

THE CEO REPORT

BY JON O'MALLY

This time last year, I extended our thoughts on behalf of the sector to all those affected by flooding events in Far North Queensland. Twelve months on, many communities across the region are once again experiencing major flooding. As Queenslanders, we know all too well that natural disasters are becoming an increasingly common part of our lives. That said, this should never lessen our understanding of the significant devastation they cause for individuals, families and communities. In the coming days and weeks, FCQ will provide relevant information and resources to agencies and financial counsellors responding to a likely increase in clients impacted by the recent floods.

FCQ FEBRUARY NEWSLETTER

INSIDE:

Conference Rego Closing • P. 3

J. Fletcher Award Nominees • P. 4

CPD Training & Meetings • P. 5

Sector Vacancies • P. 6

Safer Gambling CoP Survey • P. 7

Many other communities across Australia are also facing severe weather conditions, including extreme heat, violent storms and major bushfires. Our thoughts and prayers are with all those affected, and we hope there is some reprieve in the weeks ahead.

A bit of trivia – February was not always the second month of the year. In the ancient Roman calendar, it was originally the last month, following January. The name “February” comes from the Latin word februum, meaning purification, and is linked to the Roman festival of purification known as Februa. February was added to the Roman calendar around 713 BCE by Numa Pompilius, the second King of Rome. Prior to this, the Roman calendar consisted of only ten months.

I would like to congratulate Natasha Ramsay on her appointment as Vice Chair of FCQ. Natasha is a highly experienced financial counsellor and a fierce, principled advocate for some of the most marginalised people in our community. Her leadership and unwavering commitment to the financial counselling sector in Queensland are deeply valued, and we look forward to seeing Natasha continue to excel in her new role.

There’s an old saying, “get back on the horse”, and that certainly reflects the current focus for FCQ staff and the FCQ Management Committee. Key priorities include final preparations for the FCQ Annual Conference in March, completion of AGM end-of-year financials and audit requirements, as well as ongoing work across training, project design, membership and submissions.

As always, FCQ will provide members with the AGM notice, including financial statements, the audit report, management committee positions due for election and proxy forms. These will be circulated to members by 23 February. I look forward to seeing as many of you as possible at the AGM, which provides a valuable opportunity to come together as a sector to review our work, our financial position, future opportunities and to welcome newly elected committee members. Attendance can be confirmed by emailing secretary@fcq.org.au.

Rachael Taylor (FCQ Operations Manager) and I continue to engage with ministerial offices regarding future funding for financial counselling services across Queensland. In the coming months, I am confident the government will make some exciting announcements in this space. Recently, I also had the opportunity to discuss funding objectives with Elissa Freeman, CEO of the Financial Counselling Industry Fund (FCIF). The rollout of new industry funding – including Expansion Grants and Target Region Grants – have been announced. FCQ congratulates the following Queensland agencies on their successful applications.

Expansion Grants

- Shelter Housing Action Cairns Association Incorporated - \$457,594
- Tenants Queensland Ltd - \$347,418
- Women’s Legal Service Queensland Limited - \$479,797

Target Region Grants

- Indigenous Consumer Assistance Network Ltd - \$599,746 (Outback)
- Regional Housing Limited - \$444,779 (Wide Bay)
- Sero4 Limited - \$479,797 (Darling Downs Maranoa)
- The Salvation Army (QLD) Property Trust - \$479,797 (Ipswich)
- YFS Ltd - \$479,797 (Logan Beaudesert)

As always, enjoy the read, and please stay safe.

2026 FCQ CONFERENCE - REGISTRATION CLOSING ON 20TH!



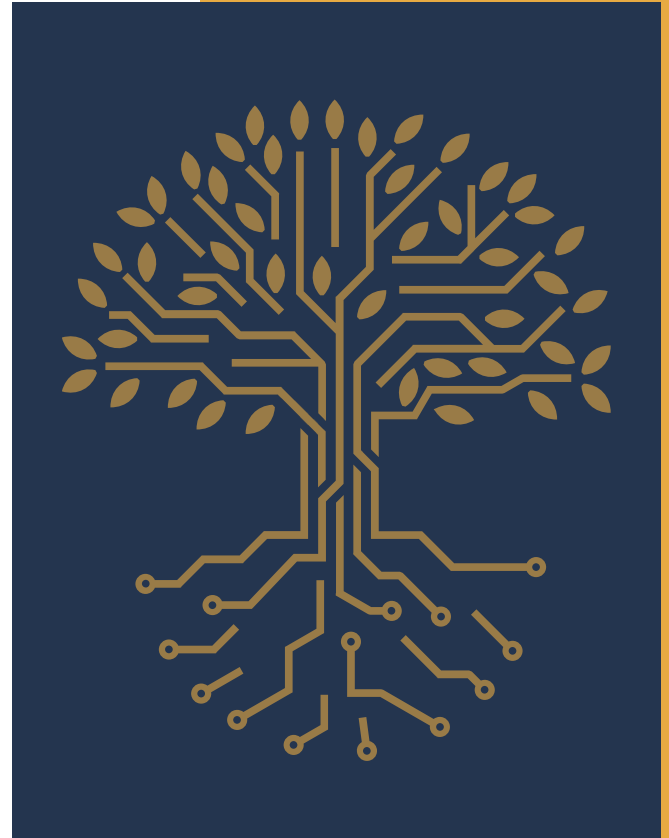
Go to <https://fcq.org.au/fcq-conference/> and click the 'Register for the 2026 Conference' Tab



Go to <https://fcq.org.au/certified-training/> and register your preferred training from the 4 options, and also register for the FCQ Members Team Building.



Go to <https://fcq.org.au/breakout-sessions/> and register your preferred training for Breakout Session 1 and Breakout Session 2.



Members can select two of the following Breakout Session CPD options for Wednesday 25th of March. Read in more detail in the link above.

The Life of Bankrupt Brian

Presented by: Carol Eapen

Recommended: Associate and Accredited Financial Counsellors

Who Cares? IDCARE!

Presented by: IDCARE

Recommended: Financial Counsellors and Capability Workers

The Insurance Web

Presented by **Berrill & Watson Lawyers**

Recommended: Financial Counsellors and Capability Workers

Think Like a Decision-Maker

Presented by: AFCA

Recommended: Associate and Accredited Financial Counsellors

Building Culturally Competent Support

Presented by: FCA FCW Network

Recommended: Financial Capability Workers



2026 FCQ CONFERENCE - PLATINUM PARTNER

FCQ are delighted to announce Westpac as the 2026 FCQ Conference Platinum Partner. Their support makes this event possible, helping us bring professionals together to share knowledge, build networks and strengthen the impact of financial counselling across Queensland.

2026 JILLIAN FLETCHER AWARD: NOMINEES

EMMA ANNAND

PAUL HOLMES

ROSE MCGRATH

FCQ are proud to announce the 2026 nominations for The Jillian Fletcher Award. The annual award will honour and pay tribute to one of FCQ's most influential contributors, the late Jillian Fletcher. The award will provide an opportunity to recognise and celebrate an individual who has made a significant achievement or contribution to the financial counselling sector. A three-person committee, including the FCQ Chair will soon meet to consider applications. Good luck to all our nominees!!!!



THE WINNER WILL BE ANNOUNCED AT THE JILLIAN FLETCHER GALA DINNER!



FEBRUARY CPD TRAININGS & SECTOR MEETINGS

All registrations for trainings and meetings can be found on the FCQ Members Portal.

Wednesday 4th February: CoP Safer Gambling **02:00pm - 3:00pm**

FCQ

Join the Safer Gambling Community of Practice for "When to Act and How to Make Meaningful Warm Referrals." This webinar blends theory with practice, using real-world case examples from a gambling therapist and a financial counsellor to show how the Stages of Change model can guide timely and effective interventions.

CPD: 1 point Skills (Facilitated)

Thursday 5th February: Suicide Prevention Training for Financial and Gambling Support Work **09:00am - 1:30pm**

Wesley LifeForce

Our suicide prevention workshops are based on the latest research in suicide prevention and are designed to teach people how to identify the signs that someone may be at risk of suicide, how to engage and appropriate action to take. Effective interventions can make a real difference and save lives. These life saving conversations offer support and a safe space for open discussions while encouraging help seeking. Our financial and gambling counselling suicide prevention training is a half-day program which was created in consultation with financial and gambling support providers and lived experience.

CPD: 4 points Skills / Ethics (Facilitated)

Tuesday 24th February: CBA Monthly FC Meeting **10:30am - 11:30am**

CBA

Informal sessions to share your experience in advocating for CBA and Bankwest clients.

CPD: 0 points

Thursday 26th February: CBA Webinar Arrears Capitalisation **10:00am - 11:30am**

CBA

This presentation will be of particular value to new Financial Counsellors and will provide practical insights to support more effective referrals. Presentation details: Overview of the CBA teams that work with Financial Counsellors on home loan arrears capitalisation, Key information required from Financial Counsellors to support a strong capitalisation referral, Clarification of the current capitalisation process, Hypothetical case study: A separated parent of three seeking arrears capitalisation, Common reasons, why capitalisation referrals may be unsuccessful, Interactive Q&A session, Opportunity for Financial Counsellors to provide feedback

CPD: 1 point Technical (Facilitated)



Wednesday 25th February: CoP Disasters **1:00pm - 2:30pm**

FCA

Disaster Season update.

CPD: 1 point Technical (Facilitated)

SECTOR VACANCIES

2 x Financial Counsellor - SERO4 LTD

Beenleigh, Brisbane

Full Time

This role delivers comprehensive financial counselling predominantly face to face in Women's Correctional Centres in South East Queensland engaging in client centred advocacy with creditors, government agencies and financial institutions to address debt, hardship, consumer issues and systemic barriers impacting women in custody pre and post release.

[Apply here](#)

Financial Counsellor - Cape York Partnerships

Cairns

Full Time

As a Financial Counsellor, you will provide vital financial information, support and advocacy to individuals, families and groups experiencing financial stress or disadvantage. You'll help clients understand their rights, assess their financial situation, explore options and negotiate with creditors – ensuring they're empowered to take control of their financial future. A core part of your role will also be mentoring O Hub staff to strengthen community based delivery of Money Management and financial capability activities. This position is based in Cairns, with travel to remote Cape York communities for approximately 2 weeks per month.

[Apply here](#)

Financial Capability Worker - MoneyCare

Gatton, Somerset & Lockyer

Part Time

We are seeking a passionate Financial Capability Worker to support individuals and families experiencing financial stress or those looking to prevent financial hardship.

In this role, you will empower community members to build money management skills, make informed financial choices, and strengthen long-term financial resilience. Through person-centred casework and financial literacy education, you will support improved wellbeing, confidence, and stability.

[Apply here](#)



Get in touch!

Got a vacancy or role available at your agency? Promote with FCQ through the newsletter, members email group and our socials!

INDUSTRY UPDATES

FROM WESTPAC

On becoming the 2026 Conference Platinum Partner:

Partnering with FCQ is meaningful for Westpac as it strengthens our shared commitment to supporting vulnerable customers, including those impacted by financial hardship. This collaboration provides a space for financial counsellors and banking professionals, along with other sectors, to work together, share insights, and improve services to better meet the diverse needs of people going through a tough time.

FROM NAB

In response to the current severe weather events declared on nab.com.au/disasterrelief, NAB has launched Disaster Relief Grants to support consumer and business customers who have suffered significant damage to their primary residence or business. Grants of \$1,000 are available to customers who have suffered damage to their primary residence or business. Customers who are able to manage an Disaster Relief Grant application independently should apply by completing the online form available at nab.com.au/disasterrelief. Find the FC Form on the Members Portal

<https://members.fcq.org.au/resources/disaster-readiness-resources/>



SAFER GAMBLING COP - SURVEY

We'd love your input on the Safer Gambling Community of Practice. The short survey is open to all members, whether you're a Financial Counsellor or Financial Capability Worker, your voice really matters. What you share will help us shape a Community of Practice that genuinely supports you in your work with gambling harm.

<https://www.surveymonkey.com/r/3N6LOV5>



FCQ Conference 2026

GROUP ACCOMMODATION

Welcome to InterContinental Brisbane

Experience luxury in the heart of the city. We're delighted to offer exclusive accommodation rates for your upcoming event attendees.

Discover luxury hotel living with 319 guest rooms and suites. 

- Prime location in Brisbane City
- Premium rooms and suites
- An outdoor swimming pool
- An on-site fitness centre
- Club InterContinental
- Valet parking
- Direct access to Queen Street Mall

Your Exclusive Group Rates

\$299

per room per night

[BOOK NOW](#)

*Terms & Conditions Apply. These rates are valid until 30/02/2026, and are subject to availability at the time of booking.

- Kindly contact groupreservations.icb@ihg.com if you require any assistance with making the booking



INTERCONTINENTAL.
BRISBANE



RESOURCES: PSYCHOLOGICAL FIRST AID (PFA)

Psychological First Aid (PFA) is crucial in all emergencies, but particularly in our sector where we respond to and support recovery from disasters. The practice of PFA is vital in disaster response because it reduces immediate distress, promotes natural recovery, and prevents long-term mental health issues by providing practical, compassionate support to help survivors feel safe, connected, calm, and hopeful. It addresses basic needs, fosters coping skills, and connects people to resources, shifting focus from pathology to resilience, which is vital for initiating healing and ensuring survivors can manage acute stress and move towards recovery. It addresses fundamental needs while normalizing reactions and fostering hope, making it a vital first step in disaster response alongside physical aid.



The provision of PFA is listed in NEMA's National Disaster Mental Health and Wellbeing Framework as the minimum (Level 1) mental health response for disaster relief workers and represents best practice for working in the immediacy of disaster to ensure support worker engagement with impacted communities fosters good mental health recovery. With the support of KnowKnot, FCA is proud to offer an online 4-module PFA training programme via the FCA Toolkit. On completion, participants will be able to:

- Understand what underpins trauma responses; and Recognise and respond safely and appropriately;
- Apply core PFA principles to support immediate needs and reduce risk of further harm;
- Communicate with compassion and clarity in high-stress, emotionally charged contexts;
- Apply targeted skills such as grounding, reflective language, calibrated questioning, and safe silenced to support psychological containment; and Understand their limits of scope and connect individuals with suitable recovery services and escalation pathways;
- Maintain personal wellbeing and professional boundaries during extended periods of demand.

The training modules can be found on the FCA Toolkit, under the Training Tab/Learning Management System and takes approximately 1 hour to complete, with an evaluation at the end of each module. A Certificate of Completion is provided at the end of the final module. With disasters increasing in frequency and prevalent in every State and Territory, we encourage all financial counsellors to undertake this essential training. As best practice in disaster and emergency response, we particularly encourage those financial counsellors that work with, and support disaster impacted communities, and those that live in disaster prone areas to undertake the training. We also recommend that these financial counsellors refresh their training each year prior to the onset of storm/disaster season. For anyone unfamiliar with PFA, I have attached a promo video for the training below. [PFA Promo Video](#)

*** Fill in a CPD Activity on the FCQ Members Portal, attach your certificate and receive 1 point (Technical - Online e-learning).**

Got any professional development ideas, resources, useful links or news that you think should be shared with our members? Please email your suggestions to conrad.dwyer@fcq.org.au.