Small Business Financial Counselling Service
SOUTHERN QUEENSLAND

Small Business Financial Counsellor

Full time
Contract to 30 June 2028

The organisation

Business & Rural Solutions Limited (BRS) is a leading not-for-profit organisation providing services that empower rural and small businesses and their communities. Key programs that we deliver include the Rural Financial Counselling Service (RFCS), Farm Business Resilience Planning, and the Small Business Support Network (SBSN) across Southern Queensland. These programs are funded by the Australian Government and Queensland Government.

With offices based across our Southern Queensland service region and a team of more than 50 staff, we believe in having our people embedded in the communities we support. BRS has received consecutive funding to deliver the RFCS since October 2006 and has delivered the Queensland Government Small Business Financial Counselling Service since early 2020.

Within the Queensland Government funded Small Business Financial Counselling Program, we are seeking to appoint a Small Business Financial Counsellor in North Brisbane or on the Sunshine Coast. This forms part of our Small Business Support Network and shall work collaboratively with our established Small Business Financial Counsellors and Business Wellness Coaches throughout Southern Queensland, focusing on small businesses located within the North Brisbane/Sunshine Coast area.

See our websites for further information about the services we deliver:

- www.brs.org.au
- www.rsq.org.au
- www.rfcssq.org.au
- www.sbfcssq.org.au

The role

The focus of this role is to support small businesses in Southern Queensland who are experiencing, or at risk of experiencing, financial difficulty by:

- operating as a support network with other Rural and Small Business Financial Counsellors and Business Wellness Coaches
- completing a financial analysis consisting of a business's annual cash flow budget/s, statement of assets and liabilities, cash flow analysis and options for business improvement
- when appropriate, assist operators to negotiate arrangements with their financial institutions, landlords and/or creditors
- 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 business enterprises located in Southern Queensland
- experiencing, or at risk of experiencing, financial hardship.

In undertaking their role, a Small 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 cash flows
- 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.

Small Business Financial Counsellors do not provide financial advice, family, emotional or social counselling or prepare business plans but do provide referrals to appropriate professionals (including the Business Wellness Coaching program).

Key requirements of the role

The key requirements for a Small Business Financial Counsellor are:

- 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 Small Business Financial Counsellor needs to be equipped with a professional and empathetic outlook, combined with proven communication and interpersonal skills. Financial 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 a key 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 Business & Rural Solutions Ltd.

Remuneration

Base salary of $102,043.50 for a full-time position (without diploma) or $106,411.50 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. Portable Long Service Leave contributions are paid to QLeave.

Four weeks annual recreation leave is 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.sbfcssq.org.au.

To apply

Please submit your resume and cover letter to info@sbfcssq.org.au by **close of business 8am Monday 27 April 2026** or contact our team on 1300 732 777 for further information.

Note: Applicants shortlisted for interview will be requested to respond to the following selection criteria prior to the interview.

Selection criteria

1. Detail your experience and ability to conduct detailed financial analysis of a small business client's position, including viability assessments, cash flow 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 and conducting stakeholder engagement).

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