



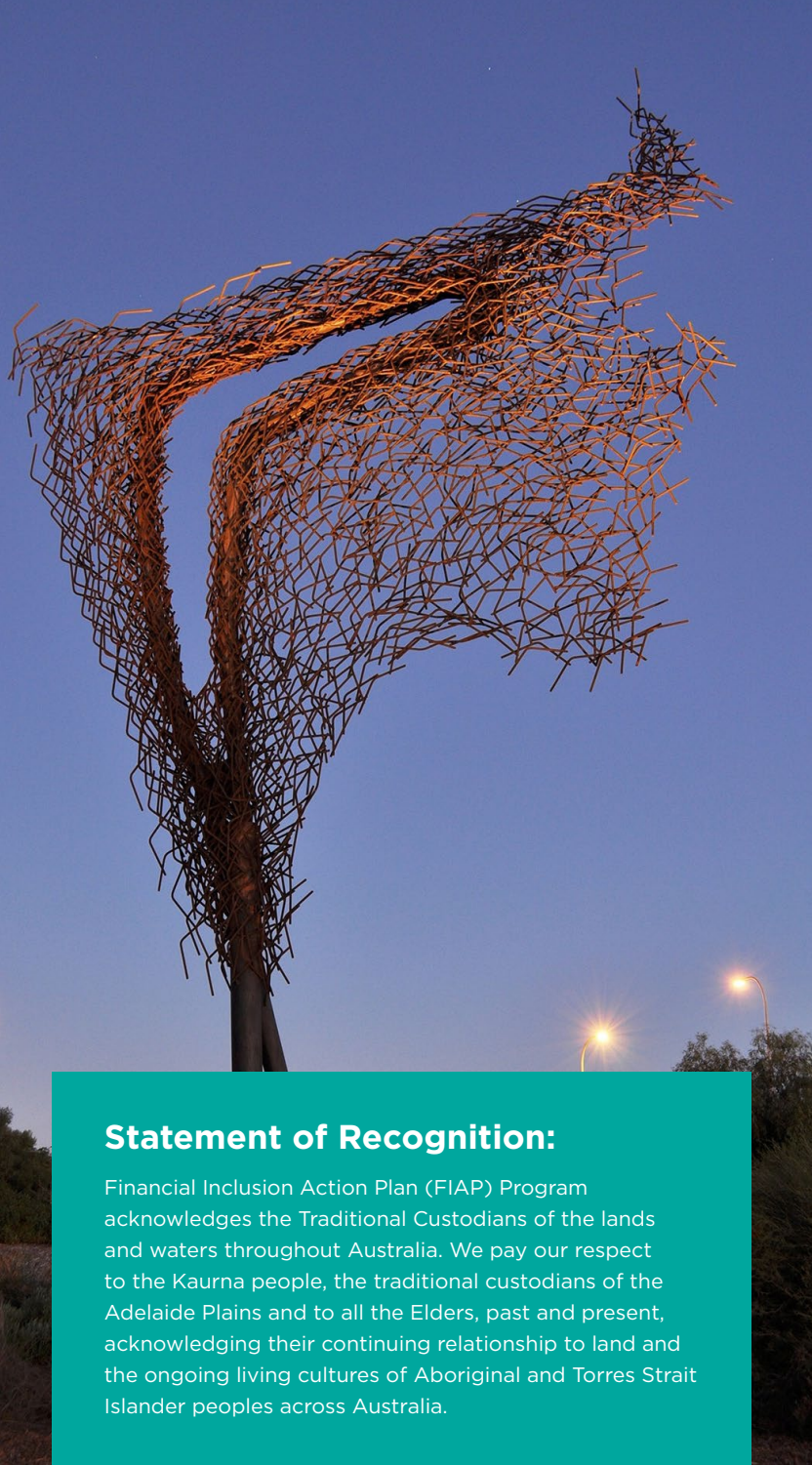
# Building a Financially Resilient Community Where People Thrive

Northern Adelaide Financial Inclusion Action Plan: Impact Report

June 2023







## Statement of Recognition:

Financial Inclusion Action Plan (FIAP) Program acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to the Kaurna people, the traditional custodians of the Adelaide Plains and to all the Elders, past and present, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia.

## About the FIAP Program

The Financial Inclusion Action Plan (FIAP) Program is an innovative, cross sectoral program that enables organisations across diverse sectors to combine forces to enhance financial inclusion, resilience and wellbeing in Australia.

In 2014, the Australian Government made a commitment at the G20 summit to develop a national Financial Inclusion Action Plan (FIAP) aimed at advancing the UN Sustainable Development Goals. In response, the Department of Social Services engaged Good Shepherd, in partnership with Ernst & Young (EY) and the Centre for Social Impact (CSI) at UNSW Sydney, to develop the FIAP Program. The program's objective was to enable organisations from all sectors to actively promote financial inclusion and resilience throughout Australia.<sup>1</sup>

The FIAP program launched in 2016 and has since evolved into a nationwide and place-based network comprising over fifty organisations. These organisations have publicly committed to implementing strategic and practical measures that will enhance the financial wellbeing of their customers, employees, suppliers and community partners.

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.





# Place-based FIAP program

## Local Leaders and Organisations leads to Local Solutions

In February 2020, the first place-based FIAP was introduced in Geelong, Victoria, showcasing the collaborative efforts of ten local organizations dedicated to improving the financial resilience and wellbeing of their communities.

Building on this success, the Department of Human Services, (DHS), Government of South Australia, recognized the value of leveraging the learnings from the Geelong Foundation FIAP program. Subsequently, Good Shepherd was invited to develop a similar program to address the specific challenges faced by the Playford and Salisbury Local Government Areas in Northern Adelaide.

In May 2022, continuing on the learnings of the Foundation FIAP, the Geelong network came together to develop the Geelong Region Build FIAP which was launched in March 2023. As part of this, the network member base expanded with ten new member organisations joining forces with the original pioneer members. This led to a total of 18 Geelong-based organisations sharing an unified vision to “take action, through collaboration and our shared commitment to enhance opportunities for our diverse regional community to improve their financial wellbeing, resilience and capabilities, so that all people flourish.”



# Northern Adelaide FIAP

## Background

Northern Adelaide was strategically chosen as the ideal location for the implementation of a place-based FIAP Program due to the culmination of long-standing economic stress experienced by the community over an extended period.

The FIAP Program operates on the fundamental principle that local organisations, being deeply rooted in the community, possess unparalleled insights into the specific challenges faced by the area. They can effectively identify the underlying causes and triggers of financial stress and, through collaborative efforts, take concrete steps to mitigate these challenges.

In 2021, a dedicated group comprising a diverse range of organisations from various sectors in Northern Adelaide united their strengths to comprehensively assess the entrenched challenges prevalent in the local communities and co-designed more than fifty practical actions to alleviate these challenges.

The Northern Adelaide FIAP launched on 12th April 2022 with over eighty representatives from the local community joining the member organisations to celebrate the commitment made to improve financial inclusion, resilience and wellbeing for the Northern Adelaide Community.<sup>2</sup> To read more about the Northern Adelaide FIAP click on the Read More tab to the right.

**The Northern Adelaide FIAP vision is**

“to build a financially resilient community where people thrive.”



[Read More >](#)



# Northern Adelaide FIAP Members

The Northern Adelaide FIAP embodies the collective efforts of ten local organisations.

In July 2022, following the launch of the FIAP, Codan Limited joined the program as a collaborative member.



Northern Adelaide FIAP launch 12 April 2022



# Enabling Real Change

## Strengthening Financial Resilience and Wellbeing through practical actions

The Northern Adelaide FIAP members crafted a concise set of **core principles** to steer their present and future endeavours:

### Understand



The social and economic determinants of financial exclusion and resilience.

The impact of financial exclusion on overall wellbeing of individuals.

### Collaborate



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



### Advocacy & Influence

Shift the dial on financial inclusion, wellbeing and resilience

### 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.

### Impact



Measure progress through robust evaluation strategies and practices.

To build on the evidence base.

To support collaboration amongst members and the implementation of the FIAP actions, the members came together through various forums and working groups to enhance the financial inclusion, resilience and wellbeing of the local communities in which they operate. The collaborative endeavours have forged new partnerships, to achieve shared learning and facilitate broader responses for customers, employees, partner organisations and the broader community.

