



# the journey so far...

a brief report of ANZ's initiatives  
in support of Indigenous Australians



# introduction

In April 2007, ANZ became the first major Australian company to register a Reconciliation Action Plan. The Plan contained 21 concrete commitments, including the most ambitious targets for the employment of Indigenous Australians of any major Australian company.

Now, as ANZ prepares to launch our second Reconciliation Action Plan, it's a good time to reflect on the outcomes of the original Plan. This report outlines how we've performed: which commitments have been met, and which we're still working on. It reflects on some of the most important learnings that have emerged from our engagement with Indigenous Australians. And it tells some stories about the inspiring, challenging and enlightening experiences we've had along the way.

Our 2008/09 Reconciliation Action Plan includes some refinements and some new commitments, including the next steps around improving home ownership for Indigenous Australians and the introduction of an Acknowledgment to Country protocol for all major meetings hosted by ANZ. We have also sought to align our existing RAP categories with Reconciliation Australia's elements of Respect, Relationships and Opportunities.

This report and the 2008/09 RAP can be seen in full at [www.anz.com/rap](http://www.anz.com/rap)



Opening ceremony of the Bidydanga Community Library, supported by ANZ staff participating in the 2007 Corporate Charity Challenge

# message from the CEO Australia

It's hard to believe it has been over 18 months since we took the step of outlining our commitments to Indigenous Australia under ANZ's original Reconciliation Action Plan.

In the beginning, it took a while for us to organise our thoughts and our priorities to this task. Considering the vast amount of work to be done in closing the gap between Indigenous and non-Indigenous Australians, we realised that we would not make a meaningful contribution unless we focused our efforts in those areas where we could, and should, be making a difference.

As a large bank, we have people and business in all corners of Australia. Our presence in communities should reflect those communities, both their aspirations and their demographics. Our key areas of focus reflect our aim of improving the social and financial inclusion of many of the most disadvantaged people in our community.

The RAP journey we embarked on in 2007 has been challenging, compelling and rewarding for both our people and our business. We have had some success, and we have also faced some hurdles that have made us better understand our own limitations and, on occasion, have required us to rethink our approach.

This brief report does not comprehensively detail all of our commitments and results under the Reconciliation Action Plan. It is more a reflection of our experiences to date, an honest self-assessment of our progress, and an opportunity to highlight some of the people and organisations that have helped us along the way.

Many people have contributed to this process. I have been particularly proud of the extent to which our staff have embraced the RAP initiatives and made these commitments live and breathe in their own local communities.

The journey that Reconciliation Australia has taken in this time is also remarkable. From a handful of RAPs in the first months of this initiative, there are now over 350 Action Plans committed or in development by organisations all over the country. I congratulate Reconciliation Australia for their achievements in bringing the RAP initiative to life and I congratulate all business, political and community leaders who have embraced the model and put their own commitments to paper.

Our journey has only just begun. In these challenging times we must continue to work hard to integrate the principles of our commitments into our everyday business, and continue to strive for a better future for our first Australians. Based on all of this, I also have pleasure in briefly outlining what we consider to be the optimal way forward for this work to continue in 2009 and beyond.

I hope that people both inside ANZ and those observing our journey will find in this report a degree of motivation for their journeys still to come.



Brian Hartzler  
ANZ CEO, Australia  
December 2008

# message from Reconciliation Australia

The Reconciliation Action Plan (RAP) program was developed by Reconciliation Australia ([www.reconciliationaustralia.org](http://www.reconciliationaustralia.org)), an independent, not-for-profit organisation, to coordinate efforts by Australian governments, businesses, non-government and community organisations to increase the life chances of Indigenous Australians.

ANZ was one of eight "trailblazer" organisations that signed up to the RAP program from the very outset. It was a leap of faith by the team at ANZ. Through their leadership, they set the scene for other large corporations, particularly in the finance sector, to see what can be done. In the highly competitive world of banking, it's very unusual to see companies sharing experiences and lessons – not only did ANZ do this through their RAP but

also through publications such as the 'Home Ownership and Indigenous Australians' report.

ANZ's achievements in recruiting, retaining and promoting Indigenous staff demonstrates to others that success in Indigenous employment involves more than placing people into jobs – it involves cultural change within an organisation and genuine, long term resourcing of a range of reconciliation initiatives.



Barb Livesey  
CEO, Reconciliation Australia

# reconciliation action plan: summary of results

We made 21 concrete commitments in our original Reconciliation Action Plan, grouped under four key areas: Employment, Financial Literacy and Inclusion, Cultural Recognition and Awareness, and Capacity Building.

Of these 21 commitments, 16 were achieved as of September 2008. The remaining five commitments consist of two long-term employment commitments with timelines that extend beyond the original Plan, and three commitments where some progress has been made but there is still work to be done.

The following traffic light system provides a quick visual of progress.

● **Achieved**    ● **On Track / partially achieved**    ● **Not achieved**

## employment

- We met our commitment to recruit at least 100 Indigenous school based trainees annually, with 56 trainees recruited in 2007 and 107 trainees recruited in the 2008 intake (see "Indigenous Trainees: Focusing on the Long Term", page 8).
- The commitment to ensure that at least 3% of Regional and Rural banking staff are from an Indigenous background by 2011 is currently on track, with 13 staff currently employed.
- Progress has been made on the commitment to expand ANZ's partnership with the Aboriginal Employment Strategy to all States and Territories, however we did not meet our original target date of April 2008, and have made some refinements which enables us to work with a range of workplace providers (see "realising that not everything will go to plan", page 7).
- The commitment to promote at least 20 Indigenous employees on merit to management positions by 2014 is a very long term commitment for which we are currently on track.

## financial literacy and inclusion

- We met the commitment to implement the MoneyBusiness financial literacy program in six remote pilot sites, with plans underway for a national rollout.
- The Opening Financial Pathways (my Moola) program pilot has been launched in partnership with the First Nations Foundation and local community organisations in Shepparton, with 74 participants having completed the 10 week program.
- We've achieved our commitment to offer the MoneyMinded financial literacy program to Indigenous participants in urban and regional areas through our community partners.
- We've helped the Traditional Credit Union deliver financial literacy education in the Northern Territory communities of Ngkurr, Milingimbi and Wadeye (see "Traditional Credit Union: Delivering financial skills in remote Australia", page 9).
- Our commitment to integrate the Saver Plus matched savings program into Indigenous financial literacy programs was achieved, with Saver Plus being piloted in Katherine, Tennant Creek and Geraldton.



ANZ has supported the Long Walk with many ANZ staff volunteering and walking in support of Indigenous Australia.

## cultural recognition and awareness

- We met our commitment to make cultural awareness training available to staff, with the successful launch of our Indigenous Speakers Series.
- A mutual mentoring program was developed, pairing ANZ leaders with Indigenous leaders. Seven pairs of mutual mentors are currently taking part in the pilot (see “Mutual Mentoring: Distance is no barrier”, page 10).
- The commitment to develop local action plans in five regions has been partially met, with three local plans developed so far.
- We’ve supported local indigenous events, including the Darebin Economic Summit in Victoria, job markets in three states, and a Centre for Aboriginal Independence and Enterprise event in Queensland.
- We have developed an active Indigenous Network Group, but delivering on this commitment took longer than expected.
- We delivered on our commitment to promote and support The Long Walk campaign for awareness of Indigenous affairs and culture.

- We’ve supported national campaigns to promote reconciliation and cultural celebration.

- We’ve met our commitment to promote staff engagement in awareness raising via the staff intranet and the launch of an ANZ Indigenous Library.

