

Digital Transformation Roadmap

Volume 3:

- Financial Counselling Systems Landscape Report
- Appendices



FCVic

Financial Counselling
Victoria Inc.

October 2026



About this report

About the project

The Digital Transformation Roadmap is a collaborative project led by Financial Counselling Victoria (FCVic) in partnership with the Financial Counsellors' Association of NSW (FCAN), and technology partner Infoxchange, to deliver a roadmap for digital transformation for the financial counselling sector.

Acknowledgements

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FCVic extends our thanks to the following members of the Reference Group for the Digital Transformation Roadmap project:

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FCVic staff on the project include: Zyl Hovenga-Wauchope, Georgina Molloy and Susan Boag.

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The intellectual property arrangements outlined in Volume 1 of the Digital Transformation Roadmap project report apply to this report. For full details, refer to the Intellectual Property Statement in Volume 1.

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Statement of Recognition

FCVic acknowledges the Traditional Owners of the lands on which our organisation is based. We pay our respects to their Elders, past and present, and to the Elders of other Aboriginal and Torres Strait Islander communities throughout Victoria and Australia.





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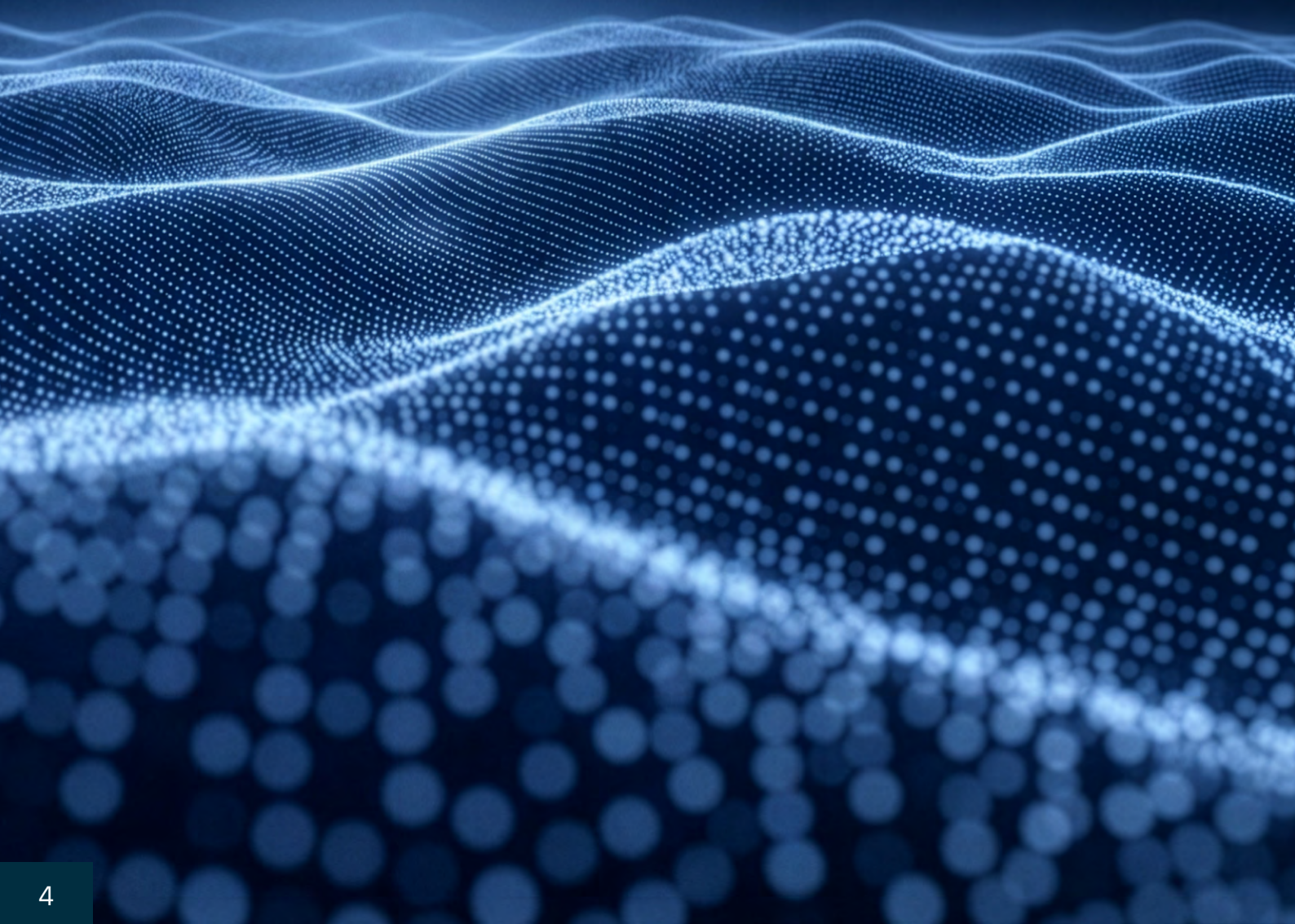
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Financial Counselling Systems Landscape Report



1 Key Findings

Understanding the systems and data landscape of the financial counselling sector is a critical first step in strengthening service delivery, reducing administrative burden and enabling better use of technology across agencies. By grounding future action in evidence from across Victoria and New South Wales, this report provides a practical foundation for more coordinated, informed and sector-relevant digital transformation.

This report presents findings from a sector-wide survey of 37 financial counselling agencies across Victoria and New South Wales, conducted in February – March 2026, and a stakeholder insights workshop held on 20 April 2026. It forms part of the Digital Transformation Roadmap project delivered by Infoxchange on behalf of Financial Counselling Victoria (FCVic) and the Financial Counsellors' Association of NSW (FCAN). Findings are assessed against [Infoxchange's Digital Capability Framework](#) and benchmarked against the broader NFP sector using [Infoxchange's 2025 Digital Technology in the Not-for-Profit Sector Report](#).

Against the Digital Capability Framework, the sector sits broadly at Essentials across all pillars of the framework. When reflecting on the systems in use:

- The financial counselling sector operates across 17 distinct client management systems with no dominant platform. The *casework management* feature is the sector's strongest performing function within agencies' systems at 84% satisfaction.
- Reporting and analysis is the sector's most significant functional gap, with only 32% of participating agencies reporting that their current system fully meets their needs. 20% of organisations fully agree their systems enable them to understand service impact.
- The core data challenge is a gap between capture and insight. Seventy-nine per cent of agencies agree their systems capture valuable client data, but fewer than half can use that data to understand the impact of their services.
- Cost remains the primary structural barrier, implementation costs and licensing are the two most-cited barriers to acquiring or upgrading systems, mirroring the broader NFP sector finding that 50% of organisations cite cost as their main obstacle.

Recommendations provided are structured around practical improvements that strengthen reporting capability, reduce administrative burden through better use of existing digital tools and improve consistency across agencies. Alongside these operational improvements, the recommendations also identify targeted opportunities for peak body coordination and advocacy to address systemic barriers in relation to funding models, reporting consistency, and sector-wide collaboration.

We thank the financial counselling members and agencies who contributed their time, experience and insights to this work through the survey and workshop process. We also acknowledge the support of FCVic and FCAN in helping to shape and guide this work. Together, these contributions have been invaluable in building a more grounded understanding of the financial counselling sector's current systems and data landscape, and the opportunities for future improvement.



2 Analysis

2.1 Methodology

This report draws on data collected through two primary methods conducted as part of the Digital Transformation Roadmap project. First, a sector-wide agency survey was conducted in February 2026, receiving 37 unique responses from financial counselling agencies across Victoria and New South Wales. The survey covered agency demographics, systems currently in use, feature effectiveness, system lifecycle stage, barriers to change, data capability, and AI readiness and governance.

Second, a stakeholder insights workshop was held on 20 April 2026, structured across six breakout groups each working through three discussion sessions. Participants included agency managers and practitioners from across the sector. Survey data was analysed quantitatively in Appendix 4.4, and workshop outputs were synthesised across all six groups and are documented in full in Appendix 4.5.

Findings have been benchmarked against the broader NFP sector using the 2025 Digital Technology in the Not-for-Profit Sector Report (hereafter the 2025 Tech Report). Key findings from that report are summarised in Appendix 4.3.

2.2 Insights

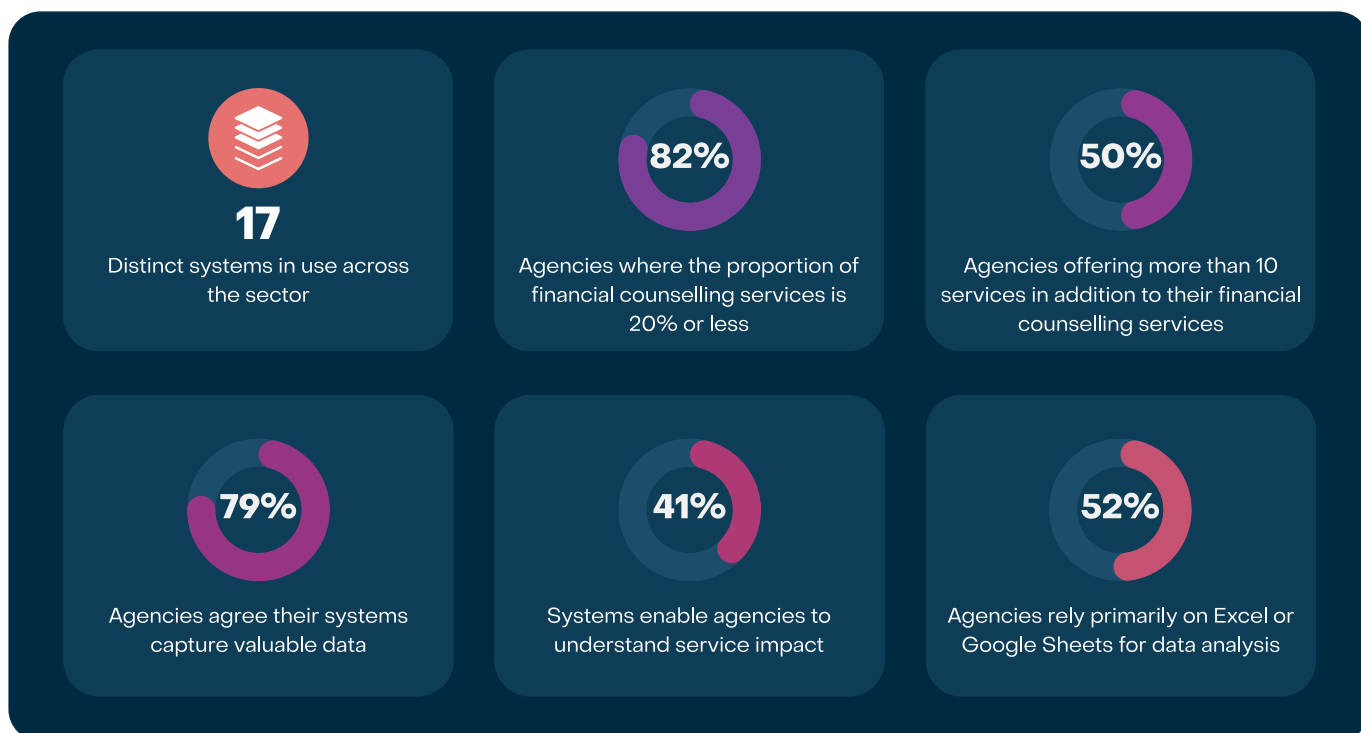


Figure 1: Summary of key findings on systems, feature effectiveness and data capability across responding agencies

Respondent Profile

The 37 responding agencies are predominantly large, multi-service organisations. More than half are larger organisations reporting an annual revenue of \$3 million or more, 41% are medium-sized organisations, reporting an annual revenue between \$500,000 and \$3 million, and only 2 respondents represent small organisations (annual revenue less than \$500,000). All organisation-size based comparisons in this report are based on reported annual revenue.

Representation is fairly even across both states, with 22 respondents in Victoria, 21 in New South Wales, 6 operating across both states, and several also active in other states and territories. The size profile differs by state: New South Wales respondents included a higher proportion of medium and small-sized agencies, while Victorian respondents were predominantly larger agencies.

