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# STUDENT ACHIEVEMENT REPORT



*Institute of  
Financial  
Services Inc.*

# 2011

# President's Message



Welcome to the 2011 Student Achievement Report.

This year has been momentous in terms of changes to the qualifications that the IFS delivers. The 2010 Financial Services Training Package, which was implemented in 2011, brought in a raft of new qualifications for the finance industry, giving prospective students many more choices than they have ever had before.

Some students chose to continue to enrol in the 2004 Financial Services Training Package qualifications until the package was superseded in November 2011. However, most people chose to enrol in our new qualifications from early 2011.

Amongst the changes introduced with the new Training Package is that two of our Diploma level qualifications are now eligible for Existing Worker Funding (please see table on page 2). This is a very exciting development as financial institutions can claim fees for eligible employees for a Certificate IV qualification as well as a Diploma qualification.

I would like to take this opportunity to congratulate all our 2010 graduates (see listing which starts on page 12) and our 2010 Top Students (see pages 5-7). Almost all our students are full-time employees with families and responsibilities aside from their jobs, yet they commit 12-18 months of their spare time to complete a Certificate or Diploma level qualification. They are to be commended for their dedication to tertiary study and their future careers.

In 2010 we delivered customised Certificate IV in Financial Services qualifications to two corporate clients – ING DIRECT and Indigenous Business Australia. These courses were delivered in a 'blended learning' format; ie. a combination of workshop sessions and distance learning to each client group. Please turn to pages 8 and 11 for further details and photos of graduates of these courses.

In the next 12 months we will be adding further qualifications to our scope of registration and will let you know as soon as they are available. This process and our 5-year re-registration audit with the new national body – Australian Skills Quality Authority (ASQA) – will take place in 2012.

I hope you find the information in this report interesting and informative and that you will choose the IFS when you next require tertiary training for your team members!

**Raj Venga**  
President

## Contents



1



5



10



11

2011 Student Achievement Report	1
NEW Qualifications in 2011	2
Traineeship Eligibility & Funding	3
2010 Course Results	3
Mortgage Choice National Conference Expo	4

### CONGRATULATIONS!

2010 Top Student Awards	5
ING DIRECT 2010 Graduation – Certificate IV in Financial Services	8
IFS Inaugural Scholarship Award	10
Indigenous Business Australia – Certificate IV in Financial Services	11
2010 Graduate List	12



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# 2011 Student Achievement Report

It's been a very busy year for the IFS trainers and staff with the introduction of the new FNS10 Financial Services Training Package.

We have been working hard throughout the year to write new course content and update the various qualifications we deliver.

The new qualifications are much more targeted to specific sections of the financial services industry eg:

- Banking Services
- Credit Management
- Finance & Mortgage Broking

Prospective students can choose the pathway they are interested in pursuing and obtain the most appropriate qualification for themselves to further their careers.

Another positive with the new Financial Services Training Package is that two Diploma level qualifications have been approved in 5 States for Federal Government funding.

What this means is that if an employee was eligible for funding for a Certificate IV level qualification their employer is now able to apply for another \$4,000 to pay for that same employee to undertake a Diploma qualification (see Existing Worker Funding table on page 2).

The two Diploma qualifications approved for funding are:

- Diploma of Banking Services Management (FNS50910)
- Diploma of Finance and Mortgage Broking Management (FNS50310)

In 2012 we will be applying to the new regulatory body for the VET system – ASQA (Australian Skills Quality Authority) to add another qualification to our scope of registration – **Diploma of Credit Management (FNS51510)**. This will be an 'Upgrade Course' as 5 of the required 12 competencies will already have been achieved by graduates of the Certificate IV in Credit Management (FNS40110).

We also have plans to add other qualifications to our scope as our clients request them. So if you are interested in a particular qualification which the IFS does not currently deliver please let us know.

The IFS staff members and trainers look forward to a very positive 2012 and will continue delivering quality courses to our clients and their employees!

