

NAB Reconciliation Action Plan 2011

Building strong, inclusive and
sustainable communities



more give, less take

Making progress

We took an important step forward in the history of our company when, in 2008, we announced a long-term commitment to address disadvantage and deepen our relationship with Indigenous Australia through our first Reconciliation Action Plan. We knew it would be the beginning of a long-term, sometimes challenging journey.

Over the last two years, we've worked in partnership with Indigenous organisations to establish programs that deliver positive outcomes in three key areas - financial inclusion, employment and cultural understanding.

I'm pleased to report that we've made steady progress in bringing a large financial institution and Indigenous Australia closer together.

We now have more Aboriginal and Torres Strait Islander people employed in our branches and business banking centres. We're extending the reach of our not-for-profit microfinance products into Aboriginal and Torres Strait Islander communities and we've provided Indigenous Money Mentors to help community members better manage their finances and build their financial literacy.

As an organisation, we're gaining a greater understanding of Aboriginal and Torres Strait Islander cultures, with our people participating in cultural training and other cultural experiences. This has helped open our eyes to better appreciate cultural values, as well as understand the entrenched barriers that continue to exist for Indigenous Australians.

I am pleased to present our third Reconciliation Action Plan and, through it, renew and deepen our commitment to closing the gap in Indigenous disadvantage.

As this work matures and becomes "business as usual" within our organisation, I am confident that NAB can truly become the bank of choice for Indigenous Australia.

Cameron Clyne
Group Chief Executive Officer



“I'm pleased to report that we've made steady progress in bringing a large financial institution and Indigenous Australia closer together.”

Cameron Clyne, Group CEO, NAB

Building on our progress

We have started to build genuine relationships and partnerships with Indigenous Australia. We have talked openly about our strengths and limitations as well as the social and economic imperative for corporate involvement.

In developing our third Reconciliation Action Plan (RAP) we have worked closely with Indigenous leaders, organisations and communities.

This plan is our public commitment to improving opportunities for Indigenous Australia. It holds us accountable for the commitments we make.

NAB seeks to address the continuing disadvantage faced by Indigenous Australia by leveraging our strengths as a bank.

This approach stretches well beyond our traditional financial services offering to include employment opportunities, microfinance products and secondment opportunities for our people to work in Indigenous organisations and communities.

Reviewing and refreshing our RAP provides an opportunity to assess what's working and what can be improved. As we learn, we will continue to refine our approach and build on our successes.

Our strategy continues to focus on:

- Providing greater access to financial products and services to promote financial inclusion.
- Building access to real jobs that are long lasting and are delivered in a sustainable way.
- Supporting greater organisational understanding of and respect for Indigenous Australians, their culture and aspirations.

An additional strategic focus

In 2010, we commissioned independent research into the financial services needs of remote Aboriginal communities in Northern Australia.

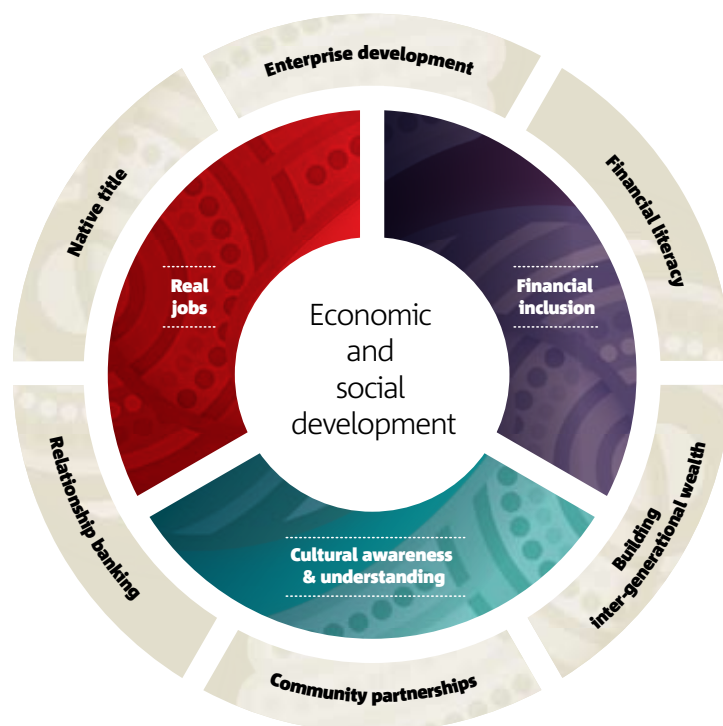
We identified that there is an uneasy intersection of a once in a generation resource boom, native title settlements and Indigenous disadvantage. It is within this juncture that the research clearly identified the need for banks to partner with Indigenous organisations in order to support economic and social development.

