



Australian Government

Department of Industry, Science and Resources

Department of the Treasury

Grant Opportunity Guidelines

Youpla Group Funeral Benefits Program

Opening date:	Phase One – 7 September 2022 Phase Two – 26 September 2022
Closing date and time:	11:59pm Australian Western Standard Time on 30 November 2023 Please take account of time zone differences when submitting your application.
Commonwealth policy entity:	Department of the Treasury
Administering entity:	Department of the Treasury (Phase One) Department of Industry, Science and Resources (Phase Two)
Enquiries:	If you have any questions, call us on 1800 296 989 or email youpla@treasury.gov.au (Phase One) or youpla@industry.gov.au (Phase Two)
Date guidelines released:	7 September 2022
Type of grant opportunity:	Demand driven

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1. Youpla Group Funeral Benefits Program processes

The Youpla Group Funeral Benefits Program is designed to achieve Australian Government objectives

The Treasury works with stakeholders to plan and design the grant program according to Australian Government objectives and the [Commonwealth Grants Rules and Guidelines](#).



The grant opportunity opens

We publish the grant guidelines on <https://treasury.gov.au/youpla> and GrantConnect.



You complete and submit a grant application

You either submit a claim or complete the application form, addressing all the eligibility criteria in order for your application to be considered.



We assess all grant applications

We review the applications against eligibility criteria and notify you if you are not eligible.



We make grant recommendations

We provide advice to the decision maker on the eligibility of each application.



Grant decisions are made

The decision maker decides which applications are successful.



We notify you of the outcome

We advise you of the outcome of your application.



We pay the grant

We will pay the grant into your nominated bank account and/or to a nominated funeral director where you authorise us to do so.



Evaluation of the Youpla Group Funeral Benefits Program

The Treasury will evaluate the program as a whole. We will base this on information you provide to us and that we collect from various sources.

2. About the grant program

The Assistant Treasurer and Minister for Indigenous Australians jointly [announced](#) the Government's intention to establish the Youpla Group Funeral Benefits Program (the program) on 25 July 2022.

The program addresses the urgent need to allow families with deceased loved ones who were insured under a Youpla Group funeral expenses policy to mourn and conduct Sorry Business with the dignity that had been intended. The program is consistent with the Australian Government's ongoing commitment to improve outcomes for First Nations people.

The program will pay a grant in place of a funeral benefit that would otherwise have been paid in response to the death of a person covered by a Youpla Group policy, where the policy was active on or after 1 April 2020, prior to the Youpla Group's collapse. Applications will be open from 7 September 2022 and will be accepted until 30 November 2023.

The program will be administered in two phases.

Phase One will be administered by the Treasury from 7 September 2022. This will include claims that have already been made to the liquidator of the Youpla Group prior to the opening date and applications made up to and including 25 September 2022.

Phase Two will be administered by the Department of Industry, Science and Resources (the department) on behalf of the Treasury. Applications will be open from 26 September 2022 and will include applications made up to and including 30 November 2023.

For more information visit the Youpla Group funeral benefits program website at <https://treasury.gov.au/youpla>.

The objective of the program is to pay grants in place of funeral benefits relating to deceased people covered by Youpla Group policies that will not be paid by the Youpla Group as a result of its collapse. The intended outcome of the program is to allow the families and communities with deceased loved ones covered by eligible Youpla Group policies to mourn them and conduct Sorry Business with the dignity that had been intended.

We administer the program according to the [Commonwealth Grants Rules and Guidelines](#) (CGRGs)¹.

Please read this document carefully before you fill out an application. It sets out:

- the purpose of the program
- the eligibility criteria
- how we consider and assess grant applications
- how we notify and make payments to approved applicants
- responsibilities and expectations in relation to the opportunity.

We have defined key terms used in these guidelines in the glossary at section 13.

3. Grant amount and grant period

The Australian Government has estimated that the grant program will have a total cost of \$7.2 million over the 2022-23 to 2023-24 financial years. Funds are available for all eligible claims made during the program period.

¹ <https://www.finance.gov.au/government/commonwealth-grants/commonwealth-grants-rules-guidelines>

3.1. Grants available

The grant amount will be in line with the cover limit in the related Youpla Group policy. The cover limit is typically \$8,000 but can range between \$3,000 and \$20,000.

The grant amount will be reduced if any of the following occurs:

- a payment has been made by the Youpla Group of a funeral benefit amount relating to the same deceased person (nominee) that is the subject of the application; or
- a payment has been made on or after 1 April 2020 in relation to the same Youpla Group policy pursuant to an AFCA determination; or
- a payment has been made by the Youpla Group liquidator in relation to the same Youpla Group policy pursuant to the liquidation of Fund 1.

