



THE CEO REPORT

BY JON O'MALLY

We have arrived in Autumn 2026. For members in South Queensland, this season brings the welcome change of cooler weather, calm skies and the colours of leaves beginning to turn. For those in North Queensland, there is less seasonal change – more rain and continued warmth.

As the FCQ conference approaches, I look forward to catching up with members who are attending. The conference is always a valuable opportunity to reconnect, share experiences and hear about the important work being undertaken in communities across the state. I encourage all members attending to take the time to introduce themselves to newer members, or to connect with

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colleagues they have not yet met. Strengthening these connections strengthens our organisation.

Quality Management System (QMS)

FCQ is required to implement a Quality Management System (QMS) to meet Queensland Government funding requirements. We have engaged JLB Management Consultancy to lead the project planning and to finalise our ISO 9001 QMS, so it is ready for implementation. We expect the QMS to be audited and approved by June 2026. This is an important milestone that will further strengthen our governance, operational systems and service delivery standards.

Annual General Meeting (AGM)

The FCQ Annual General Meeting will be held on 24 March 2026 at:

InterContinental Brisbane
Redlands Room
Level 5, 190 Elizabeth Street, Brisbane

The AGM Notice will be distributed on 2 March 2026.

Members will be advised that a special resolution is being proposed pursuant to the Associations Incorporation Act 1981 (Qld) and the Association's Rules. The motion proposes:

1. That Rule 19 (Financial Year) be deleted and replaced with:
"The end date of the Association's financial year is 30 June in each year."
2. That a transitional financial period applies from 1 January 2026 to 30 June 2026.

If passed, this change will allow FCQ to operate on a financial year basis rather than a calendar year. Aligning our financial year with our Queensland Government contracts and reporting requirements will improve consistency and administrative efficiency.

Member Support

As noted in January's newsletter, I again extend a warm invitation to members – particularly those working in smaller agencies who may feel somewhat isolated or in need of additional casework support to reach out. FCQ staff are available to provide guidance and resource support where helpful. Please feel free to contact me directly on 0429 061 269 or via email at jon.omally@fcq.org.au.

I hope you enjoy this edition of the newsletter, and I look forward to seeing many of you at the conference.

Warm regards,

Jon O'Mally

MARCH CPD TRAININGS & SECTOR MEETINGS

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

No trainings or meetings have been scheduled in March due to the 2026 Conference in Brisbane.

Conference CPD Points:

- Tuesday 24th - 5 points
- Wednesday 25th - 5 points
- Thursday 26th - 2 points

The conference schedule has now been released.
<https://fcq.org.au/fcq-conference/>

Points will automatically be allocated to your CPD summary post-conference.



Expressions of Interest Open - 2026 FCQ Refresher Supervisors' Course

FCQ is offering two rounds of free Refresher Supervisors' Course, starting 29 April and 26 August. Designed for Professional Supervisors, this 3 session online program helps you refresh and strengthen your supervisory practice in a small, supportive group, maximum of 8 participants. A refresher course in supervision is required to be completed by Professional Supervisors every 3 years.

EOIs close 10 March 2026.

Please email jillian.mckinlay@fcaq.org.au with your preferred course.



SECTOR VACANCIES

Financial Counsellor Problem Gambling - Moneycare Maroochydore, Sunshine Coast

Part-Time

Step into a role where your expertise genuinely changes lives. As a Moneycare Financial Counsellor, you'll guide people through financial hardship, help them understand their options, and empower them to regain control. You'll also deliver group education that builds financial capability across the community.

[Apply here](#)

Financial Counsellor - ProCare Australia Brisbane

Full Time

We are seeking an experienced and passionate Specialist DFV Financial Counsellor to provide financial counselling, advocacy, and economic empowerment support to women experiencing financial hardship and economic abuse as a result of domestic and family violence. This role supports victim-survivors to navigate complex financial systems, address debt, stabilise their financial circumstances, and understand their financial and legal rights. The position also contributes to systemic advocacy aimed at improving financial systems and responses to economic abuse.

[Apply here](#)

Financial Capability Worker - YFS Slacks Creek

Full time

Are you passionate about making a real impact in people's lives? We're searching for a dedicated Financial Capability worker to join our supportive, energetic team, empowering individuals facing financial challenges. If you have a solid grasp of budgeting, financial literacy, and a heart for helping those affected by disadvantage, we want to hear from you! Bring your optimism, trauma-informed approach, and expertise to a role where you'll be transforming lives. As part of a vibrant team of financial counsellors and capability workers in a multi-disciplinary organisation, you'll play a key role in helping people not just survive but thrive!