Sincerely

**Linda Rodden**  
Chief Executive

## Administrative Staff



**Linda Rodden**  
Chief Executive



**Natalie Introna**  
Administration Manager



**Allison Purdy**  
Course Co-ordinator/  
Administration



**Simone McWhirter**  
Course Co-ordinator/  
Administrative Assistant

## Trainers/Consultants



**Ian Malcomson**



**Faye Ramsey**



**Chris Kecski**



**Brenton Price**

## Council Members



**Raj Venga**  
President  
(Credit Ombudsman  
Service Limited)



**Helen O'Reilly**  
Vice President  
(Teachers Credit Union)



**Debra Player**  
Vice President  
(Business Consultant)



**Madeline Merhi**  
Councillor  
(Arab Bank Australia)



**Gordon Thomas**  
Councillor  
(Newcastle Permanent  
Building Society)

# NEW Qualifications in 2011

In November 2010 the new Financial Services Training Package FNS10 was officially endorsed. The IFS is now delivering the following new qualifications from that package:

- **Certificate III in Financial Services** (FNS30110)
- **Certificate IV in Banking Services** (FNS41010)
- **Certificate IV in Bookkeeping** (FNS40210)
- **Certificate IV in Credit Management** (FNS40110)
- **Certificate IV in Finance and Mortgage Broking** (FNS40810)
- **Diploma of Banking Services Management** (FNS50910)
- **Diploma of Finance and Mortgage Broking Management** (FNS50310)

We also continue to deliver two other qualifications from the Business Services Training Package:

- **Certificate III in Business** (BSB30110)
- **Certificate IV in Frontline Management** (BSB40807)

These qualifications can be undertaken as a 'fee for service' enrolment or as a **New Entrant** or **Existing Worker Traineeship** (see eligibility criteria in the table on the opposite page).

## Short Courses

- FSR Tier 2
- FSR Tier 2 – General Insurance
- FSR Responsible Manager Assessment

## Other Services

- Training Consultancy
- e-Learning Management Systems – Design & Installation
- Professional Membership

If you have any questions about the courses, traineeships or services **please call us on 02 9283 5999**.

## Traineeships

To assist you with the process of **UNDERSTANDING HOW THE TRAINEESHIP SYSTEM WORKS**, we have supplied the tables on the opposite page that set out the eligibility criteria and incentive payments available to employers to up-skill their staff **AT LITTLE OR NO COST TO THE BUSINESS!**

## \$4,000 in Government Funding for DIPLOMA Qualifications!!!

The Australian government has recently approved funding for some Diploma level qualifications.

As of 2011 employers who have received **\$4,000** in funding for an eligible employee to achieve a Certificate IV qualification are also eligible to receive another **\$4,000** for the same employee to complete an approved Diploma qualification. See table below.

Currently the following Certificate and Diploma level qualifications attract **\$4,000** in **Government funding for Existing Worker Trainees** in States and Territories:

	NSW	QLD	SA	VIC	TAS	WA	ACT	NT
Certificate III in Business (BSB30110)		✓			✓			
Certificate III in Financial Services (FNS30110)	✓	✓	✓		✓		✓	
Certificate IV in Banking Services (FNS41010)	✓	✓	✓		✓		✓	
Certificate IV in Bookkeeping (FNS40210)	✓	✓	✓	✓				✓
Certificate IV in Credit Management (FNS40110)	✓		✓		✓			
Certificate IV in Finance and Mortgage Broking (FNS40810)	✓	✓					✓	
Certificate IV in Frontline Management (BSB40807)	✓	✓	✓		✓		✓	
Diploma of Banking Services Management (FNS50910)	✓	✓	✓	✓	✓			✓
Diploma of Finance and Mortgage Broking Management (FNS50310)	✓	✓		✓	✓			✓

**NB:** In **NSW** the two Certificate III and five Certificate IV qualifications listed above also attract **\$4,000** in **Government funding for NEW ENTRANT Trainees**, **AND** the course fees are paid to the IFS by the State Training Authority.

