



Welcome

*We will begin shortly. During the session, please use the Q&A function to ask any questions.
Please include your name and organisation for context.*



2026 Innovation Grants

Briefing and Q&A

Elissa Freeman
and Liz Gearing

March 2026



Acknowledgement of country

*We live and work on the lands of the **Darkinjung** people, and the **Gadigal, Wangal** and **Gayamaygal** people of the **Eora** Nation. We recognise them and other Traditional Custodians of this unceded land. We pay our respects to elders past and present.*

Always was, always will be, Aboriginal land.

Welcome and housekeeping

- Introducing the FCIF team
- Please use the Q&A function

Where possible, the team will respond to questions in writing

We will also respond verbally to your questions after our presentation

Some questions may need to be answered after the webinar

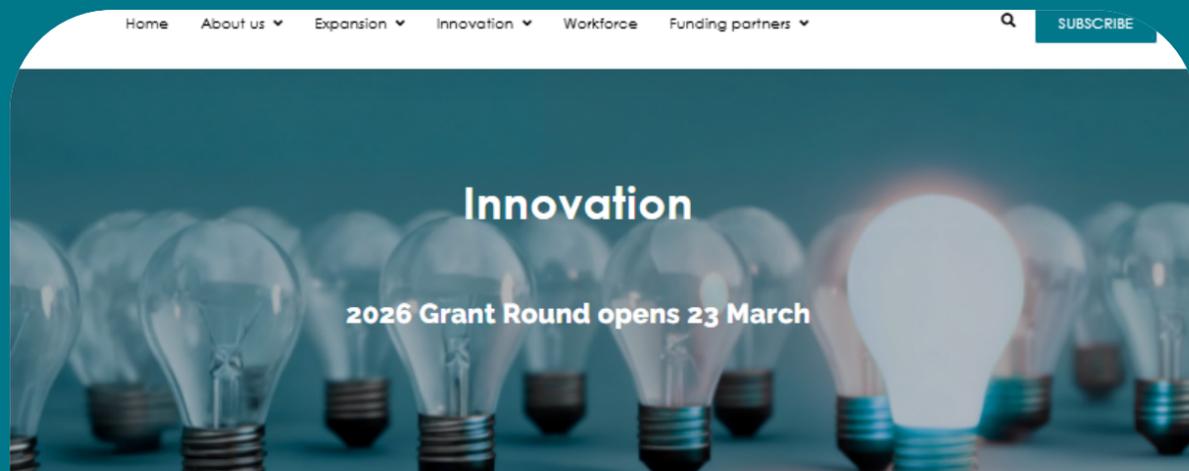
- Ensuring probity of process

This session will be recorded and published online

Website FAQs will be updated as appropriate



Application form, Grant Guidelines & FAQs – available now



At a glance

Grants

The purpose of the 2026 Innovation Round is to reduce unmet demand by trialling and deploying new solutions that improve the efficiency of financial counselling service delivery.

There are two types of Innovation Grants in the 2026 Innovation Round:

1. **Seed Grants** – a competitive grant, funding projects to explore new ideas or solutions (up to \$77,000, up to one year)
2. **Scale Grants** – a closed grant by invitation only, to further develop and deploy proven innovations (up to \$230,000, up to two years).

We expect to award approximately 10 Innovation Seed Grants and up to 9 Scale Grants in the 2026 Innovation Round.

Key dates - Seed Grants

- 16 March: [Grant Guidelines](#) and FAQs published
- 23 March: EOJ open
- 20 April: EOJ submission deadline
- 18 May: Full Application submission open
- 15 June: Full Application submission deadline
- 10 August: Notification of Seed Grant Outcome
- September 2026: Seed Grant activity period begins

Key dates - Scale Grants

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See also

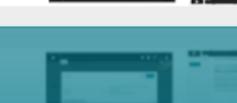
- [Grant Guidelines](#)
- [About Us](#)
- [2025-2028 Grants Strategy](#)
- [Probity Policy](#)

Help videos

[How to apply](#) via Blackbaud GrantsConnect



Video help: using our Blackbaud GrantsConnect platform



See also

- [Grant Guidelines](#)
- [About Us](#)
- [2025-2028 Grants Strategy](#)
- [Probity Policy](#)



Our industry funding partners



2025-2028 Grants Strategy

Funding principles:



Fair processes



Sustainable sector support



A focus on impact

Priority areas:



Innovation (~20%)



Expansion (~70%)



Workforce (~10%)



2026 Innovation Round

- **Round purpose:** to test or scale new ways of working that improve the efficiency of financial counselling service delivery
- **Main change from 2025:** New approach to Scale Grants eligibility
- **Funding available:** approximately 10 Seed Grants and up to 9 Scale Grants
- **Expert advisers:** Our board approved experts continue to play a key role



