Women's WEALTH

PARTICIPANT WORKBOOK

Saturday 7 November 2026 | 9am–3pm

Wintergarden, 2 Maryborough Street, Bundaberg

ABOUT THE PROGRAM

A practical day designed to connect the pieces

Women's Wealth Pathways is a free, practical and interactive program developed by Wide Bay Kids Community Inc. following feedback from women in the Bundaberg region. It is supported through the Queensland Government's Empowering Queensland Women Grants Program.

The day is designed to help women better understand their current financial position, explore superannuation, investing and longer-term planning, feel more prepared for financial change, and identify practical actions relevant to their own circumstances.
The financial sessions are connected by reflection and facilitated conversation so the day feels like one journey rather than a series of standalone presentations.

HOW TO USE THIS WORKBOOK

This is not homework and you do not need to fill every space. Capture what is useful to you. After each session, return to the same three questions. At the end of the day, you will use your notes to choose one decision, one next step and one source of support.

Program of the day

TIME	SESSION	LED BY
9.00–9.30	**Welcome + Workbook**	Gayle Reynolds + Samantha Trew
9.30–10.30	**Money Now – Where am I financially today?**	Jamila Devine | Black Lab Finance
10.30–10.45	Morning tea	
10.45–11.45	**Money Later – How can I build my future?**	Gemma Mitchell | Ladies Finance Club
11.45–12.15	Lunch	
12.15–1.15	**Money Changes – How do I navigate financial turning points?**	Naomi Nicholls | Nicholls Wealth Solutions
1.15–1.30	Afternoon tea	
1.30–2.30	**Money Next – Where am I going and how do the pieces fit together?**	Naomi Nicholls | Nicholls Wealth Solutions
2.30–3.00	**Your Next Steps – Decision Lab**	Samantha Trew | Expansive Living, Leading & Business

THE PEOPLE IN THE ROOM

Meet your presenters and facilitator

Gayle Reynolds

Co-Founder, Wide Bay Kids | Community Research Associate | PhD Student

Gayle Reynolds is a community leader, researcher and Co-Founder of Wide Bay Kids, with extensive experience in community development, social innovation and building collaborative partnerships across regional Queensland. Her work is grounded in a commitment to gender equality, social inclusion and creating opportunities for women and communities to thrive. With a strong interest in gender-transformative approaches, Gayle works to challenge systemic barriers, shift attitudes and create environments where women have greater voice, choice and agency.

widebaykids.com.au/womens-wealth

Samantha Trew

Expansive Living, Leading & Business | Facilitator

Samantha is a Business and Identity Architect with more than two decades of executive leadership and entrepreneurship experience. Her work sits at the intersection of identity, possibility and intentional design. Throughout Women's Wealth Pathways, Samantha's role is to connect the financial sessions, support reflection and help participants turn what they hear into a practical next step.

www.samanthatrew.com

Jamila Devine

Black Lab Finance | Money Now

Jamila has more than 17 years of experience in banking and finance and helps individuals, families and businesses navigate lending with greater clarity and confidence. Black Lab Finance is a Bundaberg-based mortgage and finance brokerage supporting clients across home loans, refinancing, investment lending and business finance.

blacklabfinance.com.au

Gemma Mitchell

Ladies Finance Club | Money Later

Gemma is a financial adviser, educator and author with more than 20 years of experience across banking, superannuation and financial advice. Her work focuses on helping people build clarity, confidence and a practical plan for their financial future. She is the author of The Money Reset and is an authorised financial adviser through Rask Licensing Pty Ltd.

www.gemmamitchell.com.au

Naomi Nicholls

Nicholls Wealth Solutions | Money Changes + Money Next

Naomi is a Senior Financial Adviser and wealth creation specialist with more than 26 years of experience in financial services. She helps clients navigate financial decisions, build wealth, prepare for retirement and understand how the different parts of their financial lives work together. Naomi is also the FAAA Wide Bay Chapter Chair.

www.nichollswealthsolutions.com.au

START HERE

Before we talk about money

Take a few quiet minutes to locate yourself before the first financial session. There is no right answer and no need to share anything you would rather keep private.

WHERE AM I NOW?

What feels most relevant to my financial life at this point?

WHAT MATTERS TO ME?

At this stage of my life, what matters enough for me to give my financial future attention?

WHAT DO I WANT MY FINANCIAL LIFE TO MAKE POSSIBLE?

What would greater financial confidence, security or choice allow in my life?

As you look at what you have written: why does this matter to you now?

SESSION 1

MONEY NOW

Where am I financially today?

9.30–10.30 am | Jamila Devine - Black Lab Finance

Exploring cash flow, budgeting, debt, lending and financial literacy to better understand your current financial position.

What I want to remember

My reflection

1. What do I need to understand?
Questions I still have, something I want clarified, or information I want to explore further.

2. What could I do next?
A possible action - not a commitment yet.

3. Who can help me?
A person, professional, organisation or service that could support me.

SESSION 2

MONEY LATER

How can I build my future?

10.45–11.45 am | Gemma Mitchell - Ladies Finance Club

Exploring the bigger picture of building wealth and financial security, including superannuation, investing and retirement.

What I want to remember

My reflection

1. What do I need to understand?
Questions I still have, something I want clarified, or information I want to explore further.

2. What could I do next?
A possible action - not a commitment yet.

3. Who can help me?
A person, professional, organisation or service that could support me.

SESSION 3

MONEY CHANGES

How do I navigate financial turning points?

12.15–1.15 pm | Naomi Nicholls - Nicholls Wealth Solutions

Exploring what women may need to consider during major transitions including separation or divorce, inheritance, changes in income, approaching retirement and other significant life events.

What I want to remember

My reflection

1. What do I need to understand?
Questions I still have, something I want clarified, or information I want to explore further.

2. What could I do next?
A possible action - not a commitment yet.

3. Who can help me?
A person, professional, organisation or service that could support me.

SESSION 4

MONEY NEXT

Where am I going and how do the pieces fit together?

1.30–2.30 pm | Naomi Nicholls - Nicholls Wealth Solutions

Explore how savings, debt, superannuation, investments and longer-term goals connect so you can see the bigger picture of your financial life.

What I want to remember

My reflection

1. What do I need to understand?
Questions I still have, something I want clarified, or information I want to explore further.

2. What could I do next?
A possible action - not a commitment yet.

3. Who can help me?
A person, professional, organisation or service that could support me.

YOUR NEXT STEPS

Decision Lab

You have heard a lot today. This is not the moment to create a longer list. Look back through your notes and notice what deserves to move forward.

1. What is asking for my attention?

Look back through the four session reflections. Circle or star anything that keeps standing out.

2. My one decision

The decision I am making, or the decision I am choosing to investigate further, is:

3. My one next step

The next practical step I can take is:

4. My source of support

The person, professional, organisation or service or resources that can help me is:

5. What will this look like in my real life?

What needs a place in my calendar, attention or conversations so this next step can actually happen?

BEYOND THE DAY

People, resources and questions to take with you

A useful next step is often knowing who to ask and what to ask them. Use this page to capture contacts or services that are relevant to your own circumstances.

PERSON / SERVICE	WHAT THEY CAN HELP WITH	QUESTION I WANT TO ASK

Presenter websites

Samantha Trew - Expansive Living, Leading & Business: www.samanthatrew.com
Gayle Reynolds - Wide Bay Kids: widebaykids.com.au/womens-wealth
Jamila Devine - Black Lab Finance: blacklabfinance.com.au
Gemma Mitchell - Ladies Finance Club: www.gemmamitchell.com.au
Nicole Nicholls - Nicholls Wealth Solutions: www.nichollswealthsolutions.com.au

***Important**: Information shared during the event is general education. Your own circumstances may require individual advice from an appropriately qualified professional.*

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An initiative of
Wide Bay Kids Community Inc
111 Targo St Bundaberg
www.widebaykids.com.au

Women's Wealth Pathways is supported through the Queensland Government's Empowering Queensland Women Grants Program.