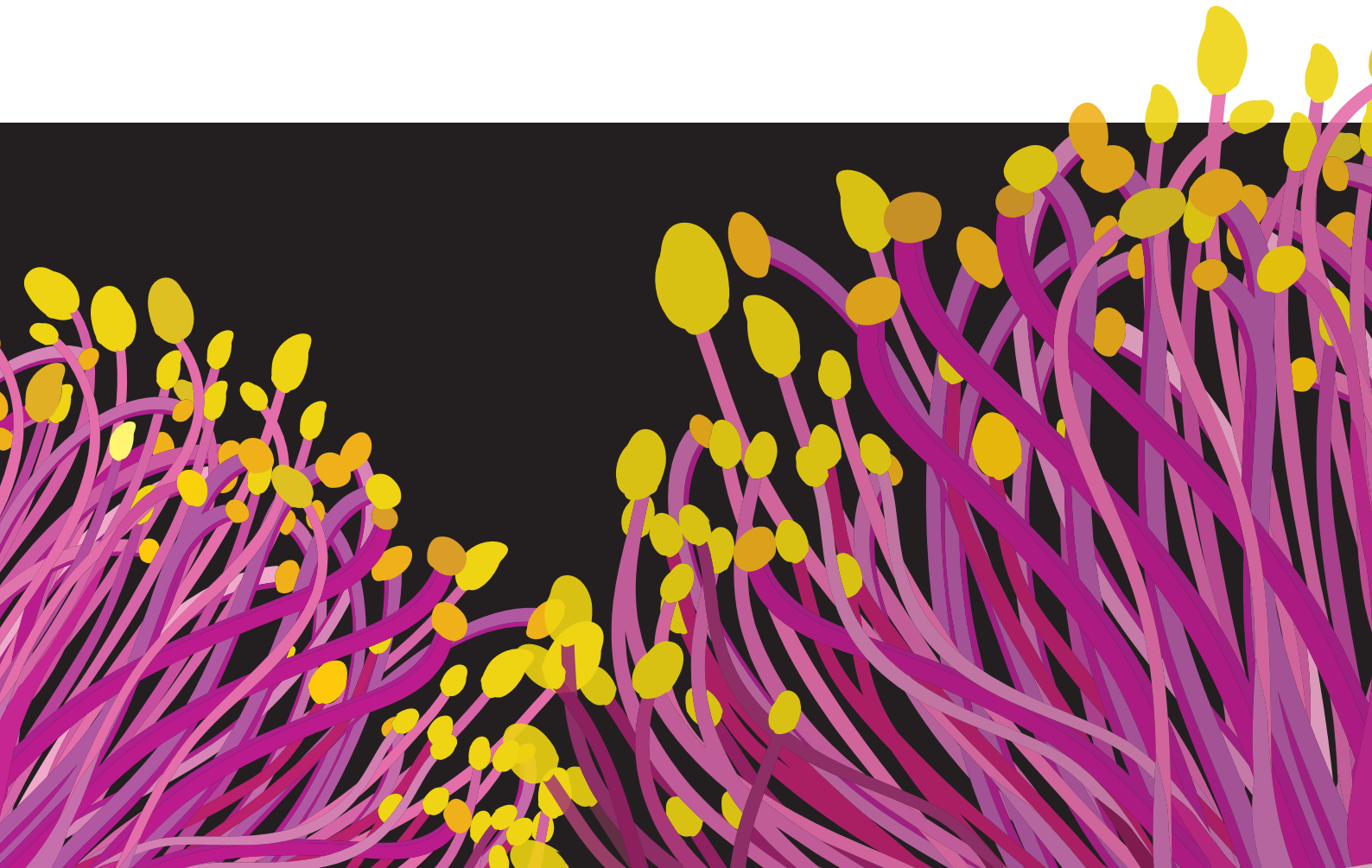


JAN PENTLAND
FOUNDATION

ANNUAL REPORT 2021



Contents

- ◆ **About the Foundation 1**
- ◆ **Trustees 1**
- ◆ **Report on 2020 – 21.....2**
 - Jan Pentland Dinner.....2
 - Scholarships.....2
 - The 21 scholarship winners in 2021.....3
 - Spotlight on Three Winners3
- ◆ **Financial statements for 2020 – 216**

About the Foundation

The Jan Pentland Foundation provides financial assistance, in the form of the Jan Pentland Foundation Scholarship, to enable people to study financial counselling or a related discipline. The Foundation focuses on assisting people who may not be able to afford the cost of study without assistance and who are likely to make a contribution to the sector if they became a financial counsellor.