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Working Groups held

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Place-Based Communities of Practice

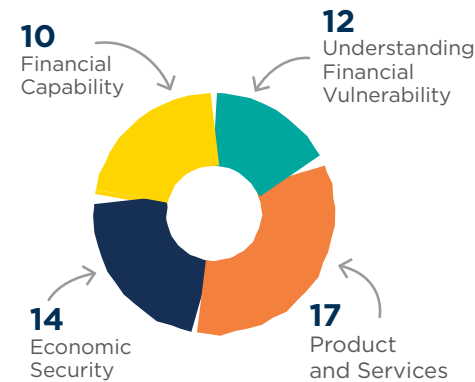
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National Communities of Practice



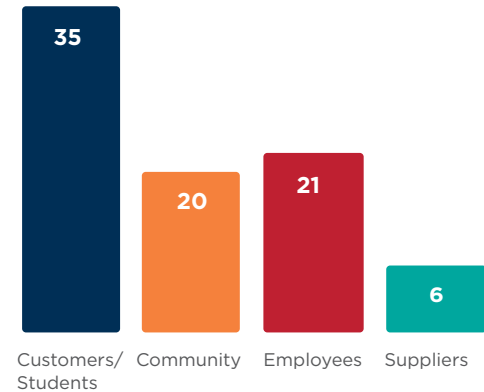
Drawing upon their organisational strengths and guided by these core principles, the members collaborated to co-design more than fifty actionable initiatives. These endeavours aimed at tackling entrenched issues within the local communities while simultaneously meeting the diverse requirements of various stakeholders.

Number of Actions within FIAP Action Areas



Number of actions by Stakeholder Groups

Note: Number of actions can overlap across stakeholder categories



“It’s been a year since I spoke at the launch of Australia’s second place-based Financial Inclusion Action Plan and, since this time, mounting cost of living pressures have placed enormous pressure on the residents of Salisbury and northern Adelaide.

The northern-Adelaide FIAP brought together 11 organisations who set out over 50 commitments to provide enhanced support for community members, customers and employees who are experiencing financial strain. I am proud that the City of Salisbury has taken a proactive role in the region, with our organisation responsible for delivering 14 of these actions.

Looking through this report at everything that has been achieved this past year, I am immensely pleased with the progress that all participating organisations have made, and I thank them and the FIAP team for their ongoing commitment to building financially inclusive communities in the north.”

— Mayor Gillian Aldridge OAM, City of Salisbury



## Our Collective Actions:

# Driving change – shifting the dial towards a financially resilient community

### Economic Participation

**1,671**

**First Nations** Job seekers supported through **mentoring** and **job placements**.

**11** **Business Networking events** were held with over **528 attendees**.

**7** were focussed on **Women in Business** with

**230** women in attendance

**3** CALD Business events with **205 attendees**

**31** **scholarships** valued at over **\$171, 500** was granted to support students from diverse background and Women in STEM

### Increased awareness

**13,000**

Initial client screening assessments completed by one organisation highlighted 33% of these clients self-reported that financial hardship was a major stress in their life.

**2** full day **Financial Capability and Vulnerability Training sessions** with

### Employee Wellbeing

**7** **Employee financial wellbeing sessions** held across **5 organisations** with

**144** attendees

**62** attendees

### Financial Support & Services

**6,610**

people accessed **financial Supports** including emergency assistance, financial counselling, NILS.

**4 organisations** have established

**62**

**new partnerships** to improve outcomes for their students and clients.

**157**

**financial and career management workshops** were attended by **990 attendees**.

**1424**

**views of their financial hardship and wellbeing pages** were recorded by 2 organisations of these 95% were for financial hardship support.



# Careers for girls full STEM ahead in Salisbury

More than 200 female students in Years 8-11 from 10 northern suburb schools, attended a ground-breaking event hosted by the City of Salisbury held at the Salisbury Community Hub on Tuesday 28 March 2023 as part of its forward-looking economic agenda. It provided opportunities for students to bust stereotypes about STEM (science, technology, engineering and mathematics) and encourage them to seize future career opportunities in STEM related fields.

The event, organised by the City of Salisbury and the Northern Adelaide State Secondary School Association (NASSSA) was funded by the Federal Government's National Careers Institute, aimed at highlighting the wide range of traditional and non- traditional career options available to women in STEM related industries busting stereotypes within male dominated industries.

It also highlighted the current and future employment opportunities available in STEM related fields in the northern suburbs including those that flow on from the recently announced AUKUS submarine venture which is estimated to support approximately 20,000 direct jobs across Australia over the next 30 years with South Australia being one of the main beneficiaries.

Guest speakers at the event were leading women working in STEM related fields, including Dr Sylvie Perreau, Chief of Sensors and Effectors Division at the Defence Science and Technology Group (DSTG) and Dr Lisa Bailey, Exhibition and Experience Design Manager at UniSA's Museum of Discovery. Both speakers shared their own personal story of their career journeys and the importance of challenging the concept of traditional roles for women, especially in the field of artificial intelligence.

Students also visited leading organisations BAE Systems Australia, Saab Australia, Defence Science and Technology Group, Codan Limited and Topcon Positioning Systems

which are all based in the City of Salisbury. They undertook site tours and took part in hands-on activities such as mixed reality systems and 3D modelling. They also learnt first-hand about STEM related career pathways and future employment growth areas.

City of Salisbury Mayor Gillian Aldridge OAM thanked the participating organisations and said it was an honour to team up with these world-leading businesses based in our city and support careers for local women by hosting the event at the Salisbury Community Hub.

**"This was a wonderful opportunity for young local women in the northern region to experience what a career in STEM could look like," Mayor Aldridge said.**

The opportunity to explore these options at such a critical time in their schooling life not only equips them with the knowledge and inspiration to make those decisions in their studies, but also leaves them feeling inspired and we are so lucky to have these organisations on our doorstep.

This is one of many workshops and events to be held in the Salisbury Community Hub for the community and opens further opportunities for organisations to have events with us.

**NASSSA Director Penny Chancellor said it was exciting to see so many young women explore the opportunities available in the STEM industry.**

"In particular, it was challenging and insightful to hear that as artificial intelligence evolves and as the algorithms that sit behind it are written, we need women and diversity to participate in the process so that the messages we receive in the community are balanced."

"There are powerful and exciting future opportunities available for our students, if they think outside of the box and are prepared to take up the challenge and look for problems in the world around them to help solve."

**BAE Systems Australia's Chief People Officer, Angela Wiggins, said it was important for the defence industry to showcase the diverse careers available to young people, regardless of their gender.**

"Now more than ever, the industry is looking to attract and retain the best and brightest minds in the country and it begins with inspiring and engaging throughout their education. As a defence industry leader, our goal is to nurture and inspire the next generation and to encourage more girls to consider future careers as engineers, technologists and innovators."

The schools which attended the forum were Riverbanks College B-12, Mark Oliphant College, Thomas Moore College, Playford International College, Paralowie R-12, Craigmore High School, Salisbury High School, Parafield Gardens High School, Salisbury East High School, and Para Hills High School.



# Capacity Building for the Northern Adelaide Region

Six out of the eleven organisations within the Northern Adelaide Financial Inclusion Action Plan (FIAP) prioritised taking action to enhance the capacity of organisations in supporting employee well-being and client outcomes.

In February 2023, FIAP collaborated with the GSANZ Firmer Foundations Program to deliver Financial Capability and Vulnerability Training. This training was co-designed by a small working group comprising member representatives, aimed to provide comprehensive and relevant financial capability and vulnerability training to the employees of the member organisations. Representatives from all levels attended the training, equipping them with practice tools to engage clients and empower them to build financial resilience.

The primary objectives of the training were to enhance participants skills, knowledge and confidence in conducting informed financial conversations with clients and to provide support in preventing or recovering from financial hardship. Additionally, the training aimed to improve the employees understanding of their own financial capability and well-being.

Participating in the training was an effective means for organisations to fulfill their commitments as part of the Northern Adelaide Financial Inclusion Action Plan (FIAP). Furthermore, FIAP intends to use this training to gauge the demand for future services, which can be offered either face-to-face or online, thus adding value to its members.

The Training Working Group played an active role in co-designing the training program, with the objective of fostering collaboration and shared learning. Their approach included

conducting surveys and reviewing the needs of partner organizations, identifying common areas of need, exploring practical delivery approaches, providing suitable training spaces and identifying relevant GSANZ resources that could support the training and development needs of member organisations.

**Two sessions of the training were held with 62 participants receiving training.**

79% percent increase in confidence to have a financial conversation with a client.

60.9% increase in knowledge of tools and resources to support clients.

“It was very interesting and informative. It provided me with guidance in supporting client’s financial situations and it also provided an opportunity for me to reflect on my own financial values and practices. The facilitator was engaging and spoken with lots of passion and knowledge.”

— Workshop attendee.

## Pre- and post- Training Survey (average score, 1-10 scale)

Participants who attended the training reported:





A young girl with curly hair and a woman wearing a beanie and gloves are sitting on the ground, high-fiving each other while gardening. They are both smiling and wearing gloves. The background shows green foliage and a house.

## FIAP Action Areas

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

# Products and Services

We will ensure that our Products and Services are safe, affordable and meet the needs of our customers, employees and broader community.

