



Taking Action to Make Geelong a Financially Inclusive and Resilient City

Geelong Financial Inclusion Action Plan:
Driving Positive Change

December 2021



The Financial Inclusion Action Plan (FIAP) Program provides a platform for organisations across diverse sectors to combine forces to enhance financial inclusion, resilience and wellbeing of millions of people in Australia.

In 2014, the Australian Government made a commitment at the G20 summit to develop a national Financial Inclusion Action Plan (FIAP) to advance the UN Sustainable Development Goals.

In response, the Department of Social Services commissioned Good Shepherd, in collaboration with Ernst & Young (EY) and the Centre for Social Impact (CSI) at UNSW, Sydney to develop the FIAP Program and enable organisations from all sectors to promote financial inclusion and resilience in Australia.¹

By taking action, FIAP members contribute towards 12 of the 17 Sustainable Development Goals (SDGs), particularly those associated with reducing inequalities and enabling inclusive economic growth.

Today, FIAP is a national and place-based network of over 50 organisations, who have made public commitments to take strategic and practical actions that will improve the financial wellbeing of their customers, employees, business, and community partners.

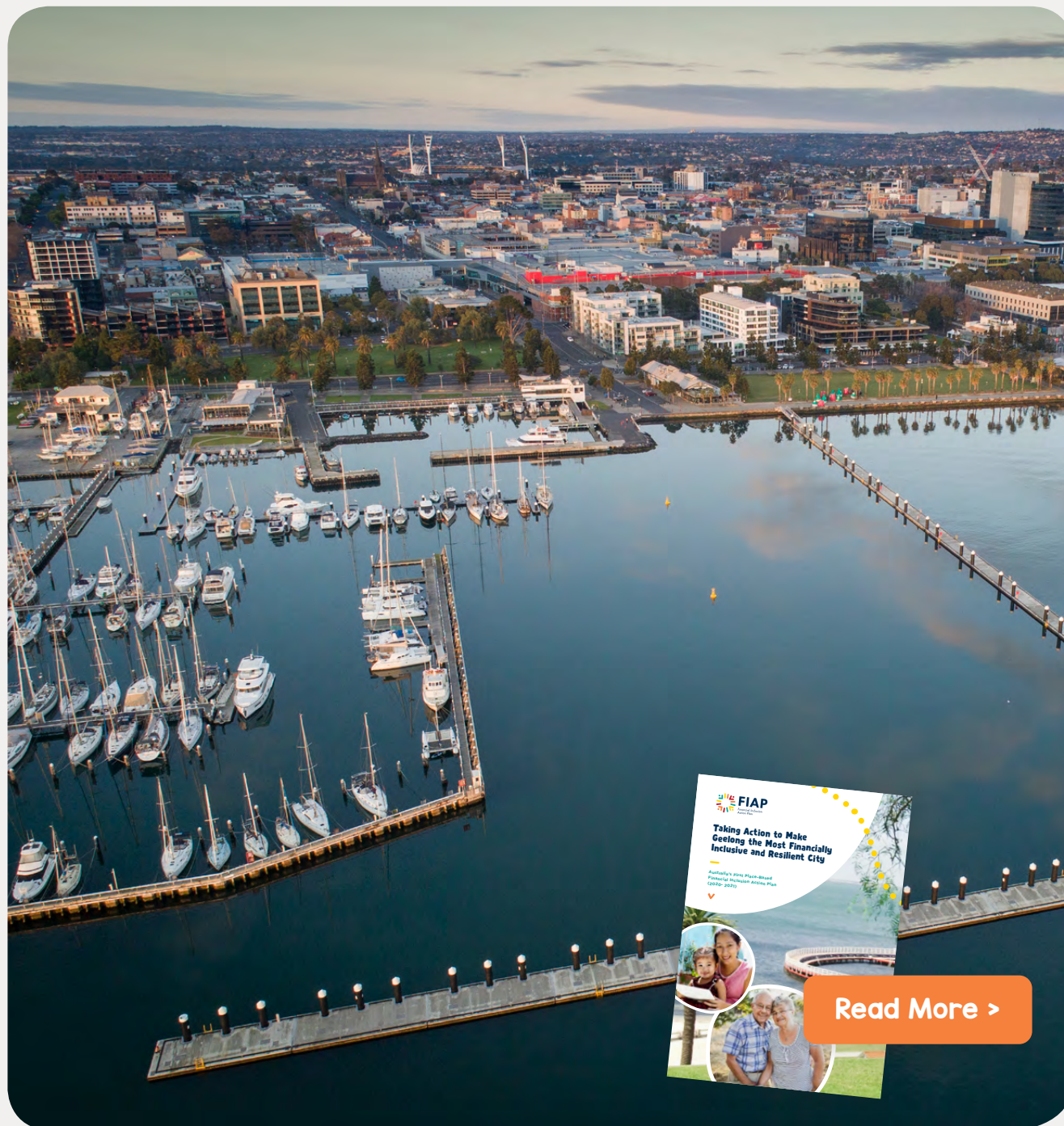


Geelong Financial Inclusion Action Plan: Background

In 2018, the Helen Macpherson Smith Trust extended an opportunity for Good Shepherd to leverage the learnings of the national FIAP Program and test it in a specific place in regional Victoria. Geelong was selected as the first location to pilot the concept of a Place-Based FIAP. The place-based FIAP Program works on the premise that organisations which are on the ground are best equipped to understand local challenges, identify the risks and triggers of financial stress, and can take practical actions to address these in collaboration with others.

A pioneering group of local organisations representing multiple sectors in Geelong worked together in collaboration with Good Shepherd to understand the local challenges contributing to financial stress and hardship and co-designed 40 practical actions to enhance financial inclusion, resilience and wellbeing of the greater community. The Pioneers are Barwon Water, WorkSafe Victoria, Deakin University, City of Greater Geelong, Colac Otway Shire, Give Where You Live Foundation, Bethany, MatchWorks, Aware Super and Good Money.

The Pioneers explored the impact of key risks and triggers of financial stress and hardship in Geelong such as low income, unemployment, specific life events, lack of access to safe and affordable products and services, limited knowledge and capability to undertake effective financial decisions and identified practical actions to address these challenges. This led to the development of the Geelong Financial Inclusion Action Plan which was launched on 20 February 2020.



Geelong FIAP Pioneers

The Geelong Financial Inclusion Action Plan embodies the collective efforts of ten Pioneer organisations who are driven by the desire to enhance financial capability and wellbeing of the local communities.

The FIAP Program has encouraged us to review our services, we now look at all our programs and make sure that wellbeing and resilience is at the centre of everything we do.

- **Barwon Water**



Geelong FIAP Launch - 20 February, 2020



The FIAP Program is able to build on the existing strong networks across the region so that we can all bring our own expertise and skills.

- **Give Where You Live Foundation**

Geelong: Challenges & Impacts of COVID-19

Geelong, the second largest city in Victoria, serves as the regional centre for many of the surrounding areas providing a comprehensive range of retail, commercial, community, education and health facilities and services. The city aspires to be Australia's most desirable destination for living, visiting, working and investing; renowned for its vibrant inclusive community, and vigorous economy.

Prior to 2020, Geelong accounted for 80% of the G21 region job opportunities, concentrated in health, retail, construction and education and emerging industries including carbon fibre manufacturing, creative industries, and ICT-based businesses.² The Deakin University and CSIRO presence in Geelong has enabled the city to build reputation as a centre of excellence for specialised research.

Yet, the region's economy and society reflected mixed prospects for the future due to the influence of some existing challenges such as relatively high unemployment, low levels of educational participation as well as pockets of specific socio-economic disadvantage which further experience high levels of poverty, domestic violence and drug use.³ In 2019, more than 35,000 people in Greater Geelong lived at or below the poverty line, which was equal to 10 percent of the population.⁴

