

# Rural Financial Counsellor

Full-time position available in Goondiwindi, St George or surrounding areas

Parental leave backfill

Contract to 30 June 2024 (with possibility of extension to 30 September 2024)

## 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 (RFCS) and the Small Business Financial Counselling Service across Southern Queensland. These programs are funded by the Australian and Queensland Governments. 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 RFCS since October 2006.

In addition, RSQ also delivers the Grazing Futures Livestock Business Resilience Program and the Business Wellness Coaching Program throughout Southern Queensland.

## The role

Within the RFCS Program, we are seeking to appoint a Rural Financial Counsellor to **backfill a parental leave vacancy, servicing the Goondiwindi and Balonne Region**. This forms part of our Inland Queensland RFCS Team and shall work collaboratively with our established financial counsellors throughout this region. Flexible work arrangements (including work from home) are available, provided that regular travel throughout the designated service region and attendance at the Goondiwindi and St George offices can be undertaken as required. This role shall also support the delivery of the Grazing Futures Livestock Business Resilience Program throughout the Goondiwindi and Balonne Regions.

The focus of this role is to utilise a case management approach to assist eligible clients to:

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

Eligible clients for the RFCS are individuals who have an interest in a primary production enterprise and:

- contribute a significant part of their labour and capital to the enterprise
- who are experiencing, or at risk of experiencing, financial hardship.

In undertaking their role, a Rural Financial Counsellor shall:

- help clients to understand their business situation and underlying problems
- support clients to come to terms with their situation and feel in control of their future
- discuss options and longer-term goals with clients to improve clients' financial position
- develop clients' financial knowledge, skills and confidence
- engage clients in the decision-making process about their situation
- develop business plans/strategies for clients and support the implementation of these plans through client monitoring
- help clients to apply for government programs and other assistance that will support their path back to self-sufficiency
- represent and advocate for clients' rights/needs at meetings with financiers and creditors (including both formal and informal mediations)
- assist clients to prepare for meetings with other professionals (e.g. accountant/legal)
- refer clients to broader professional advice for support as required.

Rural Financial Counsellors do not provide financial advice, family, emotional or social counselling, or prepare farm succession plans but do provide referrals to appropriate professionals.

### Key requirements of the role

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

- cashflow budgeting and financial analysis
- business and enterprise planning
- rural issues and farm business management
- farm business viability assessment
- succession planning options for farming families
- loan structures and rural lending practices
- farm business debt mediation and creditor negotiation
- current class C driver licence
- Microsoft Office (required) and Salesforce (desirable) applications.

In addition, a Rural 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.

### Diploma of Financial Counselling

All Rural Financial Counsellors need to either hold or be prepared to obtain a Diploma of Financial Counselling (Rural Specialisation). 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 RSQ.

## 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 \$18,550 p.a. including rent and living expenses via [AccessPay](#). A work vehicle is also provided with the option of discounted paid personal use available.

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 RFCS Program and the role of a Rural Financial Counsellor is located on the [RFCS Southern Queensland website](#)

## 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 **5pm Monday 12 June 2023**. Alternatively, contact our team on 07 4622 5500 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 farming client's position, including viability assessments, cashflow analysis, forward budgeting and documented business plans.
2. Detail your ability and preparedness to undertake case management support to clients to develop their financial literacy and overall business management capacity in order for the client to improve or regain control over the financial affairs of their enterprise.
3. Provide an overview of your prior experience in formal mediations (such as under the Farm Business Debt Mediation Act) or negotiating with creditors, banks and other lenders.
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 in a rural/remote area.
5. Detail your experience in undertaking outreach activities to raise awareness of the RFCS 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.