Stakeholder	Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers Community	Raise greater awareness among ratepayers of the City of Salisbury hardship policy and procedures and how to access supports	<ul style="list-style-type: none"> <li>› Revise information available to rate payers experiencing financial hardship</li> <li>› Communicate and promote through appropriate channels and platforms</li> </ul>	<ul style="list-style-type: none"> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Increased pathways &amp; tools for ongoing support for vulnerable groups</li> <li>› Improved social, community and government support</li> </ul>	City of Salisbury	February 2023	Completed	<p>In March 2023, the City of Salisbury launched a new Financial Wellbeing webpage, dedicated to promoting the services provided by council to support residents who may be experiencing financial difficulty. The webpage also promotes a number of external crisis-level support services.</p> <p>Council's website has a page dedicated to the supports that are available to residents experiencing difficulty paying their rates. This page is continually updated as internal and external support options change.</p>
Customers	Raise greater awareness of Council programs and services that can assist those with no/ low income to become financially sustainable	<ul style="list-style-type: none"> <li>› Review information available on Council products and services</li> <li>› Communicate through appropriate channels and resources</li> </ul>	<ul style="list-style-type: none"> <li>› Increase in targeted and scalable resources to build financial capabilities</li> <li>› Increase in awareness and availability of appropriate financial services</li> </ul>	City of Salisbury	Ongoing	Completed	<p>In March 2023, the City of Salisbury launched a new Financial Wellbeing webpage, dedicated to promoting the services provided by council to support residents who may be experiencing financial difficulty. The webpage also promotes a number of external crisis-level support services.</p> <p>Council's website has a page dedicated to the supports that are available to residents experiencing difficulty paying their rates. This page is continually updated as internal and external support options change.</p>
Community	Explore opportunities to partner with organisations collecting and maintaining information on local financial support services	<ul style="list-style-type: none"> <li>› Undertake stakeholder analysis to identify appropriate providers</li> <li>› Actively seek partnership(s)</li> <li>› Communicate and promote through appropriate channels and platforms</li> </ul>	<ul style="list-style-type: none"> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› More partnerships and collaboration to support vulnerable groups</li> </ul>	City of Salisbury	March 2023	Completed	<p>In February and March 2023, a stakeholder analysis was undertaken to identify relevant services available to the community, including those located within the Salisbury region. The identified services, including information about the service, location and contact details, have been distributed to frontline community development staff to assist them when supporting clients and when identifying partnerships. A number of referral and partnership opportunities have been identified by our rates team and neighbourhood development team.</p> <p>Additionally, based on this stakeholder analysis, a number of external crisis-level services were added to the City of Salisbury Financial Wellbeing webpage. Once additional enhancements have been made to the webpage's user interface and content, the webpage will be promoted more widely to the community.</p>



Stakeholder	Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers	Review the Hardship Policy and its alignment with the principles of financial inclusion	<ul style="list-style-type: none"> <li>› Undertake a review and update of the City of Salisbury's Hardship Policy</li> <li>› Undertake review of financial implications of any additional supports that may be identified</li> </ul>	<ul style="list-style-type: none"> <li>› Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Policies, processes &amp; actions implemented to address economic inequality</li> </ul>	City of Salisbury	December 2022	Completed	<p>The Financial Hardship Policy was reviewed in March 2023 to ensure that it aligns with FIAP's principles of financial inclusion. While the review found that the policy was in alignment with the principles, a number of changes were identified and implemented, including the removal of the requirement for a JP to witness the Financial Hardship form, which will make it less daunting for people to apply for hardship support.</p> <p>In March 2023, 700 customers were on payment plans and as at April 2023, we have 6 current (and another 6 pending review) hardship customers receiving escalated levels of support.</p>
Suppliers Community	Refine and deliver Train the Trainer Program for the My Money Basics Program.	<ul style="list-style-type: none"> <li>› Partner organisations engaged.</li> <li>› Partners identify internal trainers.</li> <li>› Train the Trainer Sessions delivered.</li> </ul>	<ul style="list-style-type: none"> <li>› Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>› Increase in targeted and scalable resources to build financial capabilities</li> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› More partnerships and collaboration to support vulnerable groups</li> </ul>	Good Shepherd Financial Capability Facilitator	June 2022	Completed	<p>A range of staff within local not for profit and community organisations have been trained to be able to deliver the My Money Basics financial literacy and wellbeing program and the new trainers have been successfully delivering the program within their own organisations and communities.</p> <p>9 new My Money Basics trainers trained across 3 Train the Trainer sessions leading to 5 organisations having new internal trainers.</p> <p>Feedback from participants has been overwhelmingly positive. There are numerous potential new partner organisations interested in the program. Training multiple staff within various types of businesses provides greater access points for the community and higher levels of sustainable success.</p>
Customers Community Students	Support the partner organisation trainers to deliver the My Money Basics Program.	<ul style="list-style-type: none"> <li>› Sessions delivered by partner organisations.</li> <li>› Local community members attend the My Money Basics program sessions.</li> </ul>	<ul style="list-style-type: none"> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Increase in awareness and availability of appropriate financial services</li> <li>› Increased pathways &amp; tools for ongoing support for vulnerable groups</li> <li>› Increased financial capability of individuals</li> </ul>	Good Shepherd Partner organisations	December 2022	Completed	<p>A diverse range of community members have now completed the My Money Basics program, developed and delivered by Good Shepherd ANZ, along with partner organisations.</p> <p>46 sessions of My Money Basics delivered by partner organisations and 9 sessions delivered by Good Shepherd.</p> <p>More than 100 participants have taken part in the program including members from CALD and Aboriginal backgrounds, people with a range of disabilities, as well as various ages and gender. Most sessions have been at capacity with several having wait lists. The program is seeing benefits for participants with savings goals achieved and debt reduction.</p>
Customers Students	Enable individuals on a low income to access a microfinance no interest loan for a primary vehicle.	<ul style="list-style-type: none"> <li>› Process applications via a financial conversation.</li> <li>› Loans successfully approved and disbursed.</li> </ul>	<ul style="list-style-type: none"> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>› Improved access to appropriate financial products and services</li> </ul>	Good Shepherd delivered by Good Money Site	Review end of financial year.	Completed	<p>NILs for Vehicles commenced as a pilot program. The program gained momentum very quickly and met the targets well before the initial pilot period ended. The program has since been extended twice. Demand continues to grow with there often being a wait list. The program has provided a new avenue for individuals to obtain affordable transport, particularly for work and in areas without public transport.</p> <p>From 1 May 2022 to 30 April 2023: 104 applications approved; 88 loans disbursed; valued at \$420,553.</p>

Stakeholder	Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers	Assist First Nations small businesses to launch a new business.	<ul style="list-style-type: none"> <li>➤ Provide 12 month coaching for new start up businesses.</li> <li>➤ Coaching for 6 small businesses delivered.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in targeted and scalable resources to build financial capabilities</li> <li>➤ Increased ability to meet current financial needs and expenses</li> </ul>	Good Shepherd LaunchMe team	March 2023	Completed	The LaunchMe First Nations program supported 12 First Nations small business entrepreneurs through personalised coaching sessions to develop financial and business literacy and confidence. LaunchMe has expanded to offer free online business training modules open to the community, as well as being available in other locations across Australia.
Employees Community	Establish a formal agreement with a financial counselling organisation i.e. (Good Shepherd, Anglicare SA, National Debt Helpline) to refer at risk clients for assistance	<ul style="list-style-type: none"> <li>➤ Established partnership and agreement in place.</li> <li>➤ Referrals for financial counselling and support offered to vulnerable clients.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in awareness and availability of appropriate financial services</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Northern Area Community & Youth Services (NACYS)	May 2022	Completed	<p>Over the last year we increased our collaboration with emergency relief and financial support agencies. These included: National Debtline, Uniting Communities, Foodbank, Secondbite, Good Shepherd ANZ, Salvation Army, Anglicare SA.</p> <p>We have increased our overall referrals for financial assistance due to better understanding and incorporation of financial wellbeing in our initial assessment during client intake. Our Social Workers and Psychotherapists overall made 45 referrals. Apart from the above, our childcare staff also informally referred parents whose children attend our childcare center to Foodbank and provided material assistance with the help of Oz Harvest.</p>
Customers	Provide low cost consultation, training and recruitment services to employers who are interested in diversifying their workforce and promoting inclusion in their workplace	<ul style="list-style-type: none"> <li>➤ Diversity and Inclusion training has been facilitated</li> <li>➤ NDIS - supporting small business with policy review and development</li> </ul>	<ul style="list-style-type: none"> <li>➤ Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Possible Consulting	December 2022	Completed	<p>Provided workshops and trainings to not-for-profit organisations and businesses at a low cost. This included organisations such as HOST International - Arabic speaking women and TAFE SA Adelaide - CALD English students.</p> <p>Introduction to Australian Workplace Workshop - 4 sessions attended by 75 participants.</p> <p>Cultural Awareness Workshop - 6 sessions attended by 145 participants.</p> <p>Digital Inclusion and online safety - 2 sessions attended by 59 participants.</p>
Suppliers Community	Establish a Multicultural Business and Entrepreneur Network to connect and promote multicultural businesses in South Australia with a vision to expand nationwide	<ul style="list-style-type: none"> <li>➤ Establish network in SA</li> <li>➤ Broaden network in the next 12 months</li> <li>➤ Regular workshops and information sessions held to create financial capability and awareness</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>➤ Increased pathways &amp; tools for ongoing support for vulnerable groups</li> <li>➤ Improved social, community and government support</li> </ul>	Possible Consulting	December 2022	Completed	The Multicultural Business and Entrepreneur network was launched in October 2022 with 130 attendees. We collaborated with 9 businesses including Instone Accounting, Committee for Adelaide and Auctus training and education, to deliver useful information to all delegates. The network continues to expand and provide workshops and events to increase financial capability awareness with three major events scheduled for 2023. The Power of Business Networking with 50 delegates in attendance, International Students Networking with 25 attendees and the upcoming MBEN conference scheduled for 10 October 2023 and expecting 150 attendees.



