

## Being 'Money Smart'



For 10 years we have invested significantly in partnerships to support people to build their money management skills and savings.

MoneyMinded, our flagship financial education program has been delivered to over 240,000 people in 17 countries across Asia Pacific. It is the most widely used adult financial education program in Australia. Over 6,000 facilitators have been trained to deliver it.

This work has been recognised as part of MoneySmart Week – a regulator, business and community initiative – with the program receiving the “Outstanding Achievement Community Award”. Judging Panel members commented “MoneyMinded truly is an excellent example of the great potential for corporate and community partnerships. Its robust evaluation process means it is constantly evolving to remain relevant and effective”.

Following completion of the program a recent participant commented “I had been struggling with my finances for over a year and it had created instability in all areas of my usually organised life; right down to being able to manage daily activities and simple tasks. Just being focused on the [MoneyMinded course material] allowed me to regain control of my finances and the overwhelming relief that I now feel from being on top of things again is indescribable.”

We encouraged our customers and staff to complete MoneySmart Week’s free online Money Health Check Tool through anz.com, branch and customer communication and social media. We also conducted seminars about financial health with our staff.

### More information:

- Learn more about [MoneyMinded](#)
- Learn more about [MoneySmart Week](#)

## Features

- [Supporting micro finance](#)
- [Providing access to banking in Papua New Guinea and Samoa](#)

## Supporting micro finance



We are supporting women and disadvantaged young adults in Indonesia to better manage their money and build their micro businesses and life skills.

We have partnered with two not for profit organisations to build money management skills and savings through the delivery of MoneyMinded, our flagship education program.

Yayasan Cinta Anak Bangsa provides micro loans to women in rural areas in Jakarta. Most clients are start-up entrepreneurs with limited funding and impoverished backgrounds and MoneyMinded supports them to better manage their earnings and expenses, budget and save for the future.

The Learning Farm trains young adults from underprivileged backgrounds to be farmers. The MoneyMinded program has been integrated into The Learning Farm's training suite.

After completing MoneyMinded:

- The proportion of women entrepreneurs who were more organised in managing their money increased from 22 per cent before the program to 56 per cent.
- The proportion of trainee farmers who could not save any money decreased from 63 per cent to 22 per cent.

These were some of the findings of the 2012 'MoneyMinded in Indonesia Impact Report' conducted by Universitas Gadjah Mada.

More than 300 people have participated in MoneyMinded in Indonesia. Sixteen of our staff have been trained as program facilitators.

### More information:

- Read the [MoneyMinded in Indonesia Impact Report \(PDF 520kB\)](#)
- Learn more about our Indonesian partners: [Yayasan Cinta Anak Bangsa](#) (YCAB) and [The Learning Farm](#)
- Learn more about [MoneyMinded](#)

## Features

- [Being 'MoneySmart'](#)
- [Providing access to banking in Papua New Guinea and Samoa](#)



Customers in Papua New Guinea and Samoa are now able to do their banking using their mobile phones.

Since launching ANZ goMoney™ in the Pacific, in June, more than 30,000 customers have been registered, about 2,700 each week.

Promoting financial inclusion in the Pacific is a priority for ANZ, particularly for customers in remote and rural areas. Up to 75% of people in the Pacific don't have access to traditional banking services; but around 85% of people own a mobile phone. ANZ goMoney™ allows customers to access their bank account via a mobile phone, enabling us to provide them with a simpler way to access financial services.

Through accredited and trained ANZ goMoney™ merchants, customers can securely pay for goods and deposit and withdraw their money in locations convenient to them without the need to go to a branch. They can also send money to family and friends (regardless of whether they have a bank account) pay bills, buy mobile phone credit, transfer money between their accounts, and check their account balance and transaction history using their mobile phone.

ANZ goMoney™ will be launched in the Solomon Islands and Vanuatu in September and October respectively.

### More information:

- [Find out how goMoney™ works in the Pacific](#)

### Features

- [Being 'MoneySmart'](#)
- [Supporting micro finance](#)