To apply for the funding employers must contact an Australian Apprenticeship Centre (AAC). The IFS can assist you to find the closest AAC to your business. Just give us a call on **02 9283 5999**.

Please note that the above table is correct at the time of printing – December 2011.

# Traineeship Eligibility & Funding

## New Entrant Traineeships (NSW)

### Employee Eligibility Criteria

To be employed as a New Entrant Trainee a person **MUST**:

1. **BE** an Australian Citizen or hold a New Zealand passport and have been an Australian Resident for 6 months or more
2. **BE** initially employed as a Trainee or have been employed for less than 3 months full time or 12 months part time by their employer
3. **BE** over 15 years of age and willing to undertake an appropriate qualification in their field of employment

### Employer Funding Incentives

1. There are a number of incentives available to employers – **generally \$4,000 for each eligible trainee.**
2. Employers receive exemption from Payroll Tax for Trainee wages and Trainees receive Travel Concessions for bus and rail services.
3. **The Course Fees are paid to the IFS by the Government.**
4. In NSW the IFS is required by the Department of Education & Training to charge a **Student Administration Fee of \$436 per Trainee per annum.** This fee is paid at enrolment by either the Trainee or the employer.

## Existing Worker Traineeships

### Employee Eligibility Criteria

For an employer to be able to apply for Existing Worker Funding their employee/s **MUST**:

1. **HAVE BEEN** employed for at least 3 months full time or 12 months part time
2. **BE** an Australian Citizen, an Australian Permanent Resident OR a New Zealand Citizen with more than 6 months residency in Australia
3. **NOT** have an Australian qualification higher than a Certificate II level for Certificate qualifications or a Certificate IV level for a Diploma qualification
4. **NOT** be currently studying

### Employer Funding Incentives

1. If employees fulfil all of the above criteria the employer is entitled to receive incentive payments from the Commonwealth Government.
2. There are a number of incentives available to employers – **generally \$4,000 for each eligible trainee.** You should contact a local Australian Apprenticeship Centre (AAC) who can supply you with detailed information on the range of benefits available.

You can find the name of an Australian Apprenticeship Centre (AAC) in your area by going to the following website address:

[www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au)

Click on **"Australian Apprenticeships Centres"**, then click on **"Find an Australian Apprenticeships Centre"**.

## 2010 Course Results

In 2010 we had a total of **262 graduates** from the Nationally Recognised Qualifications listed below:

- Certificate III in Financial Services
- Certificate IV in Financial Services
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- Diploma of Financial Services
- Diploma of Financial Services – Lending Stream
- Diploma of Financial Services (Finance/Mortgage Broking Management)

We also had **499 graduates** from the following short courses we deliver:

- FSR Tier 2 Training Course
- FSR Tier 2 General Insurance Training Course
- FSR Tier 1 & Tier 2 Compliance Course for ACE Insurance Limited
- FSR Responsible Manager Assessment Course



# National Conference Expo 2011



In July 2011 the IFS exhibited at Mortgage Choice's annual Expo which was held in Cairns. The conference was attended by all Mortgage Choice franchisees and some of their loan writers.

We were there to promote our new Diploma of Finance and Mortgage Broking Management upgrade course to the franchisees and their staff. Information was distributed about the government incentives of \$4,000 for staff members to undertake either the Certificate IV in Finance and Mortgage Broking course and/or the Diploma course.

Franchisees were also invited to participate in a 'lucky draw' for an iPad 2 and a second prize draw of a silver coin with a beagle on it.

In all we distributed 350 IFS satchels and spoke with dozens of franchisees about our courses!

The IFS is now on the MFAA's preferred provider list for training and we anticipate many enrolments in both the Certificate IV and Diploma courses in 2012.

Here are a few photos from the event:



The IFS stand at the Expo!



