



**CQ FINANCIAL
COUNSELLING SERVICE**

**Department of Social Services
A stronger, more diverse and independent community sector.
Issue Paper**

Central Queensland Financial Counselling response

1. Giving the sector the voice and respect it deserves through a meaningful working partnership

1.1 What would a partnership between CSOs and the government that achieves outcomes for Australians being supported by the community sector look like?

A holistic program that recognizes CSOs and stakeholders collective expertise to support vulnerable communities that reaches the most vulnerable and disadvantaged communities. Service delivery to the significant diverse demographic within communities, rural and remote communities removing the barriers that some communities experience to seek the support to commence their recovery and build resilience for improved life outcomes. Thus, building self-determination improved knowledge, informed decision making and life changing impact for individuals and community. Moving people from poverty to resilience, unemployment to secure employment through education, upskilling, and job ready programs, building stronger and resilient communities.

This is achievable with a holistic program design that has a foundation built on respect, acknowledgement of CSOs expertise, strong collaboration with government that provides secure long-term funding and the extra costs associated to deliver quality services. Funding that has flexibility to deliver services that really supports individuals and community needs. Recognises the economic, cyber security, biosecurity events, natural disasters, pandemics, and the environmental impacts on communities. A government portal to support CSOs to gather data, improve research, ensure program compliance, evaluation and continuous improvement.

1.2 How can CSOs and government streamline the sharing of information, particularly through utilising technology to effectively engage, distribute, share, influence and inform in a timely and efficient manner?

Government to develop, design and implement a dedicated portal to effectively disseminate information, collate data with specific areas for focusing on CSOs recommendations. Develop improved evaluation tools that are effective and designed to collate collect data without consuming CSOs resources.

1.3 How can the government ensure the community sector, including service users and those not able to access services, have an opportunity to contribute to program design without imposing significant burdens?

To further improve program outcomes by building strong communities and increasing resilience it would be good to provide CSOs with a suite of communication platforms, including dedicated government portal, QR codes and paper forms to capture and collate CSOs, stakeholders and service users' contributions to program design. Providing adequate timeframes and utilizing community hubs and services as a central point for services users to not only foster community engagement but also provide feedback and contributions to the program design when required.

2. Providing grants that reflect the real cost of delivering quality services

2.1 What would adequate and flexible funding look like?

Secure long-term funding that meets the costs associated to deliver quality services and service delivery to rural and remote communities, currently our service requires an increase of funding to meet the costs associated with outreach services including rural and remote service delivery. Additionally adequate funding to support CSOs retention of staff and recruitment costs, increased funding for professional development costs to support CSOs team and ensuring continuous professional development practice to meet professional standards and quality professional service delivery to community. Flexible funding to support holistic service delivery and improved processes including timeframes for contract variations and rollover of funding.

2.2 What administrative and overhead costs are not being considered in current grant funding?

Staff wage increases, staff payment levels in line with awards, soaring energy costs, insurances, equipment, IT costs, staff professional supervision, security cost, vehicle maintenance costs, fuel, outreach service accommodation costs, administration costs, professional consultancy costs, subscriptions, professional development requirements, Employment Assistance Program and Service office maintenance costs.

2.3 How are rising operational costs impacting the delivery of community services?

Our service has reduced the frequency of our outreach services, including those to rural and remote regions that provides support to the most vulnerable and disadvantaged communities with a high demographic representation of First Nations People. This is the direct impact of the soaring operational costs of our service, increased rental costs for service office and outreach office spaces, soaring energy costs, security costs, vehicle maintenance costs, fuel, accommodation costs, wages, administration costs, and professional development.

2.5 How can CSOs and the department work together to determine where funds are needed most to ensure equitable and responsive distribution of funds?

To increase the focus on each CSO by way of implementing dedicated meetings with the CSO management to effectively collate the service outcomes, this would be supported by expanded reporting opportunities to better outline issues and complexities agencies are experiencing to provide a better understanding to the funding body of what additional support is required. e.g. lack of agency funding for rural and remote areas.