The recognition of native title rights of Aboriginal and Torres Strait Islander people has been a hard won fight. With these rights, traditional owners have negotiated commercial opportunities to create economic benefits that ensure their future and improve the quality of life for their people. As native title rights are determined, significant commercial opportunities are emerging. These can bring steady income, enable Indigenous business development and generate local employment. For Indigenous Australia, native title can create a pathway into the economy.

As a bank, we can leverage our strengths and experience to work together with Indigenous organisations and traditional owners to take advantage of emerging opportunities. Through two-way partnerships we aim to focus on building commercial capacity and creating sustainable social and economic outcomes.

Over the next 12 months we will work together to scope the role NAB can play in the following key native title opportunities:

- James Price Point in the Kimberley WA with the Kimberley Land Council and traditional owners; and
- Blue Mud Bay in NT with the Northern Land Council and traditional owners.



NAB's model for working with Indigenous organisations and communities

Good governance and accountability

NAB's Indigenous Advisory Group (IAG) has continued to oversee and guide our engagement with Indigenous Australia. The IAG set high expectations and closely monitor our performance.

Our third RAP has been reviewed and endorsed by our IAG members:

- Dr Chris Sarra (Co Chair) Executive Director, Stronger Smarter Institute.
- Danny Gilbert, (Co Chair) Managing Partner Gilbert + Tobin Lawyers, NAB Director.
- Bev Manton, Chair NSW Aboriginal Land Council.
- Fred Chaney, Chair Desert Knowledge Australia, Board Member Reconciliation Australia.
- Michael Long, Patron The Long Walk, Essendon Football Club.
- Terri Janke, Solicitor Director, Terri Janke and Company.
- Tim O'Leary, General Manager, Corporate Responsibility NAB

Our internal steering committee was not reconvened in 2010, as internal reporting and engagement with relevant parts of the business occurs directly in each program area.

Regular reporting on our activities to the IAG occurs at meetings and to other key partners and stakeholders through specific program communications.

Reporting and refreshing our Reconciliation Action Plan is conducted annually with formal accountability for implementation of the plan residing with the CEO.

Copies of our Reconciliation Action Plans are available on the NAB website Indigenous page (www.nab.com.au/indigenous) and Reconciliation Australia's website (www.reconciliation.org.au).

“NAB's made significant progress since 2008. It's a genuine journey that we're taking together. Being successful is not only about what's been achieved but how we've gone about it.”

Dr Chris Sarra, Executive Director Stronger Smarter Institute and Co-Chair NAB's Indigenous Advisory Group



Dr Chris Sarra, Co-chair, NAB Indigenous Advisory Group

“Our vision is to assist Indigenous Australians to participate fully in the life of Australia, consistent with their needs and aspirations as they determine them. We are well on our way in setting a solid foundation for this ambition.”

Danny Gilbert, Non Executive Director, NAB Group Board and Co-Chair NAB's Indigenous Advisory Group

Summary of results

Summary of our results for 2010

Our 2010 Reconciliation Action Plan contained 26 commitments. Following are our 2010 program highlights:

- Significant growth in employment with double the number of Indigenous employees now working at NAB. The program has grown from 35 employees in 2009 to 75 employees in 2010.
- Increased number of Indigenous customers accessing NAB supported microfinance programs. Delivery of No Interest Loans Scheme (NILS®) to Indigenous customers increased with 25% of NILS customers identifying as Indigenous. Ten percent of StepUP loans and 20% of AddsUP Matched Savings Plan customers are Indigenous.
- Seven Indigenous Money Mentors have been recruited around Australia to provide practical assistance with money issues, help build financial literacy and create access to NAB's microfinance products.
- Tailored cross-cultural training has been delivered to over 115 managers, buddies of Indigenous trainees and other employees.
- Employee engagement increased: 75 senior managers volunteered or participated in secondment programs; 215 of NAB's top talent undertook local cultural experiences; and 52 NAB executives participated in leadership development programs and the Garma Festival.
- Engagement with Indigenous organisations and communities has increased, with activities and events attended by over 1,000 guests and employees around the country. Aboriginal Elders have provided 14 Welcome to Country ceremonies and over 100 acknowledgements of traditional owners have been made at key forums, including the NAB Annual General Meeting of shareholders.
- Robust governance processes continue with NAB's Indigenous Advisory Group overseeing and guiding our progress on our commitments to Indigenous Australia.

We achieved 23 of our 26 commitments. Three targets were not met. This included the Indigenous and Islander Entrepreneurs programs that did not write any new Microenterprise loans as no eligible referrals were received from our partners (two commitments). We however, remain committed to providing an affordable finance option for Indigenous businesses and will continue to support entrepreneurs during 2011 with new partnerships and promotion.

After two years of unsuccessfully offering cadetships to undergraduate students, we have chosen to refocus our recruitment efforts through NAB's graduate and internship programs. Our cadetships could not match the government program which included payment assistance for tuition fees, education expenses and Higher Education Contribution Scheme (HECS).



Brandee Rogers and colleagues in NAB's Ipswich branch.

Financial inclusion

“Creating access for people on the margins”

NAB’s financial inclusion program:

- Provides greater access to financial products and services.
- Develops banking products and services for high Indigenous population areas.
- Supports organisations that deliver banking services to Aboriginal and Torres Strait Islander communities.
- Improves access to NAB’s range of not-for-profit micro-lending programs that support Indigenous businesses and individuals to buy essential household goods.
- Delivers improved financial literacy via NAB’s not-for-profit micro-lending programs and specific on the ground support.

NAB’s second RAP contained nine commitments to continue to create greater access to financial products and services and promote financial inclusion. We have met our targets to:

- ✓✓ Provide greater access to community finance products No Interest Loans Scheme (NILS®) and StepUP Loans in high Indigenous population locations. This target required further work last year and in 2010 was exceeded. Two community development workers began operating in Lismore NSW and Mackay QLD to increase access for Indigenous customers to microfinance loans. Over 2,070 Indigenous people accessed a NILS® Loan (23% of all NILS® customers) and over 90 StepUP loans were for Indigenous customers (10% of all StepUP customers). This target was exceeded by 660 Indigenous customers. (Action 1, 2010 RAP)
- ✓✓ Build a network of Indigenous Money Mentors to provide hands on financial literacy support. NAB established partnerships with seven Indigenous and community organisations to host Money Mentors in Western Sydney, Alice Springs, Mackay, Lismore, Darwin, Melbourne and a state-wide position based at the NSW Aboriginal Land Council. Over 700 clients were assisted by mentors, during the first year of operation and 150 of these accessed a community finance product. Culturally appropriate educational material including a DVD was developed to assist mentors. This work exceeded the target of five locations becoming operational. (Action 6, 2010 RAP)
- ✓ Build greater access to the matched savings program Add5UP in high Indigenous population locations. This program was launched in mid 2009 and in 2010 20 locations became operational in NSW, QLD, SA, VIC and Tasmania. During its first year of operation 20% of Add5UP customers were Indigenous (40 customers). (Action 2, 2010 RAP)
- ✓ Support the Traditional Credit Union to open new branches and build its membership base. NAB supported the TCU’s successful application to the Aboriginal Benefits Account for \$14 million over five years to significantly expand the branch network in southern regions of the Northern Territory. This will enable 11 new TCU branches to open in remote communities and 9,200 Aboriginal people to have access to face-to-face banking. (Action 3, 2010 RAP)
- Create greater access to business credit for Aboriginal and Torres Strait Islander entrepreneurs through NAB’s Microenterprise Loans in partnership with Indigenous Business Australia (IBA) and the Torres Strait Regional Authority (TSRA). There was a lack of potential loan recipients during the year. NAB has developed new partnerships with Murdi Paarki in NSW and Kinaway Victorian Aboriginal Chamber of Commerce to help inform and direct Indigenous entrepreneurs to the program. (Action 4 & 5, 2010 RAP)
- ✓ Research the financial services needs of Aboriginal communities in remote WA in particular the Kimberley and Pilbara. Independent research was conducted during the year. A strategy to support the needs of people in these regions has been developed. (Action 7, 2010 RAP)
- ✓ Employ a Manager Community Finance and Development to build and deliver NAB’s financial literacy initiatives, including the Money Mentor network. Nathan Tyson, commenced in the role in October 2010. (Action 15, 2010 RAP)
- ✓ Continue to support the Traditional Credit Union to meet the financial services needs of Aboriginal people. This work included:
 - Ongoing support with a fully funded leadership secondment of a NAB employee to the TCU head office;
 - A NAB appointment on the TCU board;
 - Support with planning, compliance matters and employee training; and
 - Funding for sponsorship of the Garma festival. (Action 16, 2010 RAP)

