



Candidate Briefing Pack



Chief Executive Officer

The national peak body for financial counselling in Australia

September 2026

ABOUT FINANCIAL COUNSELLING AUSTRALIA

Financial Counselling Australia (FCA) is the national peak body for financial counselling. It speaks for a profession of roughly 1,300 frontline workers who sit alongside people at the coal face, when they are in financial difficulty or can no longer meet their expenses and commitments.

Financial counselling is free, independent and confidential. FCA exists to make sure it is available, properly supported, and that the broader community knows about it and can access it.

FCA is a company limited by guarantee (Financial Counselling Australia Ltd, ACN 073 167 361), registered with the ACNC, with its office in Melbourne and a presence nationally. The profession is structured as a federated model: FCA is the peak body for the state and territory associations that are its members, and financial counsellors are members of their own state or territory association. FCA leads national advocacy and strategy, supported by its members.

Vision. An Australia free from financial hardship.

Position. FCA is the trusted national voice for financial counselling. We work to prevent financial harm and address financial hardship across Australia.

Purpose. Improving the availability and responsiveness of financial counselling; building the profession; tackling the systemic drivers of hardship; and strengthening public understanding.

FCA's key areas of work

- **The National Debt Helpline (NDH):** a key way for people to find a financial counsellor in their own state or territory and get immediate advice by phone or online chat. FCA co-ordinates the NDH nationally.
- **The Small Business Debt Helpline:** Australia's only national specialist small business service, delivered by FCA and funded through Treasury.
- **Professional infrastructure:** FCA provides and governs the profession's infrastructure: national standards for membership and accreditation, national agency practice standards, the national professional supervision policy, guidance on required qualifications such as the Diploma of Financial Counselling, and tools for practitioners such as the FCA Toolkit.
- **Evidence and data:** the National Minimum Data Set, the Outcomes Framework, and the Insights Tool, through which financial counsellors lodged more than 450 systemic issues last year.
- **National advocacy:** submissions, campaigns and standing representation on more than 40 government and regulator advisory bodies, including ASIC's Consumer Advisory Panel.

Financial counselling by the numbers

- A sector of about 1,170 financial counsellors and 130 capability workers, across 770 sites and 450 funded agencies.
- More than 168,000 people contacted the National Debt Helpline in 2024–25, and its website drew 777,880 page views.
- The Small Business Debt Helpline handled 5,932 cases in 2024–25, up 48 per cent, and more than 18,500 since it began.

FCA by the numbers

- Total revenue of \$7,427,308 in 2024–25, a surplus of \$321,969, and net assets of \$1,859,136.
- \$27.4 million in Commonwealth funding for the National Debt Helpline over five years, \$16.7 million of it directly to FCA.
- More than 1,000 delegates at the national conference for the first time.

STRATEGIC CONTEXT

Demand is rising and the funding has not kept pace

Cost of living pressure, rising interest rates and mortgage stress have led more people to seek financial counselling, including people who would not previously have needed it, such as employed people and young families. Contacts to the National Debt Helpline have grown year on year, small business demand is growing faster still, and agencies across the country carry long waiting lists. Sector funding, estimated at around \$100 million a year from all sources, has not risen in step, and much of it arrives in short cycles that make it hard to recruit and retain staff.

A federated sector, and the case for making it stronger

Financial counselling in Australia is delivered by financial counsellors working within agencies, supported by their state and territory associations. Those associations and FCA represent the profession together, with FCA as the national peak. It is a genuine federation. Each part has its own members, its own funding relationships and its own accountabilities. The Commonwealth funds nationally and through the states, state governments fund their own programs, industry now contributes through the Financial Counselling Industry Fund, and additional funding is received through multiple philanthropic funds.

That structure can be a strength. It keeps services close to the communities they serve, gives practitioners a professional home in their own location, and means the sector can speak with local knowledge and national reach at the same time. It also means mandates overlap, and that the same funders are sometimes approached by more than one part of the sector at once. None of that is unusual in a federation. It does mean the national body has to be informed and work collaboratively rather than assume.

The Board is clear that strengthening this relationship is the first task of the incoming Chief Executive. Work is already under way on a Memorandum of Understanding with the state and territory associations, which the Board regards as a baseline rather than a solution in itself. The word the Board returns to is clarity: who leads what, who is consulted, and what genuine collaboration looks like as distinct from notification after a decision is made.

This is relationship work. It is done in person, over time, with people who hold long institutional memory. It is also the work that makes everything else in this role possible if FCA is going to fulfil its objective.

