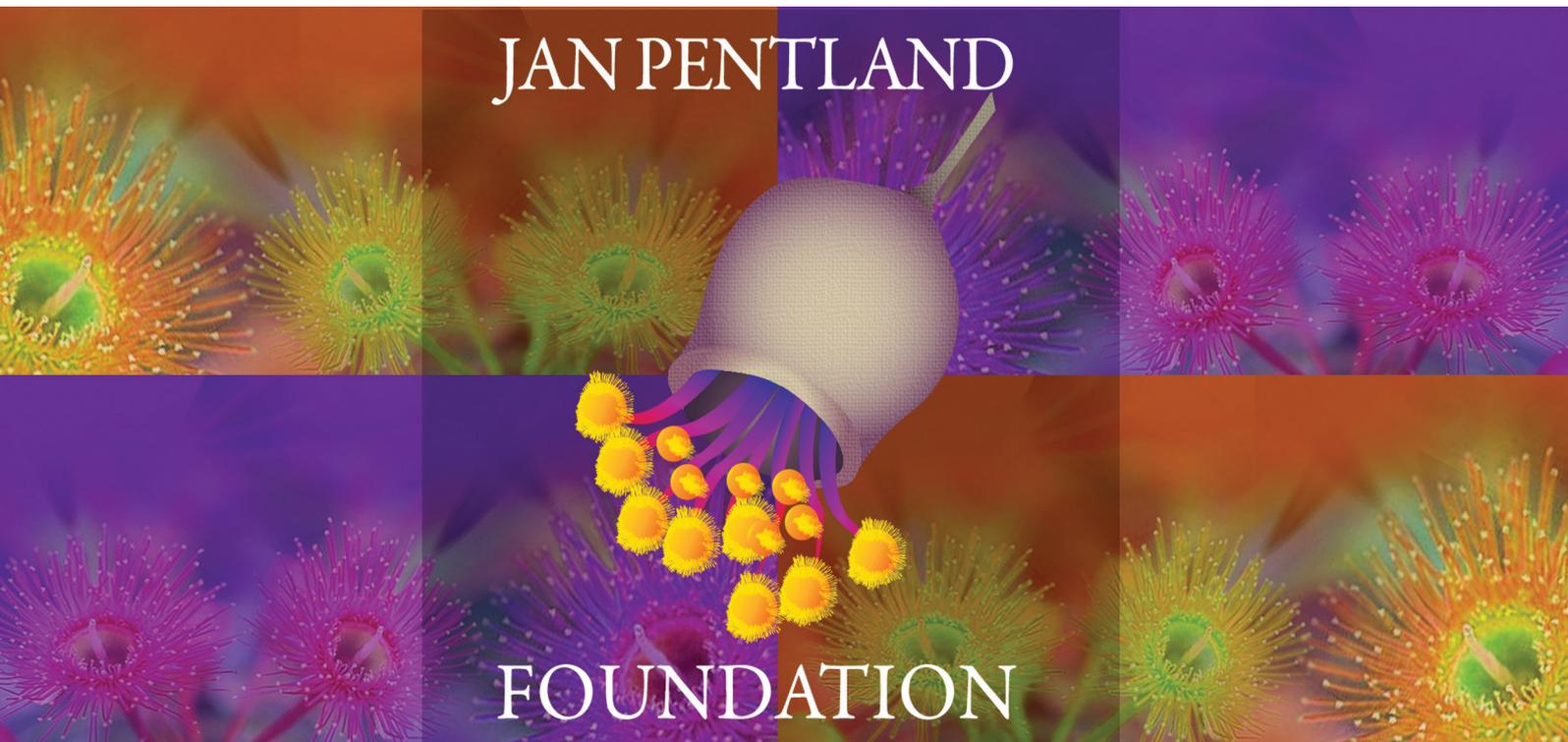


ANNUAL REPORT | 2018



JAN PENTLAND

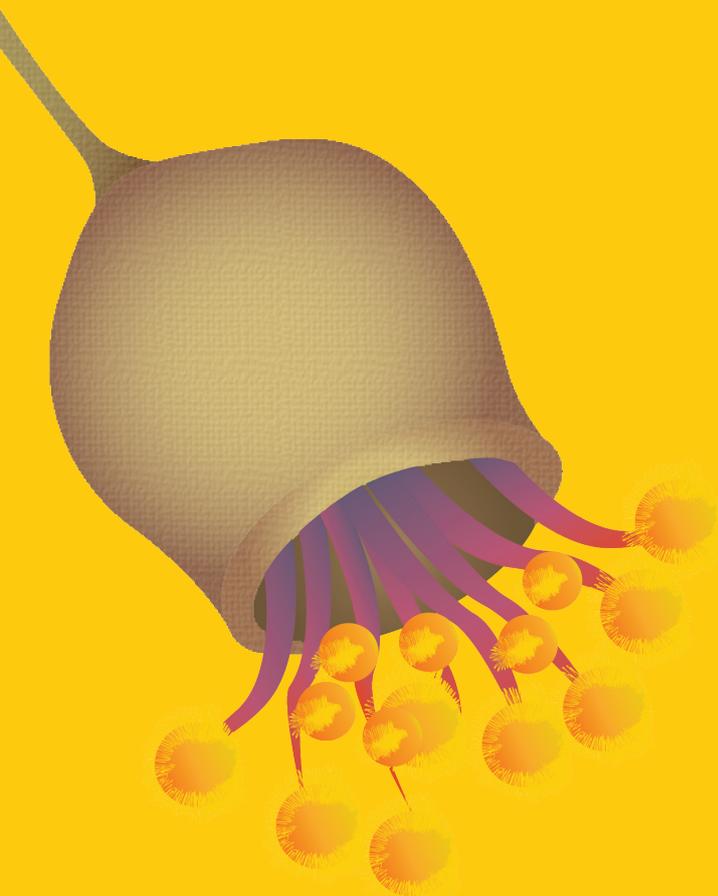
FOUNDATION

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.

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About the Foundation

The Foundation provides financial assistance—the Jan Pentland Scholarship—which enables a person to study financial counselling or a related discipline. There is a specific focus on assisting a person who otherwise would not be able to undertake this 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 are:



Carolyn Bond,
consumer
advocate



David Morawetz,
counselling
psychologist, and
Jan's partner



Colin Neave,
ANZ customer
fairness adviser



Della Rickard,
Deputy Chair,
Australian
Competition
and Consumer
Commission



David Tennant,
chief executive
officer, Shepparton
FamilyCare

King and Wood Mallesons provided pro bono legal advice to the Foundation in setting it up. Deloitte provide pro bono audit and accountancy services. Financial Counselling Australia provides administrative support to the Foundation.

Report on 2017 – 18

For the first few years of the Foundation's existence, it awarded between one and six scholarships. As a result of a substantial donation from the Commonwealth Bank, this number has increased to more than 10 in the past few years and this level of awards is expected to continue because of the bank's support.

There were 13 scholarship winners in 2018. These were:

- Sarah Cooke
- Banafsheh Abedali
- Venetia Aprile
- Karen Bird
- Diane (Tang) Choo
- Alan Gray
- Sue Gunning
- Andrea Jones
- Jaimee Marshall
- Louise Murphy
- Robert Rooth
- Katie Sedunary
- Troy West

There is more information about all scholarship winners on the [Foundation's website](#)

The winner of the scholarship with funds donated by Credit Corp Group was Troy West. There is a focus on one of the other winners, Sarah Cooke following.

The scholarships were awarded at the Jan Pentland Foundation Dinner, which coincides with the Financial Counselling Australia conference, which this year was in Hobart. The dinner was the largest yet with 428 attendees.



