



THE CEO REPORT

BY JON O'MALLY

October brings many things to life, including warmth and new growth. What I take from this time of year, particularly through my own personal challenges, is gratitude and appreciation for the small golden moments that capture the quiet beauty of everyday life.

I recently had some time off to recover from surgery, and I would personally like to thank FCQ staff, especially Rachael Taylor, who fulfilled the role of Acting CEO during my absence. I also want to thank the many people who contacted me and wished me a speedy recovery. The support I received was incredible and greatly appreciated.

FCQ OCTOBER NEWSLETTER

INSIDE:

Upcoming CPD Training

Sector Vacancies

EOI for Problem Gambling
Skillset

Industry Updates

Conference Update

Jillian Fletcher Nominations

FCQ has been invited to participate in a Strategic Futures discussion with the Department of the Premier and Cabinet, Queensland Government. The Department recognises the importance of financial counselling and supporting Queenslanders experiencing financial hardship. They are keen to hear the sector's insights on emerging trends, risks and opportunities that may shape this area over the next two to six years.

As mentioned in last month's newsletter, FCQ will play a key role in the sector response to the Fair Work Commission's SCHADS Award decision. A working group has been established to address the opportunities and challenges arising from the decision. I am confident that the Peak Associations will develop a constructive approach that brings together key stakeholders across the sector to support its future growth and the people who work within it.

The Representative Council will meet from 12 to 14 October. It is a jam-packed agenda focused on strategic planning and how Peaks can work collaboratively and effectively for members across Australia, while continuing to support the future growth of financial counselling and financial capability services.

FCQ is applying for new funding opportunities in the coming months. This funding aims to assist members supporting clients with complex casework. FCQ will also be applying for funding to further develop the AI Case Note Tool and Chatbot.

We continue to advocate to government departments on the importance of growing Queensland's financial counselling sector. Several meetings are scheduled throughout October and November to progress these discussions.

Our Annual General Meeting will be held on Wednesday, 18 November at 3:00 pm. I warmly encourage you to attend as we reflect on the significant progress our sector has achieved in 2026 and discuss the exciting opportunities ahead for our association.

FCQ is also busy preparing for next year's conference. I am very excited about how the program is shaping up and encourage all members to attend. The conference will offer something for everyone, with outstanding presenters discussing key issues and emerging topics relevant to our sector.

Let October remind you to slow down, reflect, and find comfort in the present moment.

Enjoy the read and stay safe.

2026 ANNUAL GENERAL MEETING

Wednesday, 18 November 2026 3:00 PM

Join us for Financial Counselling Queensland's 2026 Annual General Meeting to review our years progression and discuss the future direction of our association.

FCQ is holding a second AGM in 2026 due to a change in the association's financial year end. This transitional arrangement requires an additional AGM so members can consider and approve the relevant financial reports and ensure FCQ meets its governance and reporting obligations.

We will continue to send out updates and details regarding the AGM, so please keep an eye out in your FCQ emails and newsletter updates.

OCTOBER/NOVEMBER CPD TRAINING

► Understanding First Nations gambling and cultural awareness in Financial Counselling

Wednesday, 21 October 2026 10:00 AM to 11:00 AM

CPD: 1 point Skills/Ethics

A one hour webinar that will support financial counsellors to develop culturally safe, respectful, and effective approaches to working with gambling harm among Aboriginal and Torres Strait Islander peoples. Ashley Gordon, an Aboriginal Gambling Counsellor with 20 years' experience, will lead learning, discussion and reflection for participants to explore how to engage respectfully with First Nations individuals, families and communities and learn practical steps to directly meet needs of First Nations clients affected by gambling harm.

► Safer Gambling Community of Practice

Wednesday, 4 November 2026 2:00 PM to 3:30 PM

CPD: 1 point Technical/Skills

Please join us at the Safer Gambling Community of Practice for "**Gambling Exclusions: Tools to reduce harm**". This webinar will explore what gambling exclusions are and the different types available. We will learn the processes involved and how exclusions can protect our clients and support them in reducing harm. Our Community of Practice discussion will help to develop ideas for collaboratively building an action plan with clients to support harm reduction and maintain their recovery.

EOI FOR PROBLEM GAMBLING SKILL SET 2027

FCQ is pleased to offer 10 scholarships for financial counsellors to complete the CHCSS00111 Problem Gambling Skill Set (PGSS) training in 2027, delivered by Eva Burrows College. This nationally recognised skill set will strengthen your ability to support clients experiencing gambling related harm and connect with peers in this specialised field.

