



BENDIGO FAMILY AND
FINANCIAL SERVICES INC.



SHEPPARTON FAMILY
AND FINANCIAL SERVICES



Strategic Plan 2021-2023

Vision

For individuals, families and communities to live healthy lives, be financially empowered, socially connected and have access to universal basic services.



Healthy living



Financial empowerment

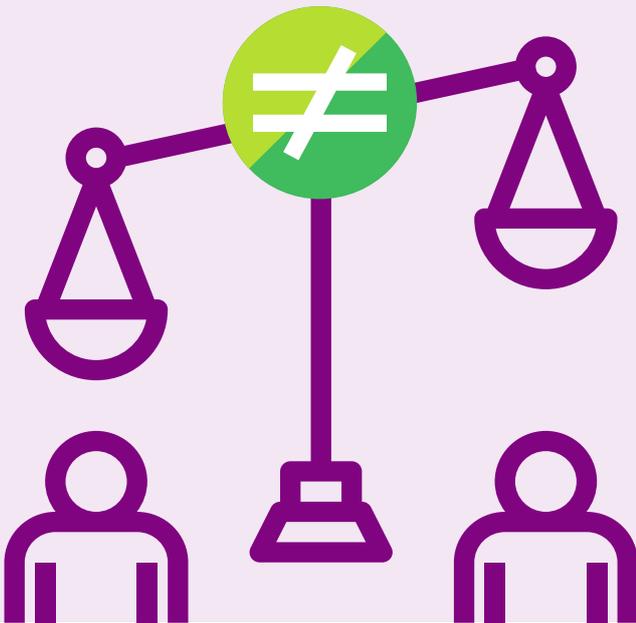


Social connection



Purpose

To break the cycle of poverty and disadvantage in our communities by delivering education, empowerment and support programs. Providing individual and systems advocacy on behalf of our clients to challenge the structural inequalities that exist within society.



"... to challenge the structural inequalities that exist in society."

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We treat everyone with unconditional positive regard.

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Philosophy

At BFFS we think outside the box and are not afraid to be creative in our approach. Through providing innovative programs and individually tailored approaches, we support people experiencing economic disadvantage to become financially literate, resilient and independent. We treat everyone with unconditional positive regard and support them to address any other presenting issues before we start their journey around finances and debt. We believe that through financial and educational counselling, our clients are supported to develop skills which empower them to achieve their goals.

History

BFFS started as a grassroots volunteer-led community organisation. It was established by Jenny Elvey who is the current General Manager.

One night in 2006, over a dining room table, Jenny and two other like-minded community service workers put in a few dollars each to register the agency.

Jenny envisioned creating an organisation to offer holistic programs and services to address financial hardship and distress as well as the consequent social isolation experienced by the most vulnerable communities in the Bendigo region.

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What's in a name?

Family means different things to different people. "Family" can be much broader than a biological or nuclear family unit. A family can be the communities in which we live, participate in, or identify with. This includes; online, social groups, sporting, church, school and work communities.

Some people have their families of choice and others experience a sense of family by being understood and connected to others. We deliberately included the word "family" in our name so that we would be seen as providing more than financial assistance and support, but also social welfare support services.

While Shepparton Family and Financial services and Bendigo Family and Financial Services are one organisation – we felt that it was important for each agency to contain its geographical name in order to demonstrate our commitment to both regional communities and taking into account that Bendigo and Shepparton are unique.



History continued ...

Over the next 18 months, Jenny and others fundraised by organising sausage sizzles. This allowed BFFS to rent its first office space located in St Andrews Avenue Bendigo, where during the early years, the agency delivered services solely based on generous professional volunteer labour. BFFS has grown from this determined and passionate beginning into the agency it is today.

BFFS overcame many inevitable hurdles in the early days, but through persistence and a focus on building collaborative relationships, BFFS worked with community peak body organisations to clearly identify the need for microfinance, financial counselling and emergency relief support programs for the region. BFFS identified the need for clients to have this holistic financial support that considered all aspects of a person needs across the social determinants of health.

BFFS was successful in their advocacy and began offering financial counselling in 2007 and the following year, introduced the No Interest Loan Scheme (NILS) program for the Bendigo region. Over the years, NILS has grown into a national program servicing people in need across the country. Our success was recognised by Good Shepherd Microfinance noting that we provided the greatest number of loans in Victoria during 2014, 2015 and 2016. From 2006 we have grown our loan capital from \$20,000 to \$1.25 million and continue to grow our staffing and program through identified community need.

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Top: In the early days at the St Andrews Avenue office.

Middle: BFFS' Myers Street office until the move to the bigger Rowan Str premises in December 2020.

Bottom: The BFFS team in the early days at the Myers Street office.

"As a retiree I find it really fulfilling to be part of a community organisation that allows me to support those who often, through no fault of their own, find themselves dependent on benefits. The world has not been kind to many of the people I speak to, whether it be mental health, disability or other disadvantage. NILs loans create an opportunity for them to take back some control over their finances and feel a sense of self-sufficiency."

- Les Evans, Volunteer NILs Interviewer



History continued ...

Today we operate as a one-stop community hub with a focus on financial wellness that provides integrated support and referrals based on the client's needs. We are proud to take a person-centred approach to all our work. Our point of difference is we work with our clients to address their immediate and future needs. We holistically work with clients by providing tailored approaches to support the client on their journey to achieve positive outcomes. We don't turn anyone away or leave anyone behind, and work with individuals and families until they achieve their goals.

