



Financial Wellbeing Branch  
Department of Social Services  
Via email: FWCPolicy@dss.gov.au

To whom it may concern

**Submission in relation to Department of Social Services Review of Financial Wellbeing and Capability programs Consultation Paper.**

Thank you for the opportunity to provide a submission in relation to the Review of Financial Wellbeing and Capability programs to the Department of Social Services.

Empowered Communities East Kimberley (ECEK) is a collaboration between 29 Aboriginal Community Controlled Organisations (ACCO) based in the East Kimberley, supported by Binarri-binyja yarrowoo Aboriginal Corporation (BBY). ECEK has articulated a shared vision of Aboriginal-led development in our [Regional Development Agenda](#). Further information about ECEK and our ACCO members is available on the BBY [website](#).

BBY is the neutral backbone organisation that supports the implementation of the Empowered Communities model in the East Kimberley. It performs key secretariat functions to support and facilitate joint action by Aboriginal organisations, government, NGOs and corporate partners.

BBY was established in 2016 by Aboriginal leaders to drive reforms to bring about a future in which the East Kimberley is a region with a sizeable Aboriginal population consisting of high-functioning families who own their own homes, have well-educated children, participate equally in the economy and value their culture.

As the backbone organisation, BBY works with the Aboriginal leadership, member organisations and the wider community to:

- provide strategic guidance to develop a common agenda
- support aligned activities under that common agenda
- establish shared measurement and action learning/research practices
- build public will, consensus and commitment

Firstly, BBY would like to express our commendation to the Department of Social Services' (DSS) for their recent place-based partnership approach undertaken through the Local Services Plan Community-led Support Fund (LSP CSF), under the Financial Wellbeing and Capability (FWC) programs.

At ECEK we have practiced a place-based, collective impact model for nearly a decade and our collaborative efforts with DSS in 2023 have reinforced the success of this approach. The partnership between BBY and DSS, through the implementation of the Immediate Brokerage

Fund and the Local Services Plan Community-led Support Fund, is yielding positive outcomes for our communities.

During the implementation of the LSP CSF, BBY convened a series of local service sector workshops to identify priority service needs in our communities. The Emergency Relief and Financial Capability Building service sector workshop held in August 2023, facilitated discussions among four local service providers. Prior to this there had not been a place-based approach in the region, and the sector workshop revealed duplications and gaps in services within the local sector, as well as a lack of awareness among service providers regarding the community's Emergency Relief needs.

The outcome of this workshop was the identification of a critical need for a project aimed at enhancing pathways to financial capability through coordinated service delivery and improved data utilisation. We are pleased to report that the Financial Capability & Emergency Relief Project has been successfully proposed under the LSP CSF and is now approved and funded for delivery in 2024. The project's key priorities include improving local service delivery, coordinating targeted financial awareness campaigns, and securing emergency support for future planning.

We wish to encourage DSS to continue its work in adopting and advancing place-based approaches in the future. The successful community collaboration in the design of the Financial Capability & Emergency Relief Project demonstrates that communities possess the insight and drive to address their needs effectively when provided with the necessary resources. We specifically propose a shift towards a place-based partnership model for FWC programs in the East Kimberley region, leveraging the emerging investments made by DSS through the LSP CSF. Notably, the Financial Capability & Emergency Relief Project serves as a foundation for future place-based partnership investments as it will conduct a place-based review of local FWC programs and not only recommend, but begin implementing changes, to strengthen delivery of FWC services in the region.

In addition, we strongly advocate for the integration of the Closing the Gap Priority Reforms, particularly Reforms 1: Building the Community Controlled Sector and 3: Transforming Government Organisations. As we know, closing the gap for our communities is a significant and important undertaking, and the incorporation of these reforms is essential for its success.

When speaking of FWC in our communities, we must include addressing the financial challenges faced locally, especially by our Elders, as highlighted in the 2020 report "No More Humbug". The report from Kimberley Community Legal Service and Kimberley Jiyigas found Aboriginal elders are under immense financial pressure and are often providing for extended family on an individual pension. Shedding light on the financial pressures faced by Aboriginal Elders emphasises the need for a comprehensive, culturally safe, place-based approach to elder abuse within local FWC programs.

We again thank the Department for the opportunity to contribute to the Review of Financial Wellbeing and Capability programs and express our appreciation of the Department's



commitment to a place-based partnership approach through the Local Services Plan Community-led Support Fund. The success of our collaboration, particularly shown through the Financial Capability & Emergency Relief Project, demonstrates the positive impact of Aboriginal-led, place-based approaches.

We encourage DSS to continue fostering place-based approaches, building on the momentum of the Financial Capability & Emergency Relief Project. The community's demonstrated capacity to address its needs effectively, coupled with the proposed shift towards a place-based partnership model, proposes a strategic direction for enhancing not only Financial Wellbeing and Capability programs, but a wide-range of DSS programs in the East Kimberley region.

To arrange a further discussion in relation to this submission, please contact BBY CEO Christy Hawker by email on [ceo@bby.org.au](mailto:ceo@bby.org.au) or by phone on (08) 9169 2272.

Yours sincerely

A handwritten signature in blue ink, appearing to read "Desmond Hill".

Desmond Hill  
**Chairman**  
18 January 2024