

BILL COSSEY AM GRANTS

PROGRAM

The application form is to be completed by the Financial Counsellor or Support Worker on behalf of their client. Applications from individuals will NOT BE ACCEPTED. The Adelaide Benevolent Society will liaise directly with the referring agency.

AIM

The Adelaide Benevolent Society Bill Cossey AM Grants Program endeavours to assist clients to regain control of their household budget or stabilise their housing situation. The Adelaide Benevolent Society acknowledges that managing financial obligations on a low income is challenging and that financial assistance can make a significant difference in the lives of financially vulnerable South Australians. Our focus is on assisting low income families and individuals; people experiencing illness or disability which limits employment opportunities; young people with limited opportunity for education; carers experiencing financial hardship and social exclusion; older people with limited financial resources.

FUNDING GUIDELINES

The demand for grant funding is high. Grants will only be considered where the following points have been adhered to:

- The referrer has an informed understanding of the client's financial situation and priorities
- There is a compelling reason for financial hardship
- A carefully targeted small grant has the potential to make a significant impact

Applications cannot be considered unless the referrer has explored alternative options such as statutory provisions, Centrelink Advances, No Interest Loans (NILs), Subsidised No Interest Loans (SNILs), creditor hardship policies, payment plans and concessions. For example, a referrer should not put forward an application for assistance with rent arrears unless the client has first attempted to negotiate a payment plan with the landlord.

Areas of priority for funding include (but are not limited to) the following:

Utility bills	Costs towards tuition fees
Rent Arrears	Removalist within Adelaide
Second-hand white goods	

Areas of **exclusion** include (but are not limited to) the following:

Credit/store card bills	Personal Loans
Funeral Costs	Pet associated costs
Pay TV	Reimbursements

THE DECISION PROCESS

The decision to grant or decline applications is entirely at the discretion of the Society. If successful, the grant is paid directly to the nominated service provider or supplier – money is NOT paid to the individual. The Program does not reimburse for expenses already paid.