

**Victorian Property Fund Grants Program  
Financial Counselling Funding Round 2024-25**

# **Expressions of Interest**

July 2024

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### RETURNABLE SCHEDULES

(Available for download by visiting [www.consumer.vic.gov.au/FCfunding](http://www.consumer.vic.gov.au/FCfunding))

Returnable Schedule 1 – Respondent Details

Returnable Schedule 2 – Proposal Details

Returnable Schedule 3 – Financial Capacity and Accountability Requirements

Returnable Schedule 4 – Service Delivery Experience

Returnable Schedule 5 – Respondent Capability and Capacity

Returnable Schedule 6 – Value for Money

## Definitions

Assessment Criteria	Refers to the mandatory (pass /fail) and comparative (weighted) assessment criteria set out in Section 4.
CAV	Consumer Affairs Victoria, a business unit of the Department of Government Services, Victorian State Government
Confidential Information	Any information or data, whether or not in a material form, which is confidential to a party including confidential information acquired, collected or developed for the purpose of the EOI submission, except that which is already in the public domain
Proposal	The Respondent's proposed response to help renters through the delivery of services such as legal assistance, financial information and advice, and advocacy for Victorian renters
EOI	Expression of Interest
Funding Agreement	The funding agreement for the Proposal made between the grant recipient and CAV
Government	Victorian State Government
Grant Application	A formal grant application to the Victorian Property Fund under Section 76(3) of the <i>Estate Agents Act 1980</i>
Grant Recipient	A Proponent whose application for a grant is successful
Minister	The Minister for Consumer Affairs
Program	Financial Counselling Funding Round 2024-25
Proponent	A Respondent with a shortlisted proposal who is invited to participate in the Grant Application stage
Respondent	An eligible not-for-profit organisation participating in this EOI process
Returnable Schedules	Schedules 1 to 6 to be completed and returned as part of the Respondent's response to the EOI
VCFA	Victorian Common Funding Agreement
VPF	Victorian Property Fund

# 1 Introduction

## 1.1 Expressions of Interest

Consumer Affairs Victoria (CAV) invites Expressions of Interest (EOI) from not-for-profit (NFP) organisations for the funding of financial counselling services focused on increasing support for Victorians experiencing financial hardship where a contributing factor is rental or mortgage stress.

This EOI comprises this document, the Conditions for Participation, and the Response and Certification form. All these documents provide guidance to Respondents and should be read in full before deciding whether to respond.

Following the Expression of Interest (EOI) process, CAV intends to shortlist proposals and may invite formal grant applications to the Victorian Property Fund (VPF).

## 1.2 Background

Under Section 76(3) of the *Estate Agents Act 1980* (the Act) the Minister for Consumer Affairs (the Minister) may approve grants from the VPF for community advice or information services regarding the provision of finance or credit related to, and other consumer protection matters relating to, interests in land. Under Section 76(3)(d)(i) of the Act, the Minister may also award VPF grant funding for “projects for dispute resolution or advocacy services.”

The Minister makes their decision on grant applications after consulting with CAV, and any industry associations, government departments and other bodies considered appropriate.

CAV is responsible for administering the VPF grants program, which includes evaluating grant applications, making recommendations regarding proposals to the Minister, and administering the grants awarded.

For general information on the VPF grants program, see the Consumer Affairs Victoria website [www.consumer.vic.gov.au/grants](http://www.consumer.vic.gov.au/grants)

### 1.2.1 Purpose of Program

Increased demand for financial counselling is being driven by cost-of-living pressures, increased rents, and natural disasters. The Financial Counselling Funding Round 2024-25 (the Program) will provide an immediate funding boost increasing the availability of financial counselling and related services delivered by NFP organisations, supporting Victorians experiencing financial hardship where mortgage or rental stress is a contributing factor, through a VPF grant awarded by the Minister.

This EOI is an opportunity for eligible applicants (Respondents) to submit responses outlining their credentials and proposal (Responses) addressing the program objectives.