Stakeholder	Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Students	Engage with local schools and community members across Northern Adelaide to increase enrolments to STEM programs.	<ul style="list-style-type: none"> <li>➤ Provide outreach to local schools through STEM connect program.</li> <li>➤ Higher number of students enrolled in STEM programs in Northern Adelaide.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Uni SA	December 2022	Completed	<p>UniSA STEM Academic Unit engages with the Northern Adelaide State Secondary School Alliance (NASSSA) to encourage students to consider university as an option for them.</p> <p>UniSA STEM staff have been attending northern area high schools to meet with them and talk about the opportunities at university. Northern suburbs schools represent 11 out of the 21 schools scheduled for engagement with UniSA STEM Staff in 2023.</p> <p>Student tours are also conducted at our campus at Mawson Lakes where students can experience university life first hand.</p>
Students	Raise awareness of available scholarships for student equity groups to ensure better access.	<ul style="list-style-type: none"> <li>➤ Review communication channels and messaging to prospective and current students.</li> <li>➤ Increased number of scholarships awarded to equity groups.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>➤ Increase in awareness and availability of appropriate financial services</li> </ul>	Uni SA STEM	December 2022	Completed	<p>8 scholarships were awarded by UniSA STEM Academic Unit to support people who:</p> <ul style="list-style-type: none"> <li>- live in a rural location</li> <li>- are economically disadvantaged</li> <li>- are Aboriginal or Torres Strait Islander</li> <li>- are women in STEM</li> </ul> <p>A total of \$105k has been committed over the period of the degree. A scholarship award night is celebrated in STEM in May each year where all students who are awarded scholarships are celebrated.</p> <p>UniSA STEM Academic Unit (AU) reviewed the criteria for two of their scholarships to enable a higher number of applicants. This resulted in an increase in the number of applicants in 2023 and the ability to award a scholarship in the Aboriginal and Torres Strait Islander scholarship that was not awarded in 2022.</p> <p>Emails targeted to UniSA Online Associate Degree students from northern regional area to alert them to the available scholarships if they transfer to our Bachelor programs.</p>
Customers Employees	Develop partnerships with local providers to improve jobseekers access to financial services and supports.	<ul style="list-style-type: none"> <li>➤ Establish partnerships with local providers</li> <li>➤ Referrals for financial support offered to financially vulnerable clients</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in awareness and availability of appropriate financial services</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> </ul>	Workskil Australia	December 2022	Partially Completed	<p>Workskil partnered with Good Money as a referral partner to the No Interest Loans program across our Adelaide sites and broader organisation.</p> <p>National Housing Specialist role was introduced to the organisation to support teams working with customers experiencing homelessness.</p> <p>Workskil implemented a Resource Hub webpage that can be accessed by employees and customers, individually or collaboratively during appointments. The Resource Hub contains links to referring customers to financial assistance services, including Good Shepherd NILs, DHSA NILs, Anglicare NILs, Smart Money, financial counsellors, budgeting tools etc.</p> <p>Workskil continue to review services required and establish new partnerships where there is a need.</p>

Stakeholder	Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers	The Work Ready Release Ready program supports participants on their journey to employment and settling back into the community when released from prison.	<ul style="list-style-type: none"> <li>Pre and post release. Prepare customers for release by providing support with accessing income support, build skills, accessing accommodation services, health and employment</li> </ul>	<ul style="list-style-type: none"> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>Improved access to appropriate financial products and services</li> </ul>	Workskil Australia	Ongoing	Completed	<p>This program has continued to be successful in reducing recidivism rates in South Australia.</p> <p>There are currently 417 participants, of which 318 are new inductees. Additional supports and services relating to financial wellbeing have been incorporated into the resources available to employees and staff in this program.</p>
Customers	Geared 4 Work program to support young people registered with Workskil Australia living in the northern suburbs of Adelaide to achieve log book hours with a driver mentor / supervisor.	<ul style="list-style-type: none"> <li>Identify customers who need this support and register to the service. Driver mentor to conduct driving sessions.</li> </ul>	<ul style="list-style-type: none"> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>Increased ability to meet current financial needs and expenses</li> </ul>	Workskil Australia	Ongoing	Completed	Between July 2022 - April 2023 Workskil offered 1039 driver mentor sessions, of which 993 were utilised. With a utilisation rate of 95.6% this program has been very successful. This is a valuable service which saves customers significant costs in driving lessons, particularly during this time with the rising costs of living impacting so many.
Customers	Provide financial wellbeing services to clients in Northern Adelaide including access to wrap around services to address underlying causes of financial insecurity.	<ul style="list-style-type: none"> <li>Financial counselling, education and support offered to clients.</li> <li>Referrals to other services based on the needs of the client.</li> </ul>	<ul style="list-style-type: none"> <li>Increase in awareness and availability of appropriate financial services.</li> </ul>	AnglicareSA	Ongoing	Completed	<p>During this period, AnglicareSA implemented two new initiatives, 'overflow' and a waiting list. Overflow is a day each financial counsellor and financial capability worker is rostered to support new clients with urgent matters, such as imminent eviction, or disconnection of utilities. This was implemented as many services are booked far in advance and clients in these situations cannot wait for two or more weeks for resolution.</p> <p>Previously, AnglicareSA did not hold a waiting list and only booked two weeks in advance, again due to the urgent nature of most client's situations. If an appointment cannot be offered within two weeks, clients are offered the details of other services in their region but are also offered to be placed on our waiting list. If they would like to go on the waiting list, when an appointment becomes available, they are contacted and given 24 hours to accept the next available appointment. This has been extremely popular with clients.</p> <p>Total 871 financial counselling appointments were attended.</p>

## Preserving Homeownership

### A Client-Centered approach to Housing Support

I am a financial counsellor with Anglicare SA. Our NFP organisation encompasses a multitude of community service supports, with a focus on providing an individual integrated approach to client services, ensuring we involve them in the decision-making process.

Kirsty became a client of Anglicare SA financial counselling service in October 2022 as she was significantly behind in her mortgage repayments. She had recently received a diagnosis of heart disease, shortly after leaving a long-time domestic violence relationship.

Due to her presenting issues, she had, over time, become behind in her mortgage and was to attend a court hearing for the arrears matter. She was in receipt of the Job Seeker payment and was concerned about her ability to maintain the loan and the risk of losing her property.

After gaining consent, I contacted the bank that held her mortgage. After months of back and forth and not getting anywhere with the bank I contacted their Internal disputes resolution team.

Things started to move forward and we were starting to be heard.

Kirsty formally rented out a room at the rear of her home as well as a room within the home, increasing her income to reflect affordability of servicing the loan. She also applied for the Carers payment (as she always cared for her cousin), further increasing her income.

The arrears had escalated to \$20,160. Kirsty was to maintain payments for three months to show affordability, which she did. From there she was asked to increase the payments to reflect current interest rate rises. She did this also.

Eventually she was approved for capitalisation of the arrears (which we were initially told would not be an option) and, if she maintained the repayments, she would be able to keep her home.

“I honestly do not know what I would have done without your help. I cannot thank you enough for all your support.”

