

FCAQ Annual General Meeting Minutes – 19 March 2025

Date	Wednesday 19 March 2025
Time	3.30pm
Location	Via Teams
Attendees	Rachael Taylor, Conrad Dwyer, Jon O'Mally, Kerry Stanford, Rebecca Denny, Jackie Smith, Bella O'Mally, Katherine Quinn, Vicki Penner, Katja Hauser, Carol Eapen, Louise Crocombe, Jane Chappell, Lucy Jones, Natasha Ramsay, Jo Lam, Sandra Smith, Tim Van der Heijde, Barry Cooper, Brian Browne, Di Weber, David Dolan, Sinead Singe, Sue Pullen, Clancy Peachey, Melanie Evans, Brooke Sandow, Louissa Turketo, Amanda Rees, Emma Annand, Kylie Border, Alex Price-Busch, Wendy Peebles, Kris Palmer
Apologies	Mark Bates, Leisen Standen, Louise Hayes, Jan Perkins, Jennie Barclay-Smyth, Susan Sykes, Barbara Williams, Megan Blacklow, Vivienne Ambrosiussen, Jillian McKinlay, William Santo
Chair	Rebecca Denny
Secretary	Daniela Henninger
Minute Taker	Kerry Stanford (Audio Recording)

Proposed Motions	Moved	Seconded
Motion 1. Confirmation of Previous AGM Minutes 20 th March 2024 <i>Motion # 1 Passed</i>	Louise Crocombe	Carol Eapen
Motion 2. Motion to adopt the 2024 Financial Statement and Audit Report <i>Motion # 2 Passed</i>	Brian Browne	Carol Eapen
Motion 3. Motion to accept the appointment of Auditor <i>Motion # 3 Passed</i>	Natasha Ramsey	Vicki Penner
Motion 4. Special resolution resolving to apply for a change of name from Financial Counsellors' Association of Queensland Inc to Financial Counselling Queensland Inc, pursuant to section 35 of the <i>Associations Incorporations Act 1981</i> , subject to registration by the OFT. <i>Motion # 4 Passed</i>	Brian Browne	Barry Cooper
Motion 5. Special resolution resolving to adopt the amended Rules (including amendments to the Association name) pursuant to section 48 of the <i>Associations Incorporations Act 1981</i> , subject to registration by the OFT. <i>Motion # 5 Passed</i>	Kerry Stanford	Natasha Ramsey
Motion 6. Accept the appointment of the 2025 Management Committee <i>Motion # 6 Passed</i>	Conrad Dwyer	Vicki Penner

Meeting Agenda

1	Meeting Opening – 3:35pm	Rebecca Denny	
1.1	Acknowledgement of Country	Rebecca Denny	
1.2	Welcome / Apologies Apologies - Mark Bates, Leisen Standen, Louise Hayes, Jan Perkins, Jennie Barclay-Smyth, Susan Sykes, Barbara Williams, Megan Blacklow, Vivienne Ambrosiussen, Jillian McKinlay, William Santo.		
1.3	Business arising from previous minutes: No business arising from previous minutes		
1.4	Previous Minutes to be accepted Motion # 1 Passed		
2.	FCAQ Chair Report Welcome, and thank you to everyone joining us for the 2025 Annual General Meeting of the Financial Counsellors' Association of Queensland (FCAQ). We greatly appreciate your commitment to supporting our peak body and the financial counselling sector in Queensland. Over the past 12 months, FCAQ has made significant strides in strengthening and expanding the foundations of financial counselling across the state. Our team has facilitated the delivery of 57 hours of Continuing Professional Development (CPD) training, 30 hours of industry engagement opportunities, and access to three certified qualifications. This includes ten scholarships for the Problem Gambling Skill Set, supporting financial counsellors in addressing gambling-related issues in their communities. The FCAQ Conference was another resounding success, once again drawing strong attendance from our members. Thanks to the dedication of our team, we secured record sponsorship, allowing us to deliver the highest-quality conference experience. Given its success, we are excited to return to the same stunning location for this year's conference in July. A particular highlight of the 2024 event was the presentation by the Murri Connection, a group established in 2023 to	Rebecca Denny	