The grant amount will not be affected by the cause of death. The amount of grant paid will not depend on information provided, as part of the application, about amounts paid for funeral, burial, cremation or related services, or to support Sorry Business.

Grant payments may be subject to conditions.

3.2. Program period

All applications must be submitted by 30 November 2023.

4. Eligibility criteria

We cannot consider your application if you do not satisfy all eligibility criteria.

4.1. Who is eligible?

To be eligible you must:

- be the expected recipient of a funeral benefit of a Youpla Group policy
- where the Youpla Group policy:
 - was active on or after 1 April 2020 and
 - insures the life of another person (the nominee) and that other person has died.

The Program Delegate makes the final decision as to who is eligible and may give additional guidance as to what constitutes satisfactory evidence of the eligibility criteria.

4.2. Who is not eligible?

You are not eligible to apply if:

- the person who died (the nominee) was not covered by a Youpla Group policy
- the Youpla Group policy was not active on or after 1 April 2020
- you are not considered to be the expected recipient of the Youpla Group policy
- a funeral benefit or grant has already been paid in full regarding the death of the person (the nominee) covered under the Youpla Group policy.

5. What the grant money can be used for

5.1. Eligible expenditure

The grant payment is intended to assist in meeting the costs of the deceased person's funeral, burial or cremation and related Sorry Business.

6. How to apply

Before applying you should read and understand these guidelines and the sample [application form](#) published on <https://treasury.gov.au/youpla> and GrantConnect. Applicants should read all eligibility criteria and attach evidence that supports eligibility criteria.

You are responsible for making sure your application is complete and accurate. Giving false or misleading information is a serious offence under the *Criminal Code Act 1995* (Cth). If we consider that you have provided false or misleading information we may not progress your application. If you find an error in your application after submitting it, you should call us immediately on 1800 296 989.

After submitting your application, we can contact you for clarification if we find an error or any missing information, including evidence that supports your eligibility. The acceptance of any additional information provided after the submission of your application is at the discretion of the Program Delegate.

6.1. Phase One - administration

From 7 September 2022 and until 25 September 2022 applications will be made to the Treasury.

If you have submitted a claim to the Youpla Group liquidator by 7 September 2022 you will be deemed to have submitted an application.

Otherwise, to apply for the grant, you should:

- complete and submit your application form by email to youpla@treasury.gov.au or mail to:
Funeral Benefits Program
The Treasury
Langton Crescent
PARKES ACT 2600
AUSTRALIA
- provide all information and attachments requested
- address all eligibility criteria

If you need further guidance around the application process contact us at youpla@treasury.gov.au or by calling us on 1800 296 989.

6.2. Phase Two - administration

From 26 September 2022 and until 30 November 2023 applications will be made to the Department of Industry Science and Resources.

To apply for the grant, you should:

- complete and submit your application form by email to youpla@industry.gov.au or mail to:
Funeral Benefits Program
Department of Industry, Science and Resources
Level 8, 50 Flinders Street
ADELAIDE SA 5000
AUSTRALIA
- provide all the information and attachments requested
- address all eligibility criteria.

If you need further guidance around the application process contact us at youpla@industry.gov.au or by calling us on 1800 296 989.

6.3. Attachments to the application (Phase One and Phase Two)

You should attach the following documents with your application, for more information refer to the factsheet:

- evidence that the person (the nominee) has died
- identification of the person who is applying for the grant
- where you are not a named beneficiary, evidence that you are the expected recipient.

If you are unable to provide evidence, please contact us for advice at youpla@treasury.gov.au (for Phase One), or youpla@industry.gov.au (for Phase Two) or by calling us on 1800 296 989.

6.4. Timing of grant opportunity

You can submit an application up to 30 November 2023.

Table 1: Expected timing for this grant opportunity

Activity	Timeframe
Start reviewing your application	2 days
Work with you to finalise application if required	1 week
Assess eligibility	1 week
Notify applicant of outcome	2 days
If approved make payment	2 weeks

We will let you know as your application progresses.

7. The grant selection process

We review your application against the eligibility criteria. You will not be awarded a grant if your application does not meet the eligibility criteria.

7.1. Who will approve grants?

The Program Delegate decides which grants to approve taking into account the application assessment. The Program Delegate will be a delegate of the Secretary of the Treasury. The Program Delegate's decision is final in all matters, including:

- the grant approval
- the grant funding to be awarded
- any conditions attached to the offer of grant funding.

We cannot review decisions about the merits of your application.

8. Notification of application outcomes

We will advise you of the outcome of your application in writing or through your nominated contact method.

If you are unsuccessful, we will give you an opportunity to discuss the outcome with us.