The ultimate goal is easy to see and can be demonstrated. Government interest in this sector is real: the Department of Social Services has been actively looking for ways to help, and funding has been found. What is harder, across a federation with this many legitimate stakeholders, is agreeing quickly on how that funding is best deployed. A Chief Executive who can build that agreement, and then the process that makes it repeatable, turns each of those moments into services on the ground.

A platform the whole sector can get behind

The other half of the same task is choosing what the sector argues for together. FCA's reach already outstrips its size: more than 168,000 contacts to the National Debt Helpline in a year, a place on more than 40 government and regulator advisory bodies, and research that moves markets. The opportunity is to concentrate that weight on a smaller number of issues every part of the sector can stand behind, and to hold them long enough to shift something.

The candidates are not hard to identify. Universal minimum hardship standards that apply across all lenders rather than only the majors. Gambling harm and scams, and the growing overlap between the two. Sustainable, multi-year funding for frontline services. What the Board wants is dedicated focus, ensuring maximum benefit from initiatives, and a national platform the associations and agencies recognise as theirs as much as FCA's.

Building the workforce

FCA released the National Workforce Strategy 2026–2030 in early 2026, with an Early Action Plan for 2026–27. The picture it sets out is candid: a workforce that is 82 per cent female with an average age of 53, around 6 per cent First Nations, roughly 70 per cent of Diploma enrolments not completing, and around 205 completions a year against a workforce of about 1,300. Burnout, isolation for solo practitioners and thin regional and remote coverage all feature. The Strategy sets three outcomes: a workforce that is adequately sized and diverse, happy and resilient, and capable and enabled, with ten priorities beneath them. Delivering it is one of the defining tasks of this appointment.

Markets are not yet treating people in hardship consistently

FCA's Rank the Banks 2026 report, produced with the Consumer Policy Research Centre, found the major banks leading on hardship support but the wider market highly uneven, with lenders outside the majors ranking last on every principle assessed. It identified persistent gaps in support for First Nations people, scam victims, people leaving prison and people experiencing gambling harm, and called for universal minimum hardship standards rather than protection that depends on which lender a person happens to owe.

Recognition is real, and so is the ask

The 2026–27 Commonwealth Budget included a \$39 million package on online gambling harm with expanded specialist financial counselling, and a \$182.6 million child support package. FCA welcomed both while pressing for more targeted cost of living relief and deeper investment in generalist, family violence, disaster and small business financial counselling. Converting the profession's standing in Canberra into stable, multi-year funding is the argument the incoming Chief Executive inherits.

First Nations commitment

FCA launched its Innovate Reconciliation Action Plan at the 2026 national conference, committing to elevate First Nations voices, embed First Nations knowledge and lived experience in policy and service delivery, and expand the First Nations workforce. A First Nations Steering Group guides this work, the First Nations Network has grown to close to 240 members, and there is a dedicated Director of First Nations Policy.

The role asks for someone who can build and hold relationships right across a federation, and then use the standing that creates to argue the sector's case nationally. These are not two separate jobs. The first is what makes the second possible.

THE BOARD AND FCA'S CULTURE

The Board

FCA is governed by a Board of seven directors: four financial counsellor directors elected by the Representative Council, and three appointed directors bringing skills from outside the profession, including consumer protection, regulation and financial services. The Board meets at least six times a year and is responsible for strategic direction, financial oversight, compliance and national leadership. The Chief Executive Officer reports to the Board through the Chair.

Four directors are practising financial counsellors who will know immediately whether the organisation is serving the frontline, and three bring the scrutiny of people who have run regulators, schemes and national programs. The Board describes its own culture as united on goals, with good decision-making and respectful debate.

The Representative Council

Sitting alongside the Board is a Representative Council. The Council is a work in progress between FCA and the state associations. It meets at least twice a year, advises the Board on strategy and major policy issues, and elects the financial counsellor directors. It is the mechanism by which a national peak body stays accountable to a federated membership, and the Chief Executive works with it closely and consistently.

The culture

FCA is a values-led organisation and states its operating principles plainly: decency, kindness and integrity; connect, consensus-build and collaborate; truth, reconciliation and safety; evidence-informed; innovate and demonstrate; and independent, determined advocacy. Staff are specialists who have chosen this work, several of them former financial counsellors, and the organisation runs on expertise and trust rather than layers of management. The Chief Executive is close to the work and visible to everyone in it.

The Board is candid that the team has been through a period of change, and that settling and re-engaging staff is an early priority for the incoming Chief Executive. An interim Chief Executive is in place while this appointment is made, so the organisation is being held steadily.