It's also imperative for funding bodies to further explore the funded regions and acknowledge that some CSO's are providing service out of their funded regions due to community choice, increased demand and lack of other services particularly in regional and remote areas where agencies feel they need to support, or the community gets forgotten about.

This aligns with our belief and being respectful of the fact that people can and do decide what service they want to engage with to ensure they receive quality service support. Therefore, there should remain a strong focus on continuing to provide funding to a variety of agencies including smaller independent and non-faith-based agencies to ensure that user choice is available.

To achieve quality service delivery, we recognise the need to also harness and foster the community voice, to be instrumental in the fundamental design of grants from the direct narrative and advice from the community perspective. A portal that captures the identified challenges and resources of the service requirements to meet the needs of vulnerable and disadvantaged clients, implementing practices and improved funded program model design on an individual CSO basis.

2.6 How can government streamline reporting requirements, including across multiple grants, to reduce administrative burden on CSOs?

We would like to reiterate that the creation of a portal that has improved reporting facilities and effective tools that captures the service data to support and improve research and funding assessment. Provide CSOs with a better opportunity to provide additional data that goes beyond basic statistics to provide government with a broader understanding of the work being undertaken and the issues facing service users.

CSOs are experiencing more complex client cases and higher demand to service, the reporting requirements and funding submissions can be another lengthy and time-consuming process taking away from front line crisis support, especially for smaller organisations. Providing longer timeframes for funding submissions that allow time for all CSOs to submit.

3. Providing longer grant agreement terms

3.1 What length grant agreements are CSOs seeking to provide certainty and stability for ongoing service delivery?

We are of the belief that CSO's grant agreements should be at minimum 5-year agreements, this length of time allows for better clarity for staff security and retention and supports longer term strategic planning.

Longer grant terms and secure funding to CSO's also gives stability to communities that we are providing long term support services to. It Improves the communities trust in the service and increases community engagement, which is vital to the integrity of the CSO and funding body. It helps organisations sustain a strong footprint in the community and build stronger more resilient relationships with service users, community and other stakeholders. A longer service agreement would enable CSO's to build and sustain a strong footprint in communities, build trust in the CSO's, and provide hope in the community.

3.2 What timeframes should the government aim for, at a minimum, to provide final outcomes on grant variations/extensions before the current grant ceases?

We believe it would be appropriate to provide outcomes on any potential grant variations at a minimum of 6 to 8 months prior to the end of the current grant period. Again, this allows the CSO the opportunity to provide longer term stability to their workforce and provides additional security to the community and service users which supports longer term outcomes.

3.3 What funding flexibility do CSOs require to enable service delivery and innovation?

Increase of funding that allows and incorporates mechanisms to interchange the funding and portion the service delivery and provisions as they are identified by the CSO and community driven demand. In particular, for outreach services that support rural and remote communities where access to services is a barrier. Community members that are financially vulnerable must travel long distances to access support due to their residential region and geographical issues.

To support service providers to achieve program innovation within the contractual agreement it requires improved IT systems to capture data, review and evaluate the program outcomes to assist research methodologies and better outcomes for community and value for money for the funding body.

3.4 What flexibility is required by CSOs in acquittal processes to support and encourage sector innovation?

Increased funds to support CSOs IT systems, governance and program evaluation which will help develop and implement streamlined systems to capture data, review and evaluate the program outcomes. Which will in turn assist with better understanding of the research methodology and better understanding on measuring outcomes for community and value for money for the funding body.

3.5 How can government improve the variation process, with consideration that CSOs must demonstrate alignment with the grant agreement and provide evidence of value-for-money outcomes?

To have grant contract flexibility with contractual clauses that allow and has considerations for allocation of funding variation, to be responsive to identified community priorities but not limited to economic, biosecurity events, pandemics and natural disasters.

4. Ensuring grant funding flows to a greater diversity of Community Service Organisations

4.1 How can the government ensure opportunities are available for new and emerging organisations to access funding?

The funding grants process is reviewed and evaluation of funding model to ensure it is fair and equitable, with competitive consideration given to new and emerging organisations.