For the participating agencies, financial counselling is typically one service among many, with half of the agencies offering 10 or more distinct services. For 54% of agencies, financial counselling accounts for less than 20% of the services they deliver. Only two of the agencies surveyed deliver financial counselling as their sole service. This has implications for system decisions which are usually made at a whole-of-organisation level rather than for financial counselling specifically. This pattern is seen evenly across both states and is likely influenced by the skew toward larger agencies participating in the survey.

For all state-based comparisons in the report, agencies are grouped according to their operating footprint. Agencies operating in NSW but not Victoria were classified as NSW-operating; agencies operating in Victoria but not NSW were classified as VIC-operating; and agencies operating across both NSW and Victoria, including those also operating in other jurisdictions, were grouped separately as NSW + VIC. This avoids double-counting agencies in state comparisons and recognises that multi-state agencies may have different operating models.

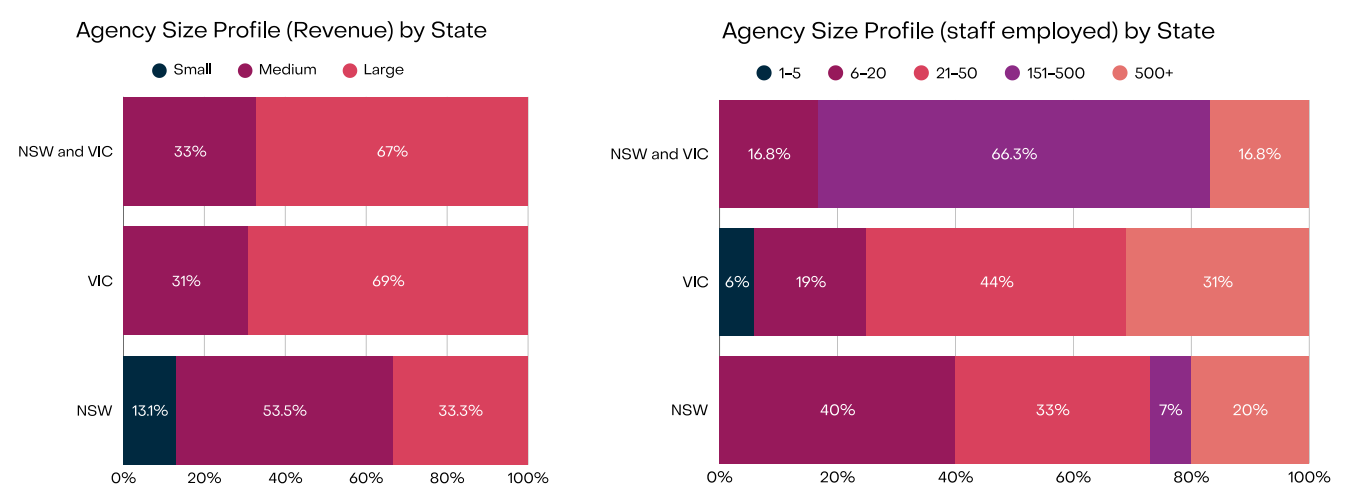


Figure 2: Agency size profile by state of operation, showing the proportion of small, medium and large agencies operating in New South Wales, Victoria, and both (n=37; NSW-operating 15, VIC-operating 16, NSW + VIC 6)



Respondents report relatively strong digital capability. Financial counselling staff were more likely to describe themselves as “very confident” using digital technology than the average not-for-profit staff member, and in terms of overall Systems & Data capability, responding agencies placed slightly ahead of the NFP sector average, more concentrated in the “Progressive” and “Transformative” bands and less likely to be “At Risk.” This is notable against the broader sector benchmark (2025 Tech Report) that found that only 44% of NFP staff and volunteers report confidence with their digital technology.

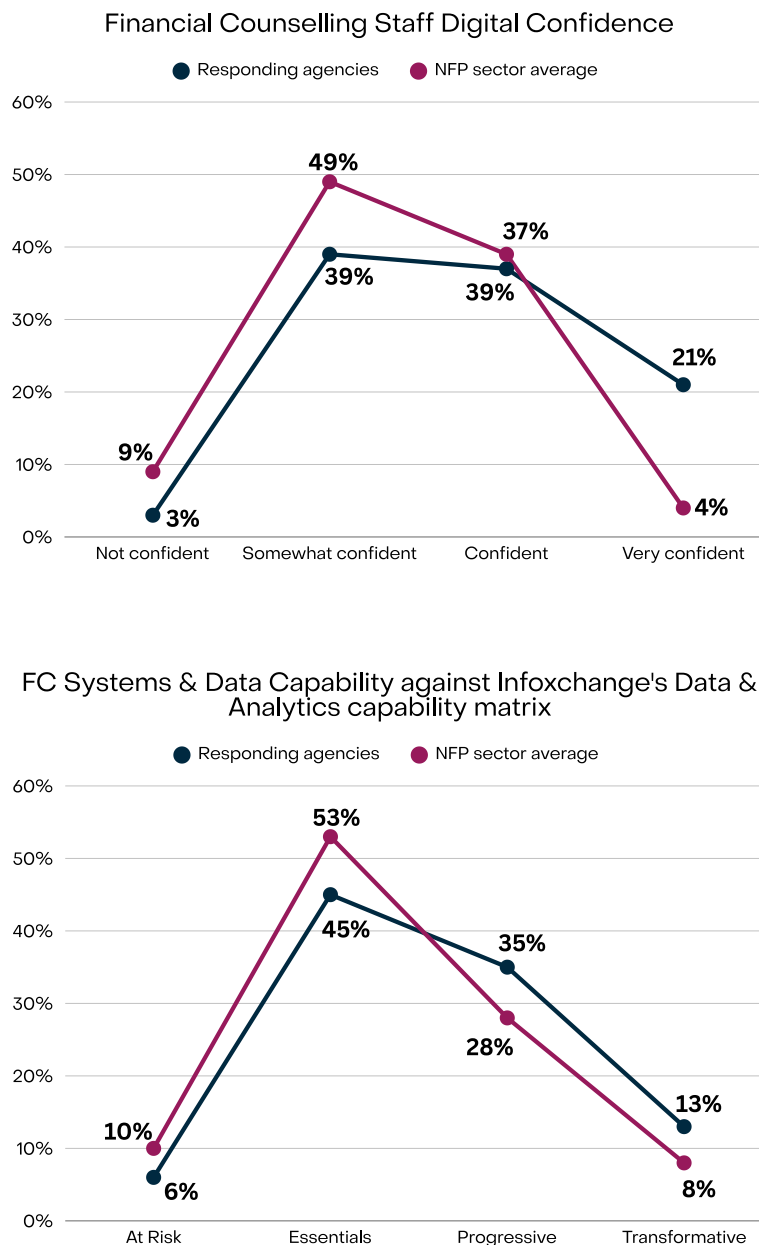


Figure 3: Financial counselling digital capability relative to the wider not-for-profit sector. Left: self-reported digital confidence of financial counselling staff. Right: distribution of responding agencies across the four tiers of Infoxchange's Data & Analytics capability matrix (n=37 responding agencies)



Systems Landscape and Fragmentation

The sector operates across a highly fragmented technology environment, with 17 distinct client management systems identified across respondents. No single platform dominates. Community Data Solutions (CDS), which had 16% of system mentions, is used almost exclusively by New South Wales agencies – of the eight agencies using it, seven operate in New South Wales. Actionstep (12% of system mentions) shows the reverse geographic pattern, used exclusively by Victorian-operating agencies. Its footprint is shaped by integrated services, five of the six Actionstep users are community legal centres or legal services. Excel (12%) has an even presence across both states.

The systems in use vary markedly by agency size. Community Data Solutions is the predominant platform among medium-sized agencies. Smaller agencies lean on spreadsheets or paper-based records, while larger agencies have greater diversity of systems, with no single platform achieving significant market share. Several larger agencies have adopted bespoke or sector-specific systems implemented at an organisation-wide level. This diversity contributes to the fragmented technology landscape.

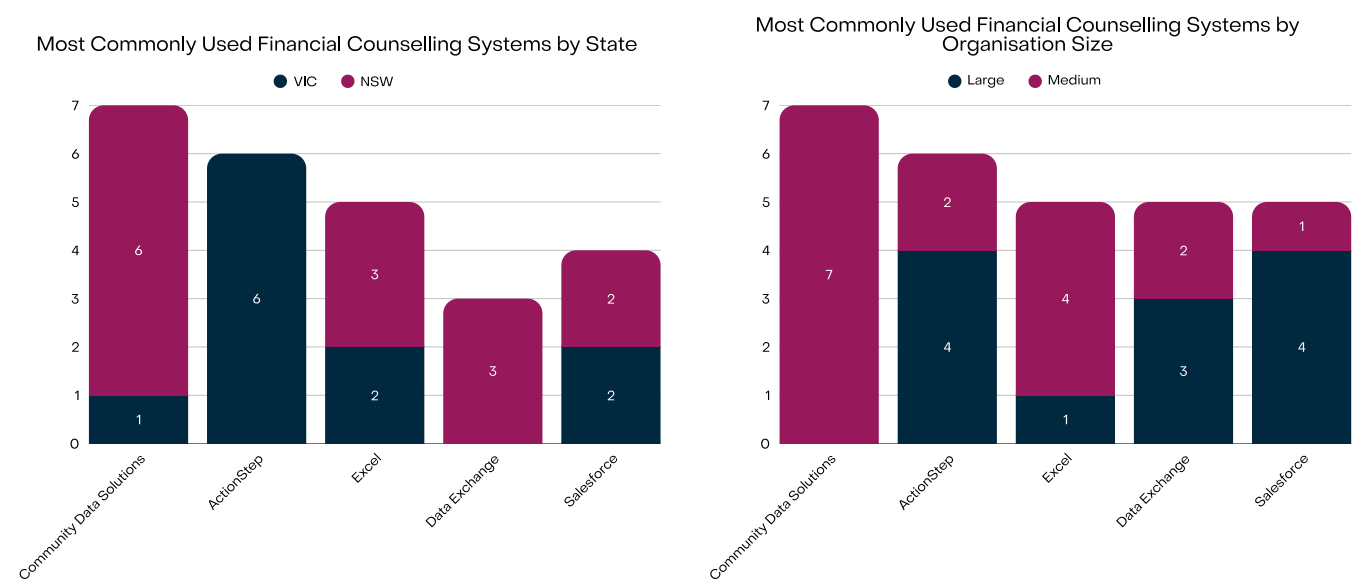


Figure 4: Distribution of popular client management systems by state of operation, and by organisation size showing the number of large (annual revenue of \$3 million or more) and medium (annual revenue of \$500,000 or more) agencies using each system. Small (annual revenue < \$500,000) agencies are excluded from the analysis due to limited responses. Only systems reported by three or more agencies are shown



Approximately half of responding agencies report satisfaction with the system they use for financial counselling. Over a quarter are unsatisfied but have no plans or resources to change. Satisfaction is broadly consistent across agency size, around 60% of both large and medium agencies report being satisfied, indicating that organisation size is not a significant factor influencing satisfaction outcomes.