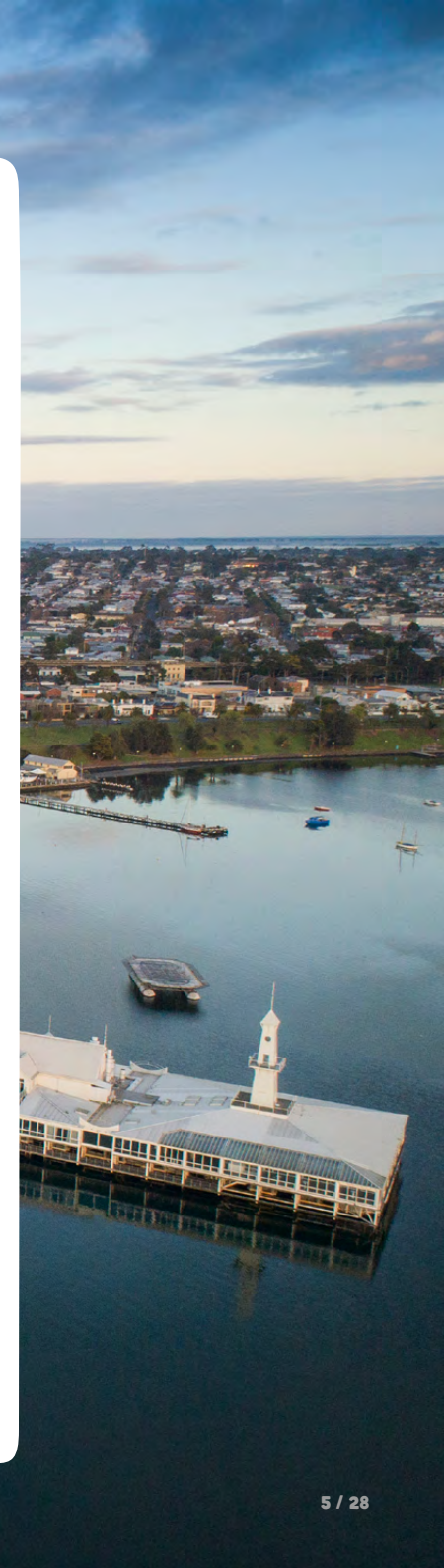
The region therefore entered the COVID-19 period in a state of ambivalence. Entrenched issues were further amplified by the impact of COVID-19.

Nationally and locally, the industries and sectors most impacted by the virus and subsequent lockdowns have been tourism and accommodation, the arts, retail, hospitality, education and high-touch personal service industries including gyms, personal trainers. By early May 2020, about 130 Geelong businesses had been forced to close due to COVID-19 restrictions, with almost a third of the City's financial losses in the retail sector (Geelong Advertiser, 2020d). Local hospitality and tourism (and thus accommodation, food, arts, and recreational services) were also hit hard, with some businesses losing more than 50 percent of their employees, although many qualified for the JobKeeper subsidy, enabling them to keep paying staff.

COVID-19 also exacerbated existing problems of housing stress, precarious accommodation, and low affordability, with the latter increased by gentrification due to property speculation and in-migration of new residents. One study predicts that by mid-2021 national homelessness will increase 9 percent, and housing stress will affect 24 percent more Australian households. The Geelong forecast is even more alarming: homelessness in Geelong is expected to increase 23 percent, and housing stress by 62.7 percent (Equity Economics, 2020b, p. 8-9)⁵.

Many local residents have been unable to access vital services and information due to a shift from face to face support to online support. Digital exclusion has further contributed to poor health outcomes, financial hardship, social isolation, food insecurity, educational disadvantage, and employment barriers for these communities.

In addition to several local responses, over the past 18 months, the FIAP Pioneers have played a critical role in assisting those in the Geelong community who have experienced the worst financial impacts of the pandemic.



Collective Actions

Actions taken by Geelong Pioneers are based on a robust FIAP framework developed in partnership with EY and the Centre for Social Impact (CSI) at UNSW. The framework is based on evidence from global strategies which can 'shift the dial' on financial inclusion, resilience and wellbeing. The actions are also guided by six overarching principles which were developed by the Pioneers

10
Pioneer
Organisations

40
actions to address
local challenges



"We commend the FIAP members for putting in place real, practical initiatives that will support financially vulnerable people facing challenges such as losing a job and understanding how to access safe, reliable assistance and information. It is vital that corporations, government and the not for profit sector continue to work together to provide genuine support for those who need it".

Stella Avramopoulos,
Chief Executive Officer, Good Shepherd
Australia New Zealand



Understand

- The social and economic determinants of financial exclusion and resilience
- The impact of financial exclusion on overall wellbeing of individuals



Embrace

- The needs, preferences and behaviours of people on the basis of gender, culture, age, ethnicity, disability, sexual orientation, life stages etc. while designing organisation strategies



Empower

- Individuals and communities to take informed financial decisions by drawing on internal capabilities and appropriate external resources
- Organisations and their employees to provide more holistic support



Collaborate

- Through partnerships between government, business, academia and community organisations to achieve financial wellbeing for local communities



Commit

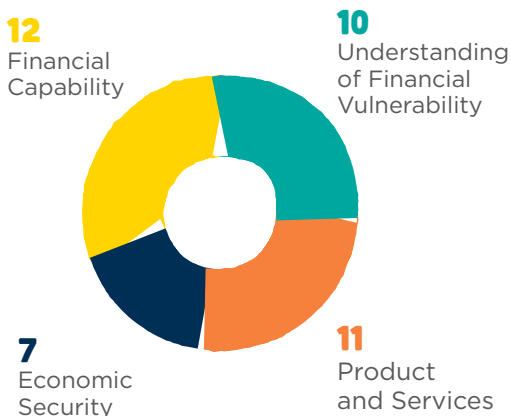
- To person centric and targeted actions for groups facing significant barriers to financial inclusion and resilience within the organisation's sphere of influence



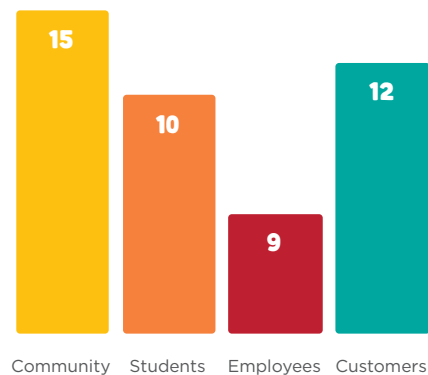
Measure

- Progress through robust evaluation to inform better strategies and practices
- To build on the evidence base

How we're taking actions



Number of actions within
FIAP Action Areas



Number of actions by
Stakeholder groups

Note: Number of actions can overlap across stakeholder categories



“We have seen many people who have never had to ask for help before experiencing genuine financial distress. We want to get the message out loud and clear that help is available so please don't be afraid to contact us. By working with customers who have experienced job loss, reduced income or a change in circumstances, we've been able to identify customer support options to help them through these challenging times. The FIAP program has and will continue to provide us with an opportunity to enhance these outcomes as we challenge the way we think, test new ideas and work with others to create a greater impact within our local community and region as a whole”.

Jo Murdoch, General Manager Customers and Community, Barwon Water

\$6.7million

provided as **financial assistance**
to students experiencing
hardship as a result of COVID-19

— Deakin University

Managing day to day expenses

3,547

Customer Support Program
provided grant assistance for
vulnerable customers
to the value of

\$498,572

— Barwon Water

Reducing vulnerability

36

job seekers
supported

— MatchWorks

86

clients received financial
counselling / financial
capability support

— Bethany Group

Driving change through practical actions

**5 Money
Management**

sessions at Deakin
University with

165 attendees

— Aware Super

Securing the Future

5

financial and budget
management training
sessions attended by

**100 women
employees**

— City of Greater Geelong

241 attendances

by employees to various
financial wellbeing
programs across the year

**That's 10% of our
workforce**

— WorkSafe Victoria

Validating the Progress of Geelong FIAP actions

To assess the progress of committed actions, a verification process is undertaken 12 months after the launch of the Foundation FIAP.

Ernst & Young's (EY) primary role in the FIAP Program is to support the Progress Verification* process. As part of this process, EY assesses evidence of progress against commitments by individual FIAP members.

Between July and October 2021, EY conducted interviews and assessed the commentary and evidence from selected Pioneers to assess consistency and transparency of reporting.

Based on the interviews and the evidence assessed, EY has verified the progress of the Geelong FIAP actions as reported by the Pioneers.

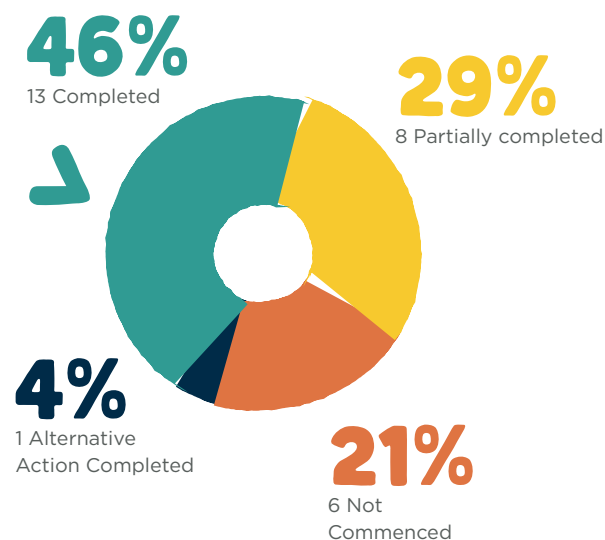
In addition to implementing the actions committed through the FIAP, all the Pioneers have been working with great agility to respond to the hardship challenges caused by the COVID-19 health crisis. Of the 40 actions committed by the Pioneers, 46% have been completed and 29% are underway, as illustrated in the diagram on the right. The remaining actions have either not commenced or an alternative action was completed from what was originally envisaged.