4.2 What programs, support and information are already available for smaller CSOs to help build capacity of the organisation? Are these working?

The DSS DEX reporting portal supports CSOs identify program outcomes and identifies client demographics and crisis. We recommend improvements to the portal to capture specific individual needs, client experiences, and other issues such as natural disaster impact.

4.3 How could larger CSOs support smaller CSOs? What are the barriers to providing this support?

We believe collaborative and holistic partnerships between larger CSOs and smaller CSOs provides shared expertise to enhance programs service delivery. Implementation of a virtual Community of Practice to share resources, expertise, practice standards. This would ideally include government to help support and provide information sessions, resources to the CSOs to improve grant skills and grant success.

5. Partnering with trusted community organisations with strong local links

5.1 What is your experience with and reflections on place-based funding approaches?

CQFCS has previously been a part of a place-based funding approach with the introduction of Income Management in 2012. Being a pilot program, the income management did have some obstacles. However, through the place-based approach Financial Counsellors and Capability Workers were able to achieve good outcomes, working with those clients who were subject to income management. CQFCS worked very closely with local Centrelink social workers and frontline staff to support participants with the program. This included having a face-to-face presence at the local Centrelink office which allowed for immediate referral to a Financial Counsellor or Capability Worker which reduced barriers to support for those on the program. This collaborative approach enabled appropriate referrals and built long lasting relationships between relevant agencies which still exist today.

5.2 What innovative approaches could be implemented to ensure grant funding reaches trusted community organisations with strong local links?

Implement focused individual meetings with each CSO, particularly the smaller CSOs to analyze and collate information on the service footprint – as this can go beyond funded area due to demand, stakeholder engagement, informal partnerships being undertaken and importantly develop further understanding of the dedicated outreach service delivery they provide to community including regional, rural and remote communities.

It should be noted that whilst current funding allows for the use of technology to provide service to regional communities, we want to respectfully raise awareness that best practice dictates that face-to-face support and regular service provision by outreach visits is far more valuable for our vulnerable clients, and therefore additional funding allocation needs to be provided to support these areas.

5.3 Which areas do you consider have duplicative funding or gaps you think need to be addressed, and what is the evidence?

There is a funding gap for dedicated outreach services to rural and remote communities to address the barriers people experience to access support services. The economic barriers, regions of entrenched disadvantage, for example the Woorabinda community. The Australian Bureau of Statistics recently ranked the Indigenous community as the most disadvantaged local government area in the country, using census data about income, education, employment and housing.

[Woorabinda residents work to change fortunes of Australia's most disadvantaged town - ABC News \(https://www.abc.net.au/news/2023-06-15/woorabinda-residents-change-fortune-most-disadvantaged-town/102459986\)](https://www.abc.net.au/news/2023-06-15/woorabinda-residents-change-fortune-most-disadvantaged-town/102459986)

In areas that have both state and federal government funding, gaps have been identified due to some CSO employment practices. These practices have left certain areas with minimal services and support for the community members.

5.4 Where there is a community-led change initiative, could shared accountability to community and funders (government) strengthen service delivery?

We believe that where funded programs incorporate community-led change initiative and a shared program model of government (funders) community and CSOs shared accountability will strengthen service delivery and improved outcomes for community. Why? - it will foster a cohesive and transparent model of work and program design to achieve community outcomes that will build stronger and resilient communities. The funded program provides evidence of value-for-money outcomes.

6. General questions for each focus area

6.3 What does success look like?

- Adequate and appropriate funding that meets the current and increased demand for Financial Counselling.
- Reducing the barriers that some communities experience to access support services.
- Funding that supports CSOs to recruit more practitioners and support staff, providing secure employment, professional development, training and wellbeing packages.
- Improved service outcomes via a variety of service providers that allow choice in the community.
- Individuals and communities accessing support services to improve and build resilience.

CQFCS Contact Person: [REDACTED]

Position: Manager

Email: [REDACTED]

Phone: [REDACTED]