

POSITION DESCRIPTION	
Position Title	Financial Counsellor
Job Type:	Term contract
Reports to:	Senior Counsellor Regional Coordinator
Date of Issue:	18 June 2021

OVERVIEW
<p>Rural Business Support (RBS) Is a leading not-for-profit provider of services and independent support for the benefit of rural and regional people and their communities. Our Programs and services assist people to be resilient in the face of change, risk and business challenges. Through delivery of financial counselling services for primary producers and small business owners and our proactive Farm Business Management Programs, we partner with government, industry and likeminded organisations to inform and inspire the people we work with to take action to improve their financial wellbeing.</p> <p>RBS provides benevolent assistance, confidential services and independent support that alleviates distress and enables rural people to prepare for business risks and be resilient in managing business challenges.</p> <p>Our Vision A competitive, profitable and resilient primary industry sector.</p> <p>Our People Our business is built on the experience and reputation of our people who are adaptable and responsive to the needs of our clients. Our success is based on our ability to actively seek out innovation, opportunities and partnerships to achieve client outcomes. In short, we get things done.</p> <p>Our Clients We support primary producers, small business owners and rural communities in financial hardship, or other challenging circumstances, who are seeking independent, credible and professional support.</p>

PURPOSE OF THE ROLE

RBS Financial Counsellors are qualified and experienced business professionals, with expertise in engaging clients and enabling behavioural change.

RBS Financial Counsellors facilitate activities that build the capacity of clients to make informed decisions and execute the strategies they have chosen to achieve their goals.

Client engagement encompasses the end-to-end process of interacting with potential clients initially, through to supporting a sustainable exit from the service, which includes:

- Completing initial engagement activities with clients to ensure they understand the mutual obligations outlined in the client service agreement
- Facilitating transactional assistance to build trust and rapport, identifying opportunities for engaging the client in a holistic case management process
- Assessing clients to determine their capacity and motivation to willingly participate in a case management process
- Providing case management support with clients who are ready to consider and execute strategies for longer term business change
- Monitoring and reviewing client progress towards becoming financially self-reliant

Case Management is the approach taken by RBS Financial Counsellors to support clients through a change process, utilising their experience and expertise to:

- Establish rapport and trust
- Clarify longer term goals and aspirations
- Assess capability & identify risks to achieving behavioural change outcomes
- Build client knowledge of necessary financial and business management competencies
- Lead, model and mentor financial and business skills required to effectively execute business strategies
- Empower clients to take control, make decisions and execute strategies for change
- Develop a supportive network of trusted service providers and advisors to support the client both during case management and after the client has progressed from requiring RBS assistance

Working as part of the RBS team, Financial Counsellors contribute to the purpose and vision of the organisation as outlined above.

RBS Financial Counsellors are predominantly based in regional SA, but are also required to travel to other locations to address both short and long term service needs.

RESPONSIBILITIES AND DUTIES

To provide free financial counselling assistance, with a focus on case management activities, to Eligible Clients who are experiencing, or are at risk of, financial hardship.

Client Oriented Activities:

- 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 to improve clients' financial position.
- Develop clients' financial knowledge, skills, and confidence.
- Engage clients in decision-making processes.
- Develop business plans/strategies with clients and support their implementation through monitoring client progress.
- 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 (i.e. in support of negotiations or mediation with banks and creditors).
- Assist clients to prepare for meetings with other professionals.
- Refer clients to broader professional advice and support.

Management Oriented Activities:

- Report on client outcomes and achievements
- Collect, enter and analyse data about clients to meet reporting requirements
- Maintain appropriate case notes and records
- Report to management on monthly client statistics, industry trends and other operational issues

Promotional Activities

- Develop and maintain professional and industry networks for promotion of the service and encourage referrals

Professional Development

- RBS will support the Financial Counsellor to keep abreast with current work practices by providing access to training and refresher courses for the development of his / her professional skills.
- Performance reviews will be conducted on a regular basis to identify the needs of the financial counsellor and his / her effectiveness.
- The financial counsellor will receive ongoing continuing professional supervision and mentoring support within RBS's professional supervision framework.

Other duties as required by the Programs Manager.

KEY PERFORMANCE INDICATORS

TBC

KEY STAKEHOLDERS

- This position reports indirectly to the Programs Manager, through the Senior Counsellor Regional Coordinator and does not include any supervisory duties
- The Financial Counsellor will work closely with the Senior Financial Counsellors in their region who provide mentoring and regional coordination support
- Financial Counsellors will be required to maintain:
 - courteous day-to-day interaction with co-located and regional staff.
 - professional relationship with partners and stakeholders, e.g. PIRSA, Country Health SA, Centrelink, industry and community representatives, professional networks, etc.
 - liaison with other staff as required
 - participation in staff meetings, training events and teleconferences

SPECIAL CONDITIONS

Frequent intrastate travel is required.
Occasional interstate travel may be required.
The incumbent shall commit to ongoing professional development.
Some after-hours work may be required.

SKILLS AND EXPERIENCE

Financial Counsellors shall have the ability to:

- critically analyse the performance of a small rural business
- clearly present and communicate a range of financial and business options for business improvement or adjustment, with a focus on decision making and behavioural change
- enhance the capacity for clients to take control of their financial affairs
- communicate at a high level (verbally and in written)
- manage relationships with clients and professional networks, across a diverse demographic
- self-motivate, plan and manage workloads, including setting priorities and report on outcomes achieved
- use information and communication technologies (Microsoft Suite, data entry and financial modelling tools)

Financial Counsellors shall have or show capacity to quickly develop knowledge of:

- small business finance, small business management, and small business operations
- rural and primary production industry issues
- government and industry adjustment schemes and assistance
- banking processes and lending criteria
- farm debt negotiation and mediation processes
- awareness of WHS practices relevant to working in rural and regional Australia
- social and health problems which may affect a client's ability to make rational business decisions and who to refer to in these circumstances

QUALIFICATIONS

All Financial Counsellors shall have or commence study towards the Diploma of Rural Financial Counselling within six months of commencing employment.

Relevant tertiary qualifications or extensive experience in primary production, agriculture, small business, counselling, finance, banking or accounting is desirable.

AUTHORITY TO ACT

The occupant of this position is authorised to act within the limitations and delegated authorities outlined in the RBS Policies and Procedures Manual.

By signing this position description, you are acknowledging that you understand the requirements of the position, the standard of conduct expected of all employees and your understanding of the Employee's responsibilities under WHS legislation:

Name

Signature

Date

Signature Chief Executive Officer

Date