9. Successful grant applications

9.1. How we pay the grant

We will make a payment by direct credit into the account nominated by the applicant (or where authorised to do so, to a nominated funeral director).

9.2. Tax obligations

The payment of a grant under this program is not assessable income for income tax purposes. We recommend you seek independent professional advice on your taxation obligations or seek assistance from the Australian Taxation Office. We do not provide advice on tax.

9.3. Social security obligations

The payment of a grant under this program is an exempt lump sum and does not count as income under the social security income test. We recommend you seek independent advice on your social security obligations or seek assistance from Centrelink. We do not provide social security advice.

10. Announcement of grants

We will publish non-sensitive information about grants paid on GrantConnect. We are required to do this by the [Commonwealth Grants Rules and Guidelines](#) unless otherwise prohibited by law. This will only include details about how much funding has been expended in aggregate across this program every six months. It will not include any identifiable information about the recipient or the deceased person.

11. How we monitor your grant activity

11.1. Evaluation

The Treasury will evaluate the grant program to measure how well the outcomes and objectives have been achieved. We may use information from your application for this purpose. We may also interview you, or ask you for more information, to help us understand how the grant impacted you and to evaluate how effective the program was in achieving its outcomes.

We may contact you up to two years after you made your application for more information to assist with this evaluation.

12. Probity

We will make sure that the grant opportunity process is fair, according to the published guidelines, incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct and is consistent with the CGRGs.

12.1. Conflicts of interest

Any conflicts of interest could affect the performance of the program. There may be a [conflict of interest](#), or perceived conflict of interest, if you have a professional, commercial or personal relationship with a party who is able to influence the application selection process, such as an Australian Government officer working on this program.

In reviewing your application, our staff will be asked to declare whether there is a perceived or existing conflict of interest in relation to the application or to confirm that, to the best of their knowledge, there is no conflict of interest.

Conflicts of interest for Australian Government staff are handled as set out in the Australian [Public Service Code of Conduct \(Section 13\(7\)\)](#)² of the *Public Service Act 1999* (Cth). The decision maker must also declare any conflicts of interest.

We publish our [conflict of interest policy](#)³ on the department's website. The Commonwealth policy entity also publishes a conflict of interest policy on its website.

12.2. Confidential Information

We will treat the information you give us as sensitive and therefore confidential.

12.2.1. When we may disclose confidential information

We may disclose confidential information:

- to our Commonwealth employees and contractors, to help us manage the program effectively
- to the liquidator or the Youpla Group to verify information in your application or to obtain information in relation to the Youpla Group policy
- to the Auditor-General, Ombudsman or Privacy Commissioner
- to the responsible Minister or Assistant Minister
- to a House or a Committee of the Australian Parliament.

We may also disclose confidential information if:

- we are required or authorised by law to disclose it
- you agree to the information being disclosed, or
- someone other than us has made the confidential information public.

12.2.2. How we use your personal information

We must treat your personal information according to the Australian Privacy Principles (APPs) and the *Privacy Act 1988* (Cth). This includes letting you know:

- what personal information we collect
- why we collect your personal information
- to whom we give your personal information.

We may give the personal information we collect from you to our employees and contractors, other Commonwealth employees and contractors, the liquidator, and the Youpla Group so we can:

- manage the program
- research, assess, monitor and analyse our programs and activities.

You may read our [Privacy Policy](#)⁴ on the department's website for more information on:

- what is personal information
- how we collect, use, disclose and store your personal information
- how you can access and correct your personal information.

² <https://www.legislation.gov.au/Details/C2019C00057>

³ https://www.industry.gov.au/sites/default/files/July%202018/document/pdf/conflict-of-interest-and-insider-trading-policy.pdf?acsf_files_redirect

⁴ <https://www.industry.gov.au/data-and-publications/privacy-policy>

12.2.3. Freedom of information

All documents in the possession of the Australian Government, including those about the program, are subject to the *Freedom of Information Act 1982* (Cth) (FOI Act).

The purpose of the FOI Act is to give members of the public rights of access to information held by the Australian Government and its entities. Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons in respect of whom the information relates.

If someone requests a document under the FOI Act, we will release it (though we may need to consult with you and/or other parties first) unless it meets one of the exemptions set out in the FOI Act.

12.3. Enquiries and feedback

For further information or clarification please see www.treasury.gov.au/youpla or you can call us on 1800 296 989 or email us at youpla@treasury.gov.au (Phase One) or youpla@industry.gov.au (Phase Two).

We may publish answers to your questions on our website as Frequently Asked Questions.

The department's [Customer Service Charter](#) is available at business.gov.au. We use customer satisfaction surveys to improve our business operations and service.