Eligibility

- Current FCQ Member
- Priority for financial counsellors in state government funded gambling roles who haven't completed PGSS
- Those who previously applied but were unsuccessful will also be considered

How to Apply

Submit your Expression of Interest by 30 November 2026, including:

- State Funded Gambling FC (not completed PGSS): Yes / No
- Previously expressed interest in PGSS: Yes / No
- Name
- Email
- Phone

For more information on the training schedule or to apply, contact Helen Smyth at helen.smyth@fcq.org.au or 0436 010 487, Monday–Thursday



MEMBERSHIP WEBINAR

FCQ members are invited to attend our yearly Membership Webinar.

Content will cover using the Members Portal to complete your renewal for 2027 and FCQ staff will be available to assist with any issues or questions.

November 11th, 2026 from 12:00 PM to 1:00 PM



SECTOR VACANCIES

GENERALIST AND PROBLEM GAMBLING FC

Moneycare Queensland - Maroochydore, Sunshine Coast QLD

Full Time

As a Moneycare Financial Counsellor (Problem Gambling), you'll provide specialist financial counselling, advocacy and case management services to people experiencing financial hardship and gambling-related financial challenges.

[**APPLY HERE**](#)



FINANCIAL COUNSELLOR

Regional Housing - Bundaberg

Full Time

We are seeking a qualified and compassionate Financial Counsellor to join our Support Services team

[**APPLY HERE**](#)

FINANCIAL COUNSELLOR

Regional Housing - Bundaberg & Wide Bay Burnett QLD

Full Time

We are seeking a qualified and compassionate Financial Counsellor to join our Support Services team. Reporting to the General Manager – Support Services, this role provides independent, confidential and professional financial counselling to individuals and families experiencing financial hardship.

[**APPLY HERE**](#)

INDUSTRY UPDATES - SHAW GIDLEY



WHAT HAPPENS TO MY PARTNER'S PROPERTY IF I GO BANKRUPT?

It is inevitable that when one partner goes bankrupt it will impact upon the other spouse, particularly when there are assets held jointly or singularly with in the relationship, most importantly the family home. This can be so whether both partners are on title.

A trustee in bankruptcy will investigate relationship assets and attempt to realise those assets if the bankrupt has an interest in assets of value in the assets.

If the asset is jointly owned, the bankrupt's interest will be vested in the trustee. Where the joint ownership is readily identifiable e.g. joint bank account, vehicle registered in both names, partnership assets, co-proprietors of real estate, assets bought from funds in joint bank account, asset purchase agreement in both names and so on, the trustee will negotiate to realise the bankrupt's interest with the joint owner. I note, however, the trustee does not have the right to seize and sell a joint asset without the joint owner's approval. A court order may need to be obtained to achieve this where there is no co-operation from the non-bankrupt co-owner.

Where an asset is held solely in the bankrupt's partner's name, the trustee will investigate how the asset was acquired and maintained, to determine on facts whether the bankrupt has an interest in the asset which is worth pursuing for the benefit of the bankrupt's creditors. As you would expect, pursuing recovery of an asset under these circumstances is quite complex and expensive for the trustee and is usually limited to assets of significant value such as the family home.

Where equity exists in the family home of sufficient value, a trustee in bankruptcy will investigate whether the bankrupt has an interest of value in the home, regardless of who is on title. The trustee will conduct investigations into the bankrupt's interest in the partner's property. The trustee may ask the bankrupt's partner to provide information to assist his or her investigations including but not limited to:

- When the relationship started.
- How long has the bankrupt resided at the home.
- When the property was purchased.
- Who paid the deposit.
- Who pays the mortgage.
- Who is on the mortgage.
- Who pays for the daily living costs.

If you are interested in a detailed analysis of how the Court determines a bankrupt's equitable interest in the family home, particularly where the bankrupt is not on title, peruse the case *Trustees of the Property of John Daniel Cummins v Cummins* [2006] HCA.

Further, if the trustee determines that the bankrupt does have equitable interest in the partners home, and the partner refuses to co-operate with the trustee, the trustee may commence legal action to force sale of the property pursuant to s66G of the *Conveyancing Act*.

In summary, I recommend that the bankrupt's partner co-operate with the trustee. Often, where an interest exists the trustee is more than willing to negotiate a settlement, usually at a discounted value, to avoid the complexities and costs of litigation.

It is also recommended, due to the complexities of this area of law, that the partner seek their own legal advice in this regard.