2026 Innovation Grants

1. Seed Grants

- open grant round
- test a new efficiency-enhancing idea
- pilot an innovative approach
- 12 months projects
- up to \$77,000

2. Scale Grants

- **BY INVITATION ONLY**
- expand or refine a proven innovation
- implement a project that has been successful in a pilot phase
- projects up to 24 months
- projects up to \$230,000



Eligibility criteria

To be eligible, applicants must:

be an organisation **currently delivering financial counselling services** in Australia through financial counsellors who are members of a financial counselling peak body or financial counselling professional association,

or

be a financial counselling peak body or financial counselling professional association,

and

must be an Australian registered business



Assessment criteria

Innovation Grants will be evaluated against the following criteria:

- 1. Efficiency:** The project could improve the efficiency of financial counselling service delivery
- 2. Originality:** The project explores a new solution
- 3. Sector-wide benefits:** The project delivers benefits to the wider financial counselling sector
- 4. Deliverability:** The project is well planned, appropriately budgeted and has clear and measurable outcomes

All criteria carry equal weighting.

EOI Application Form

Project Details

All assessment criteria are weighted equally.

Efficiency*

How could the project improve the efficiency of financial counselling service delivery?

Your response should address:

- What process or inefficiency in financial counselling service delivery does your project aim to address.
- What you will do in the project to test your approach.
- Any assumptions that inform your approach.
- What changes you expect to see in service delivery if the project is successful.
- How you will measure whether the project improves efficiency.

If your EOI is successful, this answer will be copied to the full application form. You will have the opportunity to expand on it, but the core response **cannot be changed**.

(Max. 400 words)

Note: Ensure your project aligns with the [Grant Guidelines](#) and does not include ineligible activities, e.g. funding additional staff, activities unrelated to financial counselling service delivery, or stand-alone



Ineligible activities

We will not fund:

- **Additional service delivery (e.g. employing counsellors to see more clients)**
- **Standalone financial literacy or education programs**
- Cash payments or direct financial benefits to clients
- Marketing or promotional campaigns to the general public
- Activities already funded by another source
- Projects not directly related to financial counselling service delivery
- Retrospective costs or activities already completed
- Ongoing operational costs beyond the grant period
- Litigation or overseas travel



Application and assessment process





Seed Grant - Timeline

23 March	Expressions of Interest open
20 April	Expressions of Interest close 5pm AWST
18 May	EOI Outcomes advised and Full Applications open
15 June	Full Applications close 5pm AWST
10 August	Full Application Outcomes advised
September 2026	Activity period commences



How to apply

- Online application system
- Application links will be available on our website
- Please submit EOIs before **5pm (AWT)** on 20 April 2026
- For support please email **grants@fcif.org.au**



Project documentation requirements

EOI: High-level project proposal. No documentation.

Full Application:

- Budget
- Activities and Outcomes plan (including milestones)
- Risk assessment

Letters of support / previous evaluation can also be submitted

Documents must be uploaded through the online application platform.



Frequently asked questions

1. Are you only looking for AI or tech-based projects?
2. What if our idea is bigger than a Seed Grant?
3. Can FCIF tell me if my idea is good before I apply?
4. Can we include partners in our project?

Take a look at our 2025 Seed Grantees

Scan the QR code to see who was successful in 2025
Innovation Grant Round



Case study from 2025



- ✓ Efficiency
- ✓ Originality
- ✓ Sector-wide benefits
- ✓ Deliverability

**Reinvention of the Statement of Financial
Position (SoFP) (\$75,000)**

Central Coast Region Financial Counselling
Service



Scale Grant - Timeline

31 August	Invitation to submit Scale Grant application
28 September	Scale Grant submission deadline
30 October	Notification of Scale Grant Outcome
December 2026	Activity period commences



More information



View Innovation Grants page

The screenshot shows the top navigation bar with links for Home, About us, Expansion, Innovation, Workforce, and Funding partners. A search icon and a SUBSCRIBE button are also present. The main header features the word "Innovation" and the text "2026 Grant Round opens 23 March" over a background of lightbulbs. Below the header, the "At a glance" section provides a summary of the grants, including the purpose of the 2026 Innovation Round and the two types of grants: Seed Grants and Scale Grants. The "See also" section lists links to Grant Guidelines, About Us, 2025-2028 Grants Strategy, and Probity Policy. The "Help videos" section includes a link to "How to apply via Blackbaud GrantsConnect" and a video player showing a "HOW" video. The "Key dates - Seed Grants" section lists important dates from March to September 2026.

Home About us Expansion Innovation Workforce Funding partners SUBSCRIBE

Innovation

2026 Grant Round opens 23 March

At a glance

Grants

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HOW



Q&A