— Client accessing Anglicare SA financial counseling service





# Financial Capability

We will build the Financial Capability of our customers and employees, to improve Financial Behaviours.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers Community	Deliver employment ready programs to support financially vulnerable residents in accessing jobs	<ul style="list-style-type: none"> <li>▶ Training sessions are delivered.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>▶ Increased ability to meet current financial needs and expenses</li> </ul>	City of Salisbury	Ongoing	Completed	<p>For the first time, Council's traineeships were promoted on social media and at all libraries and community centres via a poster, with the aim of reaching financially vulnerable residents. Unfortunately, the session was not overly successful. Three people attended the session and contact details were provided to one attendee. Feedback of the session, that it was a little hidden away and not very "out in the open", will be helpful for when the next round of traineeships are promoted.</p> <p>Partnerships were entered into to deliver Job Ready (career counselling) programmes at various sites across the City.</p> <p>Rethink Your Career event was held in October 2022 targeting women no longer in school who are unemployed, returning to work or looking to pivot from their existing career.</p> <p>Delivered the Youth Employment Program, with the following outcomes: 37 individual qualifications in Barista, White Card, First Aid; 23 individual qualifications in First Aid &amp; RSA; 23 individual qualifications in Hospo/RSA &amp; resume skills.</p> <p>Completed 5 business start-up sessions for young people (aged 12-25), reaching a total of 43 participants.</p> <p>In addition, 16 ACE programmes were delivered at various sites across the City, by the Council-supported Morella Community Centre and Pooraka Farm Community Centre.</p>
Customers Community	Deliver lifelong learning and development programs that equip financially vulnerable people to effectively manage their finances	<ul style="list-style-type: none"> <li>▶ Training sessions are delivered.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Increase in awareness and availability of appropriate financial services</li> <li>▶ Increased financial capability of individuals</li> </ul>	City of Salisbury	Ongoing	Completed	<p>Partnerships were entered into to deliver English as a Second Language programmes at various sites across the City.</p> <p>National Careers Grant STEM Forum successfully held on 28 March. Grade 9 and 10 girls from over 10 local high schools attended, with 5 local businesses involved.</p> <p>29,783 PC bookings in CoS libraries.</p> <p>My Money Basics Education sessions run in partnership with Good Shepherd. 20 participants completed the training (19 women), all from South East Asian backgrounds and all aged over 50 years. 1 person went on to undertake the My Money Basics Train the Trainer programme.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees	Offer opportunities for staff to access support services and training to enhance their own financial wellbeing	<ul style="list-style-type: none"> <li>Employee financial wellbeing program developed and implemented.</li> </ul>	<ul style="list-style-type: none"> <li>Increased financial capability of individuals</li> <li>Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing)</li> </ul>	City of Salisbury	Ongoing	Alternative Action Completed	<p>To support employees' financial wellbeing, CoS offer staff superannuation information sessions, 1:1 superannuation consultations, corporate discount health insurance and health insurance consultations as part of the Salisbury Wellbeing program.</p> <p>86 staff attended superannuation information sessions and 24 staff participated in a 1:1 consultation with a superannuation advisor.</p>
Community	The Office for Women in the Department for Human Services will partner with the wider community to support a financial education program for women which covers topics including financial wellbeing and literacy.	<ul style="list-style-type: none"> <li>Design workshops in partnership with key stakeholders to meet the needs of women living in Northern Adelaide.</li> <li>Workshop sessions delivered.</li> </ul>	<ul style="list-style-type: none"> <li>Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>Increase in awareness and availability of appropriate financial services</li> <li>Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>More partnerships and collaboration to support vulnerable groups</li> <li>Increased financial capability of individuals</li> </ul>	Office for Women with community partners	March 2023	Completed	<p>My Money Basics workshops (series of 3) were held for participants at Compass School, Davoren Park, Salisbury East High School, The Food Centre Gepps Cross, The Good Money Store, Salisbury and the City of Salisbury Filipino group for over 50s.</p> <p>20 workshops were attended by 79 participants with 68% aged 55 and above. These workshops provided greater financial knowledge to women living in the northern suburbs.</p> <p>My Money Basics Facilitator Training sessions were held at Ashton House, Oakden and Catholic Care Country SA to equip community leaders with skills to provide peer support through facilitator training. 19 facilitators were trained out of which 95% were women.</p>
Employees	Provide training to staff to build their financial knowledge and capability and to support financially vulnerable clients – both talent and small business.	<ul style="list-style-type: none"> <li>Training to be facilitated and attended by Possible Consulting staff</li> <li>Form a partnership with a training provider</li> </ul>	<ul style="list-style-type: none"> <li>Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> </ul>	Possible Consulting	December 2022	Completed	<p>All Possible Consulting staff undergo basic financial literacy training to increase their knowledge to improve client services. 34 casual staff onboarded in the last financial year have also received this training.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers Employees Community	Create a 'Financial Inclusion Champion' role in the Northern Region to mentor other team members	<ul style="list-style-type: none"> <li>➤ Financial Inclusion Champion role is operational in the Northern Region</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>➤ Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>➤ Increase in awareness and availability of appropriate financial services</li> </ul>	Relationships Australia SA	September 2022	Completed	The 'FIAP Champion' role was implemented and trialled in October 2022 in the Northern Region. Team members from the existing Financial Counselling team were well placed to take on this capacity building role in the organisation due to their existing depth of knowledge and experience in the Financial Inclusion space. The Financial Counselling team assisted with capacity building of our Northern Teams by providing resources and information to internal teams, mentoring and responding to staff queries and attending team meetings.
Customers	Review ways to incorporate money management information sessions in our existing services to our jobseekers; Provide targeted support to financially vulnerable jobseekers through financial capability workshops and refer to community partners where additional support is required.	<ul style="list-style-type: none"> <li>➤ Explore partnerships with local providers to deliver financial capability training to our staff which enables them to deliver targeted financial capability workshops to our jobseekers</li> <li>➤ Develop training materials and workshop format specific to the needs of the jobseekers</li> <li>➤ Training session delivered.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>➤ Increase in awareness and availability of appropriate financial services</li> <li>➤ Increased financial capability of individuals</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Workskil Australia	March 2023	Partially Completed	<p>Money management information has been incorporated into our Resource Hub webpage that can be accessed by employees and customers, individually or collaboratively during appointments. The Resource Hub contains links to referring customers to financial assistance services, including Good Shepherd NILs, DHSA NILs, Anglicare NILs, Smart Money, financial counsellors, budgeting tools etc. 10 out of 14 employees in Adelaide North indicated they had referred customers to a No Interest Loan service. 9 of 14 employees indicated they had referred customers to a financial counselling service.</p> <p>Dedicated financial capability workshops are still in development, following the Adelaide North FIAP working group training pilots launched in early 2023.</p>
Customers Employees	Increase staff capability within key service delivery areas to better identify financially vulnerable individuals including clients within CALD and Aboriginal communities.	<ul style="list-style-type: none"> <li>➤ Information sessions organised and delivered for staff across key service delivery areas in Northern Adelaide (e.g., support services for newly arrived migrants, children and family services, foster care, aged care).</li> </ul>	<ul style="list-style-type: none"> <li>➤ Improved access to appropriate financial products and services.</li> </ul>	AnglicareSA	Ongoing	Completed	Financial literacy sessions tailored to staff working within the community sector are extremely well received, with participants often reflecting that the information they receive is of benefit both to their clients and is also able to be applied to their own situations.



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees	Provide training to all frontline staff to enable them to have needs based conversations with the customers and offer personalised supports.	<ul style="list-style-type: none"> <li>› Training materials are designed and developed in partnership with internal or external services providers.</li> <li>› Regular training and information sessions are delivered to the employees.</li> </ul>	› Organisational culture enables staff to better identify and support financially vulnerable groups	Tindo Solar	November 2022	Completed	<p>Tindo Solar has implemented continuous training support for staff members. Joined the Australian Industry Group (Ai Group) to access appropriate training resources. Managers provide team training sessions on a regular basis.</p> <p>Investigating the possibility of incorporating training during the onboarding process.</p>
Employees	Provide employees with access to financial wellbeing resources	› Ensure accessibility of resources for all staff	<ul style="list-style-type: none"> <li>› Increase in targeted and scalable resources to build financial capabilities</li> <li>Increase in awareness and availability of appropriate financial services</li> <li>Increased financial capability of individuals</li> </ul>	Codan Limited	Ongoing	Completed	Codan hosted the employees' superannuation fund on site so that employees had the opportunity to book a 1:1 appointment to understand their super.

"I enjoyed the conversation on how stresses and anxiety around money can lead to poor money management."

— My Money Basics participant, Good Shepherd  
Australia New Zealand



# Enhancing Women’s Financial Capability

A partnership between The Office for Women (The Department for Human Services SA) & Good Shepherd Australia New Zealand (GSANZ).

Recognising that both GSANZ and the Office for Women aspire and are committed to supporting women, achieving gender equality and improving the social and financial outcomes for women, they partnered to run a financial education program for women and have successfully held several Financial Education and Coaching sessions with positive results towards increasing financial literacy and wellbeing.

Participants in the My Money Basics program don’t only learn the basics. They go through a journey of self-awareness in discovering how historical life events, choices and behaviours have impacted on their financial situation today, which helps with long term sustainability of good financial behaviours.

Many participants have purchased new household items through ‘savings jars’ and learning about debt, spending leaks or cheaper options when supermarket shopping. One participant is well on their way to saving enough for a trip to Queensland.

“It helped (to) talk about the ‘hard stuff’ and help - where to find it.”  
— My Money Basics participant, Good Shepherd Australia New Zealand



Improving Social and Financial outcomes for Women:

46

sessions of My Money Basics delivered by partner organisations.

9

sessions of My Money Basics delivered by Good Shepherd

92

people participated in My Money Basics sessions delivered by Good Shepherd (66% of attended were women, 68% of the women were over the age of fifty-five, supporting the largest growing cohort of people experiencing homelessness).