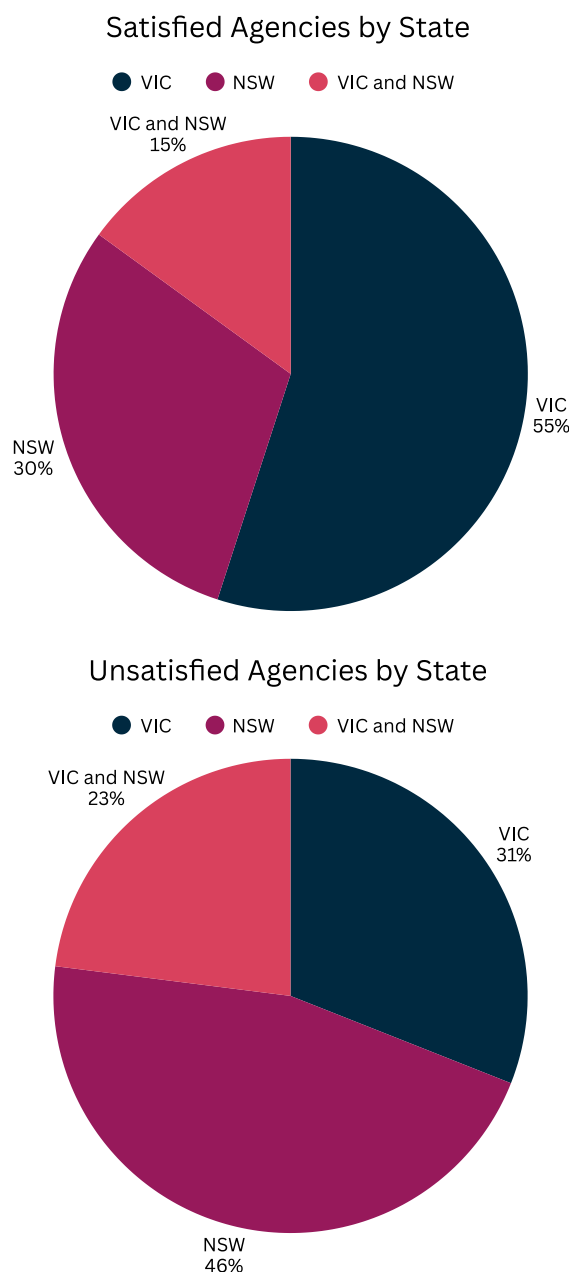


Figure 5: Top: Showing agencies' overall satisfaction with each of the more commonly used financial counselling systems, ordered from highest to lowest satisfaction. The number of agencies using each system is small (single digits), so these proportions are indicative rather than definitive. *Where greater than three responding agencies currently use the system. Bottom: Distribution of satisfied and unsatisfied agencies by state of operation

Agencies managing the greatest number of client management systems are also the most likely to report dissatisfaction, suggesting that system fragmentation may have a greater influence on user experience than the specific platform used. This mirrors the broader NFP sector finding. The 2025 Tech Report found that NFPs use an average of three separate platforms simultaneously to store information about clients, members and stakeholders and that this fragmentation has not improved year-on-year.

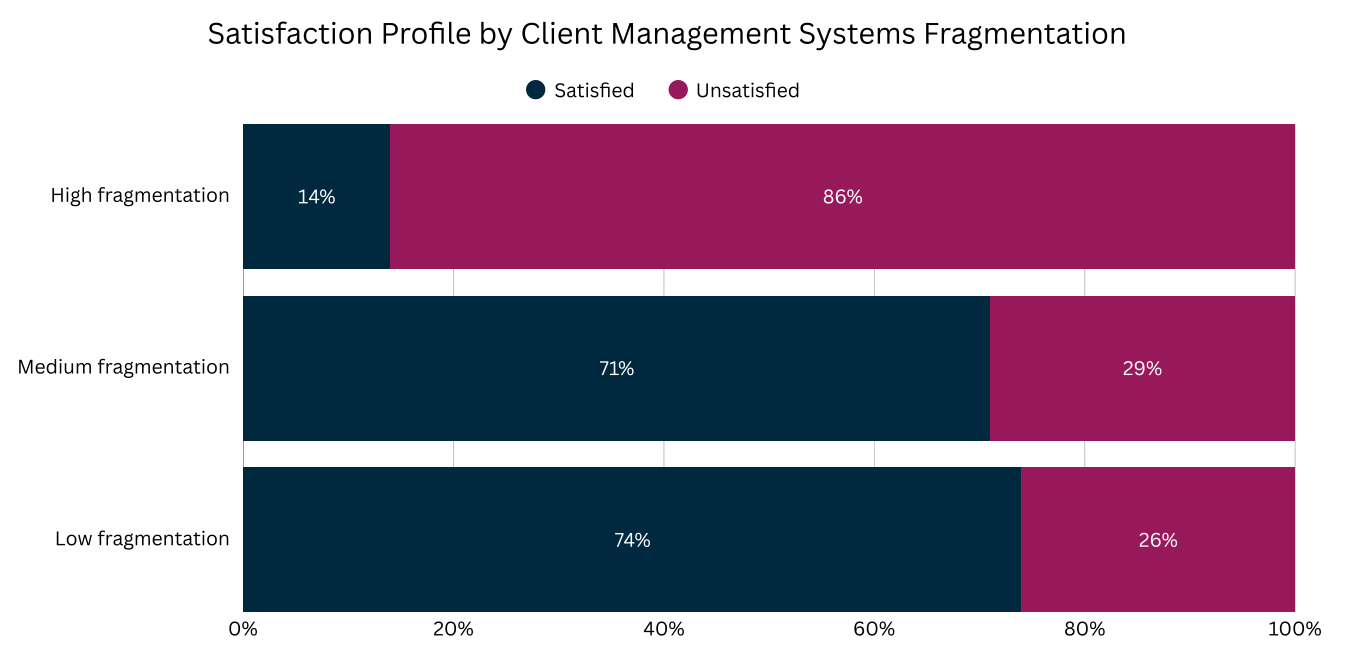


Figure 6: Satisfaction profile by the number of systems used, grouped into low (1-3 systems), moderate (4-7 systems) and high (8 + systems) levels of fragmentation. Agencies using eight or more systems were substantially more likely to report dissatisfaction than those using fewer systems (n=33, excluded blank entries)

High system fragmentation is not confined to a single agency profile. Agencies reporting larger numbers of systems are spread across New South Wales, Victoria and cross-state operations, suggesting that fragmentation is a not-for-profit sector-wide issue rather than one associated exclusively with a particular location or operating model.



Feature effectiveness

When evaluating system feature performance across the agencies, casework management is the strongest performing feature across the sector, with approximately 84% of respondents reporting that their system meets their needs, followed by client information management (~73%) and intake management (~62%). These overall represent the Essentials to Progressive zone of the Digital Capability Framework for NFP Applications where operational capability is in place but features that satisfy higher levels of the capability framework (integration, automation, impact measurement) remain largely out of reach for most agencies.

Reporting and analysis is the single most significant functional gap with only 32% of agencies reporting that their system fully meets their reporting needs. This finding is consistent across agency size and system type. This gap is also not unique to the financial counselling sector.

Debt and creditor management has the highest rate of functionality not included in agencies' current systems (~42%), which is notable given its centrality to financial counselling practices.

Calendar, meeting-notification and broader communication capabilities are a common weak spot. Only 42% of agencies report this functionality fully meets their needs, and around one in five agencies reported that this functionality was not available. The gap is evident among medium-sized agencies, with around 58% reporting either no such functionality or functionality that does not meet their needs. It is also more pronounced in Victoria, where 27% of agencies reported that these capabilities fully meet their needs, compared with 50% in New South Wales.

Feature effectiveness ratings across 11 capability areas

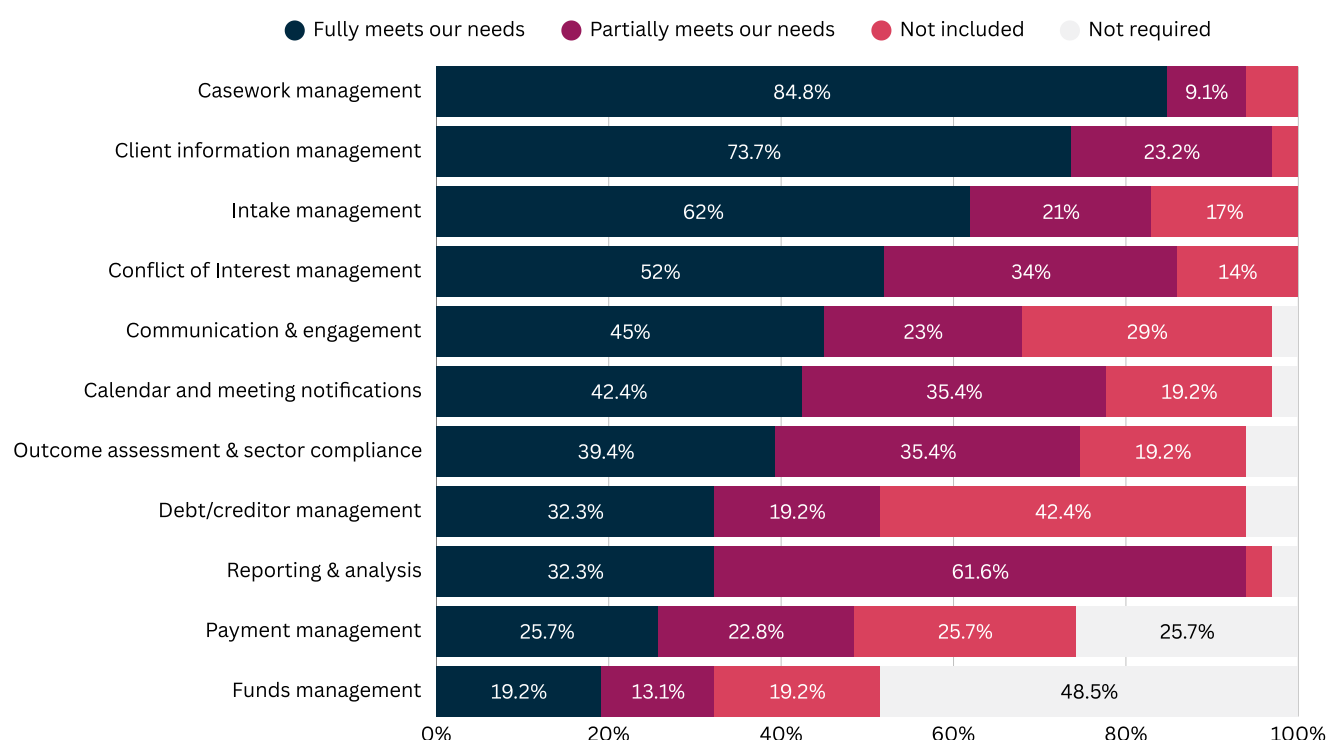


Figure 7: Feature effectiveness across 11 system capabilities, sorted by proportion of agencies whose needs are fully met (n=37)



Data capability

Data capability is where the maturity gap is most acute. The sector is operating at Essentials level of the Digital Capability Framework where data is collected, but the infrastructure, skills and tools to convert it into insight are largely absent.

While 79% of responding agencies agree that their systems capture valuable information about clients and services, fewer than half report that those systems enable them to understand the impact of their services and client outcomes. This finding is echoed at the sector level. The 2025 Tech Report notes that data and reporting for evidence-based decision-making has become the top sector priority in 2025 signalling a growing awareness across the NFP sector of exactly the gap this report documents in the financial counselling context.

In terms of analytical maturity, approximately 52% of agencies primarily rely on Microsoft Excel or Google Sheets to analyse their data; approximately 29% use dedicated analytical tools such as Power BI or Tableau; and only 13% have access to dedicated data professionals within their organisation.

Victoria and New South Wales agencies demonstrate materially different analytical approaches. Approximately 40% of VIC agencies primarily use dedicated analytics platforms like Power BI, while approximately 70% of NSW agencies primarily rely on Excel or Google Sheets. This difference may partly reflect the size profile of responding agencies; NSW respondents included a higher proportion of medium and small agencies (67%) compared to Victoria (31%), and smaller agencies are less likely to have the resources or IT infrastructure to support dedicated analytics platforms.