Pentland Scholarship winner Sarah Cooke

Sarah Cooke, was one of 13 winners of a Jan Pentland scholarship this year. Sarah was previously a paramedic, who spent three years working in Alice Springs. Following a back injury two years ago, she was unable to continue in that job. Dealing with the loss of her first career was a challenging time. “However, the first thing that came to mind as being a rewarding career was to do financial counselling,” she said.

This was because about 20 years ago, Sarah was a financial counselling client and she still remembers how compassionate, respectful and

non-judgmental the counsellor was. “In my early 20s I started a business and got into a bit of financial difficulty. I had a large credit card debt and really needed help to get back on track.”

Looking back, she says, the debt probably wasn't that serious. “But at the time I felt the walls were caving in on me, and I was so embarrassed. But (my financial counsellor) helped put things into perspective, organised payments plans, and was so supportive.”

There is also quite a crossover in the skills required of a paramedic and those of a financial counsellor. “It was lovely talking to people from all walks of life when I was a paramedic and I found it a

real privilege to be a part of people's lives, building rapport with my patients and being entrusted with their medical information.”

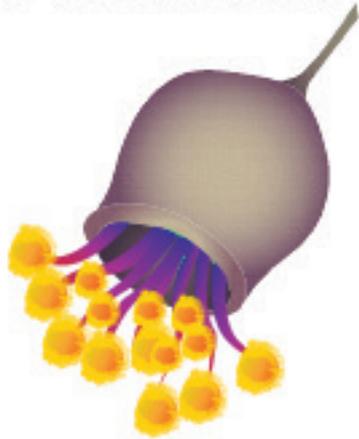
Sarah has been studying the Diploma of Financial Counselling online and this year finished the financial and legal units. Next year she will complete the counselling units.

Sarah shadowed a financial counsellor while living in Toowoomba and loved the work from the start. She is keen to do outreach work in the Aboriginal and Torres Strait Islander community. Her dream job would be to get work on APY (Anangu Pitjantjatara Yankunytjatjara) lands. She is also keen to work in the Top End or central Australia.



Some candid moments at the Jan Pentland Dinner in Hobart.

JAN PENTLAND



FOUNDATION