## capacity building

- We established a RAP Governance Group including representatives from ANZ leadership, Indigenous partner organisations, Reconciliation Australia and ANZ Indigenous staff.
- We released a report outlining the findings of our consultation on Indigenous Home Ownership, and how we are planning to address this issue. (See “Indigenous Home Ownership: Addressing financial exclusion also helps ANZ”, page 8)
- We met our commitment to participate in volunteering and secondment opportunities with Indigenous organisations, with six staff secondments to date, and many more volunteers engaged with Indigenous partner organisations such as The Long Walk.

# key challenges and learnings

Implementing our first Reconciliation Action Plan has been an overwhelmingly positive experience for ANZ. Not only have we been able to take concrete steps towards improving the lives of Indigenous people; we've also started to experience real business benefits as a result of our improved engagement with Indigenous Australians.

However, the process has also brought challenges. We recognise that there are things we could have done better, and we've learnt some valuable lessons along the way.

## getting real about our responsibilities

Our RAP Governance Group was convened very early in the process. This group, chaired by the then General Manager of Regional & Rural Banking, Rob Goudswaard, comprised people from within ANZ and representatives from a variety of partner organisations. Our ANZ representatives were largely self-nominated, each of them personally committed to the principles of the RAP and willing to put time into discussing and monitoring its progress.

The implementation responsibility for specific commitments was sometimes allocated to these same individuals, or people who had opted in to a particular element and were prepared to spend some time outside their normal business function to contribute.

By late 2007 we realised that this was not a sufficiently rigorous framework to get things done. Some of our devoted individuals had moved roles or had changes in circumstance which made it difficult for them to spend time on their RAP projects.

We had held several RAP Governance Group meetings, and while there was much interesting discussion about issues facing Indigenous Australia, some members expressed frustration that the group was too big to perform any concrete function, and that serious matters concerning our progress were being left untended.

In response, in early 2008 we redesigned the terms of reference for our Governance Group. We allocated clear and ultimate accountability for results to a Core Governance Group of senior

executives who were each appointed as a "Category Sponsor". We also assigned primary implementation responsibility to people working in the most appropriate business function.

### category sponsors:

**Commitment 1:** Employment – Barry Trubridge, General Manager Distribution Services, Retail Distribution, Australia

**Commitment 2:** Cultural Awareness – Susie Babani, Group General Manager, Human Resources

**Commitment 3:** Financial Literacy – Gerard Brown, Group General Manager, Corporate Affairs

**Commitment 4:** Capacity Building – Gerard Brown, Group General Manager, Corporate Affairs

Our general RAP Governance Group still meets regularly, sharing information and networking with each other and with peers from our Indigenous partners and other organisations. But the decision-making and responsibility for our commitments rests with our Core RAP Governance Group and their functional implementation teams.

With improved governance, we are now better able to monitor and adjust our activities and keep on track with our RAP commitments.

# getting real about the time frames

Although most of the original 21 commitments have now been met, they weren't always finalised by the dates we originally set.

In particular, we struggled at first to meet some of the commitments to raise staff and organisational awareness about Indigenous culture. We were forced to recognise that good intentions aren't always enough.

Responding to this recognition, we employed an Indigenous Cultural Capability Manager, Cathy Duncan. Cathy joining ANZ has led to a marked increase in cultural awareness activities, including the Indigenous Speakers Series and the Mutual Mentoring Program.

Another important learning is that results take time and require patience and ongoing commitment. Some Indigenous organisations expressed initial reservations about working with ANZ because of past experiences with programs that, however well-intentioned, were too focused on short-term results. To earn the trust and support of Indigenous organisations and communities, ANZ has had to demonstrate that we're here for the long haul.

One of the ways we are doing this is by committing to review our Reconciliation Action Plan on an ongoing basis. We will be revising and renewing our commitments every year by releasing a new Reconciliation Action Plan (available at [www.anz.com/rap](http://www.anz.com/rap)).

# realising that not everything will go to plan

Over time, we have realised that several of our commitments were either limiting in their scope, or might not work out as we expected.

For example, we committed to piloting Saver Plus in three remote Indigenous communities where the MoneyBusiness program was established. Saver Plus is a matched saving and financial literacy program developed by ANZ with the Brotherhood of St Laurence. Saver Plus has proven enormously successful in 'mainstream' communities around Australia\*.