Key: ✓ Completed ✓✓ Target exceeded → Progress ongoing

“NAB’s commitment to Indigenous Australia hasn’t been made lightly. We’re committed to doing what we can by providing a range of microfinance options, money mentor support and assistance for Indigenous businesses. It’s pleasing we’ve taken some big steps together with Indigenous organisations, but we still have a long way to go.”

Mark Joiner, Executive Director Finance, NAB Group

Safe and affordable finance

Since 2003, NAB has been developing microfinance programs and financial capability building initiatives to help disadvantaged people. NAB’s commitment, which is in excess of \$130 million provides safe, affordable products and services helping people avoid exploitation and build their financial capability. This support is provided in partnership with community organisations on a non-discriminatory basis. Uptake in Aboriginal and Torres Strait Islander communities is being facilitated by actively growing programs in high Indigenous population locations and through NAB’s Indigenous Money Mentors.

NAB, Good Shepherd Youth & Family Service and the Queensland Government’s partnership has seen NILS programs in Queensland grow over the last year from nine to 45 – one of those being on Palm Island through community agency Indigenous Consumer Assistance Network (ICAN).

Aaron Davis, CEO of ICAN said:

“Creating access to affordable loans for essential items – fridges, washing machines and generators can have a huge impact on the people’s health and wellbeing in remote communities.”



NILS recipient on Palm Island takes delivery of a new fridge.

Mentors helping with money matters

Australia's first Indigenous Money Mentor (IMM) of Aboriginal descent, Julie Appo began working at the Lismore Neighbourhood Centre in July 2010. While Julie has formal qualifications to help people manage their money, she also has personal experience of financial difficulty.

"I know what it's like to have no money and be living from pay day to pay day on a tight budget. I've been a single Mum for most of my life and I understand what it's like to be unemployed and have to make ends meet," Julie said.

Julie is from the Tweed area and is proud to be helping her people. "An important part of my job is talking about finances and budgeting and referring people to appropriate services. Most people are scared; they get into trouble and money is a taboo subject. But I'm encouraging people to open up and together we can look into their finances and find where they're at."

Money mentors provide financial information and practical assistance to Aboriginal and Torres Strait Islander communities by assessing individual needs and budgets and providing educational information to improve financial literacy. During the year, NAB funded seven money mentors across the country.

NAB's Nathan Tyson who coordinates the network of mentors said "Money Mentors help people with a range of issues from having difficulty with mobile phone contracts to falling behind on rent payments and dealing with predatory rental companies. Mentors not only help people with budgeting, but also provide access to safe, affordable credit options, like No Interest Loans. Having these types of loans available means people can start to get back on top of things. At the same time they can build their knowledge of financial matters, with the face to face guidance and support of a mentor."

Money Mentor contacts

Alice Springs – Anglicare NT
Phone 08 8951 8000

Darwin – Anglicare NT
Phone 08 8985 0000

Mackay – YIRS One Stop Youth Shop
Phone 07 4957 7949

Melbourne – Victorian Aboriginal Health Service
Phone 03 9419 3000

Western Sydney – Muru Mittigar Cultural and Education Centre
Phone 02 4730 2774

Lismore – Lismore Neighbourhood Centre
Phone 02 6621 7110

NSW – NSW Aboriginal Land Council
Phone 1300 660 674 (toll free)



Graham R. Smith, Western Sydney's Indigenous Money Mentor, Nathan Tyson and guests helped launch the program at Muru Mittigar.