At CAV’s sole discretion, shortlisted Respondents may be invited to formally lodge a VPF Grant Application for consideration by the Minister. Respondents are encouraged to attend a briefing session on either Tuesday 30 July or Monday 5 August 2024, and must offer a compliant, competitive, value-for-money proposal and demonstrate their experience and capacity to deliver services within the required timeframe (i.e. commencing in early 2025).

Respondents will need to establish:

- Status as an NFP
- Financial stability and capacity
- Significant experience in delivering services of a similar type to the Program.
- Alignment to the funding objective of addressing financial hardship where rental or mortgage stress is a factor
- Evidence of demand in proposed service areas/locations

### 1.2.2 Program objectives

The Government recognises the importance of financial counselling services for people experiencing financial hardship due to mortgage or renting stress and is committed to increasing access to these services.

The key program objective is to increase the availability of financial counselling and related services supporting Victorians experiencing financial hardship where mortgage or renting stress is a factor..

### 1.2.3 Potential grant funding available

The funding reserved for the Program from the VPF discretionary grants budget is \$15 million across three years (2024-25 to 2026-27). Actual funding awarded (if any) is subject to the discretion of the Minister and may vary from the reserved amount.

Respondents may apply for a maximum of \$3 million (ex GST) across three-years, with service delivery expected to commence in early 2025.

Agencies are not required to apply for \$3 million in funding for an expression of interest to be considered. Agencies must be realistic about organisational capacity to commence and manage service delivery at the proposed scale, including the recruitment of additional resources.

CAV is required to manage project cash flows from the funding available in each financial year. Payment arrangements are subject to agreement by CAV and will be negotiated if a grant is awarded.

Competition for the limited funding available is expected to be strong, with the total amount sought exceeding the funding available. All Responses received from eligible Respondents that meet mandatory Assessment Criteria (see Table 5 of Section 4) and the key Program objective will be fully assessed.

### 1.2.4 Preferred proposal types

The following information is intended to provide further guidance to Respondents as to CAV's preferred proposal types:

*Proposals that are likely to be viewed favourably include:*

- Proposals that increase the availability of financial counselling services across Victoria.
- Proposals that demonstrate integrated service delivery (or a service delivery model) with other services or programs.
- Proposals that demonstrate an innovative response to financial hardship, including through service delivery mechanisms and responses to client issues
- Proposals that include the use of the most cost-effective and least intensive support required, including the use of multi-role teams to support clients based on an assessment of need and complexity (e.g. intake workers, financial counselling diploma graduates, financial capability workers; financial counsellors)
- Proposals that provide accessible support to high-priority cohorts, including but not limited to family violence victim survivors; Aboriginal and Torres Strait Islander peoples; culturally and linguistically diverse peoples; clients over the age of 55 years
- Proposals demonstrating an ability to commence service delivery rapidly, including the engagement of appropriately qualified resources.
- Proposals that include service delivery in areas of high need or with a noted service gap such as people impacted by natural disasters or sole traders experiencing personal financial hardship connected to mortgage or rental stress.

*Proposals that will not be viewed favourably include:*

- Proposals that do not increase the availability of financial counselling services.
- Proposals that include funding for brokerage.

- Proposals from NFPs without significant experience in service delivery of same or similar services.
- Proposals that are conditional on numerous factors beyond the Respondent's control.

## 2 Information on the EOI and Grant application Process

### 2.1 A Two-Stage Process

The two-stage EOI and Grant Application process (the Two Stage Process) for the Program will consist of:

- The EOI stage, which:
  - commences with the issue of this EOI;
  - involves the evaluation process described at Section 4 of this EOI, including the potential for interaction with Respondents during evaluation; and
  - concludes with the notification of Respondents who submitted shortlisted Responses (Proponents).
- The Grant Application stage which:
  - commences with CAV inviting Proponents to lodge a formal grant application to the VPF (Grant Application);
  - continues with the receipt and evaluation of Grant Applications, including consultation by CAV with any other organisations or government departments determined by CAV to be appropriate; and
  - concludes with the Minister making a determination on each Grant Application, and the announcement of VPF grants to successful Proponent(s); and
  - The completion stage, comprising execution of the Funding Agreement and completion of any requirements of CAV for payment of the initial advance.

