/assistance on financial, accounting, taxation or legal aspects of a client's enterprise
- provide debt agreement administration under the *Bankruptcy Act 1966* (Cwlth)
- provide family, social or emotional counselling
- recommend particular or best options or influence clients' decisions on using particular financial products
- provide technical or agronomic advice for clients' enterprises.

The entity delivering the services must have separate accounts and a separate board to any other entity it may be associated with.

Chapter 9

How to apply

The applicant must complete the **Rural Financial Counselling Service grant application** form from the department's website and provide copies of any documentation requested in the form.

Applications must be received no later than midday (AEDT) 16 October 2015. Supporting documentation can be sent by hard copy or by email and must be received by the same date.

Together, the application and attachments must not exceed 40 pages. A copy of the constitution or draft constitution of the applicant and conflict of interest declarations are not included in this page limit. Use a minimum font size of 10 points for the application and required attachments.

Applicants must use the following process to apply for funding under this programme. If an applicant fails to follow the process or to submit all requested information correctly, the department may exclude that application from further assessment. All documents should be in Microsoft Word (.docx) or pdf format. For alternative formats or hard copies, contact the programme coordinator at rfcs@agriculture.gov.au.

Applicants must:

1. Read these guidelines and the draft programme funding deed.
2. Complete the application form, following the instructions in the application form. You must submit a separate application for each RFCS region you wish to apply for.
3. After completing the application form, sign the declaration on the form and submit the signed application to the department with any relevant attachments.
4. Submit electronic or hard copies of the application form to the Department of Agriculture by midday (AEDT) 16 October 2015.

Email rfcs@agriculture.gov.au

or

Postal address

Department of Agriculture
GPO Box 858
Canberra ACT 2601

5. The submission of late applications will only be considered under extenuating circumstances, providing an alternative timeframe has been agreed before the closing date. Requests for an extension of time to lodge an application must be made in writing to the programme manager and emailed to rfcs@agriculture.gov.au. Any decision by the department to accept or not accept a late application will be final.

For questions about the programme or submitting applications:

Phone 1800 686 175

Email rfcs@agriculture.gov.au

Additional information in [questions and answers](#) (Q&As) is available on the department's website.

Chapter 10

Conflict of interest

A conflict of interest arises where a person makes a decision or exercises a power in a way that may be, or may be perceived to be, influenced by either material personal interest (financial or non-financial) or material personal associations.

Applicants must advise whether any actual or potential or perceived conflicts of interest exist in relation to their application.

If a conflict of interest arises, or appears likely to arise, the applicant must:

- make full disclosure of all relevant information relating to the conflict in their application

or

- bring it to the attention of the department's programme area in writing if the conflict arises after the application has been received

and

- outline the steps the applicant intends to take to resolve or otherwise deal with the conflict.

The department reserves the right to reject an application if it is not satisfied that arrangements are in place to appropriately address or manage a perceived or actual conflict of interest.

A register of notified conflicts of interest will be maintained by the department throughout the application process. The register will include applicant's conflicts of interest as well as those of the assessment panel and Commonwealth officers. All persons involved in the assessment of applications are required to:

- sign and keep up-to-date conflict of interest declarations, which will ensure the appropriate identification and management of any conflicts of interest
- comply with the Australian Public Service (APS) Code of Conduct.

The department will manage identified conflicts of interest in accordance with the programme's risk management plan and on advice from the programme's probity adviser.

Chapter 11

False and misleading information

Applicants should be aware that intentionally giving false or misleading information is an offence under the *Criminal Code Act 1995* (Cwlth).

Chapter 12

Confidential information

All applicants must identify any information in their applications or in any documentation that they consider should be treated as confidential and provide reasons for the request. The department reserves the right to accept or refuse a request to treat information as confidential.

Information provided to the department that has not been accepted as confidential by the department may be shared or published, as determined by the department.

Confidential information may be released as required by law or Parliamentary privilege.

Chapter 13

Freedom of information

All documents in the possession of the department, including those in relation to the Rural Financial Counselling Service Programme applications and grants round, are subject to the *Freedom of Information Act 1982* (Cwlth) (FOI Act).

The FOI Act creates a general right of access to documents possessed by the department. Unless a document falls under an exemption provision, it will be made available to the public if requested under the FOI Act.

For information about the FOI process, or to make an FOI request, see [Freedom of information](#).

Chapter 14

Privacy statement

Personal information means any information or opinion about an identified, or reasonably identifiable, individual.

Sensitive personal information means any information or opinion about an individual's racial or ethnic origin, political opinion or association, religious beliefs or affiliations, philosophical beliefs, sexual preferences or practices, trade or professional associations and memberships, union membership, criminal record, health or genetic information and biometric information or templates.

The collection of personal information by the department in relation to these guidelines and the associated application form is for the purposes of assessing eligibility of your application for the RFCS Programme and related purposes. If the relevant personal information requested in this application is not provided by you, the department may be unable to assess your application's eligibility for this programme.

Personal information provided to the department is for the purposes of administration or evaluation of the programme and assessment of an application. In providing personal information, applicants consent to the department using the information for the purposes described here and other related purposes.

The department may disclose an applicant's personal information to other Australian Government agencies and state government agencies that may be engaged for the purposes of assessment of applications and programme evaluation or as otherwise permitted by the *Privacy Act 1988* (Cwlth) (the Privacy Act) provided the disclosure is consistent with the Privacy Act.

The department's Privacy Policy, including information about access to and correction of your personal information can be found at [Privacy](#).

To contact the department about your personal information or to make a complaint:

Switchboard +61 2 6272 3933

Email privacy@agriculture.gov.au

Post Privacy Contact Officer

Department of Agriculture
GPO Box 858
Canberra ACT 2601.

Chapter 15

Corrections

The department will not accept responsibility for any misunderstanding arising from the failure by an applicant to comply with the guidelines or arising from any discrepancies, ambiguities, inconsistencies or errors in an application.

If an applicant discovers any material discrepancy, ambiguity, inconsistency or errors in their application, they must immediately bring it to the attention of the department by emailing the programme coordinator at rfcs@agriculture.gov.au.

The department may request clarifying information from an applicant and allow an applicant to remedy any discrepancy, ambiguity, inconsistency or errors in an application. The department may consider information submitted by an applicant after the closing date for the purpose of resolving any material discrepancy, ambiguity, inconsistency or errors in an application, provided that no new information has been added, which has not been referred to in the original application. The department's decision will be final and will be made at its absolute discretion.

Chapter 16

How applications are assessed

In considering the merit criteria of overall value for money, the assessment panel for the relevant region applied for will assess all applications against the programme's objectives and expected outcomes (see Programme objectives) and the government's decision on recommendations in the NRAC report.

The government's decision on the recommendations in the NRAC report are on the Department of Agriculture website at [National Rural Advisory Council](#).

Each merit criterion is weighted as described in Merit criteria. Applicants will be scored against each merit criterion. In order to be considered for a grant, an applicant must receive a score of at least 5 out of 10 against each merit criterion.

Applications will be assessed on their own merit and then assessed against other applicants for a region to determine a ranking. The ranking will be on the basis of the total score that an applicant receives.

Responses should relate to the region the applicant is seeking grant funding for.

16.1 Merit criteria

Criterion 1 Provision of services

The objective of the Rural Financial Counselling Service is to help clients, through the provision of rural financial counselling services, understand their financial position and the viability of their enterprise, and to develop and implement plans to become financially self-sufficient.

Describe how your organisation will achieve this objective for stakeholders in the region you nominated, demonstrating innovation, flexibility, and value for money. Please indicate where you would place counsellors to achieve best coverage for the region and explain your rationale for how counsellors will be located in this region. Please also ensure you use the budget template in the application form. This indicative budget should only factor in Commonwealth funding. [weighting: 30%]

Criterion 2 Organisation capability

The board of a Rural Financial Counselling Service is responsible for corporate governance, strategic and risk planning, effective delivery of services and meeting Commonwealth grant requirements.

Demonstrate your organisation's capacity (including experience and qualifications of the chair and board members) and your staff's capability (including experience and qualifications) to deliver RFCS in the region.

If a board has not been recruited for the service or if you have not yet recruited staff, describe your board establishment and personnel recruitment plan, including the merit criteria you will use to assess applicants' claims.

Note: See Who is eligible to apply for funding for details of the qualifications and/or experience that board members must hold. Key features of the programme describes the minimum qualifications that rural financial counsellors must hold, and the appropriate training to meet ASIC requirements if they are providing advice on generic financial products.

Identify what you see as key risks in delivery of the service and how you will mitigate these risks. Please include a list of board members using the template in the application form. Also include a transitional plan for merit selection of board members during the course of the funding term. [weighting: 30%]

Criterion 3 Case management

A key performance indicator for the programme (see Programme evaluation) is that the majority of clients are exited from the service having come to understand their position and achieved their client plan or objectives within one to three years.

Describe and demonstrate a case management model for clients in financial hardship that you would adopt. It should be timely, outcome focused and includes effective linkages and referrals to professional advisers and the Department of Human Services (for Farm Household Allowance clients), where warranted. [weighting: 20%]

Criterion 4 Regional knowledge and connections

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

Please describe how your service will connect with relevant services in the region and how you will promote the RFCS in your region to reach potential clients. [weighting: 20%]

Your application will be assessed and scored by each member of the regional assessment panel individually before the assessment panel convenes to finalise scores and rankings. Your application will be ranked against all other eligible applications received for the region for which you have applied. Applicants must have a score of 5 or more out of 10 against each criterion to be considered suitable to run a regional RFCS. Applications will be assessed on a merit basis by a panel. Assessment panels will use all assessment criteria to consider overall value for money.

In the quantitative assessment of each application, selection criteria will be scored as shown in the table.

Grant application selection criteria and scoring

Rating	Description	Level of risk	Score
Excellent	Exceeds requirements in all ways	Very little or no risk	9–10
Good	Meets requirements in all ways, exceeds them in some	Little risk involved	7–8
Satisfactory	Meets requirements and is workable	Acceptable risk	5–6
Marginal	Nearly meets requirements, workable but may be deficient or limited in some areas	Higher than acceptable element of risk	3–4
Poor	Applicant has either stated or demonstrated non-compliance, poorly addressed criteria or there is insufficient information to assess.	Unacceptable risk	0–2

The assessment panel may take into account historical information on service costs.

In the qualitative assessment of each application, the assessment panel must comment in respect of all merit criteria. Criteria may be grouped for this purpose (a comment may be made in relation to more than one criterion).

The assessment of applications by the assessment panel will also involve identification of any other risks associated with each application and any mitigation measures to alleviate those risks.

Weightings will be applied to each criterion as outlined in the guidelines:

Criterion 1 Provision of services	30%
Criterion 2 Organisation capability	30%
Criterion 3 Case management	20%
Criterion 4 Regional knowledge and connections	20%

An applicant may be requested to attend an interview as part of the application assessment process or provide additional supporting information. If an interview is conducted, standard questions will be asked and notes taken so that information can be used as part of the assessment of selection criteria. If the assessment panel deems that an interview is necessary, or that additional information is required, all applicants for that region will be given the same opportunity.

Process for regions where applicants are not recommended for a grant

If the regional assessment panel finds there are no applicants for a region that meet the required score to be recommended for a grant, the panel may approach applicants from the round in other regions that achieved the required score.

These suitably ranked applicants would be requested to submit an additional application for the region that will be assessed on the same basis and in accordance with the guidelines. In this process, invited applicants would have two weeks to submit an application for the region.

To avoid delaying the decision on grants for regions where applicants have met the required score, that process will continue. The decision on a grant for a region under this process where no applicants have met the required score will be made once applications have been assessed and recommendations made to the Minister for Agriculture.

If a funding deed is terminated

If a deed is terminated during the course of the funding deed negotiations or during the funding deed term, the department may use the results of this assessment process to offer the service to another suitably ranked applicant in the region. Where there are no other suitably ranked applicants in the region or a suitably ranked applicant declines to provide the service, suitably ranked applicants from other regions will be invited to submit applications for the region, using a similar process to the one described in Process for regions where applicants are not recommended for a grant.

Chapter 17

Who selects suitable applicants

An assessment panel for each region will be established and will assess and make recommendations on applicants to the decision-maker. The Minister for Agriculture will be the decision-maker for awarding grants to applicants.

The assessment panel will be made up of representatives from the Commonwealth and state governments:

- **Chairperson**—Commonwealth department representative (senior executive)
- **Member**—Commonwealth department representative
- **Member**—state government representative.

Note: The state government representative will be from the state in which the region being assessed is located. The Commonwealth representatives will sit on each panel.

Panel members and independent advisers/experts are considered 'officials' of the department where they provide advice or recommendations to the decision-maker. They are therefore subject to the Commonwealth Grants Rules and Guidelines, APS Code of Conduct, the Privacy Act and other requirements under the *Public Governance, Performance and Accountability Act 2013* (Cwth).

Panel members will be required to undertake mandatory training for the assessment process.

Departmental officers and panel members will be required to protect the confidentiality of the assessment process and take steps to ensure that any actual or perceived conflict of interest is declared and addressed in a way that does not adversely affect the impartial selection of the strongest applications against the assessment criteria.

A probity adviser has been appointed, who will provide advice to the assessment panel and department on probity matters. The adviser will help the assessment panel ensure that all applications are assessed fairly, uniformly and transparently. The probity adviser will report to the chair of the assessment panel and, where requested, attend all assessment panel meetings.

The assessment panel may be assisted by technical, financial, legal and other experts as required. The experts are not members of the panel. If requested by the assessment panel, these experts will analyse applications and prepare factual reports against one or more of the assessment criteria for the assessment panel's consideration.

Chapter 18

Notification of funding decisions

The department reserves the right to negotiate with applicants on any aspect of the grant before the execution of the funding deed, including supporting fewer projects/activities, offering less funding than the amount for which applicants applied or seeking further outcomes.

Successful applicants will receive a letter of offer outlining the grant and the amount of funding to be allocated. The letter of offer does not constitute a funding deed and successful applicants must not begin a project until a funding deed has been negotiated and executed between the department and the successful applicant.

Where an application is unsuccessful, applicants will be contacted by the department and notified in writing. Applications will not be reviewed. For information about lodging a complaint see Complaints handling process. Feedback on unsuccessful applications is available on request by contacting the programme coordinator at rfdc@agriculture.gov.au.

Chapter 19

Funding conditions

Successful applicants will be required to sign a funding deed with the Commonwealth.

The draft funding deed contains the terms and conditions of the grant. Applicants should read the draft funding deed before submitting their application and seek independent legal advice before entering into a funding deed. No legally binding relationship exists until a funding deed is signed by all parties.

Reporting requirements in the funding deed will reflect the risk level of the project. Reporting will consist of milestone reports, including an annual budget, a mid-year budget position, an annual report and an annual compliance statement. The annual report will include independently audited financial reports.

Successful applicants will be required to input data on a regular basis into the Rural Financial Counselling Portal.

Successful applicants may be required to submit regular progress reports under the milestones in the funding deed. These reports will cover the activities, outputs and outcomes and all other evidence required to verify results (evidence of achievement).

If a successful applicant fails to comply with any requirements in the funding deed, the applicant may have to repay some or all of the grant money received.

The department may arrange for the audit of the grantee's records at the Commonwealth's cost. The department may carry out a review of a grantee's operations at the grantee's offices or arrange for an independent reviewer to undertake such a review at the Commonwealth's cost.

Chapter 20

Publication of information about successful applicants

Commonwealth policy requires the department to publish information on its website about successful applicants, including:

- name of the person or entity receiving the grant
- project title and purpose
- amount of funding received
- term of the grant
- funding location.

By submitting an application for funding under this grant programme, the applicant consents to publication of this information by the department should they be awarded funding under this grant programme.

Chapter 21

Management of funding deeds and evaluation

The department will manage funding deeds and department delegates will make decisions about variations during the life of the funding deed. Department officials and others may contact grantees during or after the grant as part of programme evaluation.

Chapter 22

Complaints handling process

There is no appeal mechanism for unsuccessful applicants and decisions on applications will not be reviewed. If an applicant is dissatisfied with the way an application has been handled by the department, the complainant can contact the programme coordinator at rfcs@agriculture.gov.au and lodge a complaint.

The complaint will be reviewed by one or more independent areas of the department. If no resolution is achieved, the applicant can contact the Commonwealth Ombudsman. The Ombudsman will not usually investigate a complaint unless the matter has first been raised with the department and the department has been provided with a reasonable opportunity to respond.

Chapter 23

Implications of funding

Receipt of funding from this programme may result in an applicant's business being ineligible for support from other government programmes. Applicants are advised that funding may have taxation implications and that they should seek independent taxation and financial advice from a suitably qualified professional before submitting their application. GST is payable on grants and the funding deed will include GST where applicable. Applicants should seek advice on the legal implications of their acceptance of a grant.

The 'Biosphere' Graphic Element

The biosphere is a key part of the department's visual identity. Individual biospheres are used to visually describe the diverse nature of the work we do as a department, in Australia and internationally.



For further information, contact the programme secretariat

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agriculture.gov.au