



**Rural Financial
Counselling
Service
NSW**
NORTHERN REGION

POSITION VACANT

**Rural Financial
Counsellor**

Full Time

12 Month Contract

Applications are now open

www.rfcsnr.org.au



RURAL FINANCIAL COUNSELLING SERVICE NSW NORTHERN REGION

Position Vacant

Rural Financial Counselling Service NSW Northern Region (RFCSNSW-NR) is seeking to employ a Rural Financial Counsellor to service the Armidale region and surrounds.

The successful applicant will reside in the selected locality - Armidale.

It is expected the successful applicant will commence no later than 30th February 2022 for a 12-month contract.

RFCSNSW-NR provides confidential, free and impartial rural and small business financial counselling services to primary producers, fishers, small rural businesses and small businesses experiencing financial difficulties.

The positions scope includes:

The RFCS assists Eligible Clients and aims to:

- transition clients out of financial crisis
- improve clients' business profitability or facilitate a dignified exit; and
- improve clients' financial well-being and resilience.

Through the RFCS Program, financial counselling is provided free of charge to Eligible Clients, however, mutual obligations apply and Eligible Clients are expected to:

- actively engage with their counsellor, with case managed clients demonstrating their willingness to consider longer term business changes;
- increase their understanding of their business's financial situation and alternative opportunities to improve their financial position;
- increase their financial and business skills, knowledge and competence to reassess and/or establish their medium to long-term business goals and strategies; and
- start implementing these strategies to be on a trajectory to either improve their business's profitability and viability, to pass the business onto a successor, or to sell their business.

The RFCS will enable these changes through case management and effective and efficient client engagement, providing free rural financial counselling to Eligible Clients with a focus on the case management approach.

Case management

The successful applicant would be expected to understand case management and how to apply that to eligible 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 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

Rural 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
- 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 agriculture sector is considered very desirable and the successful applicant would be an excellent communicator and networker.

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 rural financial counsellor may depend on the results of a criminal history check performed by the relevant police authority.

Organisational background

RVB&RFCS Inc is an incorporated association which delivers the Rural Financial Counselling Service (RFCS), a program funded by the Commonwealth Government, National Recovery and Resilience Agency and the New South Wales Government.

RFCS supports farming communities and small rural business owners. The RFCS is a funded program providing free, confidential and independent assistance for agricultural farms and businesses at risk of financial hardship.

Our service has been supporting farmers for thirty years. Our Head Office is located in Lismore NSW.

Selection process

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

Total remuneration package: \$80,000 - \$90,000 per annum plus super and loadings, depending on experience and qualifications. Salary Packaging up to \$15,900.

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

Our service region is shown in brown on the following page

(Note areas are indicative only)



This map was compiled using data from the following sources:
Department of Communications, Local Government Areas - 2011
PSMA Administrative Boundaries.

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,
 - 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

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

Closing Date: Early February 2022

Applicants are to apply using the following link: