



AgBiz Assist Ltd Trading As
**Rural Financial Counselling Service
Victoria– North East**

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Position Description – Rural Financial Counsellor

BACKGROUND

AgBiz Assist Ltd (ABA) provides rural financial counselling services to primary producers and small rural businesses in rural areas which are experiencing severe financial hardship. This service is provided under the trading name Rural Financial Counselling Service Victoria – North East, and covers all the LGA's in the Hume Region plus the LGA's of Campaspe and Whittlesea.

The objective of the service is to assist clients to become self-reliant and better equipped to manage change and adjustment. Funding for the organisation is largely from the Federal Department of Agriculture (DAFF) and Agriculture Victoria (AV). AV sits within the Victorian Department of Energy Environment and Climate Action (DEECA). ABA is a not-for-profit and public benevolent organisation, which affords it special taxation status.

Rural industries constantly experience structural adjustment and are regularly subjected to pressures of drought, water shortages, natural disasters, climate change and market variability. In addition, the environment in which ABA operates is characterised by a high level of government involvement and legislative requirements.

All employees are expected to perform and carry out their work in accordance with ABA's values.

OUR VALUES

Our values reflect how we work with our colleagues, stakeholders, and the wider community. We demonstrate our organisational values in the following ways:

Organisational Value	Demonstrated behaviour
RESPECT	We will show respect and consideration to all those with whom we deal, by treating them with dignity, empathy, and courtesy.
INTEGRITY	We will be honest, fair, ethical and trustworthy at all times, and take responsibility for our actions.
POSITIVITY	We will encourage positivity in our fellow workers, and discourage negativity. We will effectively adapt to changing circumstances.
TEAM SPIRIT	We will work together as a team, working in partnership with our fellow workers to achieve the goals of our organisation.
CLIENTS	Because we care about the people and community in which we live, we will provide the best service we can to our clients, by ensuring that we are well trained, well qualified, and work in a timely manner according to the published processes and procedures of the organisation.
CARING FOR OUR PEOPLE	We will advocate and support our fellow workers and assist them to reach their full potential. We will contribute to ensuring that our working environment is enjoyable for all. We will encourage safe working practices in our fellow workers, and actively discourage unsafe working practices.
INVOLVEMENT	We will encourage our people to be involved in activities within the organisation, by contributing to, influencing, and challenging the processes and decisions made within the organisation.
COMMUNICATION	We commit to open honest and timely communication within the organisation, and open and transparent decision making.

POSITION SUMMARY

Position Title	Rural Financial Counsellor (RFC)
EFT	1.0
Employment type	Contract
Contract Period	12 Months
Location	Shepparton

POSITION DESCRIPTION

Rural financial counsellors provide assistance to primary producers, fishers and small related businesses experiencing or at imminent risk of financial hardship 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 do not provide financial advice, family, emotional or social counselling or formal farm succession plans but they can provide referrals to appropriate professionals.

A current driver's licence is essential and frequent travelling is required. Some afterhours work may be required.

Rural financial counsellors are required to undertake ongoing professional development and professional supervision. Counsellors may be required to work in other locations within the service area, in order to meet short term needs.

ORGANISATIONAL RELATIONSHIPS

Title of position's manager	Senior Rural Financial Counsellor Coordinator (SRFCC)
Position titles which also report to manager	RFC'S, CSO's
Title of positions that report to RFC	Nil

POSITION DIMENSIONS

Staff reporting directly	6
Staff reporting indirectly	0

KEY RESPONSIBILITIES

Provide Rural Financial Counselling Services to assist and support an Eligible Client to:

- A. Understand his or her financial position and the viability of his or her enterprise;
- B. Identify options to improve that financial position;
- C. Develop a plan to implement the options chosen by the eligible client, and implement that plan.
- D. A Rural Financial Counselling Service also includes the following:
 - a. Assisting Eligible Clients to deal (whether through meetings or otherwise) with lending institutions in relation to:
 - i. applications and contracts with those institutions; and
 - ii. processes relating to farm debt mediation;
 - b. Providing information on, referring eligible clients to, and assisting eligible clients to access, programs provided by government or industry;
 - c. Assisting eligible clients to identify the need for advice from, and to prepare for meetings with, professional service providers;
 - d. Providing information to assist eligible clients to make decisions relating to their enterprises.
- E. Maintain client records and electronic data and provide reports as required by the rural financial counselling service, DAFF and the relevant state department
- F. Participate in and contribute to organisational and RFC service development