Key Observations based on the sample assessed:

- All members contributed satisfactorily to the assessment process and appreciated the opportunity to discuss the actions and improve their reporting.
- No issues were noted in the understanding and application of the action implementation status which are defined in the following page.
- The detail and quality of the commentary varied and recommendations were made to better align the commentary with action statements and outputs by incorporating specific learnings and findings related to the actions.
- Most of the organisations were prompt in sharing evidence and the quality of evidence provided was acceptable.

*The term 'verification' is used in the FIAP program to provide a level of assessment and consistency over the FIAP process and outcomes and does not refer to any conclusion or opinion being expressed in accordance with Australian Auditing Standards.

Implementation status of actions



FIAP Action Areas

The detailed progress update for each of the action statements have been documented in the following pages



Definitions of Action Implementation Status

Completed

- › An activity has been completed that clearly satisfies the full letter and intent of the action statement and outputs
- › An action is 'ongoing' but the appropriate activities for this period have been completed
- › An activity has been completed that satisfies the letter but not the intent of the action statement, i.e. the action didn't entirely achieve the intended outcome (the activity is still complete, and the organisation may wish to discuss the outcomes/next steps identified in the comment)

Partially Completed

- › A start has been made on the planned activity and it is progressing toward completion/output, e.g. research done and a plan is agreed but not implemented, or materials are drafted but not finalised. This includes actions with a timeline beyond February 2021, but not 'ongoing' activities.
- › A start was made on the planned activity, but activity has stopped or stalled and the action remains incomplete, regardless of the intention to continue this action in the future
- › An activity has been completed that satisfies part of the action statement and outputs, e.g. if the statement is two parts joined by an 'and' or part of the policies/programs/staff have been covered by an activity but not all

Not commenced

- › The planned activity has not commenced, but may be undertaken in future

Alternative action completed

- › An activity has been completed that satisfies the intent but not the letter of the action statement or output, i.e. plans were changed and a different action/output was done instead to achieve the same/similar outcome

No longer planned

- › The activity has not been commenced, and is no longer planned for the future

Products and Services

We will provide safe, affordable and accessible products and services which meet the needs of our customers, employees and broader community.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers Community	Design and deliver a customer cross referral program in partnership with local organisations to better support customers experiencing financial hardship.	<ul style="list-style-type: none"> Ensure relevant policies, procedures and agreements are established. The cross referral program has been tested and rolled out. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups. 	Barwon Water, Colac Otway Shire, Colac Area Health	June 2020	Completed	Established cross referral program with Colac-Otway Shire and Colac Area Health for customers who have flagged hardship status. This creates awareness of hardship support across multiple organisations (Barwon Water, Colac Otway Shire) and potentially gives clients access to financial counselling (Colac Area Health) where they may not have been previously aware.
Community	Develop an innovative program, in collaboration with AWA Alliance Bank, to enable access to personal transport for employment purposes such as a no interest loan product with an insurance component for jobseekers to buy a car or work tools.	<ul style="list-style-type: none"> Formalise partnerships with key stakeholders for roles and responsibilities. Pilot commenced. 	<ul style="list-style-type: none"> Increased pathways & tools for ongoing support for vulnerable groups. Improved access to appropriate financial products and services. 	Give Where You Live Foundation	December 2020	Alternative action completed	This project has evolved significantly and is now a partnership between TAC and Monash University Accident Research Centre, led by Empowr Mobility (https://empowrmobility.com/) and including GROW and Gambina. The pilot is expected to commence shortly and will involve two participants (from GROW target cohorts) leasing new cars over three months, equipped with safe driving software. The aim is to research the impacts on driving behaviour, but will also evaluate broader changes for the participant, especially related to their barriers to employment.
Customers	Explore opportunities to work with local councils and other local organisations to address financial hardship in the Barwon water region.	<ul style="list-style-type: none"> Identify and establish relationships with local organisations such as Colac Otway Shire, City of Greater Geelong, Centrelink etc. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community; More partnerships and collaboration to support vulnerable groups; 	Barwon Water	December 2020	Completed	Actively engaging with key government and customer support agency stakeholders in the region to create awareness about Barwon Water's Hardship Support programs. Collateral supplied for distribution and engagement with customers from both English speaking and CALD communities. Establishment of key engagement forums with appropriate stakeholders. Organisations engaged (but not limited to) include Bethany, MatchWorks, Give Where You Live Foundation, Diversitat, City of Greater Geelong, Colac Otway Shire and Colac Area Health. Intent of the engagements is to seek feedback on our Customer Support approach (to optimise) and improve our customer reach through educating support organisations and government agencies on Barwon Water's ability to support customers experiencing hardship across our region.
Customers	Raising Awareness of Barwon Water Hardship Program to reach and service more communities.	<ul style="list-style-type: none"> Design and deliver communication via website, social media and printed media. Promote the hardship program at community events and local shopping centres. Targeted promotion of our customer support programs to eligible customers on a regular basis. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups. 	Barwon Water	December 2020	Completed	Overall in the last 12 months we have seen a significant increase in the number of customers who have been placed on our Customer Support (Hardship) programs. Key initiatives underpinning this increase are the establishment of proactive outbound calling program speaking with 400 customers per week, the establishment of dedicated CS marketing and CALD support material, increased use of analytics and insights and a holistic review of our Customer Support collateral. Community events commenced however were paused due to COVID-19. Customer community group engagement continues via zoom.