	<p>provide a culturally safe and supportive space for Indigenous financial counsellors and capability workers. FCAQ is honoured to support this vital initiative and remains committed to its ongoing success.</p> <p>At the conference, we also announced the inaugural Jillian Fletcher Award, created to honour one of FCAQ's most influential contributors, the late Jillian Fletcher. This award will recognize an individual who has made a significant achievement or contribution to the financial counselling sector, ensuring Jillian's legacy continues to inspire.</p> <p>In 2024, FCAQ launched the FCAQ Gambling Help Sector Information Line, providing specialist casework support to members assisting clients impacted by gambling harm.</p> <p>Our advocacy efforts have also been instrumental in securing the future of financial counselling in Queensland. In the lead-up to the state election, our CEO, Jon O'Mally, engaged with multiple ministers, advocating for increased and sustained funding for the sector. This advocacy has resulted in three-year funding commitments from two government departments, ensuring FCAQ can continue to support its members and retain our talented team until at least 2027.</p> <p>Recognising the increasing level of advocacy required for our sector, the FCAQ Committee voted to transition the title of our Executive Officer to Chief Executive Officer (CEO). This change aligns with other state peak bodies and reflects the growing influence and responsibility of FCAQ within Queensland's financial counselling landscape.</p> <p>The FCAQ team, in collaboration with Jon, has taken the organisation from strength to strength. In just five years, we have grown from a volunteer-led organisation to a highly skilled team of five, securing long-term funding, delivering high-level training, reviewing our Rules of Association, and preparing to launch a new interactive website. These achievements would not have been possible without the dedication and expertise of our exceptional staff: Rachael Taylor, Conrad Dwyer, Jill McKinlay, and Bella O'Mally. Their contributions are invaluable, and we are deeply grateful for their hard work.</p> <p>At the heart of this success is our indomitable CEO, Jon O'Mally, whose tireless efforts, commitment, and passion continue to strengthen the financial counselling sector in Queensland. FCAQ's achievements are a testament to Jon's leadership and vision.</p> <p>I would also like to extend my sincere gratitude to the FCAQ Committee:</p> <ul style="list-style-type: none"> • Vice Chair: Carol Eapen 		
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	<ul style="list-style-type: none"> • Secretary: Daniela Henniger • Treasurer: Kerryn Stanford • Committee Members: Brian Browne, Martina Kingi, Natasha Ramsay, and Alex Price-Bush <p>While our staff provide extensive operational support, our committee members volunteer a tremendous amount of time and expertise to ensure FCAQ runs smoothly. We are particularly fortunate to have Kerryn Stanford, whose extensive accounting experience has been invaluable to our financial management, and Daniela Henniger, whose efficiency and organisation drive the committee's effectiveness. Carol Eapen continues to enhance FCAQ's policies and procedures with her deep technical expertise. To the entire committee—thank you for your professionalism, passion, and dedication. Your efforts, though often behind the scenes, benefit our entire membership.</p> <p>I would also like to acknowledge our outgoing committee member, Brian Browne. Brian has been an invaluable asset to FCAQ, bringing a calm presence, good humour, and extensive sector knowledge. We deeply appreciate his contributions and will miss his insight and dedication.</p> <p>At the same time, committee transitions bring new opportunities, and we are delighted to welcome Brooke Sandow to the team. Brooke brings a wealth of experience and knowledge, and we are confident she will be an asset to FCAQ, our staff, and our members.</p> <p>Looking Ahead</p> <p>2024 was a year of growth and achievement for FCAQ, and 2025 presents new challenges and opportunities. With the solid foundation we have built, the leadership of Jon O'Mally, the expertise of our team, and the unwavering support of our committee and members, I have no doubt that FCAQ is positioned to thrive.</p> <p>Thank you all for your ongoing commitment to FCAQ and to the financial counselling profession in Queensland. I look forward to another year of progress and collaboration</p>		
3.	<p>Treasurer's Report – Receipt of the Audited Statements</p> <p>At 31 December 2024, FCAQ continues to present a solid financial position. With \$410,024 in Member's Funds or reserves at the end of year, the association is well placed to both meet its obligations and continue to expand. Further to this, the association has strong cash reserves with \$405,230 in the bank at 31 December 2024.</p>	Kerryn Stanford	