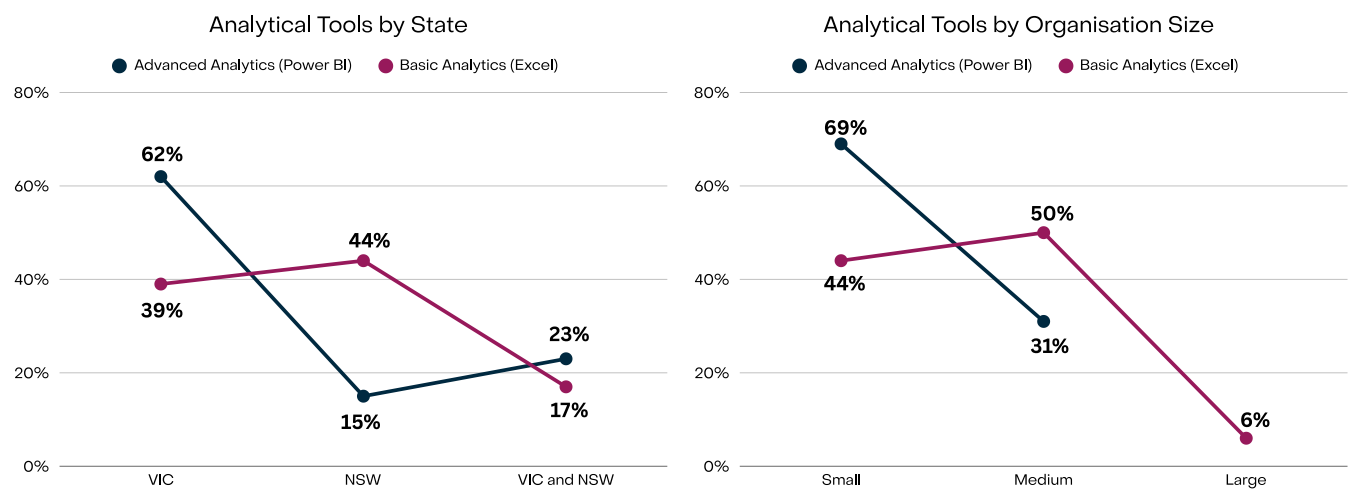


Figure 8: Use of advanced analytical tools such as Power BI by state of operation and organisation size (n=31)



Barriers to adoption

Barriers to adoption are structural and not unique to this sector. Implementation cost is the dominant barrier to acquiring a new system with implementation and ongoing licensing costs together accounting for around half of all barriers cited, and implementation cost is the one barrier cited consistently across every state and size. Beyond cost, Victorian agencies are more than twice as likely as those in New South Wales to report limited access to specialised IT and change-management capability. Medium-sized agencies are more likely to identify time constraints and limited awareness of available systems, while larger agencies place comparatively greater emphasis on licensing and ongoing maintenance costs.

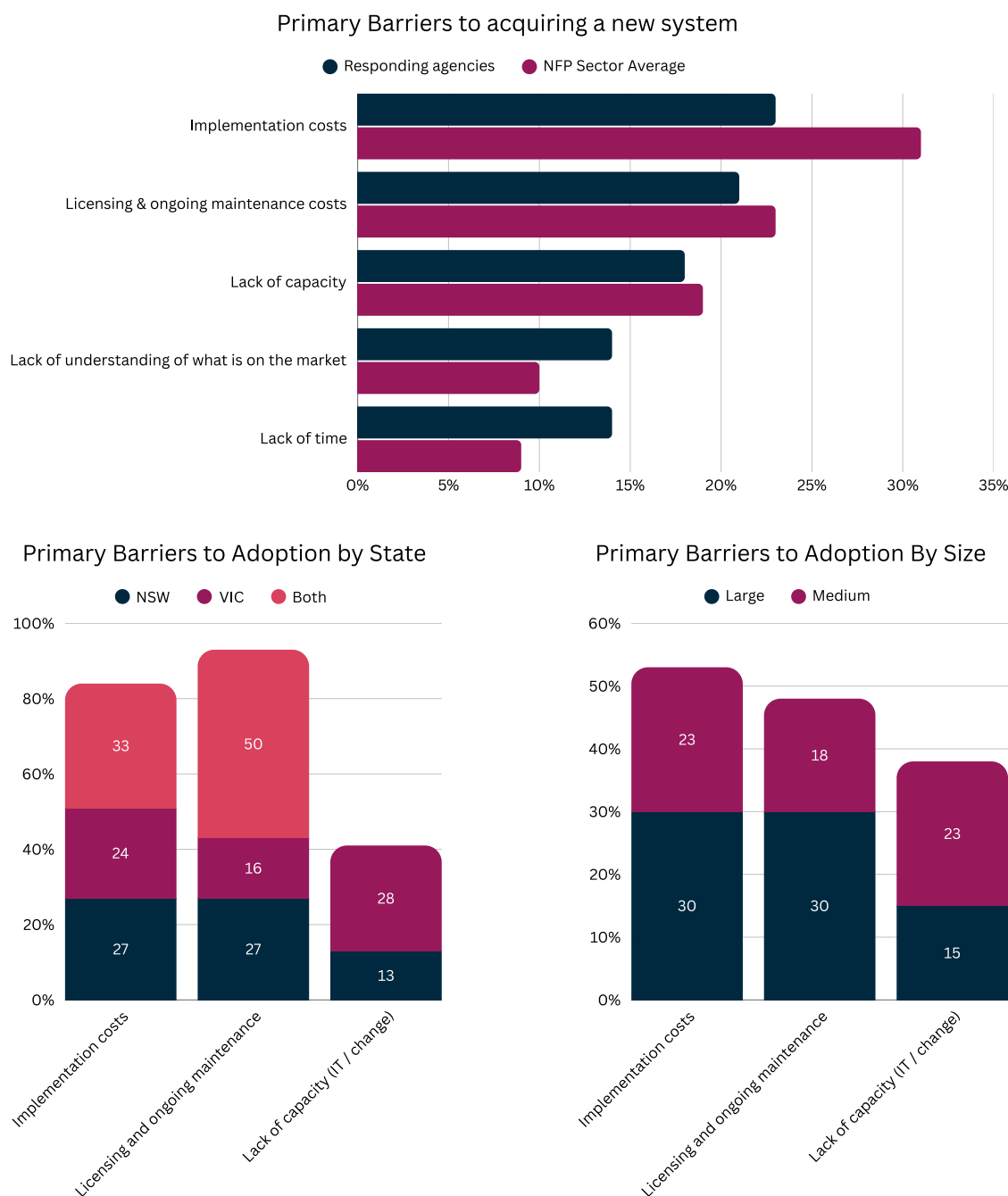
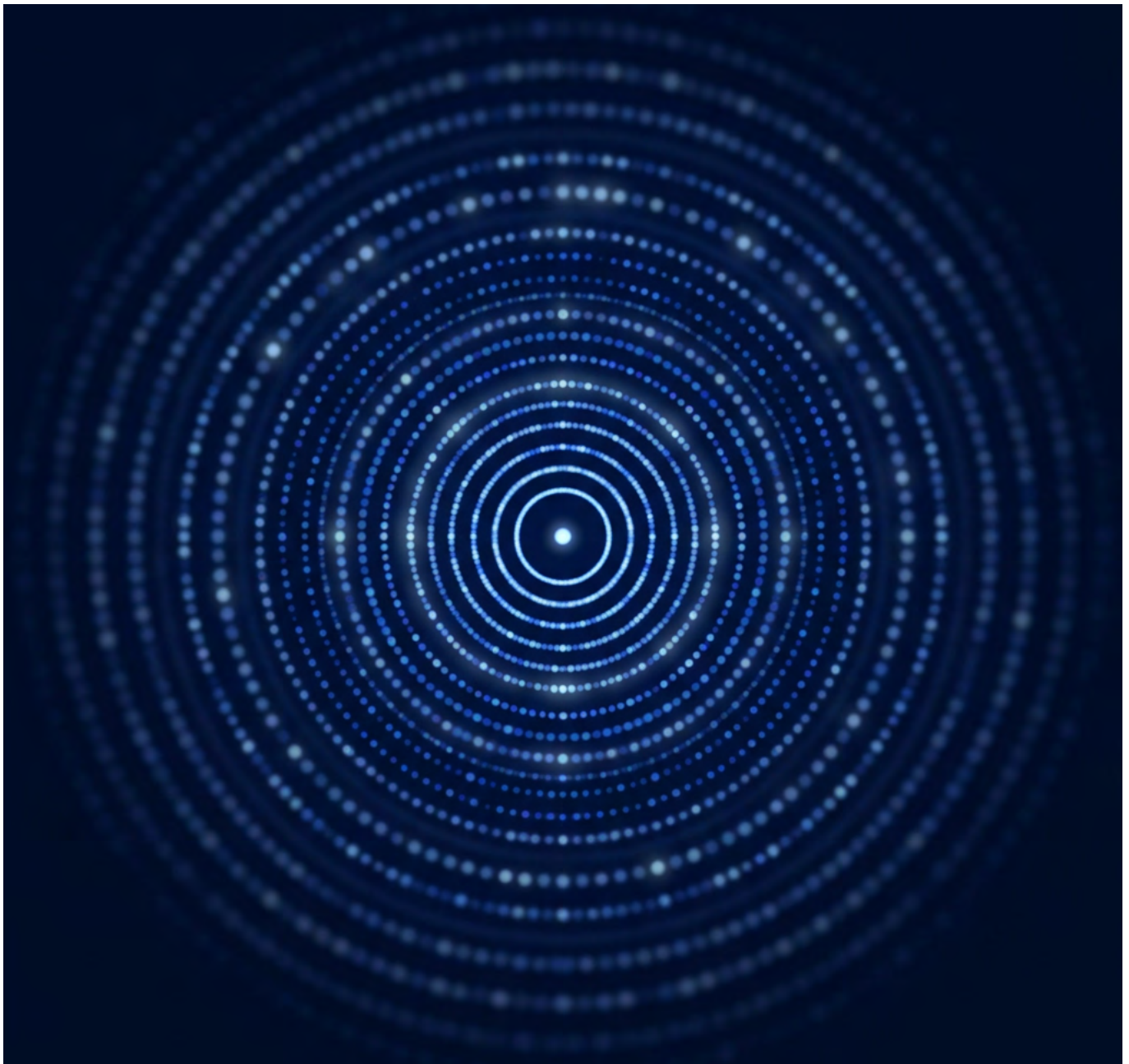


Figure 9: Primary barriers to acquiring a new system (agencies could select multiple; n=37)

Agency aspirations

Agencies consistently expressed a desire for integration, automation and reduced administrative burden, not necessarily a new platform. The most cited requirements, drawn from open-text survey responses and the CMS Workshop discussion, were:

- IntegratedDataExchange(the reporting platform developed by the Commonwealth Department of Social Services (DSS) that applies only to DSS-funded work), state government and other funder reporting
- Automated appointment booking, reminders and client communication platforms
- Standardised outcome reporting that works across both state and federal funding requirements
- AI assisted case noting and correspondence





3 Recommendations

The following recommendations are prioritised based on impact, their feasibility within existing resourcing constraints, and the findings from both the sector survey and the insights workshop. While care has been taken to reflect system improvement initiatives across the sector, we recognise there may be relevant initiatives that were not surfaced through this process or that participating agencies were not aware of.

The recommendations are structured across three pillars: practical capability support, workflow and automation guidance, and peak body coordination and advocacy.

3.1 Practical data and reporting resources

The gap between capturing client data and deriving meaningful insight is the most widespread and addressable challenge in the sector. It does not require system change to resolve.

1. Undertake a structured review of current Victorian and NSW funder reporting requirements, financial counselling sector reporting standards and existing agency reporting practices to identify gaps in functionality and ensure the platforms support consistent, fit-for-purpose outcomes and compliance reporting.
2. Develop two tiers of reporting support: strong Excel and Google Sheets templates for outcomes and state-specific funder reporting, and Power BI starter templates for agencies ready to move beyond spreadsheets.
3. Develop and promote a set of common FAQs and worked examples for frequently required reporting tasks, aligned with relevant funding-contract requirements, to support consistent interpretation and application across agencies.

Example FAQs:

- How do we define a “client interaction” for reporting purposes?
- Do we count multiple contacts on the same day as separate activities?
- What counts as an “outcome achieved” vs “outcome in progress”?
- How should we handle missing demographic data?



3.2 Practical guidance for workflow automation and digital tools

Many agencies are either manually managing scheduling, client communications and internal workflows, or using disconnected tools to manage these tasks. There is significant room to reduce administrative burden using tools already available or at low-cost to adopt.

4. Develop plain-language guidance on Microsoft 365 and Google Workspace automation tools (Microsoft Lists, Microsoft Power Automate, Google Apps Script) for basic workflow automation, with templates relevant to financial counselling workflows (e.g. drafting formal letters, appointment reminders and internal approvals).
5. Curate and maintain a recommended tool shortlist for common operational needs. This could include:
 - Appointment scheduling: Financial Counselling Australia Appointment Booking System (Salesforce), Microsoft Bookings and Calendly
 - Task and workflow management: Microsoft Lists and Planner (Microsoft 365), Trello (free), and Asana or Monday.com for agencies requiring more advanced workflow management
 - Client communications: Built-in CRM automations for one-on-one client interactions
6. Support adoption through structured change management that accompanies any tool or automation rollout. This could include a communications plan that articulates the rationale for change, early involvement of frontline financial counsellors, a phased rollout in place of a single transition, nominated support roles and a mechanism to monitor adoption.





