



Small Business Financial
Counselling Service
SOUTHERN QUEENSLAND

Small Business Financial Counsellor

Two roles – supporting small businesses impacted by Tropical Cyclone Alfred

Full time

Contract to 30 June 2027

Eligible Locations: Brisbane City Council, Bundaberg Regional Council, Fraser Coast Regional Council, Gold Coast City Council, Gympie Regional Council, Ipswich City Council, Lockyer Valley Regional Council, Logan City Council, City of Moreton Bay, Noosa Shire Council, Redland City Council, Scenic Rim Regional Council, Somerset Regional Council, Southern Downs Regional Council, Sunshine Coast Regional Council and Toowoomba Regional Council.

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, Business Wellness Coaching Program 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. BRS 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.

Within the Small Business Financial Counselling Service, positions have recently become vacant for two Small Business Financial Counsellors to support small businesses impacted by Tropical Cyclone Alfred and Associated Severe Weather, 1 March – 16 March 2025 (Brisbane City Council, Bundaberg Regional Council, Fraser Coast Regional Council, Gold Coast City Council, Gympie Regional Council, Ipswich City Council, Lockyer Valley Regional Council, Logan City Council, City of Moreton Bay, Noosa Shire Council, Redland City Council, Scenic Rim Regional Council, Somerset Regional Council, Southern Downs Regional Council, Sunshine Coast Regional Council and Toowoomba Regional Council). Assistance provided through the jointly funded Commonwealth-state Disaster Recovery Funding Arrangements (DRFA).

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

Within the Small Business Financial Counselling Service, we are seeking to appoint two Small Business Financial Counsellors in the region impacted by Tropical Cyclone Alfred and Associated Severe Weather

event of 1 March – 16 March 2025. This forms part of our Small Business Support Network and shall work collaboratively with our established Small Business Financial Counsellors, Rural Financial Counsellors and Business Wellness Coaches throughout Southern Queensland, focusing exclusively on small businesses located within the Brisbane City Council, Bundaberg Regional Council, Fraser Coast Regional Council, Gold Coast City Council, Gympie Regional Council, Ipswich City Council, Lockyer Valley Regional Council, Logan City Council, City of Moreton Bay, Noosa Shire Council, Redland City Council, Scenic Rim Regional Council, Somerset Regional Council, Southern Downs Regional Council, Sunshine Coast Regional Council and Toowoomba Regional Council impacted areas.

The focus of this role is to support small businesses 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 operating in the eligible areas
- 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
- 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

To be successful in the role of Small Business Financial Counsellor, knowledge of the following shall be required:

- cash flow 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

Given the length of this contract it will be highly regarded for the successful applicant to already hold or be studying a Diploma of Financial Counselling.

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@sbfcassq.org.au by **Monday 1 June at 8.00am** 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.