Measurable outcomes

- 1) Client Records and electronic data accurately maintained and appropriate reports produced,
- 2) Demonstrated client satisfaction, as measured through client satisfaction surveys, feedback from clients, and research/observations of supervisor,
- 3) Demonstrated use of case management as a tool, as measured by statistics provided Salesforce and other tools, review/audit of client files, and use of referrals to external providers,
- 4) Demonstrated ability to analyse and document a client's financial position, review alternate scenarios, and support a client to pursue an outcome,
- 5) Demonstrated understanding of rural industries and knowledge of commodities, markets, relevant government policy and services,
- 6) Demonstrated use and uptake of technology and tools provided, and demonstrated care for ABA assets,
- 7) Efficient and timely response to client queries,
- 8) Demonstrated understanding and willingness to follow DAFF RFCS Program guidelines, ABA policies and procedures, and work within legislation,
- 9) Demonstrated willingness to work within ABA's occupational health and safety requirements,
- 10) Demonstrated behaviour consistent with ABA values and code of conduct.

Liaising and networking

- A. Attend field days, agribusiness events and meetings, provider meetings, recovery activities, relevant community meetings and other promotional activities to represent the service and communicate the role of the rural financial counselling service,
- B. Network with local and regional service providers, build strategic relationships to strengthen service delivery outcomes, communicate the role of the service, and extend the referral network.

Measurable outcomes

- 1) Demonstrated involvement in networking/recovery/community-based activities, representing the service,
- 2) Demonstrated depth of knowledge of local services and level of networking with service providers.

Team membership and participation

- A. Participate in team meetings and group training sessions, and work as an effective member of the Rural Financial Counselling delivery team.
- B. Share information and field experience with team members; seek from and provide support and knowledge to other team members,
- C. Promote opportunities for organisational improvement with team members and with supervisor.

Measurable outcome

- 1) Demonstrated willingness to work collaboratively as part of a dispersed team of Rural Financial Counselling delivery team, share knowledge and support the implementation of new initiatives and programs.

WORKING RELATIONSHIPS

Contact/Organisation	Purpose	Frequency
Internal		
Executive Officer (EO)	Management, program information, service delivery, strategic direction	Monthly/As required
Senior Rural Financial Counsellor Coordinator (SRFCC)	Manager	Monthly/As required
Other RFCs	Sharing of information	Weekly/ As required
Other staff members	Administration and sharing of information	As required.
External		
Service Providers	Liaison and sharing of information	As required.
Clients	Service to clients	As required.
Farmers and small rural businesses	Liaison and networking	As required.

QUALIFICATIONS AND TRAINING

Essential:

- A Diploma of Financial Counselling (Rural) or similar, or alternatively extensive experience in a similar role and a willingness to obtain the required qualification,
- Current unrestricted Drivers Licence as extensive driving within the region serviced is required,
- Must provide a current Police Check.
- Must provide and maintain a current First Aid Certificate, or be willing to undergo training.

Desirable:

- Tertiary qualifications in an appropriate field.

DECISION MAKING

The Rural Financial Counsellor has some flexibility to prioritise their workload and manage their day-to-day activities.

The Rural Financial Counsellor must seek approval from their supervisor before undertaking the following:

- Financial expenditure associated with the delivery of the program including servicing of company provided motor vehicles
- Travelling outside the region, as per the ABA Motor Vehicle Policy

KNOWLEDGE, SKILLS AND EXPERIENCE

Selection Criteria

- Demonstrated ability to prepare detailed financial analyses for clients 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,
- Ability and preparedness to provide case management support to clients to develop their capacity to take control over the financial management of their enterprise and help them adapt and change,
- Excellent communication, interpersonal, mediation and networking skills, including the ability to communicate with diverse cultural groups,
- 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
- Demonstrated understanding of rural issues, including farm enterprise activities and business management issues,
- Proficient with standard office computer software applications including email, word processing, spreadsheets, and experience with Salesforce desirable.
- Demonstrated awareness and understanding of the OH&S obligations and requirements associated with the position.

OTHER FACTORS OF RELEVANCE TO THE RFC POSITION

- Rural industries constantly experience structural adjustment and are regularly subjected to pressures of drought, water shortages, natural disasters, climate change and market variability.
- RFCs are often dealing with clients experiencing adverse conditions and severe financial and emotional stress.
- A significant proportion of time is spent in sedentary/sitting activities eg. driving, computer work, meetings.
- RFCs are required to work in a wide range of environments, including client's home environments.