Under our partnership with the Commonwealth Government (FaHCSIA), Saver Plus was adapted slightly for Indigenous participants and the pilot commenced in Katherine, Geraldton and Tennant Creek in mid-2007. Saver Plus participants were required to have some form of income earned from employment (including CDEP plus top-up) and a demonstrated capacity to save.

Shortly after the pilot began, a review of CDEP was announced, and some communities were subjected to a new Income Management initiative. Our local community partners had many new money management services to deliver and found it extremely difficult to recruit eligible participants to a long-term savings program.

\* For more information see [www.anz.com/saverplus](http://www.anz.com/saverplus)

We were forced to discontinue the program after 12 months and acknowledge that Saver Plus, while extremely successful elsewhere, was not the right initiative for remote Indigenous communities at that time.

We faced similar realisations regarding our school-based traineeship program, a key plank in our employment category. We outlined a commitment to extend our partnership with the Aboriginal Employment Strategy ([www.aboriginalemploymentstrategy.com.au](http://www.aboriginalemploymentstrategy.com.au)) to all States and Territories. As we expanded our work, we came to recognise the need to diversify our partnerships with other workplace providers in different locations. Neither ANZ nor AES was quite ready to expand at the rate we first envisaged.

We continue a highly productive relationship with AES, but have now extended our relationships with other providers like AFL SportsReady, Statewide SA, Northern Territory Group Training and Kimberley Group Training. While we have met our numerical targets for school-based trainees, and have recruited and retained a number of very talented young trainees in ongoing employment, we have not yet fully extended this program into WA, Victoria or Tasmania.

# stories from ANZ's first reconciliation action plan

## Indigenous trainees: focusing on the long term

ANZ's school-based trainee program has seen some remarkable success stories. Not only has the program made a difference in the lives of individual trainees; it's also had an immediate impact in their communities. Seeing an Indigenous person behind the counter, Indigenous customers feel more secure and comfortable about using ANZ's services.

Bruce McQualter, ANZ's Head of Indigenous Employment and Training, talks about the program: "We did this for business reasons at the outset. But we've been overwhelmed by the impact this program has had on communities, schools, parents and extended families. These kids are like shining beacons of what could be."

The traineeship program hasn't been without challenges, however. Early on, a significant number of trainees weren't completing their traineeships. ANZ hadn't done a good job of fully informing potential trainees and their families about what traineeships involved, and as a result we'd recruited some young people who weren't

the right fit for the program. This wasn't good for them, for ANZ, or for branch staff members who had often formed close bonds with the trainees.

We've responded by making sure every potential trainee is fully aware of the obligations of the program - obligations like continuing their schooling while also doing extra study, and working in the school holidays. Applicants now go through a detailed expression of interest process that identifies those who have a genuine interest in the program. Successful applicants then spend a week in their future branch completing a Work Experience Program, getting to know their new colleagues and getting a taste of life in ANZ.

Our 2009 intake will consist of 70 committed, high-quality trainees from a total of 260 applicants. This is slightly less than our numerical target, but we feel our most important task is to focus on young people with potential for a long-term career with ANZ. "You learn from failure", says Bruce McQualter. "The program is where it is today because we take every opportunity we get to review it and think about what we can do better."

## Indigenous home ownership: addressing financial exclusion also helps ANZ

ANZ's research has identified Indigenous Australians as the group most consistently associated with financial exclusion. There is also extensive research demonstrating a link between home ownership and financial inclusion. It's not surprising, then, that Indigenous Australians have a low level of home ownership, but even so the numbers are striking: 36% of Indigenous Australians own or are buying their houses, compared with 71% of non-Indigenous Australians.

