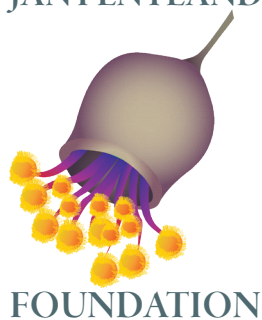


JAN PENTLAND



Jan Pentland Foundation

Annual Report

2020



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About the Foundation

The Jan Pentland Foundation provides financial assistance, in the form of the Jan Pentland Scholarships, to enable people to study financial counselling or a related discipline. The Foundation focuses on assisting people who otherwise would not be able to undertake the study.

The scholarships are awarded annually at the Jan Pentland Foundation Dinner. The dinner is held during the annual conference of Financial Counselling Australia, the organisation of which Jan was the chair for many years. The Jan Pentland Prize is also awarded during the dinner, but this is not part of the Foundation's work.

Trustees

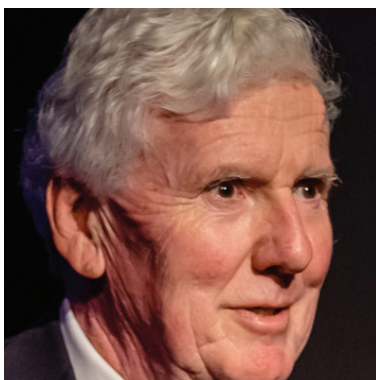
The trustees
of the Jan
Pentland
Foundation



Carolyn Bond
Consumer advocate



David Morawetz
Counselling psychologist



Colin Neave
*Chair of the Jan Pentland
Foundation*



Delia Rickard
*Deputy Chair, Australian
Competition and Consumer
Commission*



David Tennant
*Chief Executive Officer,
Shepparton FamilyCare*

Report on 2019 – 20

Jan Pentland Dinner

The first ever virtual Jan Pentland Dinner saw nearly 250 financial counsellors and stakeholders from throughout Australia attend via Zoom from the comfort of their own homes.

It was vastly different to the original dinner that was planned for Darwin before COVID-19 restrictions were introduced, but it was wonderful to come together and celebrate.

Comedian Ben Price provided many laughs and the event ended with a Bollywood dance number, continuing the tradition of dancing at the Jan Pentland dinner.

We even had unique musical entertainment. Musician and Financial Counselling Australia Director of Quality and Innovation, Paul Gillet, composed a special song for the night.

Scholarships

This year the Foundation awarded 21 Jan Pentland scholarships to enable people to become financial counsellors.

In recent years, the Foundation has been able to provide more scholarships than in the past. This has largely been enabled by a donation of \$50,000 per annum from the Commonwealth Bank (for 2017-2026).

Other scholarships in 2020 were funded by the NSW Government (Minister for Women), Credit Corp Goup and staff at the Australian Financial Complaints Authority.

These donations make an enormous difference to scholarship winners and the future growth of the sector.

The 21 scholarship winners in 2020

- Gregory Cross
- Savio D'Souza
- Kate Fisher
- Karen Garlett
- Jacqueline Hannam
- Samantha Hillman
- Helen Kouppi
- Geri Martlow
- William McGurk
- Natasha Mesecke
- Julie Plummer
- Shiara Pugh
- Kelly Reid
- Trudi Ridge
- Monica Smith
- Robyn Stavrou
- Sarah Stewart
- Genine Wakley
- Bernadette Wauchope
- Luke Webber
- Nicole Piccolo

Spotlight on Three Winners



Shiara Pugh



Kate Fisher



Savio D'Souza

Every scholarship winner has their own unique story. Below we focus on three to illustrate how the Jan Pentland Foundation scholarship will make a difference for them.

Shiara Pugh

Three years ago, after a major life change, Shiara experienced first-hand how quickly one's financial situation can become precarious.

"I separated from my husband, which left me quite volatile financially... it really threw me. You don't plan these things," she says.

She eventually sought help from a financial counsellor, which demonstrated to Shiara the significant difference that independent and free support can have.

It was throughout this period, as Shiara navigated her financial struggles, that she realised she wanted to work in the not-for-profit sector to assist and empower others.

"There's a lot of background for me to draw on to find connection to the work I'm doing, because I wasn't in a great place financially."

She started studying a Diploma of Community Services and working at the Australian Financial Security Authority (AFSA).

Prior to pursuing a career in community service, Shiara had extensive experience in the finance sector. She worked in sales for banking and insurance organisations but had often felt that the role "wasn't comfortable" for her.

Shiara had been working at the Australian Financial Security Authority for a few years when she had her 'aha' moment – the realisation that financial counselling would be the ideal combination of her passion for community service and her interest in finance.