3.3 Peak Body actions and sector advocacy

FCVic and FCAN are well-positioned to translate this survey data into coordinated action both in direct member support and in advocacy to government and funders.

7. Identify and escalate systemic issues that cannot be addressed at an individual agency level but are shared across multiple agencies, enabling peak bodies, including other state and territory peak bodies and Financial Counselling Australia, to coordinate collective advocacy and solutions. An example may include engaging with key platform providers (Community Data Solutions in NSW) where common issues are identified, to support sector-wide resolution and improvement.
8. Advocate to state and federal funders for greater consistency in outcome reporting requirements, consistent with the Financial Counselling Australia outcomes framework, using survey findings as a robust, sector-wide evidence base to support this advocacy.
9. Advocate for technology and digital infrastructure to be explicitly recognised as a funded component of service delivery. Current funding arrangements often exclude implementation and systems costs, resulting in underinvestment or reliance on internal reserves. Survey findings indicate that implementation cost is the primary barrier to system change, strengthening the case for reform.

Example:

"Pay What It Takes" funding approaches are a sector reform movement that argue funders should cover the full, real cost of delivering services. (Pay What It Takes, paywhatittakes.com.au)





10. Establish an ongoing approach to monitoring digital capability across the sector by combining periodic organisation-level digital capability assessments with a small set of digital experience questions incorporated into the existing annual member survey process. Together these measures would track changes in organisational capability and the day-to-day experiences of financial counsellors while strengthening the evidence base for sector planning and advocacy.

Some examples of metrics to track include:

- Proportion of agencies with dedicated analytics tools
 - Satisfaction with reporting functionality
 - Proportion of agencies able to derive service impact insight from their data
 - Confidence in using the client management system
 - Financial counsellor satisfaction with the client management system used in their day-to-day work
11. Build on the existing Reference Group to establish a Peer Knowledge Sharing Forum (or Community of Practice) to provide an ongoing space for agencies to share practical insights on CMS usage, vendor performance, and implementation approaches. It would also enable sharing of tools, templates, and lessons learned from system change initiatives, helping to reduce duplication of effort and spread tested approaches across the sector.

Infoxchange can further support the implementation of these recommendations through its existing engagement with the sector, including the facilitation of sector collaboration and the development of shared tools, templates, and frameworks to enable consistent adoption across agencies.





4 Appendices

4.1 About Infoxchange

Infoxchange is a not-for-profit social enterprise that has been delivering technology for social justice for 35 years. With over 140 staff across Australia and New Zealand, we tackle the biggest social challenges through the smart and creative use of technology.

Infoxchange works with community, government and corporate partners to solve issues around homelessness, family violence, mental health and disability, as well as supporting First Nations communities, women, youth and families. Our products and services are used by over 38,000 government and community services.

We provide the right tools to improve efficiency and deliver greater impact – from nation-wide service coordination systems to IT advice for individual organisations.

4.2 Digital Capability Framework

Each agency's digital capability was scored against Infoxchange's Digital Capability Framework. The Framework consists of six capability areas:

- Tech foundations - how staff collaborate, work productively and access information
- NFP applications - processes and systems that enable staff to achieve impact
- Data & analytics - tracking outcomes to inform decision making
- Digital marketing - activities to attract new funders, supporters, donors or clients
- IT Management - how staff plan and maximise their ICT investment
- Cyber security - how staff and information is protected
- Artificial intelligence - how staff improve productivity, innovate and predict future trends





The capability areas are evaluated against the four skill or capability levels to determine their digital capability score:

- **At risk** - Digital technologies are not reliable, nor do they enable staff to work easily and efficiently. Significant opportunities exist to use digital, enable the organisation and reduce risk
- **Essentials** - Essential digital foundations and capabilities are in place. Key non-profit discounts are leveraged but further work is required for systems to enable staff and for processes to be resilient. Many organisations require a greater degree of sophistication to effectively support staff and clients.
- **Progressive** - Sound, cost effective digital capabilities exist across the organisation in all key areas enabling delivery of reliable, efficient and effective services. While further opportunities exist to drive further value from digital technologies in key strategic areas, they are not urgent.
- **Transformative** - The organisation is sophisticated in its use of digital technologies. Digital maturity underpins service delivery and enables impact. Systems are reliable, cost effective and valued by staff, clients and the management team.

In the Digital Transformation Roadmap project, the framework was used to understand systems & data capability of responding agencies.

	At Risk	Essentials	Progressive	Transformative
Technology Foundations PCs, phones, tech infra & NFP Cloud platforms	Devices can be unreliable and provide limited support for remote working. We use personal or free versions of online tools for work.	Staff are provided with basic devices that support their needs, and they use NFP subscription cloud tools for productivity.	Tech foundations effectively support staff productivity, enabling remote working, and ensuring all staff members can perform efficiently.	Devices and tools are high-performing and facilitate team collaboration and productivity, resulting in high staff and management satisfaction.
NFP Applications Service delivery, operational systems & web applications	Paper, documents or spreadsheet-based systems support service delivery.	Current systems support basic service delivery, finance and HR, but require enhancements to meet evolving needs.	Service delivery systems are effectively integrated within our wider IT, supporting comprehensive service delivery, HR and financial management.	Staff have integrated and effective digital systems that support efficient processes, improve service delivery & deliver high-quality impact.
Data & Analytics Data storage, cleanliness, analytics and visualisation	Handle data collection manually and sporadically, with no consistent method or tools for analytics.	Began to standardise data collection methods, using basic digital tools and some reporting features.	Data systems are well-structured, enabling consistent data collection and providing essential insights informing management.	Leverage advanced data management and analytics across the organisation, driving strategic decisions and ensuring robust data governance.
Digital Marketing Website, social media, events & fundraising	Limited social media presence and basic, static website.	Host an engaging and responsive website and consistently use email and social media to maintain communication.	Digital marketing efforts are bolstered by curated direct marketing campaigns, achieving measurable outcomes that enhance our reputation.	Digital marketing is strategic and integrated, significantly enhancing engagement with target audiences and achieving marketing goals.
Artificial Intelligence Generative AI, machine learning, application development, AI ethics and innovation	Staff might be starting to see the value in the use of AI, but it is not on the organisation's radar.	An AI Policy or guideline is in place, and staff are familiar with the ethical risks.	The organisation sees value and is investing in AI. There are use cases in place, there might be an externally facing AI pilot running.	AI is implemented in everyday use. There are specific AI solutions in place that deliver sustained impact.
IT Management IT strategy & plan, value, engagement & disaster recovery	Operate without an IT plan or budget. Staff educate themselves where necessary.	A 12-month IT plan with budget for essential ops and upgrades. Dedicated backups, basic induction and training in place.	Multi-year IT strategy aligned with org strategy, with strong exec & staff buy-in. A disaster recovery plan is in place. Comprehensive IT training in place.	A strong partnership between IT and exec teams, driving innovation and business continuity. Proven disaster & business continuity plans.
Cyber Security Tech protections, education, policies, info classification, compliance & risk mgt	We'll worry about a breach when it occurs. We lack proactive security measures.	Automated patches on all devices and systems. MFA is in place for core systems. Basic cybersecurity policies & education are provided.	Information is classified & appropriately secured. Effective risk management processes and technical controls are in place.	We employ best-practice cybersecurity protections, with staff well-educated in processes that mitigate risks and data security.





4.3 2025 Digital Technology in the Not-for-Profit Sector Report

Infoxchange's annual Digital Technology in the Not-for-Profit Sector Report is the most comprehensive benchmark of NFP technology capability in Australia and New Zealand. Now in its tenth year, the 2025 edition surveyed 824 organisations across both countries, covering IT planning, technology foundations, NFP applications, data and analytics, cyber security, digital marketing, AI adoption, and IT expenditure. It provides the sector-wide benchmark used throughout this report. The full report is available at [Digital Technology in the Not-For-Profit Sector | Infoxchange \(AU\)](#)

The following findings from the 2025 Tech Report are specifically referenced in this document.

Finding	Statistic
Data & reporting for evidence-based decision-making: top NFP sector priority	44% in 2025, up from 17% in 2023
NFP systems enable understanding of service impact	Only 20% fully agree (unchanged since 2024)
Staff and volunteers confident with digital technology	44% across NFP sector (vs 58% FC sector)
Implementation costs as main barrier to improving systems	31% of NFPs cite this
Licensing and ongoing maintenance costs as barrier	19% of NFPs cite this
Organisations using generative AI	67% of NFPs
Average platforms used simultaneously for client data	3 platforms (unchanged year-on-year)
Lack of data and analytics skills: leading data barrier	25% of NFPs cite this

Where this report refers to "the 2025 Tech Report," it means: Infoxchange (2025). Digital Technology in the Not-for-Profit Sector Report (10th edition). Melbourne: Infoxchange.



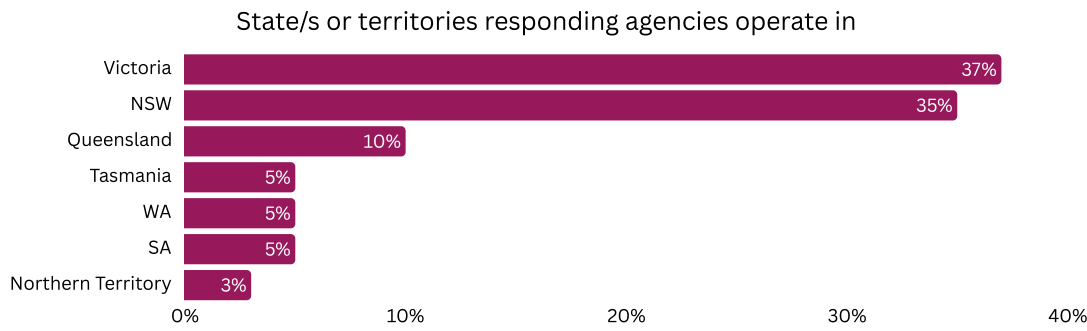
4.4 Sector-wide client management system survey results

All data has been de-identified and free text survey responses have been edited for clarity and to preserve the anonymity of survey respondents.

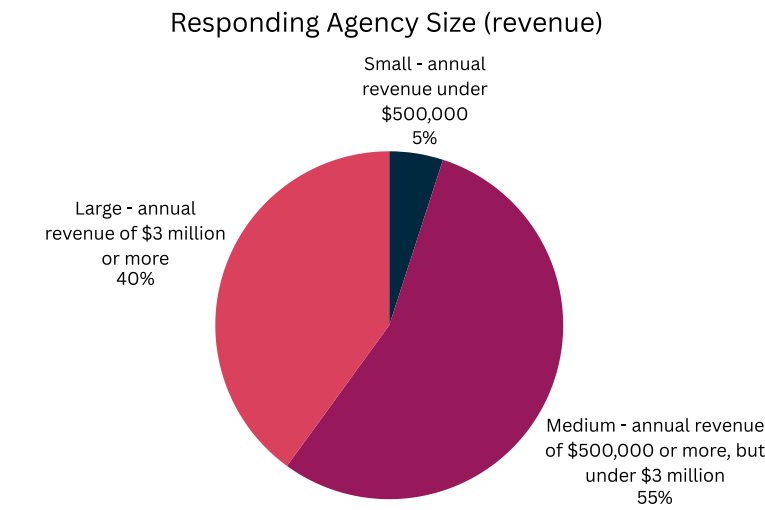
Survey results

Some survey questions were removed due to sensitivity of the information and/or consistently incomplete or non-substantive responses.