What the Board is looking for

- A collaborator first. The Board's clearest priority is a Chief Executive who will strengthen the relationship with the state and territory associations, and who understands that this is built through presence and patience rather than position.
- Gravitas and credibility. The standing to hold a room, and to be taken seriously by state chief executives, government, regulators and industry alike.
- Able to manage up, down and across. Strength in any one direction is not enough in a role where the Board, the team, the associations and the funders all have to be brought along at once.
- Tough, and open with it. Resilient, able to hold a line under pressure, comfortable with ambiguity, and secure enough to share the credit.
- A strong and relational communicator, led by values. The Board is looking for someone whose social values are evident rather than stated.
- Sector background is not required. Financial counselling can be learned, and the Board would rather have the right leader. Social work, health justice and senior general management backgrounds are all relevant.
- An established chief executive, or the right first-timer. The Board expects most candidates will be sitting chief executives, but is genuinely open to a dynamic, high-performing executive stepping up for the first time.

THE OPPORTUNITY

Reports to. The Board of Financial Counselling Australia, through the Chair.

Direct reports. The Senior Leadership Team and other key staff, currently the Directors of Policy and Campaigns, First Nations Policy, Communications, Data and Insights, and Finance and Operations, and the General Manager, Small Business Debt Helpline. (TO BE CONFIRMED)

Scale. Total revenue of \$7.43 million in 2024–25 and a small national team (HEADCOUNT TO BE CONFIRMED), supporting a profession of approximately 1,300 financial counsellors and capability workers across every state and territory.

Location. Melbourne-based, at 469 La Trobe Street, with hybrid and flexible working arrangements available. The Board is open to discussing arrangements for the right candidate. The role carries regular national travel.

Employment type. (TO BE CONFIRMED).

Remuneration. Competitive, and discussed in confidence. Not-for-profit salary packaging is available.

Start. Ideally mid-February 2027.

FCA is seeking a Chief Executive who can strengthen a federation, focus a national agenda, and then use the standing that creates to argue the sector's case at the highest levels.

What the incoming Chief Executive will do

- **Strengthen the federation:** work to build trust with the seven state and territory associations, land the Memorandum of Understanding as a working baseline, and support the Representative Council to work as it was intended.
- **Settle and lead the team:** re-engage a team that has been through change, foster a strong relationship between staff and the Board, and make FCA a place people want to stay.
- **Focus the agenda:** ensure initiatives deliver maximum benefit for the profession, and that the organisation's impact lands where it is intended.
- **Build the national platform:** unite the sector behind a small number of shared priorities, including hardship standards, gambling harm and scams, sustainable funding and the workforce, and hold them long enough to move something.
- **Deliver the national conference:** the sector's largest gathering, which brings significant revenue and needs to be planned and run well.
- **Make the funding case:** argue for sustainable, multi-year investment across the Commonwealth, the states and industry, and build the process that lets the sector deploy new funding quickly and well.
- **Deliver the National Workforce Strategy:** take carriage of the 2026–2030 Strategy and its Early Action Plan, from labour market data and new entrant pathways through to wellbeing, credentialing and First Nations workforce growth.
- **Run the services and steward the organisation:** hold accountability for the National Debt Helpline and the Small Business Debt Helpline, deliver on the Innovate Reconciliation Action Plan, and sustain FCA's financial position, governance and risk management.

WHAT YOU WILL BRING

FCA is looking for a leader who can strengthen a federation, lead a team through change, and carry the financial counselling voice nationally. A financial counselling background is not required: it can be learned.

Essential

- Proven leadership experience in a complex, mission-driven organisation and system.
- Demonstrated ability to lead and manage organisational change, including strategic, cultural and structural transformation.
- A unifier: someone who can build trust and alignment across a federated, member-based or multi-stakeholder system.
- The ability to manage up, down and across, leading shared strategy with the Board, the team, peer organisations and funders.
- A track record of successful strategy development and execution.
- Strong stakeholder engagement, policy and advocacy experience, with credibility across government, regulators and industry.
- High-level financial, operational and governance capability.
- Exceptional communication and interpersonal skills.
- Deep understanding of, and commitment to, equity, fairness and social justice, and to reconciliation.

Highly desirable

- Understanding of financial counselling, consumer policy or community services.
- Experience working closely with government and the not-for-profit sector.
- Familiarity with regulatory systems, financial services or economic justice issues.
- A background in social work, health justice or senior general management.