Sue Gates (NSW franchisee) with Natalie Introna



Graeme Higgins (WA franchisee) with Natalie

## IFS is now on the MFAA's Preferred Provider List for Training!

The IFS is pleased to announce that it has been added to the MFAA's Preferred Provider List for delivering both the **Certificate IV in Finance and Mortgage Broking** (FNS40810) and the **Diploma of Finance and Mortgage Broking Management** (FNS50310) (*Upgrade Course*) qualifications.

We offer a special discounted fee of **\$660** for MFAA members who are franchisees to undertake the Diploma qualification. The IFS can also assist franchisees with staff members to apply for **\$4,000 in government funding per eligible employee to undertake the Certificate IV and/or Diploma qualifications.**

See details of which States fund the Certificate IV and Diploma qualifications and eligibility criteria on pages 2-3 of this publication.

# 2010 Top Student Awards

## *Congratulations!*

Congratulations to the 2010 Top Students! There were six Top Student Awards for 2010. After informing all our Top Students we asked each of them to tell us about themselves and how they coped with studying by Distance Learning whilst working full-time. Here is each of their accounts:

### **Certificate III in Financial Services Top Student Award** went to **Gemma Donaghy**, Customer Support Officer from North State Finance in Coffs Harbour, NSW



Gemma with her Top Student Award

With just 15 months in the finance industry and a goal to further her career, Gemma Donaghy was “extremely shocked and proud” of what she had achieved.

Gemma had only been out of school two months when she was encouraged by her Supervisor to undertake the course. She found distance learning provided her with an opportunity to be flexible in her approach to the course while adapting to the demands of customer support.

Importantly, the course proved to be extremely helpful in two key areas, firstly the knowledge Gemma gained, assisted in her understanding of her role in the finance industry, and it enabled her to adapt with confidence.

One of the aspects of the course that Gemma found helpful was the support network, “I found everyone was always willing to help me at any time. The staff at IFS were always understanding of any situation and available to help, as were my employers”, Gemma said.

So what of the future? Gemma is looking to extend her knowledge through the Certificate IV in Financial Services course.

And her tips for other students? “Take the time to research thoroughly and never be scared to ask questions. Be prepared to study hard and go for it!”

### **Certificate IV in Financial Services Top Student Award** went to **Hayley Wright**, Branch Manager from Queensland Country Credit Union in Glendon, QLD



Hayley being presented with her award by Aileen Cull, CEO of Queensland Country Credit Union

Living in a remote community in Queensland presents its challenges from a study perspective and this is where distance learning through the IFS was Hayley’s solution.

“The main thing that motivated me to take on the IFS course was the distance learning structure and the chance to further develop my knowledge and skills to be more productive and professional in my role”, said Hayley.

Hayley’s decision turned out to be the right one, as she found that everything she wanted to achieve through the course was achieved. “The flexibility and convenience and the course material were very useful and easy to understand. The course was very relevant and I have found that I have been able to apply my new found knowledge and skills in almost every aspect of my position”.

The level of support that Hayley received from her employer, from the CEO down, was very gratifying and demonstrated what a strong supportive culture exists at QCCU.

Completion of the Certificate IV in Financial Services is just the beginning for Hayley. She is tossing up between the Diploma of Financial Services and the Certificate IV in Frontline Management.

Her philosophy on studying? Read the questions properly and make sure you understand what the questions are asking you to do.

# 2010 Top Student Awards

## *Congratulations!*

### **Certificate IV in Financial Services (Finance/Mortgage Broking) Top Student Award** went to **Mireille Ayrouth**, Franchisee from Mortgage Choice in West Ryde, NSW



Mireille being presented with her award by the NSW State Manager of Mortgage Choice, Andy Levstek

It has only been 12 months since Mireille bought her first Mortgage Choice franchise and with it her first direct exposure to finance and mortgage broking. When added to an already hectic life including children and family, study was always going to be a challenge.

Mireille had studied at UTS and completed her Bachelor of Business with a Major in Accounting and prior to Mortgage Choice spent time in both software and banking in Auditing, Accounting or Business Analysts roles.

So how did she achieve to not only complete the course, but be Top Student? "Learning in my own time was great because I could study when I had time and it would not come at the inconvenience of my family. I did most of my study during the late evening and in between school hours", Mireille said.

As a mortgage broker it is a requirement that she completes the Certificate IV in Financial Services (Finance/Mortgage Broking). Mireille found that the course did satisfy her training and development goals. "Although there is still so much to learn, it has set up a good background for policies I need to be aware of, the processing of loans and how and what I can and cannot say to customers".

### **Diploma of Financial Services (Finance/Mortgage Broking Management)** **Top Student Award** went to **Tim Donahoo**, Compliance and Corporate Standards Manager from Mortgage Choice in North Sydney, NSW



Michael Russell, CEO of Mortgage Choice presented Tim with his award

When someone has a long career in mortgage broking, an equally long career in banking and finance and a solid academic record, you could ask why take on the Diploma of Financial Services (Finance/Mortgage Broking Management)?

"A desire to advance my formal qualifications relevant to the broking sector and, the Diploma was the next logical step. I selected IFS due to the flexibility it offers in terms of completing the course around your regular duties and the practical nature of the course content", Tim said.

Tim found this course to have a lot of practical relevance and it resulted in increasing his knowledge in the important area of commercial broking, where his understanding and skill level was limited.

Advice he would give to anyone thinking about enrolling in this or any other IFS course?

"Students will have ample opportunity to structure the course requirements around the realities of work and outside commitments, so that it is easy as possible to complete. The course will include an appropriate balance between textbook theory and practical skills that will be readily applicable to the workplace, leading to the optimum outcome in terms of knowledge building and skill development".

Tim also noted that the IFS staff support and course materials are of high quality, which will make the journey rewarding and free of stress.

## Diploma of Financial Services Top Student Award went to **Jessica Moore**, Administration Officer from Newcastle Permanent Building Society in Newcastle, NSW



Gordon Thomas, Learning & Development Manager of Newcastle Permanent Building Society presented Jessica with her award

Having completed the IFS Certificate III and Certificate IV previously, Jessica is no stranger to study and achievement.

So what are her tips for achieving top marks that could help other students?

“Don’t just use the internet to try and find all of your answers. If you seek out people through your work/institution who may hold the information required, it will help you a lot. These people speak from every day experience and can probably assist you with more in depth and relevant information than the internet can”, Jessica said.

When it came to support, her manager was fantastic. “He allowed us time at work to do some internal research for our assessments. He helped us with some contacts and also helped set up some appointments with Head Office staff to interview them for our assessments. My family and fiancé were great. They were very supportive throughout the course and were of course very proud when my marks came through each time. The staff at IFS were also helpful and their encouraging comments on our marked assessments were lovely to read”.

Jessica was extremely proud of herself for not just completing the course but for being named Top Student. “It felt fantastic that my hard work had paid off and I was being acknowledged for it”.

## Diploma of Financial Services – Lending Stream Top Student Award went to **Renee Chahine**, Credit Administration Officer from Arab Bank Australia in Sydney, NSW

### Arab Bank Australia



Joseph Rizk, Managing Director of Arab Bank Australia presenting Renee with her award

They say that personal recommendations are the best and this proved to be the case for Renee. Her colleagues at Arab Bank who had completed the course, encouraged her to enrol, as they had a great experience while studying with the IFS and found the course content very useful.

They also say that if you want something done give it to a busy person. Consider this, a full time job, a two year old child and pregnant with her second and studying. So you can imagine Renee’s pride when she was informed that she had achieved the Top Student Award. “I felt extremely proud to have achieved the Award, I could not have done it without the support of my family”, Renee said.

The support network was obviously very important to Renee. “The IFS tutors and staff were extremely helpful and understanding when I needed support or an extension to submit my assignments. Also, my work colleagues and manager gave me a lot of useful information and suggestions while studying.”

There is no stopping Renee, she would love to further her studies and is now considering a degree to further broaden her knowledge in the banking industry.

## Certificate III in Financial Services – NPBS Top Student Award went to **Lucinda Davis**, Member Service Officer from Newcastle Permanent Building Society in Salamander Bay, NSW



Cole Kirkby, Manager Retail Distribution, Newcastle Permanent Building Society presented Lucinda with her award

When someone undertakes a training and development course such as Certificate III in Financial Services, they want to ensure that it is relevant to their current job.

How did Lucinda find the course? “The course was very relevant. It dealt specifically with customer service and how to overcome barriers between staff and also our Members” Lucinda said.

She liked the fact that all the material in the course related to her position within NPBS and at the same time she could apply her knowledge gained on-the-job to the course material.

Lucinda has new found confidence since she has completed her studies and was “shocked” when she was given the news that she was Top Student in her category. “I did not expect the result I got and I was assuming that others would achieve a similar result. I was very proud of my achievement”.

So what is next for Lucinda who is less than two years out of school? “I wish to undertake the Certificate IV in Financial Services and hope to work my way up to management level one day.”

# ING DIRECT 2010 Graduation

## *Congratulations!*

### **Certificate IV in Financial Services – 2010 Graduation**

In 2010 the IFS delivered a customised Certificate IV in Financial Services (FNS40107) qualification to ING DIRECT team members at two locations - Sydney and Tuggerah. The course consisted of a 'blended learning format' of five 1-day workshops, five assessment interviews and distance learning study.

The course was delivered to 23 team members over a 9-month period, culminating in a graduation function in Sydney in December 2010.

The attendees of the graduation were addressed by Don Koch, CEO of ING DIRECT Australia and their certificates were jointly presented by Brett Morgan, Executive Director of Savings at ING DIRECT Australia and Debra Player, the IFS National President.

Also in attendance from ING DIRECT was Caterina Dunne, Manager, Learning and Organisational Development and Louise Warwick, Learning & Organisational Development Consultant, who co-ordinates the Certificate IV program.

Top Student Awards were presented to Lisa Port from the Sydney Group and Megan Cooper from the Tuggerah Group. There was also an inaugural Scholarship Award for one graduate to undertake the Diploma of Banking Services Management (FNS50910) in 2011. Michael Lockyer from Tuggerah was the successful recipient.



2010 Top Students - Lisa Port (Sydney) and Megan Cooper (Tuggerah)



L-R: Brett Morgan, Philip Bell (Sydney Group) & Debra Player



L-R: Brett Morgan, Ashley Bennett (Sydney Group) & Debra Player



L-R: Brett Morgan, Zakaria Elmir (Sydney Group) & Debra Player



L-R: Brett Morgan, Jimmy Luong (Sydney Group) & Debra Player



L-R: Brett Morgan, Edith Madarasz (Sydney Group) & Debra Player



L-R: Brett Morgan, Emily Thai (Sydney Group) & Debra Player

# ING DIRECT 2010 Graduation



L-R: Brett Morgan, Charlotte Ballard (Tuggerah Group) & Debra Player



L-R: Brett Morgan, Dallas Lennon (Tuggerah Group) & Debra Player



Sydney Group



Tuggerah Group

## IFS Inaugural Scholarship Award

Diploma of Banking Services Management



**Michael Lockyer from the Tuggerah Group** was presented with the IFS Inaugural Scholarship Award for the Diploma of Banking Services Management by his Team Leader, Brad Kinna

# Indigenous Business Australia



## Certificate IV in Financial Services

In October 2010 Indigenous Business Australia (IBA) enrolled 18 of its Home Lending Managers and head office managers into a customised 'blended learning' Certificate IV in Financial Services qualification with the IFS. Blended learning is a combination of face-to-face workshops and distance learning.

Due to the managers working in locations all over Australia they were flown to Brisbane for an initial 4-day workshop to 'kick start' their learning and study for the 6 modules of the Certificate IV qualification.

After the workshops concluded each participant completed the modules by Distance Learning, with email and telephone support from the IFS course facilitator, Faye Ramsey.

The majority of managers have now completed their qualification and IBA has enrolled more staff members into IFS courses.

Congratulations to all the IBA graduates and welcome to the new students!

*Congratulations!*



**Five IBA head office Graduates** Back Row L-R: Michael Thompson, David Hawkins, John Gillespie & Aperahama Pou and Front: Angela Gillespie

# 2010 Graduate List

## FNS30107 – Certificate III in Financial Services

Ansell, Katelan	Elder, Kimberley Anne	McAvoy, Maryanne Carmen	Pompeo, Pauline
Ashman, Kristigai	Fisk, Wendy	McBlane, Ashlee Faye	Ray, Rachel Kathryn
Bacot, Jason	Fitzgerald, Leanne	McInnes, Bradley Raymond	Reimers, Morgan
Birkefeld, Adam Frank	Gardiner, Jade Susan	Merkel, Heidi Maree	Riley, Louise Gai
Byron, Tara May	Gentle, Cassie	Metcalfe, Bronwyn Janet	Ross, Jennifer
Carpenter, Stacey Leigh	Harris, Julie Ann	Morgan, Joanne	Sands, Shelbie
Carr, Jessica	Harris, Rebecca Leanne	Morton, Rachell Marree	Sassine, Marina
Clegg, Kasey Leigh	Hawkins, Amy	Murrell, Lynette	Shoemith, Kelsley
Csordas, Andrew Attila	Herold, Cate Maree	Muscat, Mary	Storm, Nicole
David, Eddy	Hughes, Amanda Louise	Northey, Brooke Lea	Thrift, Rebecca Jane
Davis, Ashlee Perrin	Jenkins, Angela Maria	Ovenden, Ashlee Jayne	Warren, Amanda Jane
Davis, Lucinda Mary	Keast, Tracy Louise	Palmer, Tarsha Anne Louise	Webb, Bonnie
Dilley, Emma Louise	Kelly, Rebecca	Parkes, Rachael Jean	Wilson, Julia
Dodds, Emma	Maatouk, Susan	Pearson, Elle	
Donaghy, Gemma	Makhlouf, Michelle	Perry, Fiona Lindsay	
Duggan, Kellie-Ann	Manners, Evie	Poje, Theodora	

61 GRADUATES

## FNS40107 – Certificate IV in Financial Services

Abouchanab, Tania	Elmir, Zakaria	Massicks, Casey	Ricketts, Jessica
Alwan, Anthony	Evans, Paegan	Mathews, Leonnie	Seeley, Michelle
Andrews, Cindy	Fergusson, Anne	Mayo, Jessica	Shepherd, Renee
Ballard, Charlotte	Fordham, Helen	McBlane, Ashlee	Silvester, Dannielle
Barker, Matthew	Fox, Samantha	McGhee, Stephen	Singh, Christina
Bell, Geoffrey	Fredericks, Nicholas	McMahon, Jayne	Tambe, Reena
Bell, Philip	Gelland, Kimberley	Miller, Brianne	Taylor, Colleen
Bennett, Ashley	Gray, Carmelita	Miller, Daniel	Thai, Emily
Blain, Toni	Green, Russell	Moran, Matthew	Turner, Carolyn
Byron, Tara	Harris-Fox, Celia	Moritz, Arthur	Uccisella, Melissa
Castle, Angela	Keam, Erica	Morley, Josephine	Vilashni, Soma
Clark, Anna	Kociski, Valentina	Morris, Katrina	Walshaw, Jade
Conrad, Summer	Kumar, Reena	Mujacevic, Esad	Watson, Linda
Cooper, Megan	Lennon, Dallas	Nikolovski, Vesna	Wielicki, Tatiana
Daly, Emma	Lockwood, Susan	Nipperess, Kerry	Williams, Jade
Day, Steven	Lockyer, Michael	Okaro, Janet	Wren, Leonie
Diprose, Aaron	Luong, Jimmy	Port, Lisa	Wright, Hayley
Eather, Amanda	Madarasz, Edith	Reilly, Laura	
Elligate, Shae	Magnus, Debbie	Reynolds, Belinda	

74 GRADUATES

## FNS40804 – Certificate IV in Financial Services (Finance/Mortgage Broking)

Acosta, Montilla Nuri	Cragg, Matthew	Kim, Minyoung	Robins, Jason
Allen, Deborah Ann	Csikos, Steven	Kozary, Stephen	Rossi, Lisa Marie
Allen, Debra Ann	Cuzzupi, Domenic	Kreis, Trevor Edward	Rowe, Kate
Aow, Pennie	Davidson, Julia	Kyriacou, Savvas	Sankovic, Kerri
Aow, Ricky	Dimarchos, Cathy	Labraga, Julio	Shaw, Christopher
Ashley, Michael Keith	Dinh, Thao Linh Thi	Lee, Chris Simon	Sims, Stephen
Ayrouth, Mireille	Doueihi, Michael	Lee, Lisa Gai	Singh, Navneet
Azeem, Fairien Shanaaz	Flanagan, Kieran	Lis, Jonathan	Spiers, Tiffany Sorrel
Barbic, Paul Anthony	Geaitani, Merveille	MacKichan, Gina	Stamar, Daniel
Barrett, Caitlin	Gill, Simon	Maclsaac, Nicole	Stapleton, Nicole Elizabeth
Bartels, Peter Douglas	Gray, Lucy	Marchbanks, Vaughn	Strudwick, Kahlee
Bartlett, Craig	Griffin, Bernadette	Miller, Christina	Tee, Teng
Beresford, James	Hadfield, Matt	Montgomery, Lisa	Thomas, Amanda Faye
Berry, Christopher	Hamilton, Skye	Morgan, Brett Antony	Thomas, David Anthony
Birch, Luke Dean	Hannan, Vanessa Claire	Muir, Antony	Tooms, Andrew Eric
Borg, Jye Darren	Hanson, Jacalyn	Mulroney, Emma Jane	Uno, Samuel Paul
Broad, Kylie Anne	Hawker, Gary	Mussig, Simone Leisa	Van Riet, Monica
Brown, Donald	Hunyadi, Luke James	Noronha, Clea	Ward, Lisa Jane
Brown, Janine Marie	Hunt, Louise	O'Brien, Maria Louise	Watson, Sally-Ann
Butler, Mark	Huo, Rui	Pendlebury, Michael James	White, Rick
Byrne, David Andrew	Inverarity, John William	Penfold, Nicole Elizabeth	Williams, Jesse
Caruana, Sarah	James, Peter	Pian, Richard Peter	Windeyer, Maree Shirley
Cates, Chanelle	Jamieson, Scott	Polson, Christopher	Windeyer, Richard William
Chekoeva, Oxana	Kern, Peter James	Pym, Rodney David	Wong, Tracey
Choo, Jordan	Kerr, Jacqui Louise	Rains, Ian	Wright, Jaye
Christie, James	Khalil, Isis	Reeves, Shaun Kevin	Young, Priscilla

104 GRADUATES

## FNS50107 – Diploma of Financial Services

Beasley, Olivia	McVicar, Erin	Roberts, Blair	Safour, Sarah
McIntosh, Stacey	Moore, Jessica	Ross, Amanda	Saville, Nicole

8 GRADUATES

## FNS50504 – Diploma of Financial Services (Finance/Mortgage Broking Management)

Donahoo, Timothy	Faulknor, Jaimee	Long, Bianca Jane	Verhoeven, Lesley
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4 GRADUATES

## FNS50107 – Diploma of Financial Services (Lending Stream)

Bayeh, Serge	Joukhador, Les	McGrannachan, Thomas	Stojcevski, Mile
Bejjani, Patrick	Larkin, Mathew	Samusodza, Esther	Unverhau, Christopher
Chahine, Renee	May, Ryan	Shaw, Christopher	

11 GRADUATES

GRAND TOTAL 262 COURSE GRADUATES



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