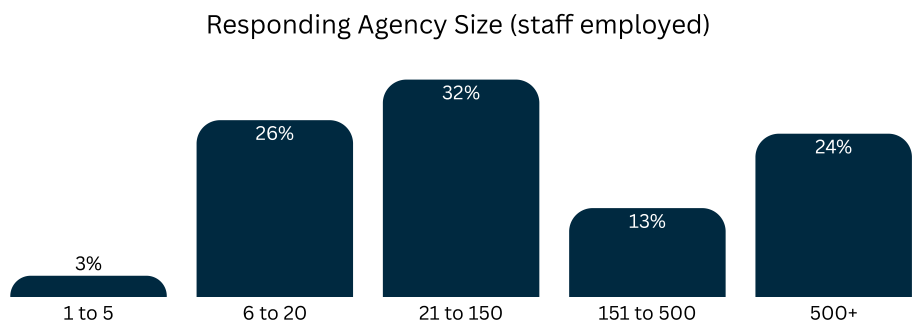
2) Which state/s or territories does your agency operate in? (select all that apply)*



3) Which category most accurately describes the size of your agency (by revenue)? *



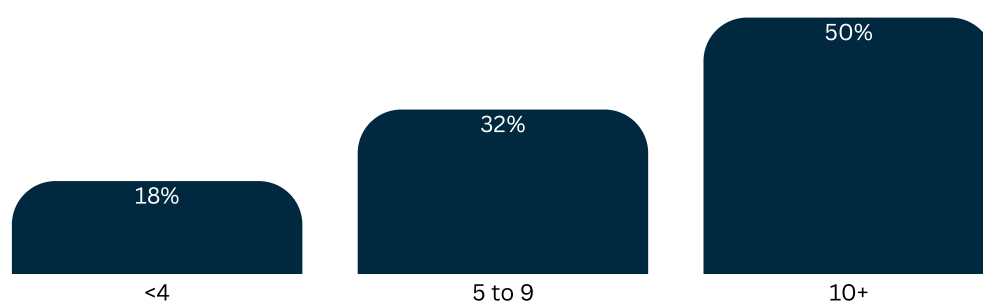
4) How many staff are employed by your agency? *





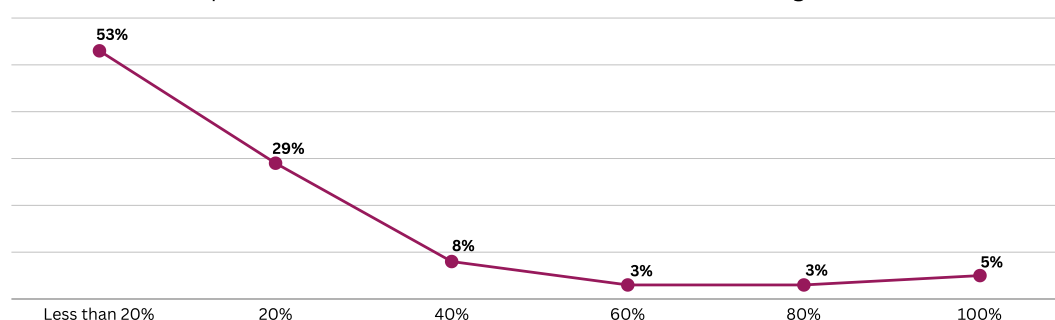
5) Overall, how many services does your agency offer? *

Number of services



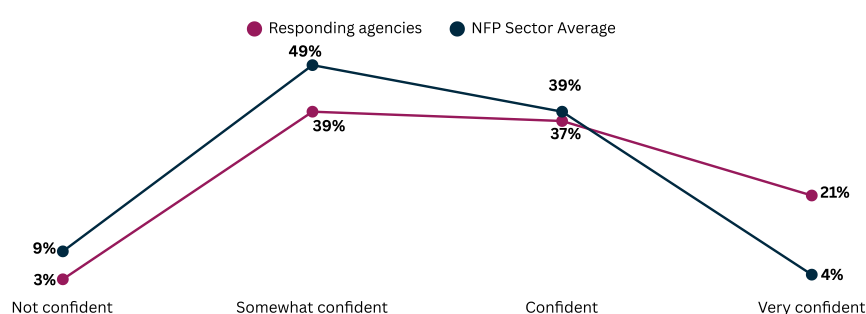
6) Approximately, what proportion of services available are financial counselling services? *

Proportion of Services available are financial counselling services



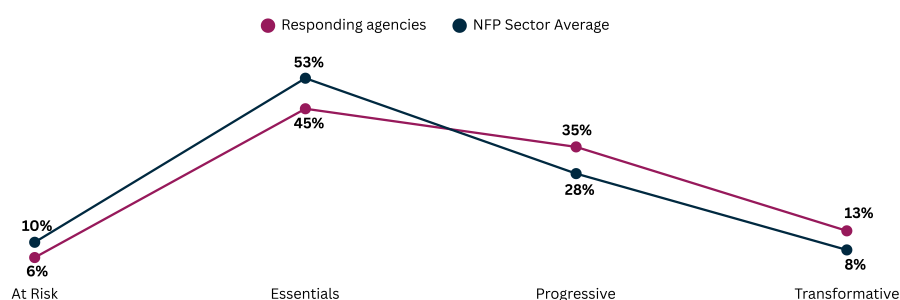
7) Overall, how would you describe the confidence of your financial counselling staff when it comes to their digital skills using the agency's technology to perform their roles? *

Confidence of financial counselling staff using digital technology



10) Overall, which of the following statements best describes your agency's systems and functionality?

FC Systems capability against Infoxchange's Systems capability matrix

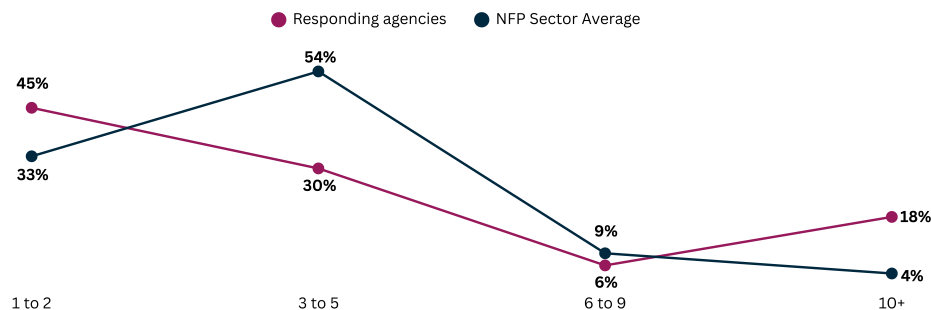




11) How many systems does your agency use to capture information about your clients, members, stakeholders and the services you provide?

For example, if you use a (1) CRM, (2) a client or case management system, (3) a separate system for NDIS services and (4) an Excel workbook for local government-funded services, please enter the number '4' below.

Number of systems used to capture information about your clients, members, stakeholders and the services



12) Which system/s do you use specifically for financial counselling services?

System	Percentage	VIC Agency	NSW Agency	Agency in both VIC and NSW
Community Data Solutions	16%	1	6	1
Actionstep	12%	6	0	0
Excel	12%	2	3	1
Data Exchange	10%	0	3	2
Salesforce	10%	2	2	1
SharePoint	6%	2	0	1
GH Connect	6%	2	0	1
SRS	6%	2	0	1
TrakCare	4%	2	0	0
IRIS	4%	0	0	2
Paper	2%	0	1	0
Mastercare	2%	0	0	1
FreshChat	2%	1	0	0
NDH telephone advice service	2%	1	0	0
MS Dynamics	2%	0	1	0
Cliniko	2%	0	1	0
Bespoke	2%	1	0	0

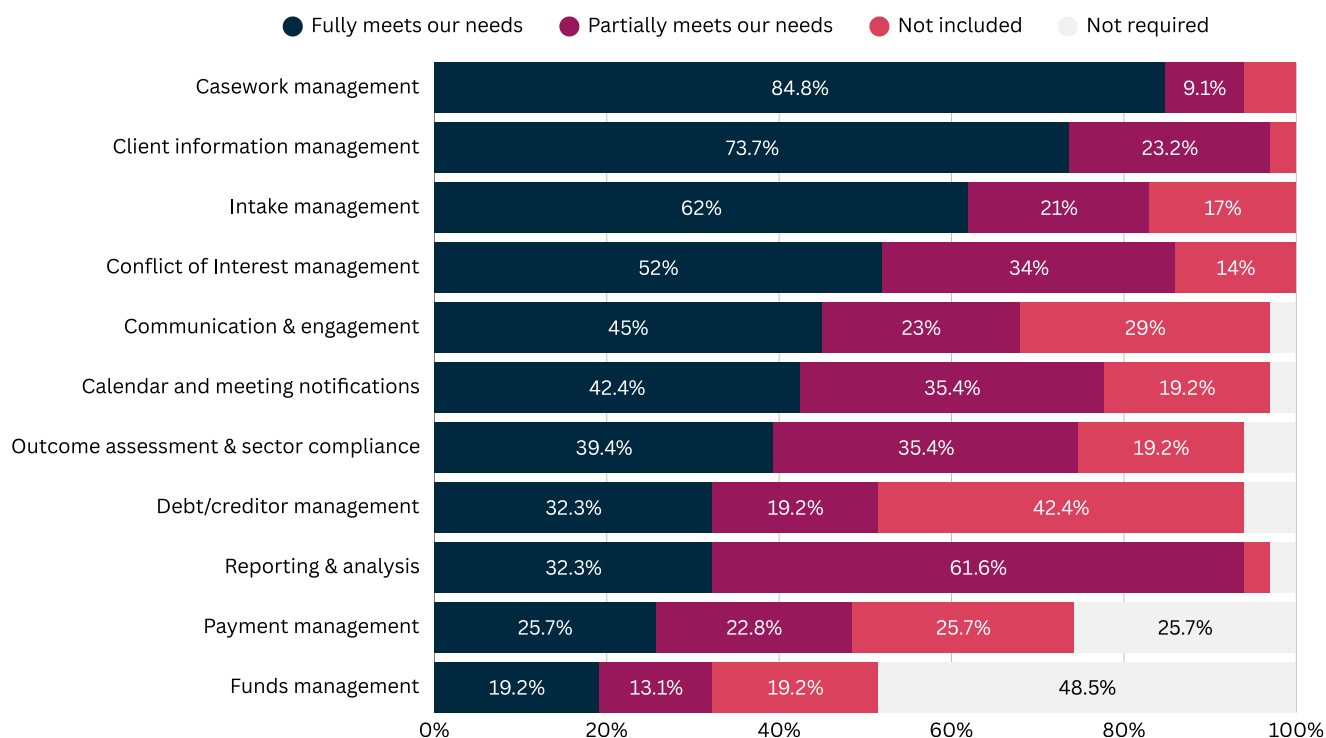
Figures are system mentions, not agencies: agencies could report more than one system, giving 50 mentions across 37 respondents. Percentages are of total mentions.





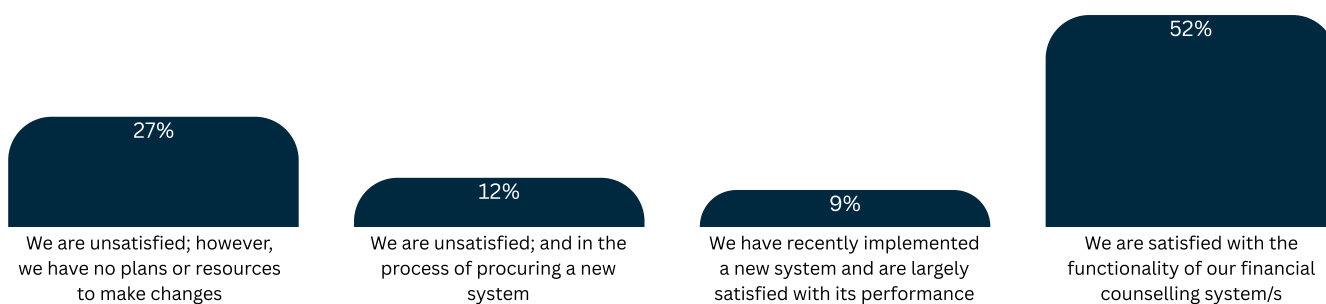
13) Considering the individual features of your core financial counselling system, how effectively do they support the work of your agency?

