



Terms of Reference

1. Summary

Program Name	Financial Inclusion Program
Program Dates	July 2026 – June 2029
Consultancy Dates	1 July – 15 November 2026
Location of Project	Bathurst NSW
Consultancy type	Community Consultation and Program Review
Available budget	Up to \$20,000
Purpose	To consult with key stakeholders, including Mary MacKillop Today staff, Bathurst community members, and community partners to identify issues that Bathurst community members face, and how they would like to engage with financial education learning content. This is to inform the design of a Financial Literacy Program to be implemented in the local community.

2. About Mary MacKillop Today

Mary MacKillop Today walks alongside communities experiencing injustice and poverty to create lasting, locally led change. Inspired by the courage and compassion of Australia’s first Saint, Mary MacKillop, we believe that hope is not passive, it is something we act on.

We partner with communities to strengthen dignity and self-determination through education, financial inclusion and life skills programs. Our approach is grounded in respect, collaboration and a commitment to long-term impact, ensuring solutions are shaped by the people they are designed to serve.

Through our partnerships, we help turn opportunity into reality over time, enabling individuals, families and communities to build resilient futures defined not by circumstance, but by possibility.

Our work is funded through the generosity of individuals, schools and parishes, trusts and foundations and government grants.

Mary MacKillop Today is a registered charity, a member of the Australian Council for International

Development and is accredited by the Australian Department of Foreign Affairs and Trade (DFAT), responsible for managing the Australian Government's development program. Mary MacKillop Today receives support through the Australian NGO Cooperation Program (ANCP).

3. About our current Financial Inclusion Program

Mary MacKillop Today's current Financial Inclusion Program strategically aligns with **Impact Pillar 2 - Economic Independence** of our organisational Impact Strategy. Through this pillar, we work to equip children, women, men, and whole communities with the power of education to become financially independent, flourish, and sustain their quality of life. Our programs strengthen livelihoods through improving financial literacy, increasing knowledge and expanding access to savings and loans¹.

The Financial Inclusion Program currently comprises the No Interest Loans Scheme, Financial Counselling, and Financial Literacy.

No Interest Loans Scheme (NILS)

Mary MacKillop Today's No Interest Loan Scheme (NILS) is an accredited program supporting low-income households who are excluded from mainstream credit options to purchase essential household items.

Some features of the NILS loans include the following:

- The loans do not attract interest, and there are no fees
- Loans are available for up to \$1,000 (for phones, small electronic devices), up to \$2,000 (for furniture, car repairs, medical or vet expenses), or for up to \$3,000 (for bonds on new rental properties etc.)
- Repayments are set up at an affordable amount over 12-18 months
- Additionally, there is a NILS program for vehicle purchases of \$2,000-\$5,000 that can be paid off over up to 48 months

Financial Counselling

Mary MacKillop Today offers a one-on-one financial counselling service to support people experiencing financial hardship or who are unable to manage their debts.

A Mary MacKillop Today Financial Counsellor is a skilled professional, bound by a Code of Ethical Practice, to deliver the best outcomes for their clients. They act without a conflict of interest, and provide free, confidential, and independent advice.

Financial Counselling is delivered remotely and is available to people across the Central West NSW region.

¹ MMT Strategic Plan 2023-28 [Mary MacKillop Today Strategic Plan 2023-28](#)

Financial Literacy

Mary MacKillop Today's Financial Inclusion Program has trialled several Financial Education models over the years, including small one-off grants and a larger pilot which concluded in May 2025. An external consultant was engaged in 2019 to provide recommendations, and a Social Return on Investment evaluation was conducted in 2023.

From July 2024 to May 2025, the Financial Literacy (education) program ran, providing skills-based financial education aimed at empowering individuals with the knowledge and confidence to manage their money, avoid financial stress, and plan for a more secure future. The Program uses MoneyMinded content, ANZ's adult financial literacy curriculum, and additional content tailored by Mary MacKillop Today to meet individual needs.

4. About the Consultancy

Context

There is an opportunity to reflect on and reimagine the program in line with community development principles and Mary MacKillop Today's core commitments.

Strategic alignment

This work aligns with our principles of *'Reaching the Margins'*, ensuring *'Women are at the Heart'* of what we do, and supporting *'Dignity through Self-Determination'*^[2].

Why this matters

As reflected in our Impact Strategy, we do not take a formulaic approach. While our purpose is consistent—to support people experiencing marginalisation and those in greatest need—we recognise that each community requires a response tailored to its specific context.

What this means for program design

We therefore aim to deliver culturally relevant and appropriate programs that create as much value as possible for participants and the wider communities in which we work^[3].

Problem Statement

Financial stress affects many people in our community, and many face barriers to accessing the right information and support at the right time. As a result, people may lack clear pathways to build financial confidence and respond to financial challenges.

Why consultation is needed

We are seeking a community-led consultation process to improve equitable access to financial knowledge and support, understand community priorities, and identify better ways to promote financial wellbeing.

Who should be involved

- Community members, including past clients
- Aboriginal and Torres Strait Islander peoples
- Survivors of family and domestic violence
- People living with disability

- Single parents and young families
- Service providers

Focus of the review

Taking a community development approach, we wish to take a deep dive into the Bathurst community context. A structured consultation process will help us listen carefully, understand community strengths and challenges, and co-design a program that builds capability, strengthens resilience, and supports long-term financial wellbeing.

Whilst the Financial Inclusion Program is made up of three key components, as detailed above, this review will focus predominantly on the Financial Literacy (education) component. As there is a strong intersection with Financial Counselling and Financial Capability casework, we are open to reviewing this component if needed. The NILs program is a stand-alone component of the Financial Inclusion Program and should only be included as a referral pathway between programs.

Location

This project will focus on the Bathurst community and its specific needs, priorities, and aspirations.

Place-based focus

By concentrating on one community, we aim to develop a place-based response that reflects local context and supports more relevant, effective program design.

What this means for delivery

- Tailoring delivery methods to suit the community
- Adapting style and content to local preferences and needs
- Considering timing and approaches that work for participants
- Remaining agile throughout the Program to respond to changing needs

Audience

Intended Audience – within Mary MacKillop Today

- The Australia Programs Senior Manager
- The Directors of Programs
- The Quality & Impact Manager

5. Key deliverables

Product	Details	Date Due
<i>Consultancy Plan</i>	Review Framework Resources Timeline Budget	June
<i>Consultation Plan</i>	Methods Stakeholders Timeline	June

<i>Community Consultation data</i>	Focus groups and individual interviews with <ul style="list-style-type: none"> - Service providers - Past clients, & community members - Local MMT staff - Head office MMT staff 	July – Sept
Report and Recommendations	Prepare and present a report of findings, including <ul style="list-style-type: none"> - Recommendations for realistic program design and implementation - Proposed plan for Financial Literacy program implementation (including activity plan, risks & MEL framework) - Draft budget for Financial Literacy program implementation 	Late Oct
Position Description	Prepare a draft Position Description for any staff requirements included in the proposed Financial Literacy Program	Mid Nov

SELECTION CRITERIA

The consultant should meet the following criteria:

- Experience in financial literacy program design (desirable)
- Experience working with vulnerable communities
- Strong qualitative research skills
- Knowledge of the Australian social services context
- Strong report writing skills
- Ability to engage and gain the trust of people from all backgrounds