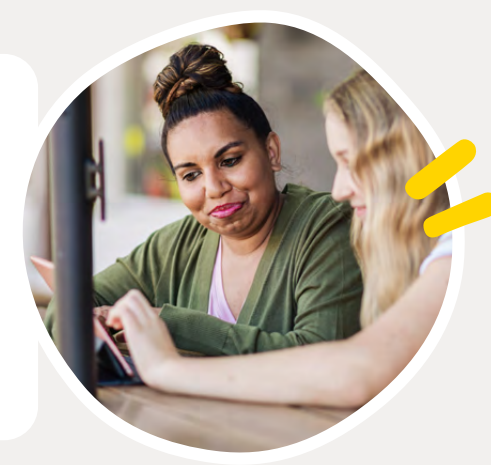
Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community	Raise awareness of assistance available for rate payers experiencing financial hardship to ensure greater uptake of that assistance by vulnerable community members.	<ul style="list-style-type: none"> Information about the assistance the City can offer to rate-payers experiencing financial hardship is revised and communicated through appropriate channels and platforms. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community Increased pathways & tools for ongoing support for vulnerable groups; 	City of Greater Geelong	December 2020	Completed	As part of the City's COVID-19 support packages, the City proactively provided ongoing relief and assistance to individuals and organisations through a range of different avenues (rates, permit fees, parking fees, etc.). The City increased its promotion of the availability of this assistance to those undergoing financial hardship through its regular print media (City news), media releases, newsletters, increased social media activity and radio interviews where appropriate. Council has also approved a new ongoing hardship policy to provide a framework for financial relief to customers who need assistance from the impacts of life events such as loss of employment, family circumstances, natural disasters or impacts of a pandemic. The new policy has been proactively communicated to the community through media releases and social media channels.
Customers	Review credit and collections correspondence language as an ongoing process to ensure it is more inclusive and supportive to vulnerable customers.	<ul style="list-style-type: none"> Correspondence reviewed and updated to reflect a more inclusive language on an ongoing basis. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Barwon Water	December 2020	Completed	All existing customer facing collection collateral has been reviewed to ensure our 'We care' brand was clear and customers understood we were here to help them as opposed to chasing debt. We have ceased third party collection activity through the pandemic.
Students	Review the consolidated financial support program for students facing significant challenges to remove systemic barriers to inclusion.	<ul style="list-style-type: none"> Review policy and procedures to enhance inclusion. Review communication channels and messages to prospective and current students. Increased number of scholarships awarded on an equity and needs basis. 	<ul style="list-style-type: none"> Increased pathways & tools for ongoing support for vulnerable group. 	Deakin University	December 2020	Partially completed	Scholarships working group recommendations - streamlining of Deakin scholarships to allow for an ease of offerings to students in the future. Currently the Student Financial Assistance Policy suite is up for review. Financial inclusion is part of Deakin's core operations, with financial assistance and literacy being threaded through many of our programs and services. The Division of Student Life, Deakin University Student Union, Division of Student Administration and Diversity and Inclusion all coordinate financial assistance offerings to eligible students as part of normal operations. The University Scholarships Committee is the governance mechanism which ensures equity and inclusion are principles threaded through our financial assistance offerings.
Students	Increase visibility and awareness of financial counselling services facilitated through Deakin University Student Association (DUSA) in Geelong.	<ul style="list-style-type: none"> Increase in number of referrals and enquiries to financial counselling services. Information dissemination through one to one interactions as well as digital channels on a regular basis. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Deakin University, Deakin University Student Association	December 2020	Completed	A social media campaign was launched to increase visibility and awareness of the financial counselling service run by DUSA at Deakin. It was designed to give examples of what the Financial Counsellor (FC) could do to assist students as well as increase financial capacity. To date there have been 18 posts on Instagram and Facebook, covering topics such as; saving, Buy Now Pay Later, Infringements, credit report/scores, Needs Vs Wants, credit cards, superannuation, budgeting, etc. Content was posted fortnightly. Blogs have also been published in Deakin Life outlining the financial counselling service and how it can help students. Two animations have been produced to explain the role of the FC and the service for students. Already numbers of students who have accessed the service has increased and we are now asking where they heard about the service to everyone at initial contact with the service. Outputs included: Social media posts on DUSA Instagram, DUSA Facebook, Deakin Life. Reports run from our database show the following numbers of Geelong students who engaged with the FC service; 2019 - 6, 2020 - 22, 2021 to 30/06/21 - 20 which indicates increase in Geelong students engaging with the financial counselling service.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Students	Organise a pop up tax help centre in Geelong campus prior to end of financial year.	<ul style="list-style-type: none"> ➤ A pop up tax help service established in Geelong campus. 	<ul style="list-style-type: none"> ➤ Increase in awareness and availability of appropriate financial services; 	Deakin University Student Association	December 2020	Partially completed	Although Tax Help Centres were unable to be run through 2020, DUSA has given undertaking to deliver these in 2021. There will be pop up Tax Help services offered on both Geelong campuses. Social Media posts and brochures distributed at Deakin events were used to recruit students as volunteers. An interview process was carried out to shortlist the volunteers. Three Deakin students have been recruited, and assessed and have commenced ATO on-line training. Social media campaign commenced in late June 2021 to promote the availability of the free and confidential service and includes posts on Facebook, Instagram, posters and blogs in Deakin Life.
Students	Increase visibility and awareness of 'Work and Development Permit' program, an initiative designed to assist students with infringement debt to work off their fines through participating in designated activities, in Geelong.	<ul style="list-style-type: none"> ➤ A range of communication platforms are designed and delivered for students/staff including internal publication, pop up information session, web pages, student network to inform students/staff about the initiative. 	<ul style="list-style-type: none"> ➤ Improved support for financially vulnerable customers, staff, suppliers and wider community. ➤ Increased pathways & tools for ongoing support for vulnerable groups. 	Deakin University and Deakin University Student Association (in partnership with Barwon Legal Service and Department of Justice)	August 2020	Completed	Social media post about infringements which linked to Infringement Fact Sheet on financial counselling website to increase visibility and awareness of this program. Targeted mail out to Deakin networks with information sheet about the WDP program to raise awareness and promote its benefits to vulnerable students, explain how program can assist students and how to refer students to the service.
Customers;	Explore options to implement water related services including water audits and plumbing assistance.	<ul style="list-style-type: none"> ➤ Relevant partnerships to be identified and established as needed and programs to be designed and implemented. 	<ul style="list-style-type: none"> ➤ Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Barwon Water	December 2022	Completed	Water audits and plumbing support programs have been established. Barwon Water offers water efficiency assistance for high use customers and also a plumbing review (fixtures, fittings, leaks) for customers experiencing hardship. Due to nature of activity this work was paused during lockdowns.

Small businesses in Greater Geelong have been significantly affected by the pandemic, which is why the City is committed to generating economic activity and supporting businesses as they get back on their feet.

'We want to help local businesses invest in their operations, their employees and find innovative ways to recover, adapt and succeed in the future.'

Tim Ellis - Acting Director Economy, Investment & Attraction, City of Greater Geelong





Supporting local businesses to survive and thrive

Throughout the pandemic, the City of Greater Geelong has made unprecedented investment towards supporting local residents and in particular, local businesses, to not just survive but to thrive. One of the local business owner-operator shares how much the business support provided by the Council has helped her in these difficult times.

Candice Perus owns and operates Nest Seven, an online fashion, gifts and homewares business which 'opened its doors' in April 2017.

"The general assumption throughout the pandemic has been that online stores have flourished with many Australians working from home, living in lockdown and shopping online more than usual. This isn't quite the reality," said Candice about her experience of the pandemic.

Candice also struggled and missed the social contact with customers during the times when the 'click and collect' aspect of her business couldn't operate. Candice accessed the grant writing support offered by the City which she found extremely helpful and ultimately allowed her business to be successful in an application for a \$5000 grant from the City of Greater Geelong.

The grant writing support was invaluable in the application process. The financial support has been pivotal in us reconnecting with our customers via the assistance of two other local small businesses, said Candice.

The grant meant that Candice was able to support other businesses by engaging the services of both Nicola from Arcane Agency and Kerri from Yellow Door Digital, both Geelong small businesses owned and operated by local Geelong women and Mums.



We will foster organisational culture to enhance the financial capability of employees, customers and the community.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community	Explore ways of incorporating money management sessions as part of the existing service offerings to the jobseekers	<ul style="list-style-type: none"> ➤ Training conducted for employment consultants about financial hardship and/or money management ➤ A checklist is developed to help employment consultants to identify clients financial challenges or their needs for support. ➤ One to one support offered. 	<ul style="list-style-type: none"> ➤ Increased financial capability of individuals. 	Give Where You Live Foundation	December 2020	Completed	<p>Successfully sought funding to deliver a project seeking to increase awareness of available resources that can assist in building financial capability (for clients and community service organisations). The project has worked with a reference group of community services, emergency relief agencies, financial counselling services and local industries, many of which are part of the FIAP. Through the project we have developed a triage tool which links agencies through to key services and resources that can support financial crisis and financial capability of their clients. The project is also currently developing a number of other sub activities to further support work in this space:</p> <ul style="list-style-type: none"> • Development of a volunteer support program which people can be referred to if not requiring critical support, but can assist in financial capability work (budgeting support, referring to utilities relief grants etc). • Community sector capacity building event where key emergency relief services can share advice on where to go for help, how to access help and we can also build in some simple financial capability assistance. • Possible 'bring your bills' session that can be marketed publicly and support capacity of individuals to be able to access help and advocate for assistance. • Trailing of the triage tool across services – and updating the trello resources as needed. • Further review and development of training & capability resources for the community sector. <p>The project is also currently looking at options for further collaboration with Good Shepherd within some of the activities.</p>
Customers Community	Provide targeted financial capability workshops for MatchWorks clients (job seekers) in partnership with local providers with opportunity to refer to further support when required.	<ul style="list-style-type: none"> ➤ Training materials and support are designed and developed specific to the needs of job seekers. ➤ Financial capability information sessions and support are delivered. 	<ul style="list-style-type: none"> ➤ Improved support for financially vulnerable customers, staff, suppliers and wider community. ➤ Increased financial capability of individuals. 	MatchWorks	December 2020	Partially completed	<p>Refer to local supports - We have worked with Barwon Water and Bethany to provide greater access for MatchWorks clients (job seekers) with financial stress supports. Specifically providing job seekers with Barwon Water's Customer Support and Payment assistance program & Bethany's Gambling Harm programs. We have also increased Good Money services referrals since COVID-19 started. Specific financial workshops didn't eventuate through COVID-19 response due to changes to the workforce and demands of remote servicing of job seekers. Financial supports were tailored to individuals to prevent and support financial hardship. Transportation assistance, clothing, work related checks, medical costs, assistance with utility bills & health and well-being support counselling through internal MatchWorks staff.</p>
Customers Community	Provide education and support for individuals and community groups to improve financial literacy skills	<ul style="list-style-type: none"> ➤ Workshops and forums are delivered as identified by the community. 	<ul style="list-style-type: none"> ➤ Improved support for financially vulnerable customers, staff, suppliers and wider community. ➤ Increased financial capability of individuals 	Bethany	Ongoing	Partially completed	<p>Bethany continues to provide financial capability opportunities for individual service users. Due to COVID-19, DHHS and workplace restrictions we have not been able to undertake financial literacy sessions for community groups. However, we continue to offer financial literacy opportunities to individuals as part of our Saver Plus program, emergency relief program and financial counselling. Financial counsellors also continue to present at internal and external agency staff members and undertake secondary consults to improve frontline worker financial literacy and referral pathways.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Students	Facilitate and deliver money management workshops for students in residential colleges to build their financial capability.	<ul style="list-style-type: none"> Workshops and information sessions are delivered. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. 	Deakin University	March/April 2020	Not commenced	The action did commence, however due to COVID-19 implications it was not taken further as there were no students living on the campus. In the early months of 2020, various meetings were held with various staff at our Geelong residential sites to discuss how many workshops, number of participants who will attend, eligibility - different needs for domestic and international students and what the sustainability of these workshops are and what will be achieved, to ensure that we are not covering what is already being undertaken by the staff at the residential sites. The following items were agreed to be undertaken in 2020: 1. the Residential Leaders (RLs) would undertake a survey of current students living on campus to establish the needs of students and their financial literacy space; 2. RLs Training - lock in workshops/session for the 2021 RLs in October/November 2020 training schedule; and 3. Workshops for wider residential cohort; per campus on topics established via survey, timing approx. May/June and September 2020. Discussions have been held by Diversity and Inclusion to do produce a video for the DRS Residential Leaders. The video would be a one minute short video talking about the different areas of D&I.
Community	Deliver money management workshops for year 11 students targeted through Deakin University outreach program to build their financial capability.	<ul style="list-style-type: none"> Workshops and information sessions are delivered in outreach program. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Deakin University	December 2020	Not commenced	Due to COVID-19 implications and major work place changes within Deakin meant this action item was not commenced. Throughout 2020 continual work was being done with students from DEAP schools, including some minor aspects of financial literacy within the 'FutureMe' activity (Year 9 students).
Students	Raising awareness of financial support services including money management resources at the 'Wellbeing Week' and 'Open Day' Deakin University (Geelong Campus) in partnership with internal and external stakeholders.	<ul style="list-style-type: none"> Pop up information sessions are delivered; Introduction of webinars to promote financial literacy covering multiple topics, such as credit cards, budgeting etc. Feedback and surveys on student needs and priorities are collated. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Deakin University, Deakin University Student Association	Wellbeing Week December 2020 Open Days August 2020, Webinars June 2020	Completed	Attendance by the financial counsellor, both in person and on-line at DUSA events including O Week, Wellbeing Week, Pride Week and International Student Welcome to raise awareness of the support services. Financial counsellor distributed chocolate coins, service cards and brochures to students. Several competitions were run for students to guess the cost of the groceries in the basket and guess the \$1 coins in the jar to engage students in conversations about money management. Managing Personal Finances Webinar presented at DUSA Leadership Conference and at least once each trimester. Topics covered included; budgeting, saving, credit & debt, superannuation, financial hardship and credit reports and credit scores. Meet with Saver Plus representatives from Brotherhood of St Laurence and promote product through social media posts. A survey was distributed to all 99 students who accessed the service in 2020 - 34 responses were received.
Students	Explore financial management needs of students in transition to workplace with a focus on final year students in School of Nursing and Midwifery. Facilitate financial capability development sessions in partnership with a service provider.	<ul style="list-style-type: none"> Executed agreement between the Faculty of Nursing and Midwifery and internal/external financial service provider. Delivery of financial management sessions for final year students. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. 	Deakin University	August/ September 2020	Partially completed	Due to COVID-19 implications initial meetings held and some minor work completed. Initial meetings with First State Super where there was an agreement for the need to bridge the knowledge gap around finance and the general financial literacy of tertiary leavers. The following points were covered at the initial meeting; <ul style="list-style-type: none"> Focusing on improving the financial literacy of tertiary leavers, particularly amongst final year students Leveraging industry knowledge of First State Super and to potentially target Nursing and Midwifery students in the faculty of Health to pilot the effectiveness of programs Engaging students in 1-2 sessions throughout the year First State (now Aware Super) preparing and providing content for presentation tailored around Deakin student needs on financial literacy and being career-ready

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Students	Provide targeted financial capability workshops for Higher Degree Research students in School of Arts and Education with opportunity for referral to further support when required.	<ul style="list-style-type: none"> Training materials are designed and developed in partnership with internal/ external service providers. Financial workshops are facilitated and delivered. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Deakin University, Deakin University Student Association	June 2020	Not commenced	Attendance and presentation at Arts & Education Post grad summer school. All further plans suspended due to COVID-19.
Students	Deliver financial wellbeing and money management sessions for graduating students in Geelong tertiary institutes.	<ul style="list-style-type: none"> Three training sessions are held annually. Post session queries are referred to Aware Super for further assistance. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. 	Aware Super (previously First State Super)	Ongoing	Completed	Delivered sessions directly to graduating students in conjunction with the student association body. 5 x sessions completed inclusive of 4 x Managing Money and Debt Topic (2 x seminars and 2 x webinars) conducted at the Deakin Student Leaders Day and during the DUSA Wellness Week 2020. Final session was a Q&A as part of the Deakin Student Leaders Day. Feedback from participants will be used to further support the development of collateral and presentations designed to assist graduating students as they enter their chosen career path. Participants in webinars will be provided with a feedback form.
Customers	Deliver Super Women module at local workplaces in Geelong.	<ul style="list-style-type: none"> Training modules are developed and delivered. Post session queries are referred to Aware Super for further assistance. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing). 	Aware Super (previously First State Super)	Ongoing	Completed	<p>Super Women Webinars conducted at two local organisations. 3 sessions completed. Our Super Women webinar aims to educate and empower female employees to help them achieve their financial goals today, and into the future. Topics covered during this module include;</p> <ul style="list-style-type: none"> Addressing the super gender gap and income challenges for women. Money behaviours and budgeting. Understanding debt and financial goal setting. Ways to keep track and grow your super. Financial actions that link to life events like starting a family, marriage or divorce. <p>Queries focused on how to manage superannuation and savings during career breaks are often received. Moving forward we are capturing webinar outcomes, including requests for further support and general advice 1:1.</p>
Customers	Incorporate personal finance related conversations as part of the professional development programs for management teams in workplaces to enhance financial literacy and capability of their team members.	<ul style="list-style-type: none"> Information sessions delivered to mid/ senior managers. Post session queries are referred to Aware Super for further assistance. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities. 	Aware Super (previously First State Super)	Ongoing	Not commenced	This pilot program has commenced in other geographic regions (south west, Ballarat and Western District) but not yet in workplaces throughout Geelong. During the reporting period, responding to COVID-19 took priority for a number of workplaces and the introduction of new programs was halted.
Employees	Provide education and support to improve the financial capabilities of our staff.	<ul style="list-style-type: none"> Forums and information sessions are delivered. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities Increased financial capability of individuals 	City of Greater Geelong	December 2020	Completed	Through the Women's Series, The City provided financial and budget management training for women (5 sessions for 100 women). Our staff well-being unit provided a series of Superannuation workshops and sessions all across the organisation, with some face to face sessions being successfully held before COVID-19 lockdowns.

Support for families

Navigating tough times with Bethany's support

Trevor is a small business owner – providing handyman services to the community in his van. Trevor has always worked hard and managed his business and family commitments well. However, during COVID-19 his customer requests reduced, and he found he wasn't earning enough income to support himself and his family. He also realized, that due to the isolation, business failing and relationship strains, he is acknowledging, for the first time, mental health concerns for himself.

Trevor reached out to Bethany's COVID-19 support line and was offered an Emergency Relief appointment and encouragement to seek his GP support. We also encouraged Trevor to submit a Centrelink income request and although hesitant and frustrated with the system – he

did manage to do this. Within the emergency relief program, we were able to immediately assist him with food and fuel vouchers and payment of a car service bill to ensure he could access business opportunities and community supports when needed. The worker also put in a referral for financial capability to increase his support and resources regarding his financial literacy. They discussed budgeting, access to concessions and hardship supports for his financial situation, as well as a referral to a financial counsellor for debt management.



Hi, in reply to the email I couldn't see where the survey is so I'm just writing to say Thankyou very much for ur support, I've never known what it feels like to be on this side of the fence as I've been brought up & raised by good parents & after leaving school I've always worked & have brought in a income not knowing that mental illness is a hard wall to climb over, with being in this situation & urself helping out it really means a lot & I mean that so Thankyou very much, cheers Trevor.