Personal attributes

- Collaborative and decisive.
- A visionary and strategic thinker.
- Emotionally intelligent and empathetic.
- Grounded, pragmatic and responsive.
- Courageous and values-led, and resilient under pressure.

Working at FCA

- The Board welcomes applications from established chief executives and from dynamic, high-performing executives ready to step up for the first time.
- Melbourne-based with hybrid and flexible arrangements, and regular national travel to associations, government and the annual conference.
- Appointment is subject to reference checking, verification of qualifications and right to work, and relevant probity checks.

THE RECRUITMENT PROCESS

Searchlight Group manages this appointment on behalf of the FCA Board. The process is confidential, rigorous and respectful of your time, and we provide feedback at each stage. The selection decision rests with the Board.

Stage	What happens	Indicative timing
1 • Apply or enquire	A CV and short cover letter to Searchlight Group, or a confidential conversation first.	From now
2 • Initial conversation	A discussion with Michael Holdway about the role, FCA and your background.	From now
3 • First-round interview	A structured interview with Searchlight Group, testing capability against the agreed criteria.	Mid to late October
4 • Shortlist	Written candidate assessments and a shortlist report presented to the Board's selection panel.	Early to mid-November
5 • Panel interview	Interview with FCA's selection panel, including scenarios on advocacy, funding and sector leadership.	Mid to late November
6 • Final stage	A further conversation with the Board.	Late November
7 • Referees and verification	Structured referee checks, verification of qualifications and right to work, and probity checks.	Early December
8 • Offer and appointment	Offer negotiation, contract finalisation and onboarding support.	Early December

Timing is indicative and will be confirmed with the Board. Applications are reviewed as they are received, so early contact is encouraged.

HOW TO APPLY

Please upload a CV and a short cover letter setting out what you would bring to Financial Counselling Australia through the website portal link: <https://searchlightgroup.com.au/jobs/chief-executive-officer-7/>

Closing date for applications is midnight on 18 October 2026. If you have any questions before applying, please contact Michael Holdway for a confidential discussion.

FCA and Searchlight Group are committed to a candidate experience that is non-discriminatory, culturally safe and accessible. If you need an adjustment at any point in this process, please tell us and we will arrange it. Applications are warmly encouraged from Aboriginal and Torres Strait Islander people, people from culturally and linguistically diverse backgrounds, people with disability, and people with lived experience of financial hardship.

About Searchlight Group

Searchlight Group is a Melbourne-based executive search firm working exclusively in the public and for-purpose sectors, with deep experience in peak bodies, community services and consumer advocacy. Michael Holdway leads this engagement personally, from briefing through to appointment, and every conversation is confidential.

Contact

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This pack is provided in confidence for candidates considering the Chief Executive Officer role at Financial Counselling Australia. It remains the property of Searchlight Group.

POSITION DESCRIPTION

Position title. Chief Executive Officer.

Reports to. FCA Board of Directors.

Location. Melbourne-based, with hybrid and flexible working arrangements available.

Direct reports. Senior Leadership Team and other key staff.

Position purpose

The Chief Executive Officer leads FCA in pursuit of its vision, mission and strategic goals. The CEO is responsible for delivering effective organisational leadership, strengthening the financial counselling profession, building strong relationships with government and other key stakeholders, and ensuring that FCA is well governed, financially sound and impactful.

Key responsibilities

› Sector leadership, advocacy and stakeholder relationships

- Build and maintain effective relationships with funders, state and territory peak bodies, regulators, financial counselling agencies, community organisations and other key stakeholders.
- Represent FCA as a credible and influential sector voice, advocating for policies, services and system reforms that prevent financial hardship and advance fairness, equity and social justice.

› Strategy and mission delivery

- Lead the development and implementation of FCA's long-term strategic plan in alignment with its vision, mission and organisational priorities.
- Ensure FCA's annual priorities are delivered effectively on time and in line with agreed strategic objectives.
- Measure and demonstrate FCA's mission impact and adjust organisational priorities and activities in response to emerging needs and opportunities.

› Financial stewardship and sustainability

- Provide disciplined financial stewardship through effective budget management, prudent expense control, funding diversification and sound reserve management.
- Ensure accurate, timely and transparent financial reporting to the Board, funders and other relevant stakeholders.
- Strengthen FCA's long-term financial sustainability and organisational viability through strategic planning, responsible resource allocation and proactive risk management.