### 2.2 Purpose of the EOI Process

The purpose of the EOI process is to assist CAV identify current opportunities to fund proposals and to select the Respondents whom CAV, at its sole discretion, may choose to invite to make a formal Grant Application.

### 2.3 Who Should Apply

This EOI is extended to all NFPs with a community service focus and significant experience in the delivery of services to community members in relation to financial counselling, information and advice, advocacy services, and community education that meet mandatory assessment criteria set out in Table 5 of Section 4 (agencies are not required to demonstrate significant experience in each of the services).

Organisations may elect to partner with another organisation, however CAV will only enter one agreement, with the organisation submitting the application. Agencies partnering with other organisations will need to provide assurance that appropriate and relevant governance arrangements exist to administer funding and deliver services. CAV may also request evidence of these governance arrangements.

### 2.4 Who Should Not Apply

The EOI is not extended to:

- for-profit organisations
- state or federal government departments or agencies
- local councils.

## 2.5 Key Dates

Key proposed dates for the two-stage process are indicated below.

*Table 1 - Target Dates*

<b>Milestone</b>	<b>Date</b>
Release of EOI	19 July 2024
End of clarification period	16 August 2024
Response closing time and date	4.00pm, 30 August 2024
Response evaluation period	2 – 20 September 2024
Respondents notified whether their response is shortlisted	23 September 2024
Invitations to apply for VPF grants issued for shortlisted Responses	23 September 2024
Grant applications required by	4.00pm, 25 October 2024
Grant application evaluation period	28 October – 15 November 2024
Ministerial decisions on applications	November 2024
Execution of funding agreements	December 2024 – January 2025

CAV reserves the right to amend the key dates. If CAV decides to change any of the key dates, it will publish the new dates on the CAV website ([www.consumer.vic.gov.au/FCfunding](http://www.consumer.vic.gov.au/FCfunding)).

## 2.6 EOI Response Process

### 2.6.1 EOI response limitations

Respondents must not submit more than one Response to this EOI. If an agency is applying in partnership with another, only one response is needed (see 2.3).

### 2.6.2 Response documentation and submission process

To submit a Response, Respondents are required to complete and return one (1) digital copy of the completed, signed and dated Response and Certification form, including Schedules 1 to 6 (the Returnable Schedules), in accordance with the submission requirements set out below. Unsigned copies will not be accepted. A copy of the Response and Certification form can be downloaded from the CAV website.

Respondents may also be required to provide additional documentary evidence to support their Response if requested by CAV.

CAV will acknowledge receipt of Responses by return email.



Table 2 – Response Submission Requirements

Email addressed to:	<a href="mailto:vpf.grant.enquiries@justice.vic.gov.au">vpf.grant.enquiries@justice.vic.gov.au</a>
Email reference:	“(Your NFP’s name) – Response for Financial Counselling Funding Round 2024-25”
Format of digital copy of Response:	MS Word or PDF
Emails with attached Response to be received by CAV no later than:	4:00pm, Friday, 30 August 2024

### 2.6.3 Response evaluation process

The completed and signed Response and Certification form (and any additional supporting documentation requested by CAV) will be the material assessed. The Response evaluation process will involve three stages, as set out in the table below:

Table 3 – Evaluation Process

Stage	Title	Description
Individual evaluation of Responses		
1	Compliance with minimum submission requirements	Compliance checks will be undertaken to identify whether the Response is correctly signed and aligns with minimum content and form to be considered conforming
2	Pass/fail evaluation	An evaluation of Responses against the mandatory pass/fail Assessment Criteria in Section 4 of this EOI
3	Comparative evaluation	An evaluation of Responses that have passed the pass/fail Assessment Criteria against the comparative Assessment Criteria in Section 4

### 2.6.4 Respondents to be notified of results of Response evaluation process

Following completion of the Response evaluation process, CAV will notify all Respondents of the outcome of the Response evaluation process by email, including whether their Response has been shortlisted.

## 2.7 Grant Application Process

### 2.7.1 Invitations to lodge Grant Applications

At CAV’s sole discretion, those Respondents with a shortlisted Response (Proponents) may be invited to submit a formal VPF grant application (Grant Application) regarding the proposal for formal evaluation. Following completion of the evaluation of the Grant Application, CAV will make recommendations to the Minister.