19

new My Money Basics trainers - across five organisations - (95% women trainers)

# Understanding Financial Vulnerability

We will make every effort to Understand Financial Vulnerability in our local community and take action to address it.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees	Train all frontline staff so that they can better recognise signs of financial stress and develop strategies to assist vulnerable residents	<ul style="list-style-type: none"> <li>Training sessions delivered to employees</li> </ul>	<ul style="list-style-type: none"> <li>Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> </ul>	City of Salisbury	June 2023	Completed	In February 2023, 16 members of the City of Salisbury Rates team and Community Development team attended the Financial Capability and Vulnerability Training delivered by Good Shepherd and held at the Para Hills Hub.
Customers Employees	Financial awareness training sessions to better support employees to identify at risk clients	<ul style="list-style-type: none"> <li>Training sessions conducted</li> </ul>	<ul style="list-style-type: none"> <li>Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Northern Area Community & Youth Services (NACYS)	July 2022	Completed	<p>One of our team member attended financial vulnerability training. The rest of our team members have been provided training resources for financial vulnerability for self development.</p> <p>Financial awareness resources have been included as part of the induction reading items for new employees.</p> <p>Our service is individual support based as such we have integrated financial wellbeing into our therapeutic support service, making it more client friendly.</p>
Customers Employees	Update client intake form to incorporate additional information required to assess early stages for financial stress and make appropriate referrals	<ul style="list-style-type: none"> <li>Intake and assessment form updated.</li> <li>Referrals made to financial counsellor or other relevant service support.</li> </ul>	<ul style="list-style-type: none"> <li>Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>Improved access to appropriate financial products and services</li> </ul>	Northern Area Community & Youth Services (NACYS)	June 2022	Completed	Referral form modified to include financial vulnerability, this has been in effect for almost a year now. Our team collectively have made 45 referrals in the last year.
Customers Suppliers Community	Develop an internal tool to track referrals to other organisations, resources and follow up on referral outcomes.	<ul style="list-style-type: none"> <li>Tracking tool developed</li> <li>Tracking tool implemented</li> <li>Referrals made to the right services</li> </ul>	<ul style="list-style-type: none"> <li>Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>Increase in awareness and availability of appropriate financial services</li> <li>Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Possible Consulting	December 2022	Completed	We have developed an internal tracking tool to be able to monitor referrals. To monitor progress we capture information about businesses who has made contact, record meeting outcome and the organisation referred to.



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers Employees	DOORS Universal Screening Tool used with all Relationships Australia SA clients to identify financial stress and other barriers to financial inclusion.	<ul style="list-style-type: none"> <li>› All clients complete DOORS universal screening tool; practitioners review this document before first client session</li> </ul>	<ul style="list-style-type: none"> <li>› Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Relationships Australia SA	Ongoing	Completed	The DOORS Universal Screening tool has helped to further build upon our understanding of the prevalence of financial hardship experienced by clients accessing our services. Since joining the Northern Adelaide FIAP, over 13,000 clients completed the DOORS Universal Screening Tool, with 33% of these clients indicating that financial hardship was a major stress in their life. This data clearly shows that financial hardship is a key issue impacting on the wellbeing of our clients.
Customers Employees	Implement the DOORS Practitioner Response Form into the Northern Region to identify and document how practitioners have responded to clients experiencing financial hardship (such as referrals to financial supports) and other barriers to financial inclusion	<ul style="list-style-type: none"> <li>› DOORS Practitioner Response Form piloted across key programs in Northern Region</li> </ul>	<ul style="list-style-type: none"> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Increase in awareness and availability of appropriate financial services</li> <li>› Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Relationships Australia SA	September 2022	Completed	The DOORS Practitioner Response form was implemented as part of the wider Relationships Australia South Australia risk management framework. The DOORS Practitioner Response Form supports our practitioners to carefully consider and respond to client risks that are flagged through our DOORS Universal Screening tool. Through the use of this form, practitioners are consistently documenting how they are responding and supporting clients experiencing issues such as financial hardship.
Customers Employees	Develop an online resource and information hub that can be used by staff to support the provision of information and referrals for clients who are experiencing financial exclusion.	<ul style="list-style-type: none"> <li>› Online resource hub developed, launched and available to Relationships Australia SA staff on intranet</li> </ul>	<ul style="list-style-type: none"> <li>› Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality);</li> <li>› Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>› Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Relationships Australia SA	December 2022	Partially Completed	The content for the online FIAP resource page has been developed and we are gathering final feedback from our team before this can be published on the RASA internal intranet page for staff to access. The FIAP online resource page will be accessible to the RASA team by June 30.
Employees	Provide training to Northern Region staff to enhance awareness of financial inclusion, better recognise signs of financial stress and increase knowledge of financial supports in community	<ul style="list-style-type: none"> <li>› Training has been facilitated and attended by Relationships Australia SA staff</li> </ul>	<ul style="list-style-type: none"> <li>› Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>› Improved support for financially vulnerable customers, staff, suppliers and wider community</li> <li>› Increase in awareness and availability of appropriate financial services</li> </ul>	Relationships Australia SA with support and guidance from GSANZ	September 2022	Completed	Increasing staff awareness and developing organisational culture through training and supervision was a key focus for Relationships Australia South Australia. We joined a working group with Workskil, Possible Consulting and Good Shepherd ANZ to further progress a Northern Adelaide FIAP training module for the wider Northern Adelaide FIAP members. 23 RASA staff attended the Financial Capability and Vulnerability Training in early 2023.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees	Engage with employees to better understand their financial wellbeing needs.	<ul style="list-style-type: none"> <li>➤ Conduct a needs assessment to identify the wellbeing needs of the employees.</li> <li>➤ Analysis of needs assessment findings to inform the provision of appropriate training/resources and referrals to better support the employees.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> </ul>	Tindo Solar	February 2023	Partially Completed	Tindo Solar has made changes in the policy to better support employees who may be experiencing financial vulnerability and/or disadvantage. Managers can use their discretion within agreed limits to support their teams.
Employees	Develop a better understanding of employee wellbeing including financial needs.	<ul style="list-style-type: none"> <li>➤ Conduct a survey to identify the wellbeing needs of the employees.</li> <li>➤ Analysis of survey findings to inform the provision of appropriate training/resources and referrals to better support the employees.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> </ul>	Uni SA STEM	June 2022	Completed	<p>A UniSA STEM staff wellbeing survey was conducted in February 2022 where staff were requested to identify areas that were important to them and activities that would support their wellbeing. The survey results identified connectedness to colleagues as the most important aspect of their wellbeing. Financial wellbeing was identified as a contributor to wellbeing.</p> <p>UniSA STEM is now investigating opportunities to invite experts to talk at an all staff forum about financial wellbeing to support our staff.</p>
Employees	Build financial capability of our employees to improve their ability to identify jobseekers in financial hardship and refer to further support when required.	<ul style="list-style-type: none"> <li>➤ Include questions in our assessment to better identify jobseekers financial vulnerability and the support they require.</li> <li>➤ Provide training on money management and financial hardship to our staff to ensure they can refer to relevant supports.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>➤ Organisational culture enables staff to better identify and support financially vulnerable groups</li> <li>➤ Improved support for financially vulnerable customers, staff, suppliers and wider community</li> </ul>	Workskil Australia	July 2022 December 2022	Partially Completed	<p>Workskil have been part of the Northern Adelaide FIAP Training working group that were tasked with developing financial capability training for the FIAP members.</p> <p>We had 15 senior staff from our Adelaide North teams attend the Financial Capability and Vulnerability Training pilot in February 2023, ongoing training is still in development following this pilot.</p>
Employees Community	Support the financial counselling sector to deliver best practice services, legal reform and advocacy.	<ul style="list-style-type: none"> <li>➤ Staff representation at the South Australia Financial Counselling Association Board and Financial Counselling Australia.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased intra- and inter- sector engagement and collaboration.</li> </ul>	AnglicareSA	Ongoing	Completed	AnglicareSA strongly supports the work of SAFCA (South Australian Financial Counselling Association) and has three staff in positions on the Board, including the Chair. In addition, AnglicareSA submitted and participated in a number of advocacy pieces, including industry funding, Buy Now Pay Later reforms and the Raise the Rate campaign.

## Helping to rebuild safe, financially secure life

### NILs for Vehicles

Good Shepherd ANZ's NILs for Vehicles program, has approved 104 car loan applications to residents of Northern Adelaide, valued at more than \$420,553.

Our client Zoe (name changed) was rebuilding after experiencing domestic violence. Zoe had bravely spoken with her employer about the challenges she was facing and as part of the support they offered, there was the possibility for Zoe to relocate to another site. However, Zoe's prior experiences with her ex-partner had left her feeling unsafe in public and travelling on public transport, which would be necessary for getting to and from the suggested new work site. Zoe took some time off work to assess her options and make changes.

Zoe believed having her own vehicle would provide a sense of safety and privacy when travelling, which would allow her to shift work sites. This led Zoe to apply for a NILs for Vehicles loan.

With the NILs for Vehicles loan soon approved and the support of her employer, Zoe soon found herself back at work and able to pursue her goal of a safe, financially secure life. Zoe has since increased her confidence by being able to contribute to work and the community.



