

Supporting people with disability

A public target to employ an additional 35 people with disability this year is among the practical measures we are taking in Australia to improve inclusion and diversity at ANZ. However, just as important, is retaining, developing and supporting employees with disability, according to John Harries, General Manager of Australia Operations and Chair of our Disability Action Plan Steering Committee (pictured with Global Technology Accessibility Manager, Hamish MacKenzie).



“People with disability are under-represented in the workforce and as a major employer there is much we can do to understand and respond to issues and mindsets that create barriers to employment,” said John.

“Together with our employment goals, we’re boosting information and services to encourage greater awareness and understanding of disability, mental health and wellbeing so we can better support our staff and customers.

“We’ll also update the criteria guiding our purchasing decisions, to encourage and develop more relationships with inclusive companies who employ and support people with disability.”

The Plan, spanning 2010-2012, was launched at our Melbourne headquarters by The Hon. Bill Shorten MP, Federal Parliamentary Secretary for Disabilities and Children’s Services.

Commenting on the Plan, Mr Shorten said that the commitments and employment targets were good for society and good for business, further developing our understanding and insight into such a large section of the community.

Progress achieved under the 2007-2010 ANZ Disability Action Plan included:

- Exceeding our 2009 public target to employ 35 additional people with disability
- Providing flexible employment policies to support our staff with disability and those that care for family members with an impairment
- Audio-enabling more than 2,000 ATMs and making nine of our most commonly used product brochures available to customers in Braille, large print and audio CD format.

Learn more:

- [Disability Action Plan 2010 - 2012 \(PDF 513kB\)](#)
- [Employees - Our approach to disability](#)

Features

- [Helping family businesses grow](#)
- [Building money skills in 11 Pacific countries](#)

Helping family businesses grow

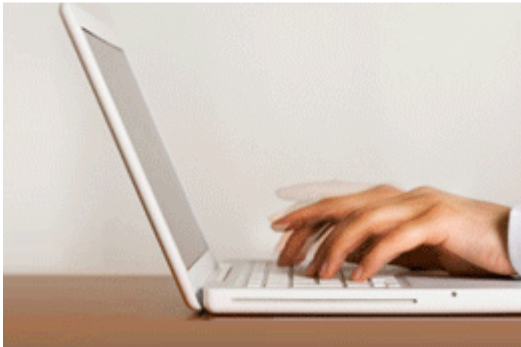


Lending to the small business sector remains strong, with conditions for growth improving, as outlined in our recent submission to the Australian Senate Economics Committee's Inquiry into Access of Small Business to Finance.

The Committee, chaired by Senator Alan Eggleston, investigated issues related to small businesses' access to funding following concerns raised by the sector during the global financial crisis. Its terms of reference included lending policies and practices affecting small businesses, competition in the sector, and its effect on the economy.

Speaking at the Committee hearing, General Manager Small Business Banking, Nick Reade, described our long term commitment to the sector and initiatives in place to support family businesses including:

- making \$8 billion in new lending available to small and medium enterprises, with our lending growing during the downturn;
- committing to employ at least 130 additional small business specialists in branches and business centres across Australia; over 100 are already in place;
- extending support to small businesses in difficulty by providing easy access to our dedicated specialists, trained to help small business customers experiencing financial difficulty, and where possible offering repayment deferrals and fee waivers; and
- providing support and tools to small business customers through our free small business workshop series run Australia-wide, Business Insights - a small business intelligence website based on our merchant data analysis, and our [online small business hub](#).



As conditions improve we are reviewing our small business lending criteria. For example, in March, we introduced a streamlined process for secured lending to enable access to finance with a reduced level of documentation and certification of financials.

The Committee's report, released in late June, made a series of recommendations designed to ensure the market remains competitive. These included removing exit fees on variable rate loans, maintaining the 'four pillars' policy which prevents mergers between the big four banks and a 12-month moratorium on any further consolidation between lenders.

Learn more:

- [Submission to the Senate inquiry \(PDF 323kB\)](#)
- [Senate Economics Committee Report \(PDF 2.1MB\)](#)
- [Small Business online tools](#)

Features

- [Supporting people with disability](#)
- [Building money skills in 11 Pacific countries](#)

Building money skills in 11 Pacific countries



Our *Money Minded Pacific* financial literacy program is being piloted with employees, customers and communities in 11 countries across the region over the next two years.

Money Minded Pacific is designed to suit local learning styles and cultures. It aims to enhance budgeting, savings and money management skills, enabling people to live within their means and plan for their future, while meeting family and community commitments.

Employees in Fiji, Vanuatu, the Cook Islands and Kiribati have already participated in the program ahead of it being available to more staff, customers and the community.

Tracey Tuimaleali'ifano from our Pacific Operations in Fiji was one of the first participants.

"The workshop was immensely useful to me - someone who is relatively financially astute. I definitely feel a shift in my attitude towards money, feeling more confident and positive about the choices I can make," said Tracey.



The course builds upon our commitment to enhancing financial inclusion and capability amongst Pacific islanders including our Rural Banking Service where our mobile banking trucks visit remote villages in Fiji, the Solomon Islands, Samoa and Vanuatu providing basic banking services to more than 85,000 people.

Also in Fiji, we have been providing ongoing disaster relief and recovery assistance to the people and communities affected by Cyclone Tomas that struck earlier this year. This has included a FJD 50,000 donation to Red Cross Fiji, a range of assistance measures for customers and the collection of public donations.

A 'Food and Clothes Appeal' co-ordinated by our staff volunteers provided 69 boxes of essential items for communities located in Taveuni, the Cakaudrove Peninsula and the Macauta Peninsula.

Features

- [Supporting people with disability](#)
- [Helping family businesses grow](#)