The awarding of VPF grants is at the sole discretion of the Minister. No representation is made as to the likely success of a Grant Application by CAV inviting its lodgement.

## 2.7.2 Grant Application submission requirements

CAV will supply Proponents with a copy of the VPF grant application form by email. A completed and signed Grant Application must be returned to CAV in accordance with the below Grant Application submission requirements.

Table 4 – Grant Application Submission Requirements

Email addressed to:	<a href="mailto:vpf.grant.enquiries@justice.vic.gov.au">vpf.grant.enquiries@justice.vic.gov.au</a>
Email reference:	“(Your NFP’s name) – Financial Counselling Funding Round Application 2024-25”
Format of digital copy of Grant Application:	MS Word or PDF
Emails with attached Grant Application to be received by CAV by:	4:00pm, Friday 25 October 2024

## 2.8 Conditions of Participation

The terms and conditions applying to the Program are contained in this EOI document and the accompanying *Conditions of Participation* document. Respondents are required to accept these terms and should familiarise themselves with the contents of these documents prior to submitting a Response.

## 2.9 Registration, Enquiries and Feedback

NFPs interested in participating in the Program are encouraged to register by sending an email with their contact details to the following email address:

[vpf.grant.enquiries@justice.vic.gov.au](mailto:vpf.grant.enquiries@justice.vic.gov.au)

with reference: “(Your NFP’s name) – Registration for Financial Counselling Funding Round 2024-25”

Briefing sessions for the round will be held at 10.00am Tuesday 30 July and 11.00am Monday 5 July to share key information, program objectives, information on the process of the funding round and answer questions a prospective applicant may have. To receive an invite to this briefing session, please register your interest via the [online form](#).

The Respondent’s nominated representative may seek clarification in respect of any aspect of this EOI by submitting a written request for clarification to the Funded Services Branch of Consumer Affairs Victoria at the following email address:

[vpf.grant.enquiries@justice.vic.gov.au](mailto:vpf.grant.enquiries@justice.vic.gov.au)

Clarifications can be submitted up to the End of Clarification Period specified in Table 1 - Target Dates.

CAV will have absolute discretion in determining whether to respond to a request for clarification. Subject to the confidentiality notification process below, CAV may provide the information sought to all Respondents.

If a Respondent believes that its request is confidential, it should notify CAV of this upon submitting the written request. A determination will be made by CAV, in its absolute discretion, as to whether or not the enquiry is confidential.

If CAV determines the enquiry is:

- not confidential, it will advise the Respondent of this decision. The Respondent may then withdraw the enquiry within two Business Days or proceed with the enquiry as a non-confidential enquiry, in which case CAV will respond to all Respondents; or

- confidential, the answer to the enquiry (if any) will not be issued by CAV to other Respondents.

Whether or not an enquiry is confidential or determined by CAV to be confidential or is otherwise withdrawn by a Respondent, does not limit or otherwise affect CAV's rights under this EOI.

CAV will supply feedback regarding an unsuccessful Response or Grant Application upon the request of the Respondent.

## 3 Requirements

### 3.1 Summary of Proposed Arrangements

The following notes form an indicative summary of the commercial and operating arrangements for delivery of the Program. In the event of an inconsistency or contradiction between this indicative summary and the Funding Agreement, the Funding Agreement shall prevail.

### 3.2 Government contribution limited

If a VPF grant is approved, the Government's contribution to the Proposal is limited to the value of the VPF grant awarded. The Grant Recipient is expected to meet all other costs associated with the Proposal.

### 3.3 Contractual terms

Unless CAV agrees otherwise, the Grant Recipient must deliver the Proposal as proposed in the Grant Application. The grant recipient must seek CAV's prior written approval for any significant change to the manner of delivery and timing of the Proposal.