If you have a complaint, call us on 1800 296 989. We will refer your complaint to the appropriate manager.

If you are not satisfied with the way we handle your complaint, you can contact:

General Manager
Business Grants Hub
Department of Industry, Science and Resources
GPO Box 2013
CANBERRA ACT 2601

You can also contact the [Commonwealth Ombudsman](#)⁵ with your complaint (call 1300 362 072). There is no fee for making a complaint, and the Ombudsman may conduct an independent investigation.

⁵ <http://www.ombudsman.gov.au/>

13. Glossary

Term	Definition
Administering entity	The entity that is not responsible for the policy however is responsible for the administration of part or all of the grant administration processes.
AFCA	Australian Financial Complaints Authority
Application	Includes a claim.
Application form	The document issued by the Program Delegate that applicants use to apply for funding under the program.
Claim	A claim that is made before 7 September 2022 to the liquidator for payment under a Youpla Group policy.
Decision maker	The person who makes a decision to award a grant.
Department	The Department of Industry, Science and Resources.
Eligible application	An application for grant funding under the program that the Program Delegate has determined is eligible for assessment in accordance with these guidelines.
Eligibility criteria	The mandatory criteria, which must be met to qualify for a grant.
Expected recipient	<p>The expected recipient is the person who is:</p> <ul style="list-style-type: none"> ▪ where the policy holder is not deceased, legally incapacitated or uncontactable – the policy holder or another person nominated by the policy holder; or ▪ where the policy holder is deceased, legally incapacitated or uncontactable – a person: <ul style="list-style-type: none"> ▪ named as a beneficiary in the Youpla Group policy unless that beneficiary is deceased, in prison, legally incapacitated or otherwise uncontactable; or ▪ determined by the Program Delegate to be an appropriate person to whom to pay the grant having regard to relevant factors, for example: <ul style="list-style-type: none"> ▪ the nominee’s will, if such a will exists; ▪ the nominee’s next of kin; ▪ who paid for, or will be liable for, the cost of the funeral, burial, cremation and related Sorry Business.
Fund 1	The Aboriginal Community Benefit Fund Pty Ltd.
Funeral benefit	A payment that would have been made under a Youpla Group policy.

Term	Definition
Grant funding or grant funds	The funding made available by the Commonwealth to grantees under the program.
GrantConnect	The Australian Government's whole-of-government grants information system, which centralises the publication and reporting of Commonwealth grants in accordance with the CGRGs.
Grantee	The recipient of grant funding under a grant agreement.
Guidelines	Guidelines that the Minister gives to the department to provide the framework for the administration of the program, as in force from time to time.
Liquidator	Means the liquidator or liquidators appointed as such from time in respect of companies that are part of the Youpla Group.
Nominee	An individual who has been nominated by the policy holder to be a life covered by a Youpla Group policy.
Personal information	<p>Has the same meaning as in the <i>Privacy Act 1988</i> (Cth) which is:</p> <p>Information or an opinion about an identified individual, or an individual who is reasonably identifiable:</p> <ol style="list-style-type: none"> a. whether the information or opinion is true or not; and b. whether the information or opinion is recorded in a material form or not.
Phase One	<p>Means the phase of the program administered by the Treasury from 7 September 2022 and which involves administering:</p> <ul style="list-style-type: none"> ▪ claims that have already been made to the liquidator of the Youpla Group prior to 7 September 2022; and ▪ applications made using the application form up to and including 25 September 2022.
Phase Two	Means the phase of the program administered by the Department of Industry, Science and Resources (the department) on behalf of the Treasury. Applications for this phase will be open from 26 September 2022 and will include applications made using the application form up to and including 30 November 2023.
Policy holder	The individual who applied for the Youpla Group policy and made payments under the policy.

Term	Definition
Program Delegate	<p>Phase One</p> <ul style="list-style-type: none"> ▪ A Senior Responsible Officer within the Treasury with responsibility for the program. <p>Phase Two</p> <ul style="list-style-type: none"> ▪ A Senior Responsible Officer within the department with responsibility for administering the program.
Program funding or program funds	The funding made available by the Commonwealth for the program.
Youpla Group	<p>Refers collectively to the following companies:</p> <ul style="list-style-type: none"> ▪ The Aboriginal Community Benefit Fund Pty Ltd; ▪ The Aboriginal Community Benefit Fund No. 2 Pty Ltd; ▪ ACBF Funeral Plans Pty Ltd; ▪ Community Funeral Plans Pty Ltd; ▪ Youpla Administration Pty Ltd; ▪ Youpla Group Pty Ltd; and ▪ Youpla Pty Ltd.
Youpla Group policy	A funeral expenses insurance policy issued by a Youpla Group company.