- Service User, Bethany Financial Wellbeing and Capability Program

Understanding of Financial Vulnerability

We will investigate, advocate and collaborate for improved responses to financial vulnerability.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community	Undertake research on the impact of gambling on overall wellbeing of Colac Otway residents including financial wellbeing.	<ul style="list-style-type: none"> ➤ Research result, findings and recommendations are released to relevant stakeholders. ➤ Analysis of research findings to inform the development of initiatives to address the risks and challenges of gambling. 	<ul style="list-style-type: none"> ➤ Increased understanding of barriers to financial inclusion, financial resilience and financial wellbeing (including economic inequality). 	Colac Otway Shire	June 2021	Not commenced	Whilst the social effects of gambling can be significant, Council's involvement in any research on this issue would be as a participant in a regional/state wide project. This issue has not been identified as a priority at a state/regional level and as such has not been identified as a priority by Council. Council recognises that, as a town planning authority, it has a role to play in regulating the proliferation of gaming machines within the shire. The need to develop a Gaming Policy in regard to this has been recognised and included as a project in the Shire's Strategic Town Planning Dept's 3 year work plan. It should be noted however the issue is considered a lower priority than other town planning issues such as availability of residential land and affordable housing.
Employees	Design and deliver an employee training program to better assist customers in hardship	<ul style="list-style-type: none"> ➤ Training sessions are designed to include guidelines for referrals to external support services. ➤ Training provides family violence awareness. ➤ Training is delivered on a regular basis. 	<ul style="list-style-type: none"> ➤ Organisational culture enables staff to better identify and support financially vulnerable groups. 	Barwon Water	December 2021	Completed	All contact centre staff receive ongoing training. Barwon Water engages an external provider CSBA and adheres to their call quality framework to achieve consistent call quality and experience for our customers. In addition further training includes Family Violence training - We have established 6 month refreshers for frontline staff on our Family Violence policy to support our vulnerable customers. Customer Support Program - All Customer Centre frontline staff are trained on our Customer Support programs and supported ongoing by our CX Coach. Customer Communication Workshops - attended by our Customer Centre Frontline teams, these were designed to provide tools to have high quality customer centric conversations.
Customers	Explore options to proactively identify vulnerable customers through predictive analysis	<ul style="list-style-type: none"> ➤ Review data related to customers behaviour and patterns to identify triggers and indicators and predict financial vulnerability for proactive provision of appropriate support 	<ul style="list-style-type: none"> ➤ Increased understanding of barriers to financial inclusion, financial resilience and financial wellbeing (including economic inequality). ➤ Organisational culture enables staff to better identify and support financially vulnerable groups. 	Barwon Water	December 2022	Partially completed	Establishment of a proactive contact model based on customer insight and utilising key triggers. Actively refining our end to end service delivery model to improve the quality of our interactions with our customers. The triggers and insights we have implemented are: <ul style="list-style-type: none"> ➤ Geography - Targeting specific geographical areas. ➤ Concession status - prioritising customers with concession cards. ➤ Payment status Overdue amounts. ➤ Contact frequency - customer who haven't engaged with us for a period of time. ➤ Owners/Tenants - As per heading. ➤ Changing payments - Customers who have missed payments.
Community	Support businesses in implementation of the gambling harm workplace policy	<ul style="list-style-type: none"> ➤ Gambling harm workplace policy is communicated across businesses through local channels. 	<ul style="list-style-type: none"> ➤ Improved support for financially vulnerable customers, staff, suppliers and wider community. ➤ Increased pathways & tools for ongoing support for vulnerable groups. 	Bethany	Ongoing	Partially completed	During COVID-19 DHHS and workplace restrictions we were unable to provide physical opportunities for engagement. Venues (Electronic Gaming Machine - venue managers and workers) were supported during this time. Online opportunities were created and offered to community agencies regarding gambling harm and resources/support available. Tools and resources were developed and distributed to increase understanding and referral pathways for the community. Continual attendance and engagement at stakeholder meetings regarding financial literacy and emergency financial need continued to be our focus during lockdown. We were able to provide valuable information to networks regarding demand for financial support and services and also be a part of planning for solutions.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community	Work with communities to reduce the impact of gambling harm through the Gambler's Help Program.	<ul style="list-style-type: none"> Provide counselling support and information sessions 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. 	Bethany	Ongoing	Completed	Although completed - we will continue to offer this objective to the community. Individual support for financial counselling and counselling is offered for the local community within the Gambler's Help program. Community Education and Health promotion program continues to offer and engage with local schools, agencies, venues and internal programs presenting gambling harm information - including financial literacy and supports available.
Employees	Provide an employee training program to better assist MatchWorks clients experiencing financial hardship in collaboration with a specialised local organisation	<ul style="list-style-type: none"> Training sessions and information sessions are delivered to employees on regular basis. 	<ul style="list-style-type: none"> Organisational culture enables staff to better identify and support financially vulnerable groups. 	MatchWorks	December 2021	Partially completed	Employee training has been provided with opportunity for professional development in the following areas: Gambling Harm with Bethany, NILS with Good Shepherd and internal Health and Well-being Support service - EAP. Internal training portal Uacademy offers training to staff in diversity, disadvantage, inclusion and financial abuse.
Students	Build an understanding of current student experiences around managing money, dealing with financial difficulty and seeking support for financial matters.	<ul style="list-style-type: none"> Inform a deeper understanding of circumstances, needs and wants of students studying in Geelong Development of potential opportunities to support students studying in Geelong 	<ul style="list-style-type: none"> Increased understanding of barriers to financial inclusion, financial resilience & financial wellbeing (including economic inequality). 	Deakin University	December 2020	Not commenced	Due to COVID-19 implications minor work completed. 1. Engaged Good Shepherd to hold various interviews and workshops with tertiary students in the Geelong area. Good Shepherd provided a detailed report to Deakin with eight recommendations to Deakin university. Based on this report, Deakin identified opportunities to support students' financial wellbeing in five targeted ways. 2. In March 2021 Deakin contacted Good Shepherd about the possibility of providing a proposal to train Deakin's Student Services Network - the front-line staff on financial inclusion and awareness. Deakin is planning to partner with Good Shepherd to design and deliver the training. It will take the form of a blended book-end style workshop, delivered via zoom. It will be co-designed with Deakin to include all relevant referral and support information of the University.
Community	Review and update the current Electronic Gaming Policy to strengthen the Council's role in addressing the negative impacts of problem gambling and promoting health and welfare of community.	<ul style="list-style-type: none"> A robust Council policy that documents the relationship between the number of electronic gaming machines and the health and welfare of our community. 	<ul style="list-style-type: none"> Increased pathways & tools for ongoing support for vulnerable groups 	City of Greater Geelong	December 2020	Partially completed	Over the past 18 months, a review and benchmarking process has resulted in the development of a draft Gambling Harm Minimisation Council Policy. Feedback is currently being sought from the community through Council's Have Your Say engagement platform. The Policy will be presented to the Council for adoption in February 2022.
Community	Review the existing partnership with Smith Family to better identify the impact of 'Learning for Life scholarships' on elevating entrenched disadvantage in Geelong.	<ul style="list-style-type: none"> New endorsed and executed Memorandum of Understanding between Deakin University and Smith Family for 2020 . Collated data on 'Learning for Life scholarships' inform longitudinal study on positive contribution of impact investment on education in Geelong. 	<ul style="list-style-type: none"> More partnerships and collaboration to support vulnerable groups. 	Deakin University and The Smith Family Foundation	December 2020	Alternative action completed	We have greatly valued the relationship between our two organizations as we pursued a shared commitment to improving educational opportunities for young Australians from disadvantaged backgrounds. In 2020, due to the challenges facing the higher education sector as a result of COVID-19, we were unable to continue the MOU beyond the current agreement, and ceased the current partnership arrangement.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees	Understand the extent of financial challenges experienced by WorkSafe employees and gain insights on the reality of financial preparedness for the future in order to be prevention led.	<ul style="list-style-type: none"> Research results, findings and recommendation are released to WorkSafe, ASIC and the Victorian Public Sector. Analysis of research findings to inform the development of an employer based financial wellbeing program. 	Increased understanding of barriers to financial inclusion, financial resilience and financial wellbeing (including economic inequality).	WorkSafe Victoria	February 2020	Completed	In 2019 WorkSafe partnered with Good Shepherd to understand the financial wellbeing experiences of WorkSafe employees, through a series of semi-structured interviews and a workshop. Findings from this activity were used to inform and develop the WorkSafe financial wellbeing program which was launched in 2020. The research findings were circulated to WorkSafe employees at the Launch of the Financial Wellbeing program on 13 Feb 2020.

We are here to help

Barwon Water's proactive outreach to support customers

Meet Julia (not her real name). She is a Barwon Water customer who had fallen on hard times.

Once, customers like Julia might have fallen through the cracks. But now we're proactively identifying customers in need, and we're reaching out to help.

Julia had a number of overdue bills. Nathan, a member of our customer care team, called to offer payment assistance. When she answered the phone, Julia broke down in tears. After some time, and some quiet conversation, she opened up about her life and circumstances.

Julia had recently separated from her partner and was facing a number of personal challenges. She had been afraid to answer the phone because she feared it would be 'someone chasing her for money'.

Nathan listened. Then he offered some help.

Julia had a concession card but didn't realise she needed to register it with Barwon Water. Once Nathan had applied and back-dated the concession, Julia's debt was almost halved, and her ongoing bills would be significantly lower.

Nathan helped Julia to apply for a utility relief grant. This is a government subsidy for people in temporary financial hardship. The grant provides up to \$650 for each overdue utility: water, electricity and gas. Julia didn't know that these grants existed.

Nathan encouraged Julia to reach out to other providers too. Most offer payment support. Support Julia didn't know she was entitled to, and was too afraid to ask for.