**104**

**Approved  
applications**

**88**

**loans disbursed;  
valued at \$420,553**



# Economic Security

We will enhance Economic Security for the people of Northern Adelaide, particularly those who are vulnerable.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Suppliers	Review the Procurement Policy to provide increased opportunities for Council to do business with small or underrepresented businesses	<ul style="list-style-type: none"> <li>➤ Updated Procurement Policy</li> <li>➤ Developed practices that support staff purchasing from social benefit suppliers</li> </ul>	<ul style="list-style-type: none"> <li>➤ Policies, processes &amp; actions implemented to address economic inequality</li> </ul>	City of Salisbury	March 2023	Not Commenced	The Procurement Policy is due to be updated in July 2023, the review will take into consideration the principles of financial inclusion. The Manager Strategic Procurement position has been vacant since the end of January 2023, which has delayed implementation of practices that support staff purchasing from social benefit suppliers.
Customers Community	Include the financial aspects of running a business in Women in Business Network programming	<ul style="list-style-type: none"> <li>➤ Training sessions are delivered</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased financial capability of individuals</li> <li>➤ Increased ability to meet current financial needs and expenses</li> <li>➤ Increased control of finances</li> </ul>	City of Salisbury	April 2023	Completed	The Polaris Centre hosted 7 Women in Business events in 2022-2023 with 230 attendees. All of the Keynote speakers were woman in business who shared their experience in running their business, including the financial challenges and solutions. As part of the network, women provided peer to peer support and mentoring, including the topic of financial sustainability for their businesses.
Customers Community	Review Polaris workshops to include stronger budget and finance aspects of running a business	<ul style="list-style-type: none"> <li>➤ Training sessions are delivered</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in awareness and availability of appropriate financial services</li> <li>➤ Increased ability to meet current financial needs and expenses</li> <li>➤ Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing)</li> <li>➤ Increased control of finances</li> </ul>	City of Salisbury	December 2022	Completed	A review of the Business Fundamentals Program was undertaken by the Polaris Centre. Based on the outcomes of the review, a decision was made to extend the program from 3 hours to 4 hours to cover relevant content, including business start-up costs, ongoing costs and budgets.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Customers Community	Review Polaris mentoring programs to include stronger budget and finance aspects of starting and running a business	› Training sessions are delivered	<ul style="list-style-type: none"> <li>› Increase in awareness and availability of appropriate financial services</li> <li>› Increased ability to meet current financial needs and expenses</li> <li>› Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing)</li> <li>› Increased control of finances</li> </ul>	City of Salisbury	January 2023	Completed	A review was conducted, including deep discussions with Senior Business Advisors, to assess the budgeting and financial aspects of the Mentoring for Success Program and Advanced Management Mentoring Program. Based on the review, we are confident that the financial and budget aspects of these programs have the appropriate quality, rigor and focus (on strengthening clients' financial management knowledge and skills). The programs use CPA & CA accountants to review and report on business financial health and identify gaps in knowledge.
Customers Community	Prepare, publish and promote articles on financial aspects of starting and running a business	› Articles on business finance are published	<ul style="list-style-type: none"> <li>› Increase in awareness and availability of appropriate financial services</li> <li>› Increased ability to meet current financial needs and expenses</li> <li>› Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing);</li> <li>› Increased control of finances</li> </ul>	City of Salisbury	November 2022	Completed	The Polaris Centre prepares and publishes a monthly newsletter using Mailchimp. 11 Newsletters were published between July 2022 and June 2023, with 11,674 opens. 9 of these articles provided guidance and information on the financial aspects of starting and/or running a business.
Customers Community	Deliver a business start-up program specifically targeted at the local CALD community	› Training sessions are delivered	<ul style="list-style-type: none"> <li>› Increase in awareness and availability of appropriate financial services</li> <li>› Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing)</li> <li>› Increased control of finances</li> </ul>	City of Salisbury	July 2023	Completed	Polaris Centre has delivered 2 rounds of 5 session each (1 session per week) of our Intro to Business program, in partnership with Morella Community Centre. The sessions attracted the regular attendance of 6 participants, the majority of whom were from CALD backgrounds. In reviewing the program outcomes, it was found that after completing this program, the majority of attendees progressed on to the Business Fundamentals Program and Mentoring for Success Program.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community Students	Develop partnerships with local universities to provide placement and internship opportunities specifically for Aboriginal and Torres Strait Islander students.	<ul style="list-style-type: none"> <li>➤ Identify and establish relevant partnerships.</li> <li>➤ Document a clear process outlining eligibility, reporting etc</li> <li>➤ Host student placements</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>➤ Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Tindo Solar	February 2023	Completed	Tindo Solar has established partnerships with several universities, regularly providing placement opportunities for students. We are using this opportunity to provide employment to successful candidates. In the past year we have hosted 4 students on placement and 50% of these have been employed as interns at Tindo Solar. This is an ongoing part of our recruitment process now.
Students	Encourage school students in Northern Adelaide to consider a career in STEM.	<ul style="list-style-type: none"> <li>➤ Establish partnerships with secondary schools in Northern Adelaide.</li> <li>➤ Develop a STEM Award / Scholarship framework.</li> <li>➤ Launch a STEM Awards / Scholarship for students in Northern Adelaide.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Tindo Solar	October 2022 January 2023 February 2023	Partially Completed	Tindo solar is in the process of establishing this STEM Award.
Employees Suppliers	Address the issues of discrimination and other barriers to employment as part of our UN Global Compact commitment	<ul style="list-style-type: none"> <li>➤ Review the recruitment policies and practices to make them more inclusive.</li> <li>➤ Increase the diversity of suppliers by engaging female owned social enterprises, disability enterprises and Aboriginal and Torres Strait Islander owned businesses.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>➤ Policies, processes &amp; actions implemented to address economic inequality</li> </ul>	Tindo Solar	March 2023	Completed	Tindo Solar is currently examining its supply chains to identify and address any potential instances of modern slavery. Wages were increased company wide to ensure that it is above the average wage increase and the pay is above any applicable modern awards. This is an ongoing process.
Students	Develop partnerships across local industries to create more in-course placements and internship opportunities for students.	<ul style="list-style-type: none"> <li>➤ Relevant partnerships identified and established with local companies.</li> <li>➤ Additional placements secured for students.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Uni SA STEM	December 2022	Completed	<p>We have 11 direct collaborations/partnerships with industry which led to 247 placements in 2022.</p> <p>The inaugural UniSA Enterprising STEM Project Fair day, held in November 2022, saw 42 industry partners engage directly with students who were presenting their final year projects.</p> <p>Building on this, a combined UniSA Business and UniSA STEM Academic Unit Industry Speed Networking Event was held in early 2023 and it exposed our students to a further 110 industry partners to help them make connections with industry for placements. It is so great to see these interactions occur and the professionalism and enthusiasm displayed by our students at these events.</p>



