

**RURAL FINANCIAL COUNSELLING SERVICE NORTH
QUEENSLAND**

Position Vacant

for a

Small Business Financial Counsellor/s

Servicing the Cairns and Mackay Whitsunday regions

Full Time (or part time will be considered)

Period: 1 June 2020 to 30 November 2021



www.rfcsnq.com.au

RURAL FINANCIAL COUNSELLING SERVICE NORTH QUEENSLAND

Position Vacant

Rural Financial Counselling Service North Queensland (RFCSNQ) is seeking to employ three (3) Small Business Financial Counsellors to service the Cairns (2 positions) and Mackay Whitsunday (1 position) regions.

The successful applicants will reside in the selected locality.

It is expected the successful applicant will commence no later than 1 June 2020 and the positions will continue through to 30 November 2021.

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

These positions have been funded in response to COVID-19.

The positions scope includes:

- (a) Assist SME operators' requesting financial counselling with a financial analysis consisting of annual, or year in year out cash flow budget, statement of assets and liabilities, cash flow analysis and options for business improvement,
- (b) When appropriate, assist operators to negotiate arrangements with their financial institutions,
- (c) Encourage operators to seek professional advice to develop longer term strategies and plans to improve preparedness,
- (d) Refer operators to a network of professional service providers for advice with legal, accounting and financial planning and investment matters and social and welfare matters,
- (e) Provide Progress Reports on the number of small businesses referred for assistance, activities, outputs and the outcomes they have been helped to achieve, and
- (f) Provide mentoring to individual and client groups regarding business improvement and resilience opportunities.

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.

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,
- provide advice on insurance products, investment products, investment strategies and plans,
- representing clients at Administrative Appeals Tribunals, or other legal processes such as a court of law,
- Act as a small business operator's advocate or representative in dealings with government agencies,
- Use unrealistic value or assets, productions, or prices in a financial analysis or application for assistance

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, and
- if requested by the employer, 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 the small business sector in the location chosen would be considered very desirable and the successful applicant would be an excellent communicator and networker.

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 (L)
5 - Moreton Bay (R)
6 - Redland (C)
7 - Somerset (R)

N
0 75 150 300 450
Kilometers

Produced by Agricultural Risk Management
ABARES, May 2015.

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 scope of the role (see over page),
 - b. Demonstrate your knowledge of the small business sector in the location which you are applying for,
 - c. Successfully implement a 'case management' approach with clients (see over page),

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, cc to hsorensen@rapad.com.au noting in the subject header –
Application for RFCSNQ SBFC position

Closing Date: 13 April 2020

For more information please contact:

David Arnold

07 46525666, 0428583301

ceo@rfcsnq.com.au

Small Business Financial Counsellor

Selection documentation

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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.

The successful applicant may be required to work from their own home.

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.

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