Feature effectiveness ratings across 11 capability areas



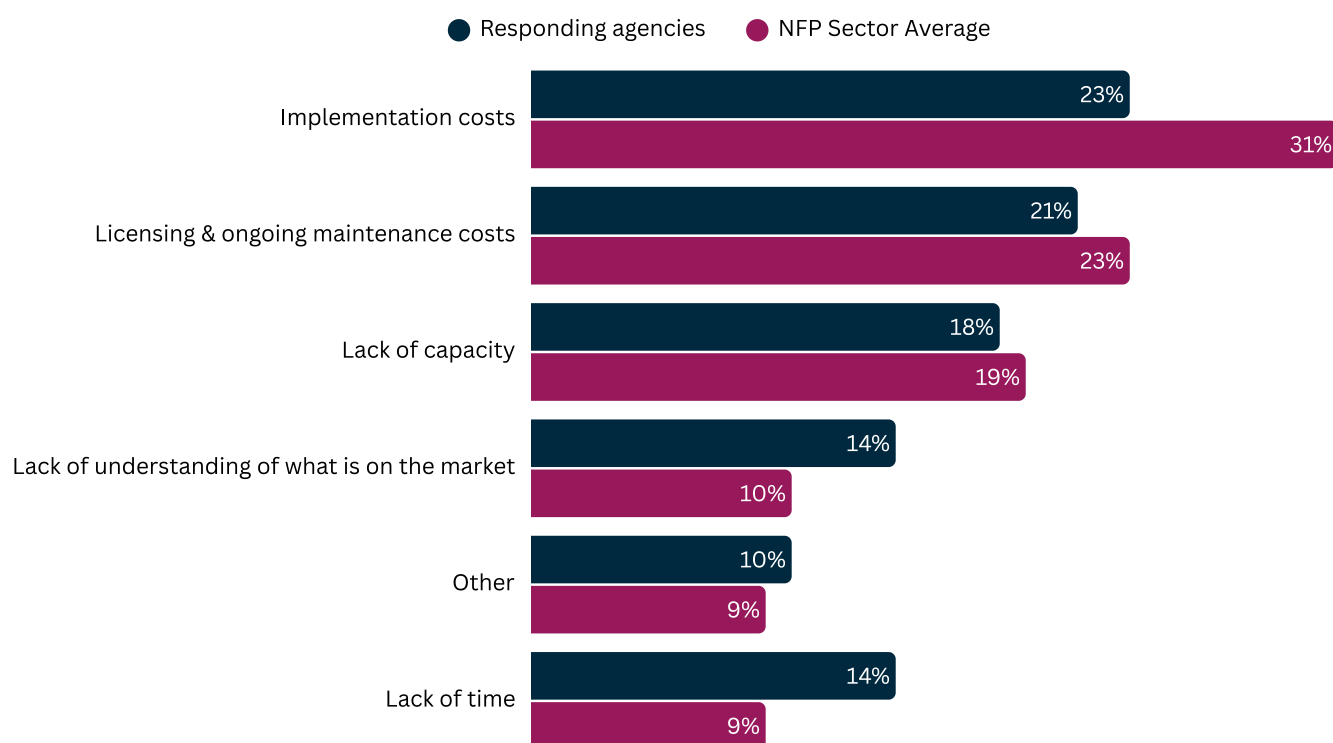
14) In which lifecycle stage is your financial counselling system?

Lifecycle stage of Financial Counselling System in use



15) What is the primary barrier to your agency acquiring a new system?

Primary Barriers to acquiring a new system



16) Are you happy to share more about your system selection and implementation experience?

5 organisations shared more about their systems selection & implementation journey



17) Can you tell us more about your system selection and implementation journey? If you can share your insights on:

- Which platform did you move from?
- Did this system implementation include services other than financial counselling?
- What did the selection and implementation journey look like?
- Did you engage an implementation partner or a consultant to implement the system?
- What would your advice be to others?

Actionstep has now been implemented.... It was the logical choice of case-management system, as it supports shared work with mutual clients and enables better integration across programs.

We have collaborated to build a fit-for-purpose system tailored to the specific needs of the financial counselling team. The result is a customised Actionstep configuration that supports our financial counselling practice requirements while ensuring smooth collaboration with the legal team.

It took well over 6 months of reviewing a range of systems on offer, eliminating those that did not come with financial counselling & capability sector data set / functionality. We moved from a bespoke system that had great potential but was costly to get up to industry standard / data alignment. We considered end user workflows, our ability to make changes and have a level of control ourselves post implementation, data alignment, measuring outcomes and impact, how the system would evolve and integrate with technology and a range of other factors, including how the system would connect with a range of Government funder portals for data upload.

My advice to others - take your time, bring people from the frontlines to demos and get the best fit for services across your organisation to reduce the risk of duplication of data.

Selection process is done by reviewing three or more vendors with potential solutions. The review process involves a minimum set of requirements followed by multiple sessions with each vendor to assess capability of each equipment. The vendor or a 3rd party is engaged as part of the implementation.

We moved from a paper system to a database system specifically designed for client information management. We have an IT partner that developed the system and maintains it. My advice would be to look at the needs of the service in terms of what data you need to collect for clients and funding bodies for reports etc and speak with an IT partner to determine how this can be implemented.



18) When selecting a new system, did your agency conduct market research? If yes, would you like to share this with FCVic, FCAN and Infoxchange to share these insights with other agencies in the network?

**No responses*

19) If your system market research is documented and you are happy to share this documentation, please upload using the file upload function.

** Limited responses, no shared documentation.*

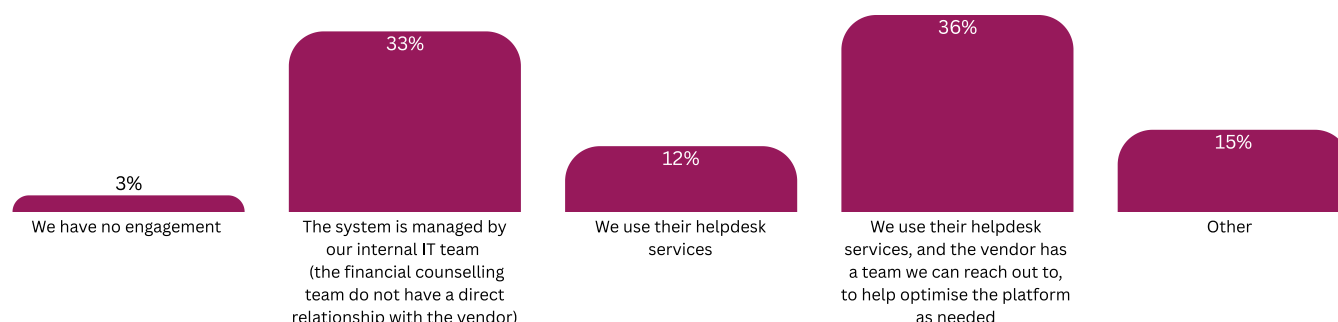
20) To help others understand the true cost of system implementation, are you able to share approximately how much implementation cost the agency?

**Limited responses – one response estimated over \$1 million in costs.*

21) How are these system/s maintained? (select all that apply)



22) How do you engage with the system vendor for support?





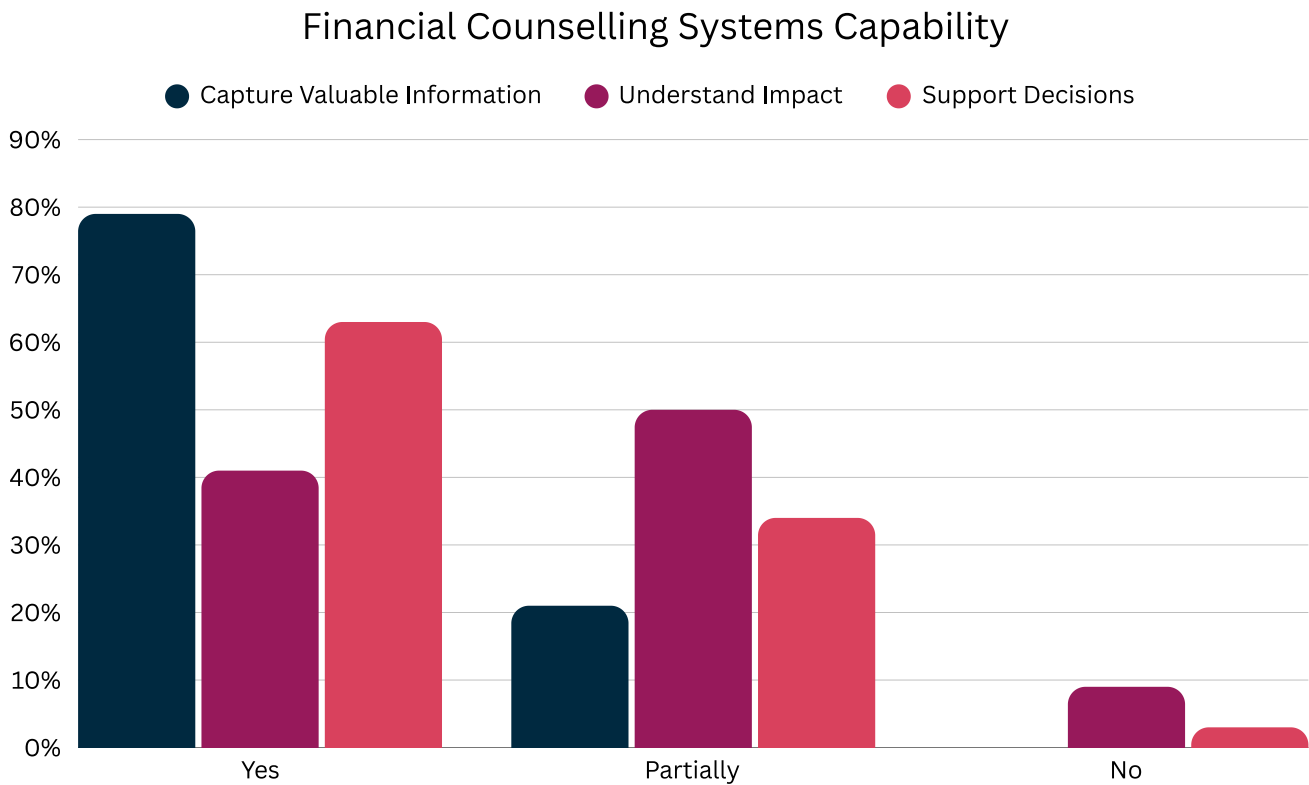
23) Is there a system functionality, module or tool currently not offered, that you are looking for to better support your financial counselling services?

Responses (edited to preserve anonymity) include:

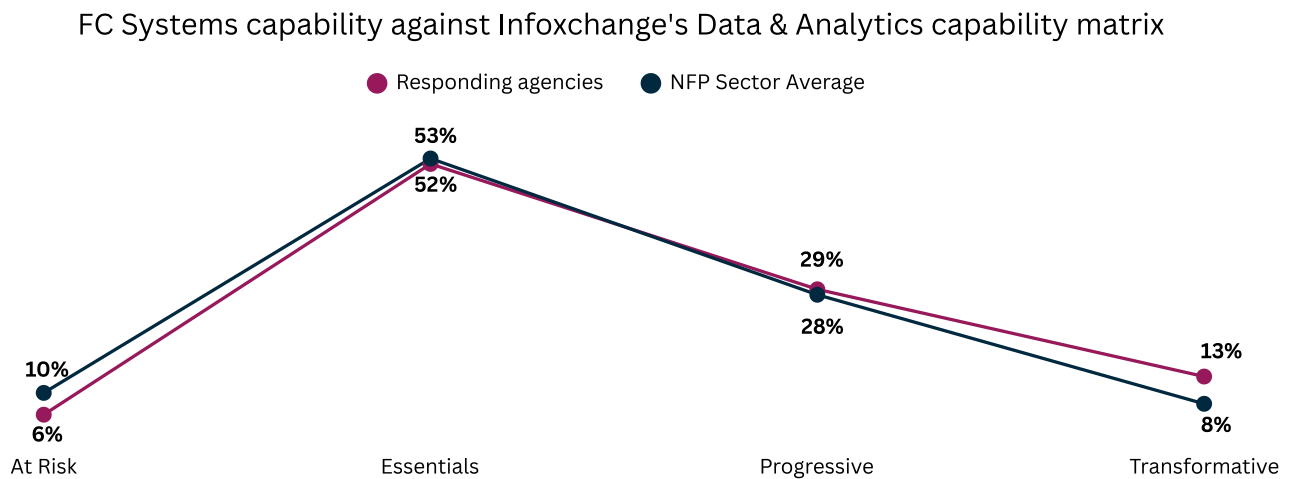
<i>Yes, system to provide detailed analysis of presenting issues, outcomes, results, detailed dashboards for each client and staff member - more automations to increase efficiency - automated communication with clients or creditors - inbuilt forms.</i>
<i>Over time and with exposure to a broader range of financial counselling matters, additional or alternative system requirements may emerge.... Other financial counsellors within community legal centres also use Actionstep; however, there is currently no consistent or standardised approach to how the platform is configured for financial counselling programs across the sector.</i>
<i>I'd like to be able to send client feedback surveys and link survey data to individual clients/ cases. Surveying is done separately using Microsoft Forms, and survey results cannot be linked to the relevant client (unless they identify themselves, in which case we do this manually). We cannot easily track whether a client has turned up to/ cancelled/ attended a booked telephone appointment. Chat (delivered through Freshchat) and Actionstep don't integrate. The appointment booking system (through Salesforce) doesn't integrate with Actionstep, so there's duplication of effort. We are continuing to work on PowerBI dashboards for different purposes Our phone system doesn't integrate with Actionstep. So client phone numbers have to be manually entered and call recordings have to be manually attached (e.g. for the purposes of file reviews etc).</i>
<i>Not that I am aware of</i>
<i>Given the volume of documentation associated with financial counselling & capability services, one area of improvement remains attaching documents to client records (drag & drop from email).</i>
<i>Does not apply because we are constantly improving the system as per financial counselling requirements</i>
<i>SMS & email capacity centralised booking & appointment system; tracking of outcome measurements across service intersectionality and complexity cannot currently be extracted per case.</i>
<i>We are not looking for any module or tool because we have no capacity to fund it. Also, we have volunteer financial counsellors who are not willing to learn new systems.</i>
<i>We are unaware of specific financial counselling systems but would be keen to trial anything that can reduce the administration burden.</i>
<i>DEX & Iris to integrate to our new system CRM</i>
<i>Appt and reminders to clients and financial counsellors.</i>
<i>Enquiries handling, integrating into CRM / Case management system.</i>
<i>Fully automated booking and appt system.</i>
<i>Not really - we can add in whatever we want but comes at a cost. This needs to be weighed against the benefit.</i>
<i>Unsure at this stage - the current system has been under utilised by the agency due to staff capacity to learn the system.</i>



24) Considering your financial counselling system/s, which of the following statements are true for your organisation?



25) How would you best describe your organisation's ability to effectively use your client and project data?





4.5 Stakeholder workshop documentation

Systems and Data in Use in Financial Counselling Sector Insights Workshop, 20 April 2026

Comments are edited to preserve anonymity and aggregated across all six workshop breakout groups.

Session 1 — What is and isn't working today?

What's Working	
	Comment
1	Financial counsellors are currently very competent at using our existing system Action Step due to familiarity (navigating system during calls)
2	Community Data Systems working well
3	Salesforce as a Database works well to meet needs, and is adaptable for reporting on different funding streams
4	Flow of SRS is good - could apply that to other systems (but to allow editing function to add other debts) all documents uploaded easily, case notes in order
5	SalesForce for multidisciplinary services, means that other services are visible - this visibility and client history is an important function, noting privacy requirements
6	Open Banking feed into Statement of Financial Position
7	IT Systems always up and running
8	We define a common data capture suitable for each funding body





What's Not Working

	Comment
1	Databases are not a workflow/process - end up duplicating work. No integration to other systems to make managing clients end to end easier - no changes or updates, limited searching, reporting capabilities and no reuse of data, creating automated outputs where feasible/viable
2	Old systems mean familiarity - people adapt and learn to what it is...
3	Ongoing need to capture more data over time - creates inefficiencies. Also ongoing challenges making the system work for us (system limitations)
4	We have had to build multiple workarounds (e.g., Chrome extensions) to make the system easier for financial counsellors but that creates risks as we have to manage these as well. Lack of meaningful integrations (e.g., CCaaS)
5	Seeing information in aggregate is difficult
6	Balancing time between meeting with clients with additional admin is hard when there isn't sufficient capacity within the team
7	Tracking and making changes - prioritisation lenses - different orgs have different processes for changes and prioritisation.. esp the further away / gates in place to user
8	Clients capacity to collate data or gather docs limited. Open banking is great tool to integrate to auto get data to populate to other systems
9	External landscape means we would like to do more (AI) but limitations with existing systems means that only way to do this is with lots of integrations. Risk with managing too many
10	[Some organisations] have their own IT division - any change in system would need to go through them. They have implemented a system that works across the whole organisation
11	Rapid growth has meant systems have become inefficient very quickly. What was once manageable change is now much harder and bigger to do well
12	Reporting requirements and different funding streams difficult
13	Creditors using automated AI systems, less flexibility or people centred
14	Outcomes measurements are important - DSS Funding with outcomes is difficult
15	Outcomes measurements for whole sector is a challenge. Counting clients is not a good approach (can be open for 2 weeks then closed)
16	Challenge to capture new data (ie petrol price impacts)
17	State funded orgs and Federal funded orgs should have the same outcomes reporting. DSS has 'complexity' measure but hard to assess at the beginning of case (and then will become complex later)
18	Managing basic client records
19	Session notes
20	Data Exchange (DEX) synchronization
21	Inability to pull reports easily
22	Doesn't meet all audit requirements
23	Managing bookings is disconnected





What's Not Working *(Continued)*

24	Paper intake forms transcribed into system
25	Keeping records of correspondence is dysfunctional - paper or one-drive
26	Inability to add new fields when funders want additional data, ie fuel issues, Buy-Now Pay Later, fires
27	Inability to capture reasons for hardship
28	Money for systems
29	Small part of a big organisation
30	Difficult for some financial counsellors to change with technology
31	Word, spreadsheet templates - work well but then the movement across different templates create challenges
32	Existing templates are out of date, clunky. Multiple creditors (10+), multiple word docs..
33	Data validation lacking
34	Administration burden
35	Reluctance to try new technology especially by those that have been in sector for while
36	Staff IT literacy broadly but also helping clients access IT (e.g. Docusign on a cracked phone)
37	Limitations to meet work flows of financial counsellors. Not designed for financial counselling
38	Funding bodies not discussing, requiring different outcome metrics. e.g. state & federal funding
39	Fitting into a bigger organisation which offers other types of services
40	The amount of paper use
41	Broader IT use can vary depending on outposts, location, in person...
42	Data Exchange, Cliniko, National Helpline Database, Salesforce.
43	We like the flexibility of the work but this creates complexity in process & layers
44	Systems not designed for financial counsellors
45	No case project management functionality eg- when is the next checkpoint. Need for a diary to manage dates/checkpoints.
46	Holistic view through integration with other systems of client's participation in other programs outside of financial counselling
47	Health oriented software has different modules but does not integrate well with finance reporting systems. Disintegrated systems
48	Perception of Confidentiality is a limitation of visibility of client participation in other programs. Practitioner professionalism required



**What's Not Working (Continued)**

49	4-5 different systems because of funding, legacy systems. Requires IT resourcing to upgrade systems
50	Clients having to re-share information might be traumatising them further
51	Clients unaware of their privacy rights. Does capturing client consent to capture/share information across systems/agencies resolve this?
52	To document all the processes that requires change takes time
53	Standardised reporting across. Additional admin to meet requirements when a lot of it can be automated
54	Ownership of the "Client Information". Agencies are in competition with each other. Does moving to a common database pose any funding/reporting challenges?
55	Programs driven by where funding is (gambling, family violence, etc) as opposed to analysis of actual client needs
56	Relationship with creditors - how can we simplify this process? Drawing evidence based on facts/conversation rather than having to go to-and-fro to get an appropriate outcome
57	Quarterly reporting is currently a whole FTE activity
58	Decoupling relevant information from historic client information available
59	Analysis of number of clients on multiple programs
60	Certain clients will not have ability to no longer need support - finish line should not be "I can resolve this without support"
61	Managing services/programs that receive split funding





Session 2 — On-the-ground factors influencing ability to change

Factors Influencing Ability to Change	
	Comment
1	Change management (scary, change to familiarity) evolution vs revolution. Benefits / reasons - position to the user everyone on a journey
2	Empathy for roles, outcomes and fulfilment - most workers aren't in the role to be IT experts... user demographics. acceptance of new tech systems and AI
3	Measuring desired outcomes, impact and benefits of changes vs actual (func/non func). Tracking challenges (implementation is a process/not event). Clear line of site on user roles
4	Each agency works differently, has different systems - there's a lot of duplicated costs in different systems, to do the same job - costs can be rationalised and easier to move between jobs
5	Greater re-use of data across systems - reduced errors of entry/transposition. save time in rehandling
6	Intake > casework stages > advocacy/referrals > actions > close
7	Tailoring existing systems to suit our need might work well if requirements captured accurately
8	High degree of automation functionality available
9	Gamblers help - brokerage where you can see high level data across other agencies
10	Allow for more flexibility in system use rather than systems being set at a funder level
11	Greater flexibility in client bookings
12	More self-advocacy tools





Session 3 — If funds were limitless, how could we support the sector?

If Funds Were Limitless	
	Comment
1	One of the bigger systems (like Dynamics/Salesforce) that is completely integrated from intake to outcomes with limited need for us to manage multiple integrations
2	Maybe FC peaks have supported the build of a uniform system that orgs can sign up to which are inclusive of the things we all do (e.g., feeds into Data Exchange and other funders)
3	Data used to support workflows and other systems/integrations. Data Exchange reporting for Grant Hubs etc multi systems with different reporting
4	Take a modular approach to building and deploying. Use integration tools like Zapier to connect services
5	Standardised profiling of clients, and outcome measures suitable for our sector
6	One system for all outcome measurements? User friendly and all available for documents - with search functions (ie name, DOB, phone number) helpful at point of intake
7	Recording transcription tool resource for financial counsellors to use to save time to create system records of client interactions
8	Or, portal to add information from current systems - where information goes to central point where govt or funders can view (not Data Exchange which is for DSS specifically, but one portal)
9	Client support requires more financial counsellors, and outcomes should focus on clients
10	Consistency of systems or even just one overall systems - would encourage staff to move agencies who are change averse, and would assist with training
11	System to generate automated confirmation emails or texts by a simple tick box such as advising of appointment booking time etc
12	Enable regular updates & changes (ie adding field/changing needs) to the system/software
13	Ease of use
14	Managing correspondence
15	Ensure training is available
16	Standard systems across services to reduce learning curves for financial counsellors s when moving between organisations
17	Ensure we always have electronic signing capability
18	Integration with national debt helpline
19	Clients complete forms online - no paper!
20	AI case notes
21	Duplication of efforts - across systems, processes, reporting (e.g. Data Exchange), outcomes, multiple systems, lack integration
22	Intake, scheduling & providing a service





If Funds Were Limitless <i>(Continued)</i>	
23	Open banking trial run by Financial Counselling Australia
24	A national platform co funded by federal and state governments that provides all the required reporting without needing each organisation to spend hours preparing reports
25	Open Banking to create a Statement of Financial Position (SOFPI) for a client going back 1-3 years with a click of a button
26	Report extractions works smoother, so commonalities across reporting
27	AI Agent integration to contact clients, book appointments, confirm appointments, answer basic information, AI Agents to speak different languages
28	A system that reduces workload, using available tech to maximize benefit
29	AI based platform that enables more face-to-face interaction with AI handling admin, and having access (via AI) to evidence-based practice and knowledge
30	Use cases to simplify admin work to enable more time to talk to the client
31	Commonwealth and other banks as an example for how they're using/analysing client information to feed recommendations. Prompts on screen (from analysis of available information) to guide conversations with clients rather than following template
32	Use AI to extract the necessary data to feed into reporting
33	AI integration will also help people who aren't necessarily IT-literate use advanced tech without having to go through IT resources
34	See local referrals (financial support, vouchers, etc) pop up on the screen as required
35	Use AI to analyse prior calls (via text) to prompt 3 relevant questions to ask clients
36	Support relationship-building with client. Being able to listen to the client can prevent missing out on important information. AI Case noting