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Employees	Provide our staff with access to financial wellbeing sessions through our wellbeing program.	<ul style="list-style-type: none"> <li>› Ensure accessibility of resources for all employees. Workshops and information sessions delivered.</li> </ul>	<ul style="list-style-type: none"> <li>› Increase in targeted and scalable resources to build financial capabilities</li> <li>› Increase in awareness and availability of appropriate financial services</li> <li>› Increased financial capability of individuals</li> </ul>	Workskil Australia	Ongoing	Partially Completed	<p>Workskil have a number of services available to employees by our corporate services partners. The visibility and access to these services is continually being reviewed and we have identified where we can improve transparency across our communication channels to ensure staff can easily access these supports.</p> <p>2 Westpac Bank finance webinars provided to staff in 2022-2023 financial year.</p>
Customers and Clients (Employers)	Dedicated Indigenous division to support Aboriginal and Torres Strait Islander jobseekers address barriers and find sustainable employment.	<ul style="list-style-type: none"> <li>› Dedicated Account Managers and Indigenous mentors to support Aboriginal and Torres Strait Islander customers in one on one case management and connect to culturally safe employers.</li> </ul>	<ul style="list-style-type: none"> <li>› Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality)</li> <li>› Increased pathways &amp; tools for ongoing support for vulnerable groups</li> </ul>	Workskil Australia	Ongoing	Completed	<p>Workskil developed and implemented a Customer Assessment Tool to provide insights into where customers may need assistance, in areas such as Housing and Safety, Health and Wellbeing and Day to Day living. This tool gives Workskil the ability to tailor an action plan specifically to our customers needs, for example financial capability workshops for those who need assistance managing finances.</p> <p>First Nations customers are offered one to one support from Specialist Mentors to assist them in addressing barriers they may be experiencing, including referrals to counselling services, obtaining ID &amp; licences, transport, housing etc. Specialist Mentors contacted 1547 First Nations customers for mentoring support between April 2022 - May 2023.</p> <p>Indigenous Accounts Managers work with customers to secure meaningful employment, with culturally safe employers and financial wellbeing has been introduced to the framework we consider when working with employers. 57 First Nations customers placed into employment by 1 x dedicated Indigenous Accounts Manager in SA. Across WA and SA total of 112 customers placed into employment by dedicated Indigenous Accounts Managers.</p>
Customers Suppliers Community	Work collaboratively to service the complex needs of clients experiencing or at risk of homelessness through our participation in the Adelaide North Homelessness Alliance.	<ul style="list-style-type: none"> <li>› Clients in the Adelaide North are supported into safe, stable and long-term housing so they don't cycle in-and-out of homelessness.</li> <li>› Clients at risk of homelessness receive early intervention support services to prevent them from falling into homelessness.</li> </ul>	<ul style="list-style-type: none"> <li>› Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>› More partnerships and collaboration to support vulnerable groups</li> </ul>	AnglicareSA	Ongoing	Completed	<p>AnglicareSA's Emergency Assistance and Financial Counselling services in Northern Adelaide saw a significant increase in the number of people who were experiencing homelessness, or were at risk of homelessness, including families with children. The service worked collaboratively with the Adelaide North Homelessness workers to support a number of these individuals and families to secure safe and affordable housing.</p> <p>3705 households were provided with Emergency Assistance in Northern Adelaide, over 6317 visits.</p> <p>45 No Interest Loans were provided.</p> <p>579 clients were supported with financial counselling.</p> <p>27 financial literacy workshops were delivered to 189 participants.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion Status	Commentary
Community	Engage with students, local schools and universities to promote a career in STEM.	<ul style="list-style-type: none"> <li>➤ Provide school tours and speaking sessions on various career pathways and job opportunities</li> <li>➤ Develop scholarships to provide opportunities for all to pursue a career in STEM</li> <li>➤ Partner with universities to seek opportunities for collaboration with STEM students for placement and internship opportunities</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing)</li> <li>➤ More partnerships and collaboration to support vulnerable groups</li> </ul>	Codan Limited	Ongoing	Completed	<p>Codan's initiatives in this category are ongoing. We have a long-term objective as part of our ESG strategy to continue to support and encourage STEM careers for people in all diversities.</p> <ul style="list-style-type: none"> <li>- Codan established a Women in STEM scholarship with UniSA (\$15k per annum value plus internship) with a three year minimum commitment (2023 - 2025).</li> <li>- Codan has engaged with the University of Adelaide and agreed to provide significant investment in a multi-year PhD Scholarship program to be known as the "Codan Founders Scholarship." This program will support PhD candidates to undertake leading edge research projects, co-designed by Codan engineers.</li> <li>- Codan is a Program Sponsor of 'Youth Opportunities'; a \$21.5k donation to support 20 young people in Northern Adelaide to participate in Elevate and provide one educational scholarship. The funds are disbursed to local high schools in the suburbs of Northern Adelaide.</li> <li>- Codan participated in a 'STEM Girls Day' hosted by the City of Salisbury Council, providing hands on STEM activities and panel discussions by our female employees in STEM careers, for 80 high school female students from local high schools in the suburbs of Northern Adelaide.</li> </ul>

### STEM Student Placements and Internships

UniSA STEM supports industry and student connections to provide real-world opportunities to undertake a project or placement to facilitate the application of learned skills and meet with people in industry. You can view student stories here. Three of our industry partners talk about their experience with engaging with UniSA STEM students through the Professional Practice Program. Listen to what they have to say [here](#)



### First Nations Customers Achieving Sustained Economic and Social Self-Reliance

View the Workskil Australia – [Work Watch March 2023 report](#) to see an example of how our dedicated team support First Nations customers in achieving sustained economic and social-self-reliance.



## Launching Mark's Truth Telling Mission

### LaunchMe First Nations Program

Mark is a Ngarrindjeri man who wanted to share the history and knowledge of local Tribes with others. Mark began working with Brett, LaunchMe First Nations Coach and through a willingness to listen and good timing, Mark and Brett were able to get the project on track and put a plan in place. This was the commencement of Kula-Tind-Jeri, or Kool Tours, – a business that provides authentic Aboriginal tours, highlighting attractions and cultural heritage.

For Mark, this was only the beginning. He still had a lot of ideas and a lot of knowledge to share. Working again with Brett and through discussions with one of South Australia's State History Curriculum Advisers, Mark designed a session specifically aligned with Year 10 History's 'Rights and Freedoms' topic, which is compulsory for all Year 10 history students. The objective was not to re-explain historical legislation, but for Mark to tell stories that demonstrate their impact on Mark's extended family and the Ngarrindjeri people. This is a powerful and personal truth telling experience.

Mark soon discovered that with some clever product development, he was able to adapt the tools he and Brett had created to suit other educational and corporate purposes, leading to sustainable work for Mark and ongoing opportunities to share this important knowledge with others.

The presentations have been so successful that Mark has been asked to run additional sessions about Native Title for Year 11 Legal Studies students. Mark has been able to easily adapt his materials again more recently to incorporate an explanation of The Voice. He credits the flexibility of the materials to the LaunchMe program delivered by Good Shepherd ANZ, SA Team.

Mark continues to run Kula-Tind-Jeri /Kool Tours offering authentic Aboriginal local heritage and bush food tours, as well as On-Country Cultural Awareness Training, school-based Rights and Freedoms presentations and Native Titles legal studies sessions. We cannot wait to see where else this venture will take Mark.



“I had a lot of ideas all over the place but didn't know how to shape them.”

— Mark, participant of GSANZ LaunchMe First Nations Program

# Key themes for future planning and development in Northern Adelaide

The FIAP network identified the following key learnings from the implementation of foundation FIAP actions in the past year

## Financial Support & Services

Implementing a continuous improvement approach to financial supports and services is crucial to building a financially resilient community.

- › An acknowledgement of the importance of financial capability for new businesses, programs have adapted to allocate additional support hours to address training and development needs of program participants.
- › An opportunity to modify information and resources to foster cultural inclusivity.
- › Recognising the shift in the market for affordable used vehicles post- pandemic, a decision was made to provide a pre-approval for loan applicants to allows clients the necessary time to find a suitable vehicle.
- › Regular evaluation of service and support initiatives, such as scholarships, is vital to ensure inclusivity and equal access for all.

## Increased awareness

- › Analysing data on a regular basis enables organisations to identify program areas and services where clients are reporting a high prevalence of financial vulnerability and hardship. This data-driven approach will help prioritise service planning, tender selection, service delivery, and training and development requirements.
- › Emphasising the importance of partnerships; there is a focus on expanding opportunities to include industry partnerships in future events.
- › By collaborating with other FIAP Network members to co-create and deliver training programs, a more strategic approach is taken, allowing internal resources to be freed up for focused discussions on financial inclusion, wellbeing, resilience and ways to enhance client support.

## Employee Wellbeing

- › One organisation recognised that the financial well-being of its employees ranked as the fourth most crucial aspect of overall well-being, closely following community connection. Relationships emerged as the topmost element.
- › It is crucial to incorporate relevant details during the onboarding process of new employees.
- › Providing ongoing financial capability training to employees is essential to enhance their ability to assist clients effectively.

## Ongoing Challenges

- › Talent retention in organisations.
- › Flexibility to shift from in person to online events.
- › Impact of COVID has continued longer than expected.
- › Current systems don't record elements that would be useful for reporting impact.



# The Journey Ahead:

## 2023 and beyond

To celebrate the significant achievements of the Northern Adelaide Foundation FIAP members and to strengthen their collective efforts in addressing financial hardship and fostering a financially resilient community where people thrive, our aspiration for the future is to advance towards establishing a Northern Adelaide BUILD FIAP — a significant milestone in the ongoing FIAP journey.

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



### Foundation

The first 12-month commitment to deepening our understanding of issues related to financial hardship and resilience; and to explore what our role is in promoting financial wellbeing amongst the stakeholders. The Foundation FIAP is broad in focus and allows an organisation to identify actions aligned to its business strategy and sphere of influence, act and learn; and critically, begin to build organisational capacity to do this work.

### Build

The build phase is a longer term with a 2-3 year timeframe. This phase allows organisations to reflect on the actions taken as part of the foundation FIAP, and to explore further the unique vision for promoting financial wellbeing and resilience. There is an increased focus on measurable outcomes and an opportunity to identify

- > What will become business as usual for the organisations?
- > Where would the organisations like to stand out and take leadership roles in facilitating the promotion of financial wellbeing in Australia?

### Extend

The extend FIAP is for organisations that have established a strong internal approach towards promoting financial wellbeing and are ready to take on a leadership role in advocating for and influencing broader systems change to promote financial wellbeing in Australia.

## References

1. Collective Actions Leading Change, Financial Inclusion Action Plan -Program Launch Report November 2016, Good Shepherd Microfinance.
2. Building a Financially Resilient Community Where People Thrive, Northern Adelaide Financial Inclusion Action Plan (2022-2023)

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We wish to acknowledge the assistance and contribution of all Northern Adelaide FIAP members in the preparation of the report.

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For more information about the FIAP Program,  
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