



Small Business Financial  
Counselling Service  
SOUTHERN QUEENSLAND

# TOURISM BUSINESS FINANCIAL COUNSELLOR

## GOLD COAST

Full time  
Contract to 30 June 2023

## THE ORGANISATION

Rural Solutions Queensland Inc (RSQ) is a leading not-for-profit organisation providing services to support the sustainability of rural and small businesses and their communities. Key programs that we deliver include the Rural Financial Counselling Service and the Small Business Financial Counselling Service across Southern Queensland. These programs are funded by the Australian Government and Queensland Government.

With offices based across our Southern Queensland service region, we believe in having our people embedded in the communities we support. RSQ has received consecutive funding to deliver the Rural Financial Counselling Service since October 2006 and has delivered the Queensland Government Small Business Financial Counselling Service since early 2020.

## THE ROLE

Within the Queensland Government funded Small Business Financial Counselling Program, we are seeking to appoint a Tourism Business Financial Counsellor on the Gold Coast. This forms part of our Small Business Team and shall work collaboratively with our established Small Business Financial Counsellors throughout Southern Queensland, focussing on Gold Coast-based tourism businesses impacted by COVID-19.

The focus of this role is to support tourism businesses in Southern Queensland who have been impacted by COVID-19 by:

- completing a financial analysis consisting of a business's annual cashflow budget/s, statement of assets and liabilities, cashflow analysis and options for business improvement
- when appropriate, assist operators to negotiate arrangements with their financial institutions
- encourage operators to seek professional advice to develop longer term strategies and plans to improve preparedness
- 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.

Eligible clients for this program are businesses who are:

- small to medium enterprises located in Southern Queensland, and
- experiencing hardship associated with the recent COVID-19 pandemic.

In undertaking their role, a Tourism Business Financial Counsellor shall help clients to:

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

Tourism Business Financial Counsellors do not provide financial advice, family, emotional or social counselling or prepare business plans but do provide referrals to appropriate professionals.

## KEY REQUIREMENTS OF THE ROLE

To be successful in the role of Tourism Business Financial Counsellor, knowledge of the following shall be required or need to be rapidly obtained:

- cashflow budgeting and financial analysis
- business and enterprise planning
- small business issues and challenges in the current economic climate
- small business viability assessment
- loan structures and small business lending practices
- banker/creditor negotiation
- current class C driver licence
- Microsoft Office (required) and Salesforce (desirable) applications.

In addition, a Tourism Business Financial Counsellor needs to be equipped with a professional and empathetic outlook, combined with proven communication and interpersonal skills. Counsellors also need to be able to work autonomously whilst remaining part of a small and close-knit team. Undertaking outreach and associated activities to promote the service to potential clients is also a requirement of the role.

## DIPLOMA OF FINANCIAL COUNSELLING

All Financial Counsellors need to either hold or be prepared to obtain a Diploma of Financial Counselling. Applicants who already hold this diploma shall be highly regarded. If not held, applicants must be prepared to commence study towards the diploma within three months of starting employment and obtain the diploma within two years. Diploma costs shall be met by Rural Solutions Queensland Inc.

## REMUNERATION

Base salary of \$92,040 for a full-time position (without diploma) OR \$95,959 once the Diploma of Financial Counselling is attained, plus superannuation. As a not-for-profit, all employees have access to salary sacrificing of up to \$15,600 p.a. including rent and living expenses via [AccessPay](#).

Four weeks annual recreation leave are included in the package, plus four additional days (one per quarter) of professional, health and development leave (PHD leave). Further information on the Small Business Financial Counselling Service and the role of a Financial Counsellor is located at [www.rfcssq.org.au/business](http://www.rfcssq.org.au/business).

## TO APPLY

Please submit your resume, cover letter and responses to the following selection criteria to [admin@rfcssq.org.au](mailto:admin@rfcssq.org.au) by **8am Thursday 7 July 2022** or contact our team on 1300 732 777 for further information.

**Note:** Applications without selection criteria shall not be considered.

### Selection criteria

1. Detail your experience and ability to conduct detailed financial analysis of a small business client's position, including viability assessments, cashflow analysis, forward budgeting and risk analysis.
2. Detail your ability and preparedness to provide mentoring to individual and client groups regarding business improvement and resilience opportunities.
3. Provide an overview of your prior experience in supporting small businesses to negotiate for creditors, banks and other parties.
4. Summarise your experience in planning and managing your own workflow to achieve set outcomes whilst working as part of a dispersed team. Please also detail your understanding of the OH&S requirements of operating autonomously.
5. Detail your experience in undertaking outreach activities to raise awareness of the Small Business Financial Counselling Service to clients and amongst industry stakeholders (e.g. holding seminars and info sessions, participating at field days, conducting stakeholder engagement).

Following completion of an interview process, the successful candidate shall be required to undergo a criminal history check and may be requested to complete a medical check.