[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!*

Financial Counsellor - Lifeline Darling Downs and SWQ

Part time

Providing financial counselling and consumer advocacy services across the Darling Downs, Lockyer Valley, Goondiwindi, Balonne (St George), Maranoa and Warrego regions. Our Financial Counsellors support clients with information, options and advocacy to individuals and families who find themselves in financial difficulties. This is an incredibly rewarding role and you will be part of a team of experienced Financial Counsellors and other counsellors and support staff who work across our region.

[Apply here](#)

INDUSTRY UPDATES

FROM SHAW-GIDLEY

SMALL BUSINESS EXPOSURE - OWNERS BEWARE

To give you a brief background, in 1897, The House of Lords in *Salomon v Salomon & Co* [1897] AC 22 affirmed the legal principle that, upon incorporation, a company is generally considered to be a new legal entity separate from its shareholders, providing owner managers protection from the company adverse activities by way of a “corporate veil”.

Scroll forward 128 years and the corporate veil has been pierced that many times by the Courts, in order to make owner managers liable for the company’s adverse actions, that the veil is in tatters, as creditors have successfully sought to make the business owner manager liable for any losses they may incur dealing with the company.

Whilst a company and its corporate veil still can provide a level of protection to a owner manager from creditors’ losses of the company, the circumstances are few and the exposures are many, particularly for PTY LTD companies. Unfortunately, with no corporate veil to rely upon, the failure of PTY LTD results in the bankruptcy of the owner manager.

The term “owner manager” when dealing with a PTY LTD is synonymous with the term shareholder/director. PTY LTD companies make up more than 95% of Australia’s corporate base. PTY LTDs provide flexible business structures to allow growth, diverse ownership, capital raising and tax benefits – and some protection from liability for the owner manager. Below is a non-exhaustive list of possible exposures for company owner managers:

- Personal guarantees given to the company’s trade suppliers
- Personal securities/collateral given to the company’s financiers
- Personal guarantees given to the company’s financiers.
- Personal guarantees given for asset acquisitions subject to finance.
- Personal guarantees for corporate creditor cards.
- Personal guarantees given for corporate fuel cards.
- Personal undertakings given in company litigation.
- Personal undertakings given during company debt negotiations.
- Automatic liability for PAYG withholding tax for non-lodgement of returns.
- Automatic liability for goods and services tax for non-lodgement of returns.
- Automatic liability for super guaranteed charge if the company fails to pay.
- Director penalty notices for unpaid PAYG withholding tax.
- Director penalty notice for unpaid goods and services tax.
- Director penalty notice for unpaid payroll tax.
- Company accounting exposures such as owner’s debit loan accounts.
- Compensation orders for failing to ensure staff well being
- Director liability for failing to prevent a company trading whilst insolvent.
- Compensation order for breach of directors’ duty of care and diligence towards the company.
- Compensation order for directors’ breach of good faith and failing to act for proper purpose towards the company.



INDUSTRY UPDATES

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- Compensation orders for improper use of position as a director.
- Compensation order for improper use of company information.
- Criminal penalty order for intentionally or recklessly breaching duties, possibly goal time.
- Personal liability for breaches of the Environmental Protection Act.
- Personal liability for unpaid company fines.
- Civil proceedings by employees and other third parties against the owner manager.
- Personal losses due to a cyber-attack on the company.
- Inadequate company insurances resulting in personal exposure.
- Trading losses.
- Employee theft and fraud.
- Company failure due to adverse/extraordinary conditions (eg COVID) causing corporate failure.

In summary the list above, whilst not exhaustive, provides an insight to the risks and exposure that owner managers may fall foul whilst conducting business. Owner managers are usually not risk averse, and by accepting risk to enter business become exposed to personal liability and loss.

Further, from experience most personal exposure for owner manager is often accepted on a voluntary basis, as the owner manager has no option if they wish to conduct business. Often however, the owner manager does not quite understand the extent of the exposure they have accepted and when their business fails, they end up in bankruptcy.

There are ways and means to mitigate personal exposure, and there are also ways and means to avoid personal liability in the event the business fails, but they are limited, complex and legalistic. Please do not hesitate to contact Shaw Gidley if you believe we can assist your clients in this regard, or any complex financial problem for that matter.

