

WELCOME TO OUR FCQ

# April Newsletter

## CEO Update



**We have arrived in the month of April, the month in which the leaves start falling from trees, the mornings become brisker, the blankets arrive on your bed and yes, it's the month that many Australians celebrate Easter. So, whether you're worshipping together on Easter Sunday or enjoying Easter egg hunts together, or simply taking advantage of the extra time off, don't forget to spoil yourself and take time to reenergise and spend time with the people that mean the most to you.**

On the 19th March, FCAQ held its Annual General Meeting. A big thankyou for the members that attended the meeting as it was a history making decision by our members to change our organisational name to Financial Counselling Queensland. Our members also approved the proposed amendments to our Rules of Association which will provide relevance to our governance and operational structures and policies. We also welcome Brooke Sandow on the management committee and congratulate Rebecca Denny (FCQ Chair), Daniela Henninger (FCQ Secretary), Martina Kingi and Natasha Ramsay on be re-elected on the FCQ management committee. The meeting showcased our highlights for 2024 and FCAQ's financial report review. Also, I would like to say a big thank you to Brian Browne who stepped down from the management committee last month, Brian has been a huge contributor to the management team and the Association as a whole, we wish Brian the very best. Our focus will now be our Annual Conference in late July and look forward to seeing all our members and stakeholders at the event.

I had the opportunity to engage with agency managers last month to discuss a unified approach in response to TC Alfred in SE Queensland and flooding in Far North Queensland. The devastation it has caused and still is causing in outback Queensland is widespread, and our FC services will be under extreme demand as the clean-up begins and the devastation is realised. We have a number of agencies committed to attend the Community Hubs that are up and running and myself included will attend some locations in the Brisbane area. FCQ and FCA have had the opportunity to discuss planning and potential funding from the Federal Government to meet expected demand from clients impacted by recent devastating floods.

I've also reached out to a number of State Departments and reported on the current coordination of financial counselling services (especially in the flood affected areas), gap areas of funding and potential training opportunities for FCQ members.

I know we seem to be asked to participate in surveys more often than not, but your participation does count, and it helps shape our decision making. So please if you have time, I encourage you to participate in the Rank the Energy Retailer survey ( details in this newsletter), at this stage we don't have enough of a sample size for Queensland to be able to conduct proper analysis, so it's vital we have more responses before the survey closes on Thursday 10 April. I do understand FCs are very busy in Queensland, but we hope this project can improve energy retailer practices in Queensland.

It continues to be a very busy period for all of us in our sector, FCQ staff will continue to provide the ongoing support required to assist our members and look forward to new horizons that include our new organisational name, new website, training opportunities and funding opportunities.

Take care and enjoy the read.

Jon



## FCQ Sector Development

Where does the time go? Cannot believe that we are a quarter of the way through the year already, but really, when you consider how busy we've been with 2025 memberships, developing the new website, responding to multiple natural disasters, organising CPD training and conference prepping and planning, its really no surprise!

For those who missed the "Debt Solutions to Avoid Dodgy Debt Consolidators" webinar with Fiona and Paul it is now up on the FCAQ website Toolkit. It was a great presentation and insight into options and remedies for when clients get tricked into debt solutions that do not benefit them! From a training point of view, bit of a quieter month in April

with school holidays and Easter break before we ramp back up again in May.

### Upcoming Training & Meetings in April:

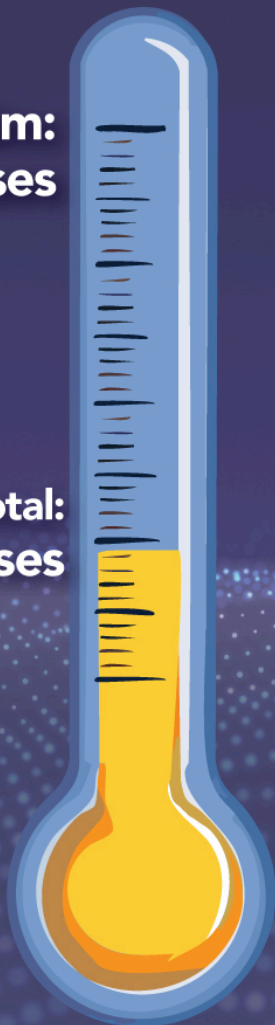
- CoP Beyond the Bars - Wednesday 02/04 12pm - 1pm. How can You Do That Work? Invite sent via TEAMS.
- ANZ FC Meeting - Wednesday 16/04 12:00pm - 1:00pm. Scams - What to look for and how to avoid with Ruth Talalla. Invite sent via TEAMS.
- CBA FC Meeting - Tuesday 22/04 11:30am - 12:30pm. CommBank Next Chapter - a bank-wide commitment to help end financial abuse and support people on their road to long-term financial independence. Invite sent via TEAMS.
- Lives Lived Well - Wednesday 23/04 9:30am - 11:00am. Gambling Harm Case Study and CBT Skills. FCAQ CPD = 1 pt. Invite sent via Email through EventBrite.
- CoP Disasters - Wednesday 07/05 2pm - 3:30pm. Agenda to follow. Email Louise at FCA for an invite via TEAMS.

Conrad & Jill

# Rank the Energy Retailer 2025

**National aim:  
400 responses**

**Current national total:  
92 responses**



We have had a very slow uptake of the Rank the Energy Retailer survey in Queensland! At this stage, we won't have enough of a sample size for Queensland to be able to conduct proper analysis, so it's vital we have more responses before the survey closes next Thursday 10 April.

Many of us in QLD only have the option of dealing with Ergon, but your thoughts, insights and experiences with their products are still very valuable for the survey!

You'll also have the chance to go in the running to win a prize for completing the survey.

Thank you for taking the time to share your insights, your voice plays an important role in driving positive change.

<https://furtherinsight.questionpro.com.au/a/TakeSurvey?tt=dMZ27pbbCyA%3D>

## Introducing FCQ



At the 2025 AGM the motion was passed to change the associations name to Financial Counselling Queensland Inc (FCQ).

The team has created an updated logo which represents the name change and a provides a deeper connection among all of our members.

### Meaning Behind the Design

Three Waves: Symbolising the diverse areas of financial counselling in Queensland—Metropolitan, Rural, and Remote.

### Color Scheme

Navy/Blue: Reflecting Queensland's stunning coastline, the second longest in Australia at 13,347 km.

Golden/Orange: Representing the deserts and savanna of our semi-arid and desert regions

Grey: The shade of grey symbolise the diverse cities and structures that define Queensland's urban landscape.



# FCQ Conference: New Horizons

As the challenges of Queensland's financial landscape continues to evolve, the role of financial counselling and capability work is becoming increasingly vital to people, communities and government departments. This conference aims to explore innovative approaches, best practices, and emerging trends in our profession, with a renewed focus on upskilling our membership base to feel confident and effective in taking on the breadth of financial issues they may encounter supporting vulnerable clients. Attendees will have the chance to connect with our valued industry partners and professional peers, share stories and insights, and foster collaborations that extend beyond the conference. A new name, a new website and a new conference format all leads to a new horizon in financial counselling in Queensland to support and empower our talented and devoted members to better serve their clients and communities.



## Accommodation Options:

### The Langham

<https://www.langhamhotels.com/en/the-langham/gold-coast/> 10% off the best available rate at the time of booking. FCAQ Conference Offer - [GRPDISC](#)

### Oaks Gold Coast

<https://www.oakshotels.com/en/oaks-gold-coast-hotel> 4.2-star rating on Google Reviews. 5-minute walk from the conference venue. FCAQ Conference Offer - [OUREVENT](#) 28th July - 01st August 2025

### Crowne Plaza Surfers Paradise

<https://crowneplazasurfersparadise.com.au/> 4.1-star rating on Google Reviews. 7-minute walk from the Conference Venue FCAQ Conference Offer - [FCAQ - Accommodation](#) Rate for 2 adults with breakfast is \$260 per room per night. Rate for 1 adult with breakfast is \$235 per room per night. Please contact [groups@crowneplazasp.com.au](mailto:groups@crowneplazasp.com.au) for any inquiries.

### Surf Parade Resort

<https://surfparaderesort.com.au/> 4-star rating on Google Reviews. 2-minute walk from the Conference Venue. 1-bedroom self-contained units. FCAQ Conference Offer - Use FCQLD code when you book online at <https://surfparaderesort.com.au/> or call on 07 5538 8863 and you will be offered a 10% discount when staying 2 nights or more.

### Surfers Aquarius on the Beach

<https://www.surfersaquarius.com.au/> 4.3star rating on Google Reviews. 4-minute walk to the Conference Venue. 2-3 bedroom self-contained apartments. FCAQ Conference Offer - 10% off all bookings when guests book directly through the hotel via email, phone or website. No discount code.



# FCQ Conference: Certified Training Day Options

You asked for it. You've got it! Following on from feedback from last years conference and the sector questionnaire, FCQ are placing more of a focus at this years Conference on CPD training for our members! Hence, the development of a Certified Training Day that will net members 6 CPD points and a certificate in their chosen field of training. See below for a small taste of what will be on offer so when conference registrations open, you'll be able to lock in your preferred selection! Please note, it will be a first registered, first accepted set-up unless otherwise advertised.

## **CALM Suicide Prevention Training**



Learn how to support someone at risk of suicide with CALM confidently—an evidence-based, Australian training program designed to help you recognise warning signs, hold compassionate conversations, and develop safety plans. Delivered in a supportive and inclusive environment, this one-day workshop equips you with practical tools, including the CALM model, the "Be Safe" app, and a step-by-step guide to intervention. Gain the skills to reduce stigma, promote hope and help-seeking.

## **FIN10 Small Business Unit**



Gain the skills to assist small business owners struggling with debt and financial stress. CHCFIN010 equips you with practical strategies in negotiation, advocacy, and debt management to help clients regain control of their finances. Strengthen your expertise and make a real difference for small business owners in facing financial hardship. You'll need to set aside about 10–15 hours for homework to complete this qualification.

## **Yarning Circles Cultural Awareness**



Take a comprehensive deep dive into the 7 Steps™ proven to build cultural competency and develop as confident Allies through this highly interactive workshop delivered by two Evolve Accredited Facilitators. FCQ members will leave with a greater awareness and understanding of Aboriginal and Torres Strait Islander culture and have the confidence and skills you need to work alongside First Nations people, businesses and communities.



## Managing Clients - Boundaries, Complex Needs and Vicarious Trauma



This training will deliver the skills for supporting ourselves and our clients in the Financial Counselling space by equipping participants with tools to establish and maintain professional boundaries, enhance understanding of working with clients who have complex needs and develop strategies for working with clients facing financial & personal crises, and recognise and manage vicarious trauma in emotionally demanding financial cases and strategies for self care.

## Disaster Recovery FC Training



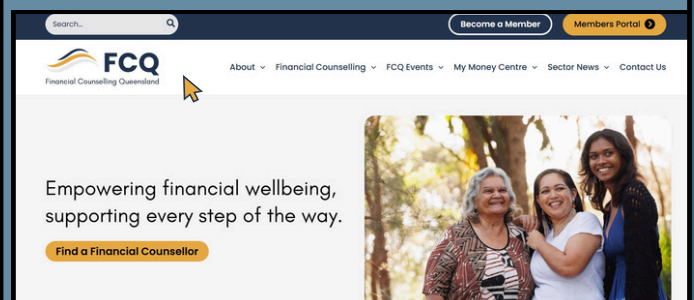
With the increasing likelihood of disaster events across the state, FCA and FCQ are offering a one-day version of the FC Disaster Recovery training to anyone who missed out on the recent Brisbane and Cairns training. The day will cover common insurance issues post-event, AFCA processes, tenancy issues, linking in with community recovery hubs and service networking, best practice panelists and a very special lived experience presentation.

# Countdown to Launch – Our New Website is Almost Here!

The wait is nearly over! With great excitement, and just a hint of nervous anticipation, we're gearing up to launch our brand-new website and members portal. Our official go-live date is set for Monday, April 14!

We can't wait for you to explore the new platform, designed to provide a more streamlined and user-friendly experience. To help you get started, our team will be sharing instructional videos to guide you through setting up your profile and accessing the members portal. And don't worry – we're here to support you every step of the way! It's essential for all members to log in and get set up, as the new website will be the hub for training, professional development, conferences, and everything FCQ.

Keep an eye on your inbox for updates, and get ready for takeoff!





## Meet our newest FCQ Associate Noel Keating!

### **What motivated you to study the diploma and work as a financial counsellor?**

It was a combination of things. A desire to leave the corporate world, with all its pretence of importance and 'playing the game'; I could feel myself becoming cynical which I didn't like. There was also a want/need to find something where I felt I could make a contribution. Fin Counselling felt like something I could do, and that it might be the path I'd been searching for. The thought of going home at night knowing that someone else's world is just a little better because you've helped them change something was a very attractive one.

### **Can you share a little about your new role and what excites you most about it?**

I'm based in a NCC in the Moreton Bay region. I receive a steady stream of referrals from the centres, and the variety of clients/situations is huge. There are occasionally 'walk-ins' that need a range of (sometimes emergency) support, and I'm just one of a team that can contribute, but I'm learning all the time that my help is usually of the longer-term variety. I love the autonomy – I govern my calendar and movements to a large degree, and the occasional 'win' for a person who has been struggling is a beautiful thing to see. I think people often have to work to get past shame to ask for help, but the payoff at the other end is relief, and peace of mind is often underestimated.

### **What specific areas of financial counselling are you most interested in improving or learning more about?**

I'm six months into the role now and the issue that I see daily relates to housing/tenancy/rents. Knowing more about this would obviously be useful day to day, but I'd also like to learn more to contribute to the debate in some way. I've no idea what shape that takes at this stage but we'll see where the interest leads.

### **What practices or habits will help you prioritize your well-being to stay motivated and resilient in your profession?**

I've always trained physically to try and stay healthy in body & mind. Nothing helps me deal with a stressful day better than a few rounds on the pads. It's hard to think about the suggestion you wish you'd made, or the phone call you wish you hadn't, when the only thing in your head is how do I get more oxygen in... 😊 Just as important I think, is a good bunch of mates that I do this with. We'll train hard and then sit around a coffee and shoot the breeze, usually light stuff & laughter, but if someone needs it, we can go deeper too. It makes a big difference for me to know these blokes are there. All of that helps me keep perspective I think, I lose myself in the training, in the conversation, and it washes away any baggage I might be carrying.

**If you had to give a 10-minute speech on something you're passionate about—without any preparation—what would it be about?** Hmm...it would probably have to be something to do with Queens Park Rangers (football club in London where I grew up). I used to travel the UK supporting them, regardless of the fact that they have hardly ever won anything. But I live in hope (and it's the hope that kills you... 😊)

***Welcome to the Financial  
Counsellors Association of  
Queensland Noel! We are excited to  
have you as part of our community.***





## Disaster Recovery Training

Over the last month, FCQ in partnership with FCA has facilitated two, 2-day disaster recovery training events for financial counsellors in Brisbane and Cairns. The training provided generalist financial counsellors with the skillset to work in the immediacy of a disaster, as well as tackling the longer-term financial counselling concerns of impacted residents. It was offered in response to the demand for skilled disaster financial counsellors to respond to the ever-increasing frequency of disasters in our State.

Financial counsellors are in the unique position of being able to provide advice on general insurance related matters without needing to hold an AFS license, which is particularly useful when assisting clients in the aftermath of a disaster. Our friends from Berrill and Watson, and Caxton Legal Centre provided an excellent overview of this topic, along with challenging case studies for the participants to consider. AFCA provided clear guidance on the steps to take if an insurance related matter ends up in an external dispute resolution situation.

Understanding what it is like to work with disaster impacted residents can be eye-opening for those new to the sector. Uniting Care's Brooke Sandow and Tim Van de Heijde, along with FCA's Louise Hayes, shared their insights into their work as disaster financial counsellors over recent years. The Cairns training cohort were

honoured to have a local resident share her recent experience in the flooding post Cyclone Jasper in FNQ. Her raw story left everyone in the room in awe of her strength and determination.

The theme across the 2 days of training was 'connection'. Connection with impacted communities, support services, government agencies, community centres, colleagues, peers and professionals working in the disaster sector. At the conclusion of the 2-days of training, participants walked away not only with a better understanding of the work involved in disaster financial counselling, but an understanding of the importance of connection in providing optimal outcomes for disaster impacted clients and a network of people they can turn to for guidance and support, if needed.



## Jillian Fletcher Award

Applications for the Jillian Fletcher Award will close on **28th April 2025**.

Nomination forms are on the FCAQ website - <https://fcaq.com.au/jillian-fletcher-award>





# FCA Financial Capability Network

FCQ are excited to introduce Tanyta (tanyta.ligadua@financialcounsellingaustralia.org.au), the new Coordinator for Financial Capability with FCA. Tanyta is a proud Kokatha, Mirning, and Wangkangurru woman from Ceduna, South Australia and she has big plans for the FCW Network to build greater capacity in this sector. Tanyta wants QLD based FCW's to know she is here to support and assist you and your services and if you have any questions, require resources, or need any assistance, please don't hesitate to reach out - she is more than happy to help.

Did you know that FCA have a have a monthly FCW newsletter? Its a great way to link with the capability network and get access to relevant news, professional development and meet others in the network. Email Tanyta to get added!

Don't forget, the FCA Conference has a FCW session full with opportunities for coming together, sharing news and resources and some training. There is still sponsorship available to cover costs of attending the conference in Adelaide. Link here to the wufoo form to apply:  
<https://financialcounsellingaustralia.wufoo.com/forms/zr0tdfx1g4a0ns/>



# FCQ Murri Connections

If you are a First Nation Financial Counsellor or Capability Worker come and join Murri Connections. You will be welcomed and supported in this group with the many challenges our Indigenous clients face and what challenges we face as Indigenous workers in this sector. This group was formed knowing that we needed a culturally safe and appropriate place to discuss and support each other through the many issues we face. Don't hesitate to reach out to Martina Kingi ([martina.kingi@ican.org.au](mailto:martina.kingi@ican.org.au)) or Unaisi Buli ([Unaisi.buli@ican.org.au](mailto:Unaisi.buli@ican.org.au)) for more information and to join this deadly group.



# We Want to Hear From You!

Got a community event on? Want to highlight some incredible work being done in the FC and FCW sector space? Found an article or resource that might be beneficial for the membership cohort? Let us know! Email us at [admin@fcaq.org.au](mailto:admin@fcaq.org.au)