

**RURAL FINANCIAL COUNSELLING SERVICE NORTH  
QUEENSLAND**

**Positions Vacant**

**for a**

**Rural Financial Counsellor**

**Servicing the Mossman and surrounding region**

**Full Time**



**Applications close 26 April 2024**

**RURAL FINANCIAL COUNSELLING SERVICE NORTH QUEENSLAND**

## Position/s Vacant

With the closure of the Mossman Mill and its potential impact on the sugar growing industry in the region, Rural Financial Counselling Service North Queensland (RFCSNQ) is seeking to employ a Rural Financial Counsellor to service the Mossman and surrounding region in conjunction with other team members. It is expected the successful applicant will commence as soon as possible and this position will continue for two years.

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

Rural Financial Counsellors assist and support a client to:

- understand the financial position and viability of the business enterprise,
- identify options to improve their financial position,
- develop a plan to implement the options chosen by the client and provide advice to implement that plan,
- assist in negotiations with lending institutions in relation to:
  - loan applications and contracts with those institutions,
  - processes relating to farm debt mediation,

Rural Financial Counsellors also:

- provide information on, refer clients to, and assist clients access programs provided by government or industry,
- assist clients identify the need for advice from, and to prepare for meetings with, professional service providers,
- provide information to assist clients make decisions relating to their business enterprises,
- provide advice on generic financial products in accordance with ASIC requirements.

Rural Financial Counsellors **DO NOT**:

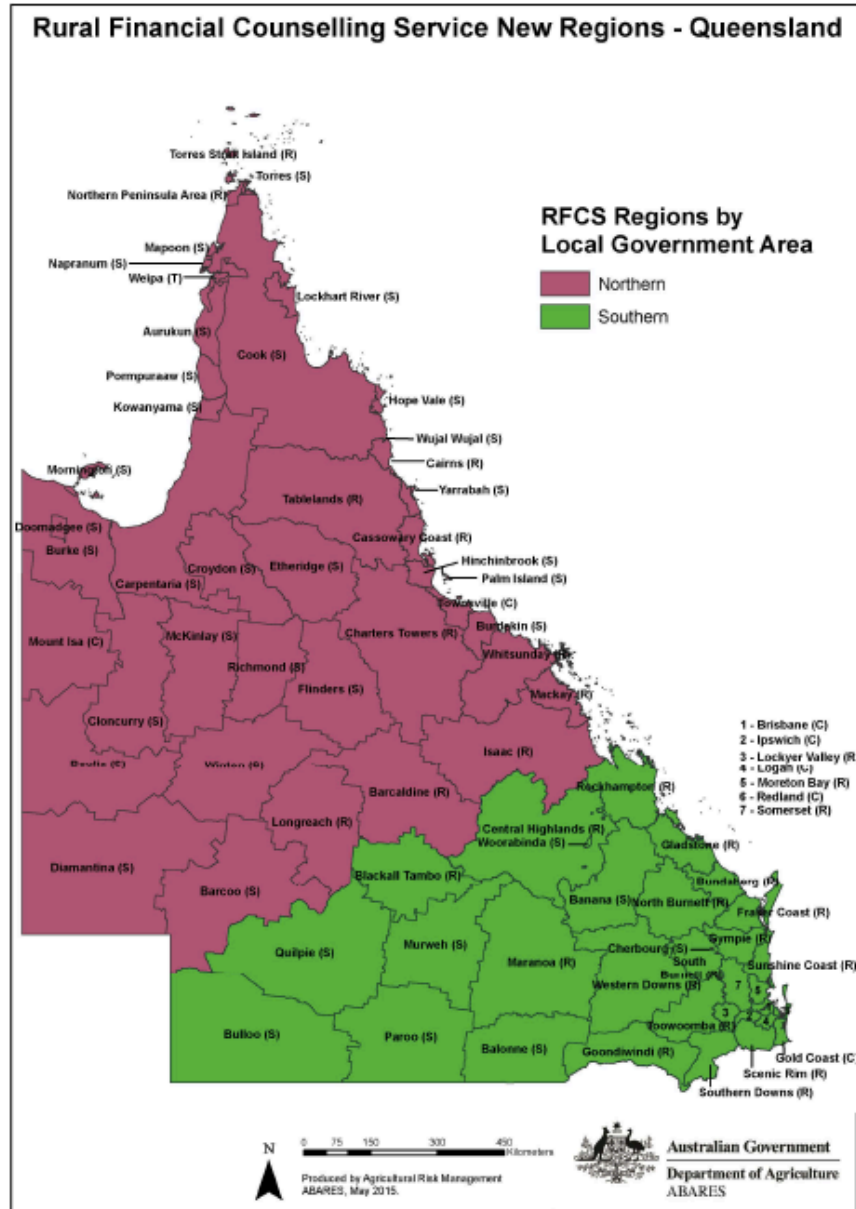
- provide advice on estate or succession planning,
- complete the sections of succession plans where legal, financial, accounting or taxation advice is required,
- provide financial advice, or advice/assistance on financial, accounting, taxation or legal aspects of a client's enterprise,
- provide debt agreement administration under the *Bankruptcy Act 1966* (Cwlth)
- provide family, social or emotional counselling,
- recommend particular or best options or influence clients' decisions on using particular financial products,
- provide technical or agronomic advice for clients' enterprises.

The client makes the decisions: it is up to the client to choose which option is right for them. The rural financial counsellor will help clients develop some options and will provide support with their decision-making using an action planning approach.