Stay tuned for my next article which will go into further information on how to protect your client and their partner's assets.

As previously mentioned, some of you may know Shaw Gidley runs a free bi-monthly Ask & Advise session for financial counsellors. These sessions are short and informal (around 30-45 minutes), covering trending insolvency topics followed by an open Q&A. If you're interested in attending, the next session is 12 October 2026 at 12:00pm (AEDT).

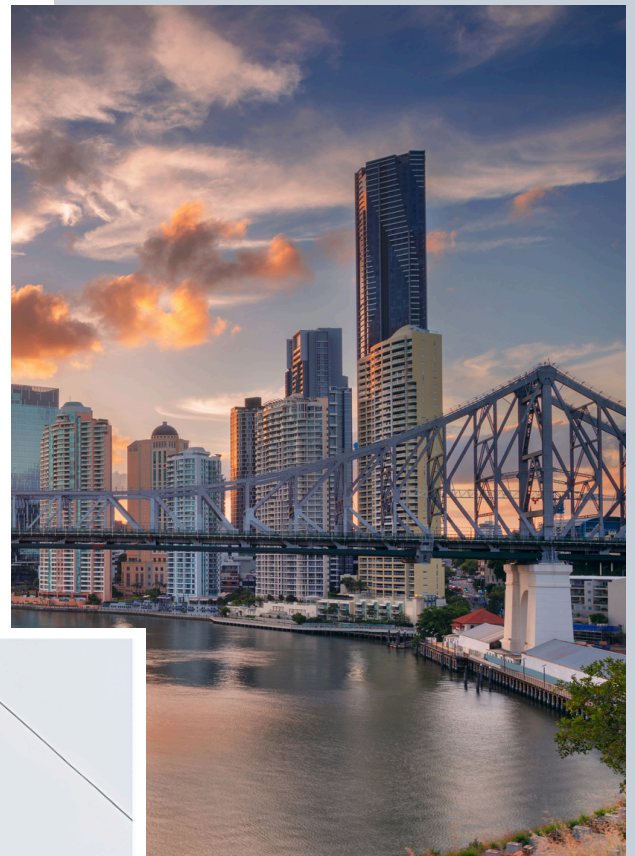
If you're worried about how bankruptcy will affect your client and their non-bankrupt partner, contact Gemma Garrash by telephone on (02) 4908 4444 or by email at ggarrash@shawgidley.com.au to better understand the process and how it affects your loved ones.



2027 FCQ CONFERENCE

Save the date! The **2027 Annual State Conference** will be held from **16-18 March 2027** at the Pullman Brisbane King George Square, Brisbane.

The conference will commence with a Murri Connection Group workshop on **Monday 15 March**, followed by a Members Only Training Day on **Tuesday 16 March**.



MEMBER SPONSORSHIP

Do you need financial support to attend the FCQ conference in March 2027? FCQ are now considering applications from members with sponsorship available as follows:

Conference Registration Sponsorship to ensure you benefit from all the professional development and training opportunities available, including registration to attend:

- Training day on Tuesday 16 March,
- Professional development day on Wednesday 17 March, and
- Plenary day on Thursday 18 March

Please note the Jillian Fletcher Gala dinner is not included in sponsorship.

Travel Sponsorship to assist you in the journey to Brisbane including:

- Airfare expense
- Train expense

If you would like to be considered for sponsorship, please send an email outlining the type of sponsorship you are requesting to Rachael.Taylor@fcq.org.au.

Applications close 30 November 2026 and members will be notified of the outcome of their application by 4 December 2026.

2027 JILLAN FLETCHER AWARD

Nominations Now Open for the 2027 Jillian Fletcher Award!

Do you know someone who has made an outstanding contribution to financial counselling in Queensland?

The **Jillian Fletcher Award** recognises individuals who demonstrate exceptional commitment to advancing the financial counselling profession and improving outcomes for Queensland communities.

Named in honour of **Jillian Fletcher**, a former FCQ Chair and tireless advocate for financial counselling, the award celebrates leadership, dedication and service to the sector.



Nominations are now open for the **2027 Jillian Fletcher Award**. A panel, including the current FCQ Chair, will review nominations and select three finalists to be honoured at the **Jillian Fletcher Gala Dinner**, with one recipient receiving this prestigious award.

We encourage members and sector colleagues to recognise those who have made a meaningful impact on the profession and the communities we serve.

Submit a nomination: [Jillian Fletcher Award Information and Nomination Form](#)

Nominations close: 24 December 2026

Help us celebrate the people whose passion, leadership and commitment continue to strengthen financial counselling in Queensland.

