1. **Strategies to improve the targeting of services**

**Questions for discussion**

* 1. **What impacts do you expect restricting eligibility criteria in the manner proposed above will have on your service?**

We need FWC services because many of vulnerable clients are at risk or facing financial crisis or lack of financial literacy knowledge. They have disadvantage and long-term financial stress and need support to build financial literacy and meet financial commitments. We do not have enough resources and funding to help people with a range of complex needs, including mental health issues, homelessness or housing stress, domestic and family violence because we do not have enough resources and funding. We often refer them to other service provider to help them effectively. Moreover, there would be a strong impact to our community especially people experiencing domestic and family violence, and immigrants/non-citizens who are waiting for permanent status.

* 1. **What strategies can be employed to ensure that services are accessible for those who need them the most?**

We need to provide easy accesses in order to help our community as following:

* Good networking with other service providers: we have good networking with other service providers and it could refer clients to appropriate/effective services.
* Easy accessible without language barrier: as many vulnerable client especially Vietnamese people can’t speak English, they are “afraid” in seeking for assistance at other services.
* Focusing on Emergency Relief for people who facing domestic violence by referring them to appropriate service providers/charity organisations
* Clearly understanding of financial issues in the community therefore we can help clients to build skills to avoid or resolve financial difficulties and strengthen their capacity to manage their money.

**2. Strategies to increase service integration**

**Questions for discussion**

**2.1 What would help you to strengthen cooperation with other services (e.g. family support services and jobactive/job network providers) in your community? What additional support would you need to achieve this?**

In order to strengthen cooperation with other services (e.g. family support services and job active/job network providers) in Vietnamese community in Australia (VCA), we need to:

* Have good partnership with other services.
* Attend their meetings/information sessions/conference when invited.
* Have good mutual connection both within and outside the FWC with other services.
* Understand all availability services that they can provide.
* Be flexible with complicated cases to identify the need of client to refer to appropriate/effective services.

**2.2 What effect will the requirement to formalise relationships with other organisations have on your service? How do you see these relationships working to maximise their effectiveness?**

We will obtain many positive outcomes if FWC still continue to build stronger linkages across a range of community services, including family relationship services, job active/job network provider, domestic and family violence services, mental health and housing programs. We can see the effectiveness through the best services brought to clients with complex needs.

**2.3 Where is integration / collaboration of FWC microfinance services with other FWC services occurring across the country? Is there a way these relationships could be better supported?**

Hubs are currently operating in 29 Income Management sites all around Australia. The majority are located Western Australia and the Northern Territory. The Hubs are based in urban, rural and remote areas, servicing outlying communities by outreach in remote locations.

Yes, there is a way these relationships could be better supported as Hubs would be flexible to deliver a mix of FWC services that providers determine would achieve the best outcomes in their communities, ideally integrated with a range of other services appropriate to community needs.

**2.4 What elements would need to be present to ensure a hub model is successful in your community? What additional support would you need to establish a hub in your community?**

The Australian Government should have funding on a number of Financial Counselling, Capability and Resilience Hubs in Income Management locations to provide integrated services under the one roof. These include financial counselling and capability with no and low interests loans and also provide additional services, to strengthen employment and family functioning outcomes. Hub model help vulnerable people to solve financial crisis, such as job loss or family breakdown.

We are encouraged to apply to deliver the Hub service model in the identified areas in order to help its vulnerable clients effectively.

**2.5 What elements and innovative practices would be particularly key in establishing a hub model in a rural and/or remote service delivery context?**

Hub model in a rural area and/or remote service need to establish a range of community settings – including schools, community centres, women’s groups and services targeting young people.

**2.6 How could Australian Government funding be used differently to better support integration of FWC services?**

Australian Government should have a survey for FWC services to every community to find out its particular needs in order to provide services effectively. For example, Vietnamese people in Australia have Problem Gambling, Domestic Violence and Language Barrier and so on. We only have limit resources and staff to help them to resolve those issues.

**3. Strategies to support client outcomes**

**Questions for discussion**

***3.1 What strategies can you utilise to support a client to improve their financial and/or employment outcomes?***

Our current services focused on assisting individuals and families in times of financial difficulties.

* Be delivered free and impartial financial guidance and information by using valued resources of ASIC’s Money Smart on these topics like ‘Saving, Budgeting and Spending’; ‘Income Tax and Superannuation’ and ‘Debts, Credits and Insurance’.
* MoneyMinded training workshop to those eligible for Saver Plus participants
* Casework and advocacy as client centred and goal orientated directly linked to the needs of the individual and families through activities as filling forms for Government income support or housing, telephone support and referral letter.

Outcome: those in need of assistance to gain financial literacy skills and self-budgeting so they can manage their money and live in financial wellbeing life.

***3.2 How does your service currently deal with clients who present to your service on multiple occasions? At what point should additional support and requirements apply to repeat ER clients? What form should this take? What barriers do you see in implementing these requirements with your clients? What support would you need to implement such a proposal?***

Our services not provide Emergency Relief (ER) to clients. Often clients in FWC activity need more support about how to access to Government income support online, language barrier, how to deal with other agencies, how to manage their financial situation in Australian financial system in order to reduce their costs, increase their income through guidance financial and money management training workshops.

***3.3 How can DSS better support early intervention and prevention opportunities?***

By announcement any financial guidance or information sessions on media we encourage everyone to participate in FWC services that can support early intervention and prevention opportunities facing to financial crisis in future.

**4. Strategies to build a strong workforce**

**Questions for discussion**

**4.1 Do ER and CFC/FC workers need to build capacity? If so, how might this be done?**

The most common causes of financial difficulty are now more complex. There are unemployment, illness, relationship breakdown and poverty, not a lack of financial literacy (although this can be a factor and financial counsellors may often impart financial literacy skills), thus we agree that training and development plans will help us to deliver to our clients with development needs of financial issues.

**4.2 What ‘tools’ do you see as integral to the further development of the FWC services in Australia?**

ASIC’ website with lot of tools and resources

**5. Strategies to strengthen evidence, improve practice and measure outcomes**

**Questions for discussion**

**5.1 What do you see as the key issues involved in evaluating the FWC Activity?**

It is always an important part of our service because we are able to understand whether a FWC service achieved the impacts it set out to accomplish. We should need to record and consider evidences to perform service delivery to meet of right clients based on evidence of effectiveness.

**5.2 What would you like to see as the main focus of the evaluation?**

The evaluation should be designed to collect data on an on-going basis, and use these data to continuously improve your program. With a good evaluation system it may bring us many benefits and help us to monitor progress toward objectives more effectively and efficiently