ANZ has been investigating how we can help to close this gap. In July 2007 we released a discussion paper, Home Ownership and Indigenous Australians. We followed this with an extensive consultation process, talking to representatives of Indigenous organisations across Australia, as well as ANZ staff. We released our final report and response in August 2008. We found that, while many Indigenous Australians identify home ownership as a goal, there are a number of factors - structural and cultural - that combine to make it difficult for them to obtain finance. For example, automatic credit scoring models often contain assumptions that don't take individual circumstances into account, and exclude some Indigenous customers who would be perfectly capable of making repayments on a home loan.

During the consultation, we were encouraged to find ways of making our existing products more accessible to Indigenous customers, rather than developing specialised products. We've made a range of commitments to accomplish this that complement the existing commitments of our Reconciliation Action Plan.

Some of these commitments are internal cultural changes like giving call centre staff better training on the issues faced by customers who may live hundreds of kilometres from their nearest branch. Others are directed specifically at the existing Indigenous home loan market - for example, a commitment to partner with Indigenous Business Australia to enable them to help more customers, and to offer full service banking to their existing customers.

Helping more Indigenous Australians buy their homes will contribute to greater financial inclusion, but it will also benefit ANZ. There's a real business opportunity for ANZ in helping this section of the community access finance options from which they have been artificially excluded in the past.



Indigenous trainee Benson Saulo presents to ANZ's RAP Governance Group

## Traditional Credit Union: delivering financial skills in remote Australia

ANZ recognises that to engage Indigenous Australians successfully, we need to work in close partnership with Indigenous organisations. One example is the Reconciliation Action Plan itself, which comes out of our partnership with Reconciliation Australia. Another example is our partnership with the Traditional Credit Union ([www.tcu.com.au](http://www.tcu.com.au)) to deliver financial literacy education in remote Indigenous communities in the Arnhemland region of Northern Australia.

The Traditional Credit Union (TCU) provides financial services to residents of Arnhemland communities who are disadvantaged by a lack of banking and other financial services. ANZ's partnership with the TCU allows the credit union to access resources in financial literacy education, and to employ a financial literacy project officer, Diana Bessell, to work with two remote communities, Milingimbi and Wadeye.

Diana spends much of her time helping women from these communities cope with managing money under the constraints of the recently introduced Centrelink Income Management program. (Diana's work focuses on women because they are culturally regarded as responsible for managing money and maintaining the household.) Diana says that her initial priority is to establish trust with community members. Communicating in the Yolgnu language, which Diana is learning, helps enormously with this.

"People are really happy if you've taken the time to learn their language", says Diana. "The women invite me to ceremonies now, because I'm trusted."

Diana's work comes with significant logistical challenges related to distance, climate and culture. Light plane travel can be delayed by anything from a day to several months (in the wet season), while a death in the community means that all local business closes down out of respect.

These challenges mean it would be unreasonable to expect dramatic results overnight, and make it all the more important for ANZ to be committed to the partnership with TCU for the long haul.

There are already good news stories, says Diana: "One day I went to an outstation about 50km out of Wadeye. I worked with the women on money priorities, using the headings 'very important', 'important' and 'not important', and pictures of everything money could be spent on. I found out that the women really knew what to do with their money, but things got in the way - they didn't always get to spend it on what they wanted. Then we all cooked and ate wallaby stew. It was the nicest day I've ever had!"



MoneyBusiness worker Maureen Tipuamantummirri and colleagues at the opening of the Nguui MoneyBusiness office

## mutual mentoring: distance is no barrier

Deborah Walsh and Adam Moss might seem an odd partnership for a mutual mentoring program. Deborah, the Executive Director of Indigenous Leadership Network Victoria ([www.ilnv.com.au](http://www.ilnv.com.au)), is based in Melbourne, while Adam, ANZ's Regional Manager for North and West SA, works out of Kadina on the Yorke Peninsula. The two have met in person only once.

But Deborah and Adam found that what they had in common was more important than the distance separating them. Both were involved in nurturing leaders – Adam through overseeing 19 branches throughout a huge area of rural South Australia, Deborah through an organisation created to recognise, support and encourage the leadership potential of Victoria's Indigenous people – and both were doing external studies in the same field.