ASSIST HELPLINE

ASSIST is a free national social security helpline for community workers.

ASSIST is phone-based service providing information, guidance and referral support for social security issues, including payments, eligibility, applications, reviews, appeals and debts.

ASSIST helps community workers supporting people with social security issues.

Call ASSIST - 10am - 4pm Monday to Friday - 1800 379 604



Are you a community worker supporting a client with a social security issue? **Contact ASSIST now.**

What is ASSIST?

A national social security helpline for community workers.

We are a phone-based service providing information, guidance & referral support for social security issues, including payments, eligibility, applications, reviews, appeals and debts (including matters relating to the Income Apportionment Resolution Scheme).

Who do we help?

We help community workers supporting people with social security issues.

Whether the person they are supporting is applying for a payment, receiving a payment, or experiencing problems with Centrelink or their social security entitlements.

How do we help?

ASSIST workers provide information and support via phone. We help community workers understand options and navigate processes.

Where the person being supported may benefit from legal advice, we can facilitate a referral to a community legal centre.

Who will you speak to?

Think of ASSIST as a trusted sounding board for community workers.

ASSIST workers are specialist social security advisors from Economic Justice Australia's member community legal centres.

Call us on 1800 379 604

10:00 am to 4:00 pm

www.assisthelpline.org.au

FCQ COOKBOOK

Welcome to the FCQ Cookbook! Each month we'll feature a recipe or meal idea shared by one of our members. Have a favourite family recipe, a go-to meal? We'd love to include it. Simply email your recipe to admin@fcq.org.au.

Jon's Australian Spinach, Beef and Ricotta Cannelloni.

Spinach, Beef and Ricotta Cannelloni is my classic, foolproof recipe and a family favourite. Cannelloni pasta tubes filled with a creamy spinach, beef and ricotta filling, baked in a super simple and delicious tomato sauce and topped with melting pizza blend cheese.

Ingredients:

- Plenty of fresh basil
- Smooth Ricotta cheese 250 grams
- 1 kg lean beef mince
- 2 kg ripe tomatoes
- 150 grams tomato paste
- Garlic
- 1 onion
- 1 egg
- 2 Tablespoon of raw sugar
- 1 teaspoon natural all-season spices
- 1 teaspoon of soy sauce.
- 250 grams Pizza blend cheese
- Parmesan cheese
- 2 packs San Marino Cannelloni shells
- Plenty of olive oil
- 500 grams/ Spinach (your choice of type)
- Salt, Pepper and Nutmeg

Visual walk-through of the recipe

Finely chop onion and garlic and saute in a pan with a little olive oil for 1-2 minutes. Add the tomatoes and raw sugar, reduce heat and wait until you achieve a passata (pureed tomatoes) add some torn basil leaves, salt and pepper and simmer for around 40 minutes, set aside (photos 1 & 2).

Tip: Making a simple tomato sauce with onion, garlic and basil will give this spinach and ricotta cannelloni an extra punch of flavour and it's so worth the extra effort. You can add your favourite spices and herbs as well. If you want to cheat you can buy a bolognese sauce with basil. Brown the mince separately and add a teaspoon of soy sauce and 150 grams of tomato paste.

Add some washed raw, fresh spinach to a large pan and wilt on a medium heat.

Tip: Add 3 cups of water to stop the spinach from burning and to help wilt it all. Leave to cool and then squeeze out as much water as possible (photos 3 and 4).

To make the spinach, beef and ricotta filling: add the ricotta, parmesan, chopped spinach, beef, egg, nutmeg and salt and pepper to a large mixing bowl and mix everything together until creamy and thoroughly combined (photos 5 and 6).

To assemble the spinach and ricotta cannelloni: add olive oil and a cup of tomato sauce to the bottom of a large baking dish. Transfer the spinach and ricotta filling to a piping bag or a disposable freezer bag with the corner cut off and pipe the filling into the cannelloni pasta tubes. Add each filled cannelloni tube in an even layer in the baking dish, you can double stack if you like, but make sure you add the tomato sauce with each layer. (photos 7-9).

I use my fat fingers to fill the cannelloni shells, of course I thoroughly wash my hands before doing it. Add more tomato sauce at the top of cannelloni shells, cover baking dish with foil and cook for 30 minutes at 190 degrees. Take dish from oven remove foil and add pizza cheese and bake for another 15 minutes.

Take out the dish and let it settle for 10 minutes, best served with a garden salad.