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

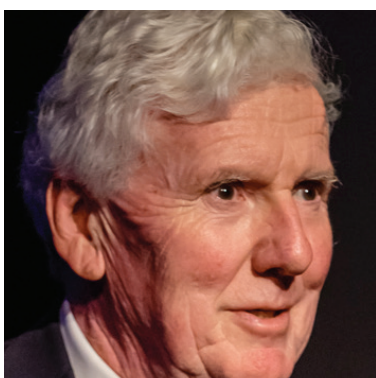
The trustees
of the Jan
Pentland
Foundation



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 2020 – 21

Jan Pentland Foundation Dinner

After holding a virtual dinner last year, in May 2021 we were once again able to hold the event face-to-face, coinciding with the annual Financial Counselling Australia conference. The dinner forms part of FCA's conference and is not financially subsidised by the Foundation.

All of the dinners are special, but this year's was unique. It was held at Pee Wee's at the Point, one of Darwin's best outdoor restaurants. It overlooks the bay and we dined under the stars at extra-long tables, festooned with white tablecloths and twinkling candle decorations.

The dinner was so popular it was at full capacity. Not wanting to have anyone miss out on celebrating the annual scholarship, we held a companion event at another restaurant in Darwin for the people who were unable to attend.

Scholarships

This year the Foundation awarded 15 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).

One scholarship was again funded by the Credit Corp Group and one scholarship by staff at the Australian Financial Complaints Authority.

The 2021 round of scholarships encouraged people in rural and remote areas to apply as there are skills shortages in these areas.

These donations make an enormous difference to scholarship winners and the future growth of the financial counselling sector. A number of past scholarship winners have gone on to leadership positions within the sector.

The 15 scholarship winners in 2021

- | | | |
|-------------------------|--------------------|--------------------|
| ■ Amanda Evans | ■ Helen Radford | ■ Nel Staite |
| ■ Belinda Walton | ■ Jazsukah Cox | ■ Paula Thompson |
| ■ Eirene Tsolidis-Noyce | ■ Kerryn Mickle | ■ Rhonda Griffiths |
| ■ Haydn Jelley | ■ Kirsten Conquest | ■ Shelley Rose |
| ■ Hayley Joyce | ■ Lylia Martion | ■ Toni Lackey |

Spotlight on Three Winners

Kerryn Mickle



Kerryn lives in Kojonup WA and has worked in the area for over 30 years, giving her a great understanding of agriculture and the issues affecting rural communities across the south. One of the main reasons she loves living and working in Kojonup is because the locals are terrific.

Kerryn wants to help people living in the area because it helps make the community stronger, a community she is intricately involved with. Kerryn is a committee member of the Great Southern Zone ASH Branch, Women in Farming association and Kojonup Equestrian Club.

Studying at Eva Burrows this year, Kerryn has found balancing work and study challenging but is looking forward to the holidays to she can get more of her financial counselling diploma completed.

Lylia Martion



Since starting her Diploma, Lylia has gained employment with Anglicare Victoria as a Gamblers Help financial counsellor.

Lylia says the best part of her job is when you get really good outcomes for a client and the stress is replaced by a smile and when clients are able to make positive changes in their lives as a result of the work she has done with them.

She feels very lucky to have received the scholarship as it has helped to take a load off financially and has been a motivating factor to do well with the course.

Once she has completed her studies, Lylia would like to spend time focusing on systemic issues faced by problem gamblers such as payday loans and the ability to use bank sourced credit to gamble.

Another passion for Lylia is financial literacy and young people. She feels there is a gap in the current education system which can lead to financial hardship for young adults that could have potentially been avoided with education and early intervention. With this in mind, she would love to develop regular ongoing financial literacy sessions for younger people within her community.

Eirene Tsolidis-Noyce



Eirene has experienced living with insecure work and advocates for others in this area, co-founding the Renters and Housing Union in 2020. Between studying, Eirene has been advocating for tenancy rights particularly for lower income earners.

She completed her financial counselling diploma and placement at Thorne Harbour Health in November 2021. In that role, in 12 weeks, she helped clients obtain waivers of debt totalling \$25,000.

Eirene is honoured to have been granted the scholarship and is keenly motivated to tie in her specialisation in tenancy advocacy with her financial counselling skills, with a particular interest in complex casework in marginalised communities and LGBTQIA+ focused services.

Financial statements for 2020 – 21

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 the remarkable Jan Pentland. Jan Pentland's commitment to financial counselling and to helping low income and disadvantaged consumers is the hallmark of her legacy.

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