As a single parent of two children, Shiara was initially unsure of how to fund her period of re-training to become a financial counsellor.

"I knew exactly what I wanted to do, but I had no idea of how I was going to go about it," Shiara explains.

Fortunately, being awarded a Jan Pentland Scholarship in 2020 allowed Shiara to cover the cost of her course and start studying at the Eva Burrows College.

COVID-19-related shutdowns have delayed the practical placements for Shiara's study, but she'll eventually get to practice as a financial counsellor.

Kate Fisher

Kate was studying the Diploma of Community Services when her teacher suggested she should transition into financial counselling. She had observed Kate's interest in finance and thought financial counselling would be a great fit.

"I loved the community service stuff, but I'd always had a financial background. I wanted to combine the two," she says.

Her specialised experience in banking customer service and small business operations has provided Kate with a strong grounding for her financial counselling practice.

The Jan Pentland Scholarship allowed Kate to finish her Diploma of Financial Counselling. As a single mother of two young children, it was challenging to balance work, study and home commitments.

"The scholarship allowed me to take the time off work when I needed to study," she explains.

Kate is currently working for Anglicare, as the sole financial counsellor in Echuca. She's excited to be part of a "dedicated" and "enthusiastic" team who understand the value of financial counselling in the community.

She's most passionate about working with women who have experienced financial abuse and family violence. Kate endeavours to empower these individuals to "advocate for themselves after traumatic experiences and to regain financial control."

She also enjoys raising awareness about financial and social issues, recently campaigning with Consumer Action Law Centre to advocate for greater oversight of payday lenders.

"There are businesses out there who are doing the wrong thing and making it so that many of our clients experience poverty," she says.

Kate believes it's important to promote financial counselling so that more people facing hardship can get the support they need.

Savio D'Souza

Savio has more than twenty years' experience in accounts and bookkeeping, but he derived little satisfaction from his private-sector roles.

After experiencing financial difficulty following a divorce, he first considered becoming a financial counsellor about fifteen years ago.

"I looked into it, but at that time I couldn't do anything about it because I couldn't really afford it," he says.

Savio always had the motivation to help others, particularly in light of his own experiences. He recently transitioned into the not-for-profit sector in an accounting capacity, which re-ignited his desire to find a job that supported others in a tangible way.

"Working at not-for-profit organisation made me realise there's a lot more I can give, that I'd like to do something different with my life. I didn't want to keep working for other people and making them richer," Savio says.

He eventually started studying the Diploma of Financial Counselling full-time at RMIT, while working part-time as an Accounts Officer. However, as a single father of three children, Savio struggled to make ends meet.

"Running the house, trying to work and manage the kids... It wasn't easy to go back to studying," he reflects.

"But now my kids are much older than the first time I looked into financial counselling, and they encouraged me. They said 'Dad, you need to do something for yourself, you always put yourself last.'"

Savio admits that without the assistance of the Jan Pentland scholarship, he likely would have had to stop his studies throughout the COVID-19 pandemic. He lives in Victoria, where lengthy state-wide lockdowns have fuelled stress and job insecurity.

Recently, Savio started his financial counselling placement at EACH and is hoping that by the end of the year, he will have completed his placement and will be ready to become a fully-fledged financial counsellor.

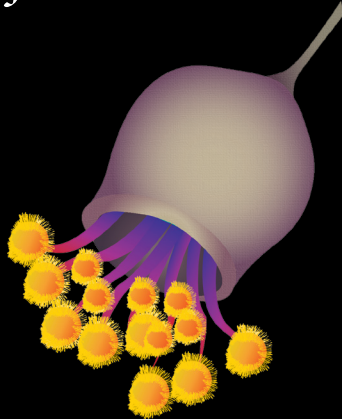
Financial statements for 2019 - 20

The financial statements for the Foundation are available on the [website](#).

The Jan Pentland Foundation was set up to honour the legacy of Jan Pentland. Jan's commitment to financial counselling and to helping low income and disadvantaged people continues through the Foundation's annual scholarship program.

King and Wood Mallesons provided pro bono legal advice to the Foundation in establishing it. Deloitte provided pro bono audit services for the first ten years of its operation. Financial Counselling Australia provides ongoing administrative support to the Foundation.

JAN PENTLAND



FOUNDATION

The foundation honours Jan Pentland—a remarkable woman. Jan Pentland's commitment to financial counselling and to helping low income and disadvantaged consumers is the hallmark of her legacy to us.

The death of Jan Pentland was a huge loss. Many, many people wanted to honour Jan's memory in some way and continue her legacy. Setting up a foundation was a tangible way to do this.