<p>3.1</p> <p>3.2</p>	<p>The audited Income Statement for the year shows an increase in income of \$25,534. This is due to:</p> <ul style="list-style-type: none"> An increase in conference income (sponsorship and registration) of \$139,759 in the 2024 year The 2023 year included \$125,000 of short-term funding for disaster recovery and special projects. An increase in core funding of \$100,000 per year from July 2023 has partly offset this reduction in income <p>The increase in expenses of \$147,473 is driven by employee salaries and on costs. The FCAQ staff numbers increased in 2023 to support the needs of our growing association. Specifically, the increase in the association's level of funding requires a higher level of mandated accreditation. The FCAQ staff and Management Committee are focused on refining and implementing a policy suite to meet the requirements under the Queensland Government Human Services Quality Framework.</p> <p>The loss for the year of \$33,527 was anticipated due to the departmental delay in timing of the gambling project funding. FCAQ will receive \$260,000 in the six months to 30 June 2025, which will re-balance the profit and loss in 2025.</p> <p>On behalf of the members, I would like to thank the FCAQ team who capably manage all aspects of the association's finances, from transactions through to compliance and reporting. The oversight provided by the Finance Sub Committee and Management Committee is also valuable and appreciated.</p> <p>Gold Group Consulting have worked with FCAQ as our auditor for three years. We will seek tenders in the coming months with a plan to change auditors for the year commencing 1 January 2026.</p> <p>Should you have any questions or concerns about any financial matter, please don't hesitate to speak to me or FCAQ's CEO Jon O'Mally.</p> <p>Proposed the motion to adopt the 2024 Financial Statement and Audit Report <i>Motion # 2 Passed</i></p> <p>Motion to accept the appointment of Auditor <i>Motion # 3 Passed</i></p>	<p>Rebecca Denny</p> <p>Rebecca Denny</p>	
<p>4.0</p>	<p>Special resolution resolving to apply for a change of name from Financial Counsellors' Association of Queensland Inc to Financial</p>		

	<p>Counselling Queensland Inc, pursuant to section 35 of the <i>Associations Incorporations Act 1981</i>, subject to registration by the OFT. Motion # 4 Passed</p> <p>Special resolution resolving to adopt the amended Rules (including amendments to the Association name) pursuant to section 48 of the <i>Associations Incorporations Act 1981</i>, subject to registration by the OFT. Motion # 5 Passed</p>	<p>Rebecca Denny</p> <p>Rebecca Denny</p>	
5.0	<p>2025 Management Committee</p> <p>Brian Browne has resigned his position on 11 March for personal reasons. We no longer require a vote for the management committee at the AGM.</p> <p>Chair Rebecca Denny Vice Chair Carol Eapen Treasurer Kerryn Stanford Secretary Daniela Henninger Committee Member Alex Price-Busch Committee Member Martina Kingi Committee Member Natasha Ramsay Committee Member Brooke Sandow</p> <p>Motion to accept the appointment of the 2025 Management Committee Motion # 6 Passed</p>		
	<p>Questions and General Comments: Jon O'Mally thanked Rebecca Denny for her strong and proficient leadership of FCAQ as Committee Chair.</p>		
	<p>Meeting Closed at 4.03pm</p>		

FCAQ Chair: Rebecca Denny

Date: 19.03.2025

Rebecca Denny

Signature:

FCAQ secretary: Daniela Henninger

Date: 19.03.2025

D. Henninger

Signature: