

## Four Poster Competitions on Financial Capability: Year 5, Year 6, Year 7, Year 8

The Education Officer for Accounting, Business Studies and Retail within the Directorate for Learning and Assessment Programme at the Ministry for Education and Employment together with the HSBC Malta Foundation and the Retirement and Financial Capability Unit within the Ministry for the Family, Children's Rights, and Social Solidarity presents the ĠEMMA-HSBC Poster Competition.

The ĠEMMA-HSBC Poster Competition will form part of the Entrepreneurship and Financial Literacy event held by the Department of Accounting, Business Studies and Retail.

Who is ĠEMMA? ĠEMMA is the mascot that represents the Government's campaign on financial education. ĠEMMA is a lady. Indeed ĠEMMA is a female Maltese name. And ĠEMMA, in Maltese, means 'to save'. In fact ĠEMMA is a honey bee – she is a hard worker, very productive, shares her wealth with the rest of her community, and saves for a better life.

Here is ĠEMMA:



### Goal of the ĠEMMA-HSBC Poster Competition

The goal of the competition is for students attending State, Church and Private schools in Years 5, Years 6, Years, 7 and Years 8 to draw a ĠEMMA within the context of the following financial theme:

### ĠEMMA and the importance for you to save

#### Specific Rules for the ĠEMMA-HSBC Poster Submission

- Content must reflect ĠEMMA's position on financial capability which can be found on her portal: [www.gemma.gov.mt](http://www.gemma.gov.mt).
- Content cannot contain any offensive, political or religious material.
- Content of poster is a graphic – which can be drawn by hand or is computer generated.
- Colours used are to be clearly described.
- Language used can be either Maltese or English.
- The poster size can be either A4 or A3.
- The poster submission is to be accompanied by a 50 word description.

#### Eligibility

- The competition is open for students of State, Church and Private schools attending Years 5, 6, 7 and 8 in scholastic year 2019/2020.

- Students must have a parent or guardian sign their submission.

## How to Enter

- A contest entrant can enter in one of two ways:
  - (i) Scan the poster and save the file as well as the accompanying 50 word description document in PDF format and email to **gemma@gov.mt**.

OR

- (ii) Post or present the poster entry and the accompanying 50 word description document in large envelope addressed to: GEMMA, My Poster Competition, Room 331A, Ministry for Education and Employment, Great Siege Road Floriana.
- The entry must fulfil all the poster contest requirements, as specified, to be eligible to win a prize.
- Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the GEMMA Poster Evaluation Committee.
- Contest entrants must submit one entry and must complete all information requested.
- Contest entrants are to state the school they attend, the school level, and their age together with their home address and contact details: telephone number, email address, etc.
- Contest entrant can only submit one completed entry.
- Efforts to enter more times than indicated by using multiple email addresses, identities or devices in an attempt to circumvent the rules, will result in disqualification.

## Contest Period

- The competition will open on Wednesday 16<sup>th</sup> October 2019.
- The competition will close on Friday 15<sup>th</sup> November 2019.
- 4 poster contests on the announced theme are launched directed towards:
  - Year 5
  - Year 6
  - Year 7
  - Year 8
- All posters within each contest level will be on public display at St. Benedict College, Kirkop Secondary School on 22<sup>nd</sup> November 2019 between 8.30am and 1pm.
- Winners will be announced at the Entrepreneurship and Financial Literacy event held by the Department of Accounting, Business Studies and Retail on at St. Benedict College, Kirkop Secondary School on 22<sup>nd</sup> November 2019 at 11.45am.

## Prizes

- For each of the four levels the prizes will be as follows:
  - First: €200 worth of books to be presented by the HSBC Malta Foundation.
  - Second: €150 book voucher by GEMMA.
  - Third: €100 book voucher by GEMMA.
  - Fourth to tenth: commendation certificate.
  - Rest: participation certificate.

- All submissions will be presented online on [www.gemma.gov.mt/poster](http://www.gemma.gov.mt/poster).

## Rights Granted by Contestant

By entering this GEMMA-HSBC Poster competition, the contestant understands that the GEMMA-HSBC Team will have the right, where permitted by law, without any further notice, review or consent to print, publish, broadcast, distribute, and use, worldwide in any media now known or hereafter in perpetuity and throughout the world, the contestant's entry, including, without limitation, the entry and winner's name, portrait, picture, voice, likeness, image or statements about the Contest, and biographical information as news, publicity or information and for trade, advertising, public relations and promotional purposes without any further compensation. The team has also the right to make minor alterations to the winning poster.

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## The Partners

### GEMMA

GEMMA is the government's campaign for financial capability – setting at its vision the importance of improving the financial capability of Maltese citizens to enable them to reach better informed financial decisions that fit their individual circumstance. GEMMA identifies the following skills domains that persons should have to be financially capable: managing debt; managing a daily budget; building a safety net; planning for the future; understanding the financial landscape; and understanding their basic consumer rights.



### The HSBC Malta Foundation

HSBC recognises its wider commitments to society – and a key understanding is that growth must be sustainable. The HSBC Malta Foundation seeks to work with individuals and the community to shape a sustainable future. Drawing from HSBC Group resources and a network of partners it works to tackle critical problems in sustainable finance, entrepreneurship and sustainable networks, and future skills. As part of the HSBC Future Skills Programme, the Foundation is providing Malta's communities – as well as its customers and employees – with the skills and knowledge needed to thrive in the modern economy. Raising financial literacy among the Maltese communities is the second pillar of the Foundation's new Future Skills programme. The first pillar being the Employability Pillar.