Our Shepparton office

In early 2019 Bendigo Family and Financial Services was approached by Community Information and Support Victoria (CISVic) to explore opportunities to deliver much-needed services in the Greater Shepparton region. A few months later Shepparton Family and Financial Services (SFFS) was born. This service operates under the same core principles that BFFS was founded on. SFFS provide emergency food relief, No interest loans (NILs) and Financial Counselling to the Greater Shepparton area and are planning to grow its suite of services in the future.

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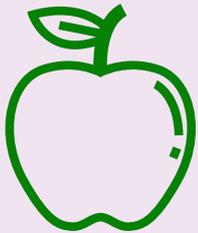
Client feedback

“I would like to sincerely thank BFFS, for the wonderful service they are giving to the community. I have asked for help twice this year, as my partner was diagnosed with lifelong condition causing disability making it impossible for him to work. The first point of contact both times was Craig who is so respectful, caring, patient and he just listened - nothing was a problem for him. Craig arranged for me to have a chat with a financial counsellor. Tom was extremely professional, courteous, so patient and reassuring. He provided a range of help for me and offered suggestions, which have been a great relief to me and has enabled me to get on top of our finances. We live in a small regional farming town with limited services or support for people in our situation. We have had to make several trips to St Vincent's Hospital this year which is a 6 hour journey one way. Tom treated me with utmost respect, and explained paper work clearly. I shall be highly recommending your services to the people in our town who are in need.”

– Older female client living in rural town

Programs

We offer the following range of programs which can be individually tailored to the needs of our clients ...



EMERGENCY RELIEF

Food parcels, material aid, and assistance to negotiate overdue bills.



FINANCIAL COUNSELLING

Help addressing debt and other financial issues.



SPECIALISED PROGRAMS

Empowerment programs for specific needs including: Financial Capacity, Debt Consolidation, and Family Violence Support.



SAFE, AFFORDABLE LOANS

Safe affordable microfinance including: no interest loans, low interest loans and essentials insurance.



SOCIAL PROGRAMS

Social support and activity-based programs.

The foundations that underpin our work ...

Financial sustainability

A holistic approach

Innovation and learning

Partnership & collaboration

Risk management

Quality



Strategic priorities

Our strategic focus for 2021-2023 is as follows:

1

Build organisational capacity

- Conduct organisational risk management and governance analysis to identify current gaps and implement an organisational-wide framework.
- Review administrative, financial, human resources and technology systems and create a roadmap to implement best practice approaches.
- Review the organisational structure and make recommended changes based on growth.
- Build financial sustainability through fostering relationships with government, philanthropic and other diverse funding sources.
- Explore options around developing a social enterprise to support our clients and help achieve our mission and purpose.
- Invest in our staff and grow our volunteer base.

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2

Develop partnerships

Develop a strategic partnership plan to work with the organisation's who share our ideals.

"If someone is paying up to 60% of their Centrelink income on a rental property then their inability to afford rising utility bills or food for a large family is not because of a personal failure, but due to broader macroeconomics and structural barriers around access to affordable public housing, employment, support services and low unemployment benefits."

- Rhette Drury, BFFS Financial Counsellor



Strategic priorities (cont.)

3

Increase community and brand awareness

- Develop a marketing plan for the organisation – ensure this is staged to align with organisational growth, ability and capacity.
- Increase community engagement activities to showcase our work.
- Present our programs and outcomes at relevant conferences.
- Be recognised as an industry advocate

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: ”

4

Develop more innovative projects and programs

Engage our clients and partners in a co-design process to explore building innovative programs that address their needs.

5

Measure impact

Develop an organisational evaluation framework tool and set key performance indicators to measure the impact of our work and programs.

"When a client walks through the door, it's their journey, not our journey. If we can't work with them to make it about their journey our clients won't feel comfortable working with us. The first thing we do is listen to their story ... only then can we begin the work."

- Jenny Elvey, BFFS General Manager



Our Funders & Community Partners

Funders

CISVic
Good Shepherd Microfinance
Victorian State Government:
- Department of Jobs, Precincts and
Regions
- Department of Health and Human
Services
Commonwealth Government:
- Department of Social Services
City of Greater Bendigo
Greater Shepparton City Council
Frances and Harold Abbot Foundation
The Alfred Felton Foundation
Helen Macpherson Smith Trust
Sidney Myer Foundation
Merlyn Myer Fund
The Ross Trust
The Flora & Frank Leith Charitable Trust

La Trobe University
Bencourt Care
Victorian responsible Gambling Foundation
Jack Brockhoff Foundation
Collier Foundation
Sisters of Charity
The Marian & EH Flack Trust
Bank Australia Fund
Bank of Melbourne
Westpac Foundation Community Grants
Bendigo Magistrates Court
Besen Family Foundation
Community Sector Banking
Bute Utes
Beechworth Bakery
Foodbank
Foodshare
Share the Dignity
Knit One Give One

Community Partners

Bendigo Senior Secondary College
La Trobe University
Loddon Campaspe Community Legal
Centre
Arc Justice
St Vincent de Paul
Victims of Crime Bendigo
Haven; Home, Safe
Annie North
Centre for Non-Violence
Anglicare

Bendigo Community Health Services
Uniting Bendigo
Salvation Army Bendigo
Mind Australia
The John Bomford Centre
Bendigo Volunteer Resource Centre
Services Australia
Bendigo Advertiser
Lisa Chesters MP
Fosterville Goldmine
Matchworks Bendigo