



FINANCIAL INCLUSION ACTION PLAN



**Message from Commissioner Floyd Tidd,
National Commander, The Salvation Army Australia**

The Salvation Army welcomes the opportunity to join the national Financial Inclusion Action Plan Program and, with other community organisations and businesses, work to strengthen financial resilience and promote financial inclusion across Australian society.

The Salvation Army is one of Australia's largest providers of social services and programs and is committed to serving the most marginalised and excluded individuals in our society. For more than 130 years, The Salvation Army has sought to serve the Australian community in ways that are consistent with our foundational values of integrity, compassion, respect, diversity and collaboration. We are supported in our mission by many thousands of employees and volunteers, who are committed to social justice and the protection of the rights of disadvantaged and marginalised Australians.

As an organisation that works at the frontline, The Salvation Army is keenly aware of the debilitating impact of entrenched poverty and situational disadvantage. We constantly see the effects of financial hardship and financial exclusion, which can be long lasting and have impacts on many generations of Australians.

We can see the impact of financial exclusion throughout our services, but particularly in our community services "Doorways" and "Moneycare". Through these and other services, we strive to ensure that all have the capability, resources and opportunity to manage their own financial situation and to access and utilise financial services and products in a manner that allows them to maximise their own wellbeing, be independent and resilient to any future financial shocks. Financial inclusion ensures that people have the capacity to engage fully in the social and economic life of their communities.

The Salvation Army will continue to work with vulnerable and disadvantaged community members and serve them on a daily basis. As a consequence, we commit ourselves to actions to promote financial inclusion and financial resilience that effectively and compassionately support marginalised and disadvantaged Australians to fully engage in society.

We acknowledge the foundational work of Good Shepherd Microfinance and the FIAP Partnership Group, and the opportunity to join with other Australian community organisations and businesses to develop and implement our Financial Inclusion Action Plan.

A handwritten signature in blue ink, which appears to read "F. Tidd".

Commissioner Floyd Tidd
National Commander
The Salvation Army Australia



OUR COMMITMENT

It is with great pleasure that The Salvation Army commits to developing and implementing a Financial Inclusion Action Plan. The Salvation Army is a Christian movement dedicated to sharing the love of Jesus by: caring for people, creating faith pathways, building healthy communities and working for justice. The actions we take to achieve our mission are: being there when people need us most, taking a holistic approach to the human condition that values spirituality, investing ourselves in relationships that promote mutual flourishing and tackling social systems that harm creation and strip away human dignity.

FIAP Action Area	Our commitment to address each FIAP Action Area
Products and Services	Our mission is to be there when people need us most. We will ensure that the services we provide, including financially related services (e.g. emergency relief, disaster relief, financial counselling/capability and microfinance), are readily accessible and understood, delivered with empathy and dignity and go to building financial capability and resilience. Our goal is that people have the capability to effectively mitigate negative financial impacts and make better choices on financial matters in their lives.
Capabilities, Attitudes and Behaviours	Our mission is to invest ourselves in relationships that promote mutual flourishing. We will strive to not only assist people to move from financial hardship to stability and financial independence but to build a relationship with them that will allow them to enliven flourishing for themselves. We seek to connect with people and deliver our services in an authentic relational manner. We know that provision of information is insufficient and seek behavioural change in a respectful manner.
Awareness and Understanding of Culture and Diversity	Our mission is to be there and care for all people in need. We will deliver our services with cultural sensitivity and support cultural and ethnic diversity to overcome barriers that may hinder financial inclusion and long-term resilience. We will work with cultural and ethnic groups to best understand their needs and how we can best work with and support them to achieve financial inclusion.
Economic Participation and Status	Our mission is to tackle social systems that harm creation and strip away human dignity. We will strive to ensure that all are able to participate economically and socially in society. We have a strong focus on goals that achieve gender equity. We seek to assist those who may not, at the time, have the economic resources, knowledge and capability to lead financially independent and resilient lives. We will help to alleviate financial hardship and exclusion and thereby free up cognitive space for people so that they can move towards wellbeing and capability.

We look forward to developing our Financial Inclusion Action Plan in 2017 in collaboration with Good Shepherd Microfinance, the Centre for Social Impact, EY and the Australian Government.

Commissioner Floyd Tidd
National Commander
The Salvation Army Australia

Adam Mooney
Chief Executive Officer
Good Shepherd Microfinance