› People, culture and workforce capability

- Foster a constructive, values-based organisational culture that reflects FCA's purpose, mission and commitment to social justice.
- Ensure workforce stability, capability development and staff wellbeing through effective people leadership, planning and support.
- Provide clear leadership, guidance and support to managers and senior staff to enable high performance and accountability.
- Contribute to the culture and workforce capability of the broader financial counselling sector through strategic leadership, collaboration and influence.

› Governance, risk and compliance

- Provide high-quality support to the Board, including timely, accurate and strategic advice to enable effective decision-making.
- Maintain robust risk management frameworks and ensure organisational risks are identified, assessed, managed and reported appropriately.
- Ensure FCA meets its legal, regulatory, contractual and governance obligations.
- Escalate significant risks, issues and opportunities to the Board in a timely and transparent manner.

Key selection criteria

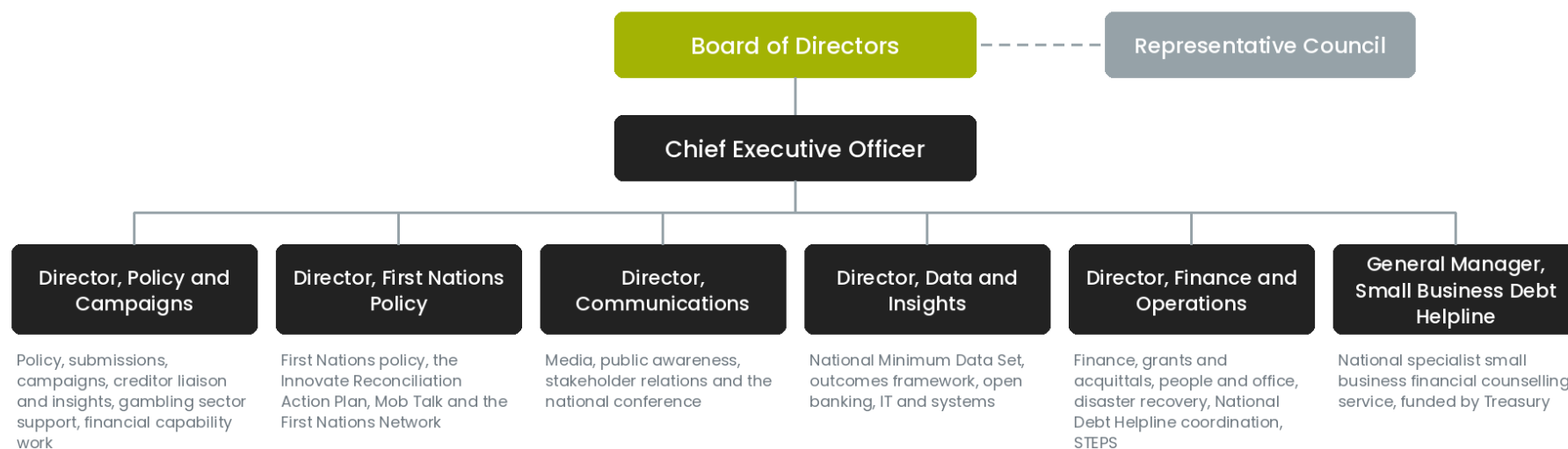
- Proven leadership experience in a complex, mission-driven organisation and system. *
- Demonstrated ability to lead and manage organisational change, including strategic, cultural and structural transformation. *
- Track record of successful strategy development and execution. *
- Strong stakeholder engagement, policy and advocacy experience. *
- High-level financial, operational and governance capability. *
- Exceptional communication and interpersonal skills. *
- Deep commitment to equity, fairness and social justice. *
- Understanding of financial counselling, consumer policy or community services.
- Experience working closely with government and the not-for-profit sector.
- Familiarity with regulatory systems, financial services or economic justice issues.

An asterisk () denotes a must-have requirement.*

Personal attributes

- Collaborative and decisive.
- Visionary and strategic thinker.
- Emotionally intelligent and empathetic.
- Grounded, pragmatic and responsive.
- Courageous and values-led.

ORGANISATION CHART



Indicative only. Redrawn by Searchlight Group from Financial Counselling Australia, Our Staff and Governance pages, September 2026. To be confirmed with the client.

The chart shows reporting lines and portfolios only, and no names. The Chief Executive Officer reports to the Board of Directors, which comprises four financial counsellor directors elected by the Representative Council and three appointed directors. The Representative Council is an advisory body of eighteen members drawn from the state and territory associations; it advises the Board and elects the financial counsellor directors and is shown here with a broken line to indicate that relationship rather than a reporting line. Portfolio allocations beneath each director are drawn from publicly listed roles and are indicative.