

Track our performance



2009 Corporate Responsibility Review

Releasing ANZ's 2009 CR Review, CEO Mike Smith said:

"We are focused on growing our business responsibly, managing risks rather than taking them and approaching our role in society with a heightened sense of care towards the customers and communities we serve."

CEO message:

- [English \(PDF 4.4MB\)](#), [中文简体 \(PDF 1.1MB\)](#), [Bahasa Indonesia \(PDF 255kB\)](#)

### 2009 Performance Snapshot

Each year we set public goals and a business-wide program of work to respond to the most material CR issues and opportunities for our sector, customers, employees and the community. Highlights of our performance for 2009 include:

- implementing our new Code of Conduct and Ethics, with 99% of our employees completing Code training;
- expanding of our Saver Plus matched savings program, with significant Australian Government support, to reach an additional 7,600 people on low incomes by next year;
- completing the pilot of our mobile phone payments product WING in Cambodia, reaching 50,000 unbanked or under-banked customers by September 2009;
- employing an additional 102 Indigenous trainees in our Australian branch network and 39 people with disability globally;
- reducing our Lost Time Injury Frequency Rate by more than 20% in Australia and New Zealand; and
- achieving our two-year environmental footprint targets in Australia.



ANZ Corporate Responsibility Framework

### Case Studies

The [CR Review \(PDF 4.4MB\)](#) contains case studies describing our approach to some of the significant issues facing our business in 2009. These include:

- our investment in stronger [governance \(PDF 4.4MB\)](#), clearer standards and improved decision-making in response to the lessons from the global financial crisis and some weaknesses identified in our business;
- practical and timely support for [customers \(PDF 4.4MB\)](#) impacted by the global financial crisis;
- energising our workforce to deliver our business strategy after

a year of significant change for many of our [people \(PDF 4.4MB\)](#);

- continuing our investment in building financial capability in the [community \(PDF 4.4MB\)](#) and identifying new opportunities to contribute to important local issues in our growth markets; and
- embedding [environmental considerations \(PDF 4.4MB\)](#) into everyday decision-making

The Review also describes the development of our [new CR framework](#) – one of the most significant engagement exercises undertaken by the bank.

- [Full CR Review \(PDF 4.4MB\)](#)

## **2010 Targets**

CEO, Mike Smith, is the new Chair of our Corporate Responsibility Committee - responsible for providing strategic leadership of the organisation's group-wide CR agenda.

Commenting on the role, Mike said that the group's business strategy, to become a super regional bank, would be pursued through responsible growth; applying the lessons for all banks arising from the global financial crisis and continuing to build trust with our stakeholders.

Our [2010 targets](#) have been set by the Committee to support our business strategy and the long-term commitments set out in our new CR framework. These include:

### **Responsible practices**

- Implement our new CR framework with a focus on the Greater Mekong region
- Implement our revised Human Rights statement across our business
- Pilot a debt advice service for retail customers in financial difficulty
- Implement a new Group-wide community investment model and enable staff to contribute 100,000 hours of volunteering

### **Education and employment opportunities**

- Employ 180 Indigenous trainees
- Employ an additional 35 people with disability across our global business

### **Bridging urban and rural economic and social divides**

- Complete and release an evaluation of our programs supporting rural financial inclusion in Cambodia and the Pacific, WING and Banking the Unbanked respectively

## Financial capability

- Work with our community partners and the Australian Government to enrol 7,600 people with our Saver Plus program over two years
- Reach an additional 40,000 low-income and disadvantaged people with our MoneyMinded financial education program in partnership with community organisations

## Urban sustainability

- Work towards achieving our two year environmental goals in Australia and New Zealand
- Implement our carbon neutral strategy and become carbon neutral globally in line with the Australian Government's National Carbon Offset Standard
- [2010 targets](#)

## Features

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## Closing the Gap through Indigenous traineeships



The results of our [Indigenous traineeship program \(PDF 4.4MB\)](#), which provides young Aboriginal and Torres Strait Islander Australians with invaluable workplace experience in branches throughout Australia, has been recognised by Prime Minister Kevin Rudd in his [‘Closing the Gap’ statement](#) – the Australian Government’s annual report on progress to address Indigenous disadvantage.

The Prime Minister noted our achievement of recruiting over 420 trainees since the program commenced in 2003 as well as our commitment to creating a pathway to long-term employment for these trainees.

Barry Trubridge, General Manager of Distribution Services, who steers our Indigenous employment team, said that while it is pleasing that ANZ’s achievements in this area have been recognised, there is still much to do.

“We have learned a lot about how to better support our trainees through what can initially be a daunting experience. We are increasingly focused on quality outcomes for both the trainees and ANZ over the longer term, and that includes permanent employment and career development opportunities for more Indigenous Australians.”

Our goal is to employ a further 180 Indigenous trainees in 2010.

- [Prime Minister's full speech](#)
- [Our Indigenous Action Plan](#)

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## Supporting pomelo farmers in western China



More than 600 farmers have taken part in training courses organised to support the pomelo citrus fruit industry - a driver of the local economy where our first rural bank is based in Liangping County, Chongqing in western China.

Our training program, developed in partnership with local government, is in response to tougher trading conditions facing farmers and the community as a result of marketing and plantation challenges.

Six training seminars have been delivered so far, covering marketing, branding and trademarks, and plantation and cultivation skills.

Agricultural sessions, providing practical farming techniques to improve yields, have taken place on pomelo plantations close to where the farmers live, including the townships of Longtan, Mingda, Yuanyi and Dagan.

The farming courses were delivered by Professor Zeng Ming from the Horticulture School of Southwest University, an expert in pomelo farming.

Future training sessions will cover business operations as well as further marketing topics, including developing sales networks and distribution channels, and promotional activities such as media publicity and events.

CEO, Mike Smith, launched the 12 month program to coincide with the opening of our first rural bank in China – a first for any Australian bank.

The program aims to help build a thriving local industry and contribute to the health of the local economy – this will in turn support the long-term viability of our business there.

The rural bank is the first step in bringing our rural finance experience to China in support of its rapidly-developing agricultural sector.

Liangping County has a population of around 900,000 people, of which 89 per cent live in rural areas.

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## New education centre for Filipino street children



Our Philippines business is helping fund the respected local community organisation Bahay Tuluyan to aid at least 50,000 children through a new community “hub” for education, research and advocacy.

Consistent with our new [corporate responsibility framework](#), the community facility will help provide education opportunities for children accessing Bahay Tuluyan’s services. The venue will enable local children and youth to learn, develop and improve a range of essential life skills including literacy, numeracy and computer skills.

The long term objective is for this training to lead to employment opportunities and the establishment of microenterprises, offering livelihoods for individuals and a means for the centre to be self-sustaining.

Bahay Tuluyan is a non-profit organisation working with children in need of special protection in the Philippines. It is currently providing alternative education and social services in Manila, Laguna and Quezon.

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