

**RURAL FINANCIAL COUNSELLING SERVICE NORTH
QUEENSLAND**

Position Vacant

for a

Small Business Financial Counsellor

Servicing the RFCSNQ service region, drought affected areas

Full Time (or part time will be considered)

Period: present through to 30 June 2021



www.rfcsnq.com.au

RURAL FINANCIAL COUNSELLING SERVICE NORTH QUEENSLAND Position Vacant

Rural Financial Counselling Service North Queensland (RFCSNQ) is seeking to employ a Small Business Financial Counsellor to service the drought-affected regions¹ of the RFCSNQ North Qld service region.

The successful applicant will ideally reside in the Central West or Lower North West service region.

It is expected the successful applicant will commence as soon as possible and the position will continue through to 30 June 2021².

RFCSNQ provides a confidential, free and impartial rural financial counselling service to primary producers, fishers and small rural businesses experiencing financial difficulties.

This position is a trial position, funded by the federal government, focusing on small business in drought affected regions of our North Qld service region.

Outcomes of the position:

The intended outcomes of the program are to:

- assist eligible small businesses impacted by drought to understand their financial position and identify options and implement plans to improve the viability of their enterprise,
- collect key data to inform future demand for small business financial counselling, and assess the impact of the program,
- test innovative approaches to service delivery and program administration to maximise counsellor reach and client engagement.

Key features of this position:

The counsellor will be required to provide free and confidential financial counselling to eligible small businesses in their region.

To be eligible to receive counselling, a small business must:

- employ 19 or fewer people,
- be, in the opinion of the financial counsellor, experiencing, or at imminent risk of, financial hardship,
- be located in a drought-affected area (the successful applicant will be advised, but in practical terms, currently this is broadly the central west and north west Qld region),
- be ineligible to access services under the existing RFCS program.

Case management

The successful applicant would be expected to understand case management and how to apply that to small business clients. This approach is expected to encourage behavioural change and drive decision making for positive outcomes.

¹ Currently the central west and north west area of the North Qld service region

² All RFCSNQ positions are dependent on ongoing funding from the Australian and or Queensland Government and the current contracts nationally expire on 30 June 2021

Within a case management framework, the role of the counsellor includes helping clients:

- understand their financial position,
- understand the benefits and drawbacks of different options to manage financial issues,
- develop budgets and cash flows,
- negotiate with creditors,
- access dispute resolution services,
- understand their rights and access broader professional advice and support,
- access government and community grants, programs or schemes,

In providing financial counselling, a counsellor cannot:

- provide counselling or other services to individuals who are not eligible clients,
- charge any form of payment for providing counselling—this includes receiving in-kind payments, or charging for any expenses associated with delivery of services,
- complete any sections of client documentation (i.e. succession plans, application forms etc) where legal, financial, accounting or taxation advice is required,
- provide advice on accounting, taxation or legal aspects of a client's enterprise,
- provide advice on debt agreement administration under the *Bankruptcy Act 1966* (Cth),
- provide family, social or emotional counselling,
- provide technical advice for clients' enterprises,
- provide advice on specific (branded) products.

Minimum qualifications

Small business financial counsellors will be required to hold a Diploma of Financial Counselling or a Diploma of Financial Counselling (rural). New counsellors can commence employment without the minimum qualification, provided they:

- have been assessed by the service provider as having a base-level of skills and experience in a related financial capability role suitable for the provision of financial counselling,
- begin the diploma within 6 months

Preference will be given to applicants with proven qualifications and/or skills and experience in finance, business and or law. Knowledge of small rural and remote communities would be considered very desirable.

Organisational background

Rural Financial Counselling Service North Queensland delivers the Australian and Queensland Governments Rural Financial Counselling Service program. RFCSNQ is a registered business falling under the governance of the Central Western Qld Remote Area Planning and Development Board, or RAPAD, as it is more commonly known. (www.rapad.com.au) .

RAPAD has delivered the RFCS program for approximately 20 years across much of Queensland. In 2015 the Australian Government called an open grants process nationally, for the continued delivery of the RFCS program. RAPAD was successful in the continued delivery of the RFCS program in the now Northern Queensland region.

RFCS Regions by Local Government Area

Northern
Southern

1 - Brisbane (C)
2 - Ipswich (C)
3 - Lockyer Valley (R)
4 - Logan (U)
5 - Moreton Bay (R)
6 - Redland (C)
7 - Somerset (R)

0 75 150 300 450
Kilometers

Australian Government
Department of Agriculture
ABARES

APPLICATION PACKAGE

Applicants are to provide:

1. a resume, and detail outlining your qualifications and work experience, in which you address how you would:
 - a. Achieve the 'Outcomes of the position' (see overpage),
 - b. Demonstrate your knowledge of the small business sector in the drought affected region,
 - c. Successfully implement a 'case management' approach with clients (see overpage),

This above, including a cover page, is to be no more than 4 (four) A4 pages in length.

Applicants are to send only 1 copy of their application to:

ceo@rfcsnq.com.au noting in the subject header – *Application for RFCSNQ position*

Closing Date: 21 February 2020

For more information please contact:

David Arnold

07 46525666, 0428583301

ceo@rfcsnq.com.au

Small Business Financial Counsellor

Selection documentation

Outcomes of the position:

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- test innovative approaches to service delivery and program administration to maximise counsellor reach and client engagement.

Key features of this position:

Clients

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- employ 19 or fewer people,
- be, in the opinion of the financial counsellor, experiencing, or at imminent risk of, financial hardship,
- be located in a drought-affected rural area (will be advised, but in practical terms currently the central and north west Qld region),
- be ineligible to access services under the existing RFCS program.

Case management

The successful applicant would be expected to understand case management and how to apply that to small business clients. This approach is expected to encourage behavioural change and drive decision making for positive outcomes.

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A current driver's licence is essential and frequent travelling is required. Work and travel time outside of 8am – 5pm would be required. The successful applicant will often be required to work without direct day-to-day supervision.

The successful applicant may be required to undertake ongoing professional development other than the diploma.

Police Checks

Successful applicants may be required to undergo a police check.

The fitness of applicants to perform the role of a small business financial counsellor may depend on the results of a criminal history check performed by the relevant police authority.

Selection process

If selected for interview, applicants may need to provide two referee reports with comments against your competencies.

Total remuneration package: Approx \$83 – \$91000.00 per annum plus super and loadings, depending on experience and qualifications.

Due to the short-term nature of the role, assistance may be provided with rental support and or relocation.

Vehicle (for work use), computer, mobile phone provided.