The grant recipient will be required to enter a Funding Agreement with CAV in the form of the Victorian Common Funding Agreement (VCFA). The standard terms and conditions of the VCFA are not negotiable. A copy of these terms is available for download at the Victorian Common Funding Agreement page on the Victorian Government website (<https://www.vic.gov.au/victorian-common-funding-agreement>)

The VCFA Schedule details are to be negotiated with reference to the specific needs of the Proposal, including the payment milestones and timing. (Subject to CAV's agreement, an initial advance of up to 40 per cent of the grant value can be made upon execution of the Funding Agreement, with the balance of funding paid upon achievement of agreed milestones and CAV's acceptance of progress and acquittal reports.) The Applicant's grant application will be incorporated in the terms of the funding agreement.

The grant recipient will be required to report on the actual costs of the Proposal compared to budget and supply information to evidence funding expenditure to CAV's satisfaction, including if requested an audited financial statement of project expenditure.

In the event the Proposal is delivered for less than the approved project budget, CAV may make reasonable adjustments to payments to reflect actual services delivered.

If the value of any grant awarded exceeds a specific value (\$1 million for projects in regional areas, and \$3 million for projects in metropolitan areas), the Respondent will be required to meet Local First Job requirements. For more information see <https://localjobsfirst.vic.gov.au/agency-guidance/issue-grants>

The Grant Recipient will be required to acknowledge any financial and other support provided by the Victorian Government. CAV requires the right to publicise and report on awarding the funding to the grant recipient.

### 3.4 Delivery timeframe

Unless CAV agrees otherwise, Proposals must commence service delivery in early 2025

### 3.5 Other responsibilities and risks to be assumed by Respondent

The Respondent is expected to assume all risks associated with the establishment and delivery of services, including those funded through a VPF grant.

## 4 Response Assessment Criteria

### 4.1 Overview

Responses will be assessed against eight criterion. The first four in Table 5 are mandatory pass/fail whilst the six in Table 6 are weighted and will be used to compare Responses that progress through the mandatory assessment.

#### MANDATORY CRITERIA: PASS / FAIL CRITERION (UNWEIGHTED)

Table 5 – Mandatory Criteria

Criteria	Description	Weighting	Schedule(s)
Organisation details	Respondent is an eligible not-for-profit organisation	N/A	Schedule 1
Proposal Details	<p>The proposal meets:</p> <ul style="list-style-type: none"> <li>program objectives including the provision of financial counselling and related services to people experiencing financial hardship where mortgage or rental stress is a contributing factor commencement of service delivery in early 2025 (subject to approval)</li> <li>All factors outlined in 1.2.1</li> </ul>	N/A	Schedule 2
Stability, experience and capacity	The Respondent demonstrates sufficient experience in the delivery and management of services to the Victorian community, including financial stability and capacity to deliver and manage the services.	N/A	Schedules 3 ,4 & 5
Accountability	The Respondent offers acceptable mechanisms and processes to ensure the services meet the approved purpose.	NA	Schedules 3 & 5

**COMPARATIVE EVALUATION CRITERIA: WEIGHTED**

*Table 6 – Comparative Criteria*

<b>Criteria</b>	<b>Description</b>	<b>Weighting</b>	<b>Schedule(s)</b>
Previous experience, capability and capacity	<p>The extent the Respondent demonstrates:</p> <ul style="list-style-type: none"> <li>• a successful track record of delivering projects or services of a similar (or more complex) type to the proposal; and / or</li> <li>• skills, capability, and capacity to successfully deliver the proposal.</li> </ul>	25%	Schedules 2-5
Accountability, preparation and risk	<p>The extent to which the Respondent demonstrates:</p> <ul style="list-style-type: none"> <li>• appropriate accountability processes</li> <li>• readiness to commence the services; and</li> <li>• ability to complete the proposal within the proposed timeframe</li> <li>• suitable risk management processes</li> </ul>	20%	Schedules 2 & 5
Value for money – Quantitative	The extent the proposal will deliver quantitative benefits (e.g., number of clients supported; number of discrete instances of support provided)	25%	Schedules 2 & 6
Value for money – Qualitative	The extent the proposal will deliver desired qualitative outcomes for Victorians; integration with other support services; and innovative responses (e.g., addressing financial hardship to maintain safe housing; how clients presenting with multiple issues will be supported; value of debts that have been waived/deferred etc)	30%	Schedules 2 & 6