The Mutual Mentoring program is part of ANZ's work to build greater awareness of Indigenous culture and experience among staff. It also provides Indigenous leaders an opportunity to make a deeper connection with the corporate world and explore how this can help them with their work. In Deborah and Adam's case, that means frequent contact by email, as well as phone calls during Adam's frequent long drives to remote branches.

Maintaining the relationship has taken commitment, but both Adam and Deborah have experienced the benefits. Adam says Deborah

has helped him to engage with Indigenous communities in a culturally appropriate way. One example was a celebration of the one year anniversary for the Port Augusta branch, attended by ANZ Chief Executive Officer, Australia, Brian Hartzler – himself a Mutual Mentoring participant.

"I wanted to have a function that would be meaningful for the whole Port Augusta community including the Indigenous community," says Adam. "We had an elder giving a Welcome to Country and a traditional dance performed by a group from a remote region. Deborah was very supportive. It was because of her that we were able to do all this. Culturally, we did the right things and it was all handled very well."

As a leader in a young organisation, Deborah has also appreciated the chance to draw on Adam's experience and connections. "The match between us was really good – we had a connection in the paths we'd taken. We'd lived in the same places, but at different times! The project started while I was preparing to launch the Network. Adam helped me with a resource need, and I will be drawing on his help again in the future."

Deborah says that she would encourage other Indigenous leaders to participate in a program like this. "The whole approach has been very well thought out – although from here it has to turn into other actions, from both parties. It's a step forward in a long journey."

# introducing some of our Indigenous staff members

## changing attitudes in rural Australia

Emma McDonald joined ANZ as a school-based trainee in 2004. Since then, she's become a full-time Service Consultant in Regional and Rural Banking. She's also experienced a stint as a Personal Banker. Emma was also recognised by ANZ when she won the Rural Star award for her region.

Emma says the traineeship gave her a great head start on a career, and a lot of useful skills: "One of the most positive things I got out of working with ANZ was the ability to communicate with customers and people in general better ... I have received an enormous amount of support from ANZ staff and the Aboriginal Employment Strategy. The traineeship program is a great opportunity that I would recommend to anyone.

Growing up in rural Moree with its high Indigenous unemployment rate, Emma noticed "the negativity and mixed opinions about Indigenous employment". ANZ's traineeship program is helping to change that negativity, she says: "The progress and great success of our school based trainees gives young aboriginal people more self confidence and creates a positive outlook from the community.

## seizing the opportunity

Zane Christian is a trainee at our Earlville branch in far north Queensland. Zane joined ANZ after a presentation at his school: "I thought it was a good opportunity to experience work in a bank and could possibly lead to a future career."

After 12 months of his traineeship, Zane has learnt valuable skills in telling, cash balancing, customer service, and working with a team, and has been recognised by ANZ as the top school-based trainee in his district.

The traineeship has also given Zane the confidence to take on other responsibilities: "I'm really proud of my Indigenous heritage and culture, and I've taken on a leading role in an 'Indigenous Leaders of Tomorrow' program through my school and recently won an award recognising my efforts. I hope other students will see me as a role model and also want to step up to the mark and become leaders."

Zane's Branch Manager, Cheryl Gibbs, is delighted to have him as part of her team: "He has proven to be a very capable Service Consultant ... If Zane is an example of the trainees available I would have no hesitation in continuing with the program."

As for Zane, he sees the traineeship as the stepping stone to a long-term career: "I would love the opportunity to continue working in the banking industry and to pursue a career."





For further information about ANZ's Reconciliation Action Plan,  
contact Michelle Commandeur on +61 3 9273 6267 or visit [www.anz.com/rap](http://www.anz.com/rap)

More information is available about Reconciliation Australia's Reconciliation Action Plan program  
at [www.reconciliation.org.au](http://www.reconciliation.org.au) or by calling the RAP Team on +61 2 6273 9200.