Preference will be given to applicants with proven qualifications and/or skills and experience in financial counselling, business, and or law and or financial management.

## 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](http://www.rapad.com.au)). RAPAD has delivered the RFCS program for over 20 years.



# ***APPLICATION PACKAGE***

**Applicants are to provide:**

- 1. A resume, which may include a cover letter, of no more than 3 A4 pages outlining their qualifications and work experience, and**
- 2. Answers to each of the seven (7) selection criteria. Brevity, but not at the expense of detail is encouraged.**

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

[ceo@rfcsnq.com.au](mailto:ceo@rfcsnq.com.au) and [accounts@rfcsnq.com.au](mailto:accounts@rfcsnq.com.au) noting in the subject header – *Application for RFCSNQ position - Mossman*

**Closing Date: 26 April 2024**

For more information please contact:

David Arnold on  
0428 583 301  
[ceo@rfcsnq.com.au](mailto:ceo@rfcsnq.com.au)

## Rural Financial Counsellors

### Selection documentation

#### Job description

Rural Financial Counsellors provide assistance to primary producers, fishers and small rural businesses experiencing financial difficulties by analysing their financial circumstances and identifying their financial and business options. Rural Financial Counsellors help clients identify ways to become self-reliant and better equipped to manage change and adjustment.

Rural Financial Counsellors should apply a case management approach to assist clients to identify the actions they need to take to achieve self-reliance and record progress against those actions so that clients can reach a recognisable, clearly defined outcome.

Rural financial counselling services assist and support a client to:

- understand the financial position and viability of the business enterprise,
- identify options to improve that financial position,
- develop a plan to implement the options chosen by the client and provide advice to implement that plan,
- deal (through meetings or otherwise) with lending institutions in relation to:
  - applications and contracts with those institutions,
  - processes relating to farm debt mediation,

Rural financial counselling services also:

- provide information on, refer clients to, and assist clients access programs provided by government or industry,
- assist clients identify the need for advice from, and to prepare for meetings with, professional service providers,
- provide information to assist clients make decisions relating to their business enterprises,
- provide advice on generic financial products in accordance with ASIC requirements.

Rural financial counseling services DO NOT:

- provide advice on estate or succession planning,
- complete the sections of succession plans where legal, financial, accounting or taxation advice is required,
- provide financial advice, or advice/assistance on financial, accounting, taxation or legal aspects of a client's enterprise,
- provide debt agreement administration under the *Bankruptcy Act 1966* (Cwlth)
- provide family, social or emotional counselling,
- recommend particular or best options or influence clients' decisions on using particular financial products,
- provide technical or agronomic advice for clients' enterprises.

A current driver's licence is essential and frequent travelling is required. Work and travel time outside of 8am – 5pm may be required. Rural Financial Counsellors located in remote areas will often be required to work without direct day-to-day supervision.

Rural Financial Counsellors are required to undertake ongoing professional development.

Rural Financial Counsellors may be required to transfer to other locations to address both short and long-term service needs.

### **Duty statement**

1. Analyse clients' farming or business activities and financial circumstances and provide objective information to help them identify their financial and business options for business improvement or adjustment.
2. Provide case management support to clients where appropriate, with the aim of assisting the clients to achieve self-reliance and being better equipped to manage future change.
3. Assist clients' in negotiations with lenders and financial institutions in the presence of the client or with the written authority of the client.
4. Provide information on government and other assistance schemes (including industry and community-based programs) to facilitate clients' participation in such programs.
5. Provide referrals to appropriate professionals, such as accountants, lawyers, social counsellors, agricultural advisers and educational services, and to Centrelink and other relevant government agencies.
6. Maintain client records and electronic data using a client management system.

### **Selection criteria**

1. Demonstrated ability to prepare detailed financial analyses for clients, with a focus on, but not limited to, sugar growing, and the ability to develop and present a range of financial and business options for business improvement or adjustment, with a focus on helping clients adapt and change.
2. Ability and preparedness to provide case management support to clients to develop their capacity to take control over the financial affairs of their enterprise and help them adapt and change.
3. Demonstrated high level of oral communication, interpersonal, mediation and networking skills, including the ability to communicate with diverse cultural groups.
4. Demonstrated ability to self-motivate and to plan, manage and report on work, and to prioritise and meet competing deadlines while working as part of a dispersed team.
5. Demonstrated understanding of rural issues, including the sugar growing industry in the Nth Qld region, including farm enterprise activities and business management issues.
6. Demonstrated and proficient computer skills, including skills with a client management system, word-processing software, financial analysis spreadsheets, data entry and email.

7. Demonstrated awareness and understanding of the Occupational Health and Safety (OH&S) issues relating to employment as a rural financial counsellor.

### **Minimum qualifications**

- Diploma in Community Services (Financial Counselling) however other finance related qualifications will be considered.

Applicants who do not have the diploma must be prepared to begin the diploma within three months of appointment and complete it within one year after commencement. Applicants who have other relevant post-secondary qualifications may be able to access recognition of prior learning. Applicants with significant relevant work experience may be able to undertake recognition of current competencies.

- Current unrestricted driver's licence.

### **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.

### **Selection process**

If selected for interview, applicants should provide two referee reports with comments against each selection criteria. At interview, applicants may be asked to demonstrate competencies in financial analysis, the development of business options and interpersonal skills.

**Total remuneration package: Approximately \$95,000.00 – \$105,000.00 per annum plus super and loadings, depending on experience and qualifications.**