We have proactively engaged with more than 15,500 customers since commencement of outbound calling program in June 2020.

We understand our customers' lives can change according to circumstances, and that any of us can face financial challenges. We offer a range of customer support programs and can tailor an option to suit individual needs. If you're facing barriers, or know someone who is, please get in touch; we're here to help.



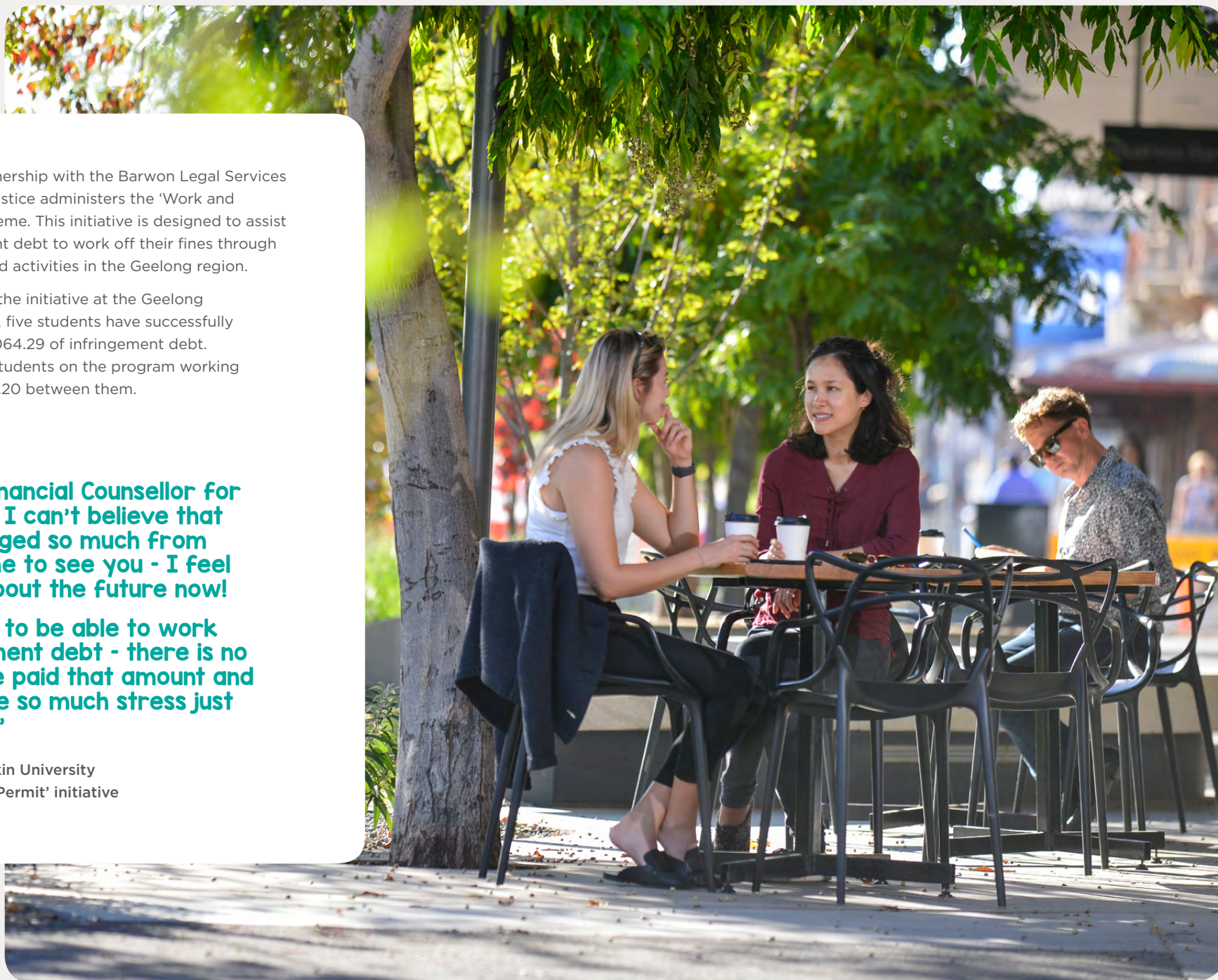
Deakin University, in partnership with the Barwon Legal Services and the Department of Justice administers the 'Work and Development Permit' scheme. This initiative is designed to assist students with infringement debt to work off their fines through participating in designated activities in the Geelong region.

Since the introduction of the initiative at the Geelong campuses in August 2019, five students have successfully 'worked off' a total of \$9064.29 of infringement debt. Currently, there are four students on the program working off a total debt of \$12,877.20 between them.

"Thanks to the Financial Counsellor for all of your help - I can't believe that things have changed so much from when I first came to see you - I feel really positive about the future now!"

It was so helpful to be able to work off my infringement debt - there is no way I could have paid that amount and it was causing me so much stress just thinking about it."

Student Participant, Deakin University
'Work and Development Permit' initiative



We will remove barriers and provide opportunities for economic security, equality and growth.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community	Development of self-assessment tool to test the capacity of businesses in enabling an inclusive employment environment. Co-design a suite of tools/ resources accessible for business to increase their inclusive employment practices(including financial well-being).	<ul style="list-style-type: none"> Pilot completed for organisations to self-assess their capacity in inclusive employment practices. A list of resources are trialed and developed to support GROW compact signatories. 	<ul style="list-style-type: none"> Increase in strategies to address economic inequality. Policies, processes & actions implemented to address economic inequality. 	Give Where You Live Foundation	December 2020	Completed	A tool for self-assessment of inclusive workplaces has been developed and is now available on the GROW portal for GROW signatories. Signatories can now choose to select specific actions, as part of their GROW action plans, to further their inclusive practices. In addition GWYLF has funding from WorkSafe WorkWell to codesign tools and resources for small and medium businesses to create mentally healthy workplaces (draft website www.workcarefactor.com.au is currently being tested and trialled).
Customers	Empower women in the workplace by engaging with multiple organisations to address the issue of gender super gap.	<ul style="list-style-type: none"> Local organisations are supported through materials including e-book, video series to initiate conversations around gender super gap. Deliver tailored sessions as per request. 	<ul style="list-style-type: none"> Increase in strategies to address economic inequality. 	Aware Super (previously First State Super)	Ongoing	Partially completed	<p>Participant in International Women's Day breakfast. Aware Super provided the guest speaker who spoke to the inequalities that exist from a wage and superannuation point of view. All attendees (200) received a copy of the e-book and the link to the video series with invitation to engage their teams for specific sessions.</p> <p>Due to the impact of COVID-19 - additional engagement opportunities to initiate these conversations with new workplaces was limited.</p>
Employees	Develop a gender pay gap strategy which includes conducting a gender pay gap analysis of the City of Greater Geelong as an employer.	<ul style="list-style-type: none"> Remuneration audit is conducted and gaps actioned by Executive Leadership Team. 	<ul style="list-style-type: none"> Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing); 	City of Greater Geelong	December 2021	Partially completed	<p>Gender pay gap analysis was completed as part of Gender Equality Action Plan (GEAP) related activity and submitted to the GE Commission. The City has a relatively low (binary) gender pay gap of 4% which is better than both the national average and public sector average.</p> <p>Actions are being formulated as part of the 2022 - 2025 GEAP to ensure we maintain and strengthen our position.</p> <p>Update to Executive Leadership Team will be provided end of December.</p>
Employees Community	Develop an engagement and communication kit which will provide external stakeholders with consistent information on gender equity, equality, diversity and inclusion.	<ul style="list-style-type: none"> The new communication kit will be developed and published on different platforms (online pages, newsletters, social media) 	<ul style="list-style-type: none"> Increased pathways & tools for ongoing support for vulnerable groups; Policies, processes & actions implemented to address economic inequality. 	City of Greater Geelong	Dec-21	Partially completed	<p>In July 2021, the City launched the internal Diversity & Inclusion Road Map to its employees. Accompanying this has been a number of employee engagement sessions relating to this topic.</p> <p>The City is also currently working with the community and internal stakeholders to develop a Social Equity Framework. This Framework will communicate to the community and external stakeholders the City's guiding principles in regards to Social Equity, and will provide a blueprint for engaging with the community and partners on social equity issues such as gender equity, diversity and inclusion. Deliberative engagement has been undertaken with the community and the framework is currently in draft. Community consultation and adoption by Council is expected in early 2022.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees Community	Provide a suite of learning programs (with consistent information on gender equity, equality, diversity and inclusion) to build staff capacity and awareness in inclusive practices.	<ul style="list-style-type: none"> Learning program suite is designed and delivered in relevant workshops and forums. Staff are aware of available learning program and given opportunity to participate. 	<ul style="list-style-type: none"> Organisational culture enables staff to better identify and support financially vulnerable groups; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing); 	City of Greater Geelong	Dec-20	Not commenced	Delayed due to COVID-19 pandemic.
Employees	Incorporate financial wellbeing as one of the key components in the existing employee wellbeing program of WorkSafe.	<ul style="list-style-type: none"> Develop and implement an employee financial wellbeing program addressing many aspects of the employee life cycle including at employee orientation and pre-retirement stages. 	<ul style="list-style-type: none"> Increase in targeted and scalable resources to build financial capabilities Improved support for financially vulnerable customers, staff, suppliers and wider community. Increase in awareness and availability of appropriate financial services. 	WorkSafe Victoria	December 2020	Completed	A focus group was conducted at the end of 2020 to review the WorkSafe financial wellbeing program, seek feedback from stakeholders, and set the direction and refine the program for 2021.
Employees Community	Actively promote the results of WorkSafe's research on employees' experiences of financial wellbeing and encourage consideration of financial wellbeing by employers across public and private sectors.	<ul style="list-style-type: none"> Financial wellbeing component considered as part of employee health and wellbeing programs by employers across public and private sectors in Victoria. 	<ul style="list-style-type: none"> Improved support for financially vulnerable customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups. 	WorkSafe Victoria	December 2021	Completed	Independent evaluation of the financial wellbeing program was completed internally by the Research division within WorkSafe. They concluded that the project has had significant impact. Health Advisors in the Health, Safety and Wellbeing Team consider financial wellbeing when designing personalised wellbeing plans for employees that require support, utilising the resources of the financial wellbeing program.

‘The session was impactful and there were clear practical applications which I can incorporate into my work practice/life to improve my wellbeing.’

Employee feedback on Financial Wellbeing Webinar Series, WorkSafe Victoria



Addressing barriers to employment

Flexible financial assistance to financially disadvantaged students who are entering the graduate job market

The Higher Education Participation and Partnerships Program (HEPPP) provides funding to universities to implement strategies that improve access, retention and completion of undergraduate courses for people from regional and remote Australia, low socio-economic status (SES) backgrounds, and Indigenous persons.

At Deakin we seek to utilise the HEPPP funds to support aspiring, talented students from equity backgrounds achieve success at University by helping to remove barriers to their education and future employability.

For our students who are about to graduate and enter the world of employment, there can be significant financial barriers prohibiting them from putting their best foot forward and stepping into a graduate career. These barriers can take the form of a lack of access to transport, lack of assistance with resume and application preparation, lack of money to buy clothes for an interview - amongst many others. In 2020, with the global pandemic, these barriers have become even more pronounced.

As part of our ongoing work to address financial disadvantage at Deakin, Diversity and Inclusion designed a flexible financial support product for our eligible students, to help them with the costs associated with graduating from university and finding a job.

The process involved proactively identifying and contacting eligible students studying in their last trimester at Deakin, notifying the students they were eligible for this financial assistance and then paying the funds directly into their bank accounts. In essence, trying to make it as easy as possible for them to receive the grant - no applications, no hoops to jump through.

The whole process, from concept through to completion, took not much more than a week - resulting in 90 students receiving this financial support package at a time when it was really needed, and was able to make a big impact on their ability to start to turn their attention to preparing for, and finding graduate employment.



Thank you for the opportunity to receive this grant, it will assist greatly when entering the criminological workforce. As a full-time university student and mum, as well as having my hours cut back at work due to COVID this year, this money will assist immensely for business attire, resume alterations and furthering my interviewing skills.

- Student, Recipient of Deakin University Job Ready Financial Assistance Grant



The journey ahead: 2022 and beyond



Looking ahead, the effects of the COVID-19 pandemic on Greater Geelong will continue to manifest and evolve over time and there will be an ongoing need to support local communities to ensure greater resilience for the future.

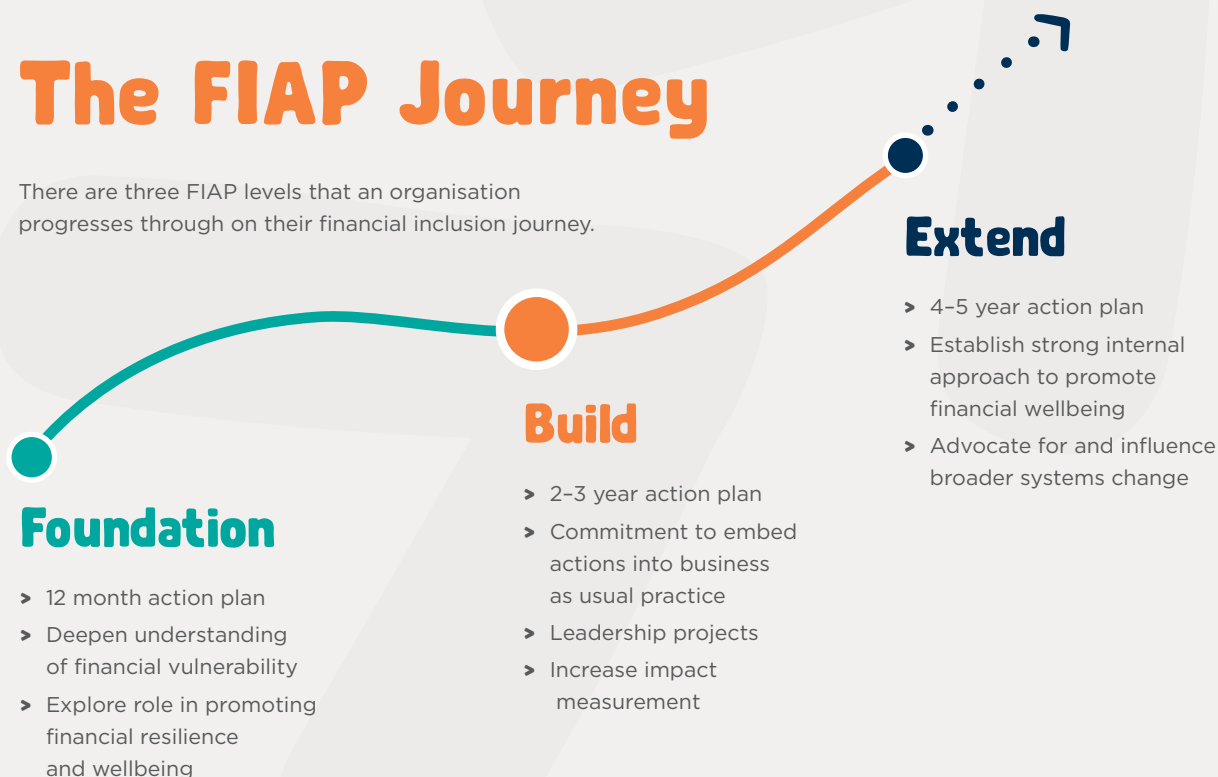
Successful recovery from these impacts needs to be based on an understanding of the local community context. This includes recognising the complexity and dynamic nature of communities, using community-led approaches, excellent diagnosis of needs, an adaptive approach based on continuing assessment of impacts and needs, effective communication between the community and other partners, and capacity-building that recognises, supports, and builds on individual and community strengths.

All of this has been strongly demonstrated through the Geelong FIAP experience.

Therefore, to augment on the progress made by the Geelong FIAP Pioneers and further strengthen their collective response to financial hardship and resilience in the local community, the future vision is to progress to a BUILD FIAP which is the next level in the FIAP journey.

The FIAP Journey

There are three FIAP levels that an organisation progresses through on their financial inclusion journey.





References

1. Collective Actions Leading Change, Financial Inclusion Action Plan -Program Launch Report November 2016, Good Shepherd Microfinance.
2. G21 Geelong Regional Alliance, Greater Geelong Region Profile, July 2019.
3. Johnson, L., Mundell, M., Bartel, R. (2020). Resilient Geelong: Reasons for Success and Challenges for a post-COVID-19 Future. Geelong: Committee for Geelong
4. Geelong Education and Workforce Profile 2011 – 2021, Skilling the Bay Advisory Group. Management Governance Australia
5. Tucker, R., Mundell, M., Johnson, L., Hitch, D., Andrews, F., Liang, J. Thornton, L., Bower, I., & Moslehian, A. (2021). Creative Strategies for Tackling Locational Disadvantage in Geelong. Report prepared for the City of Greater Geelong by HOME Research Hub, Deakin University, April.

This report is drafted by:

Karnali Bose - Program Consultant (FIAP), Good Shepherd Australia New Zealand

Roslyn Russell - Director Research and System Impact, Good Shepherd Australia New Zealand

We wish to acknowledge the assistance and contribution of all the Geelong FIAP Pioneers in the preparation of this report.



For more information about the FIAP Program,
please visit fiap.org.au

For inquiries please contact:
fiap@goodshep.org.au

Supported by