Indigenous banking to build financial independence

NAB has partnered with the Traditional Credit Union since 2008 to assist with expanding their banking services to remote Aboriginal communities in the Northern Territory. Over time this partnership has developed and grown and we have learnt a lot about banking in remote communities.

This year, we assisted the Traditional Credit Union in applying to the Aboriginal Benefits Accounts Advisory Board (ABA) to provide funding for the continued expansion of their branch network. As a result, the Traditional Credit Union has been provided with \$14 million to expand their network and reach new areas. This means 11 new branches will be opened providing 9,200 Aboriginal people with face-to-face banking.

“We’re at the starting point of a new phase of growth. Providing more TCU branches will create greater access to banking for people who simply haven’t had a branch in their community before. So our expansion is importantly about the people, not just the bricks and mortar. We’ll be seeking to train and employ more local people to work in the new branches, as well as help build financial literacy of our customers. We’re glad to have had NAB working alongside us and we’ll continue to explore different ways to work together” Cathy Hunt, CEO Traditional Credit Union.

We have also provided the Traditional Credit Union with an additional \$1.25 million on the \$1 million previously provided and access to our award winning not-for-profit microfinance products and services.



Cathy Clarke at the Traditional Credit Union head office in Darwin.

“Our reconciliation journey is being embraced widely across the organisation. There is genuine involvement from all parts of the business. Our focus in 2011 is to continue our ambition to have a positive impact on Aboriginal and Torres Strait Islander people and communities. We aim to embed these programs so they become ‘business as usual.’”

Andrew Haggart, Group Executive, Corporate Affairs and Marketing, NAB

Employment

“Providing real jobs on the ground”

NAB’s Indigenous Employment Program:

- Provides tailored traineeships and other purpose-built employment opportunities across NAB.
- Provides appropriate support and mentoring within NAB for Indigenous employees.
- Supports trainees and employees to develop a career pathway through development and planning.
- Supports programs that build literacy and numeracy with Indigenous students.

NAB’s second RAP contained seven commitments to build access to valuable, long lasting and meaningful employment opportunities that are delivered in a sustainable way. We have met our targets to:

✓ Continue to support traineeships for Indigenous school students and identify future opportunities for development (employment or future education or training). 47 school based trainees (SBTs) were working at NAB in 2010. We retained 76% of second year SBTs and 70% of first year SBTs. Ten students graduated from their traineeships in December 2010 and career planning has been undertaken with five accepting positions at NAB. Our aim to support 40 trainees in the program during 2010 was exceeded. (Action 8, 2010 RAP)

✓ Support traineeships in personal banking and nabbusiness for new Indigenous recruits. 15 full time trainees were employed in 2010 (62.5% retained) with four accepting positions at NAB after successfully completing their traineeship. In personal banking; trainees were placed in NSW, QLD, NT and SA. In nabbusiness; trainees were placed in QLD. (Action 9, 2010 RAP)

✓ Support general recruitment of Indigenous employees through relationships with universities and community partners. In 2010, four senior appointments were made in nabbusiness, legal services, audit and community finance. In addition, nine successful trainee graduates were recruited in ongoing positions funded by the business. (Action 10, 2010 RAP)

➔ Support cadetships for Indigenous university graduates in nabbusiness and Agribusiness. The 10 cadetships offered to University students could not match the government program which included payment assistance for tuition fees, education expenses and Higher Education Contribution Scheme (HECS). (Action 11, 2010 RAP)

✓ Support leadership development for Aboriginal and Torres Strait Islander people. We sponsored 10 accredited Indigenous Leadership Scholarships at the Australian Indigenous Leadership Centre in Canberra and these places will be filled in early 2011. (Action 12, 2010 RAP)

✓ Sponsor a fully paid MBA scholarship for an Indigenous Australian. The 2010 recipient Bevan Mailman has graduated from the Melbourne Business School MBA. (Action 13, 2010 RAP)

✓ Sponsor basic literacy and numeracy capacity building of young Indigenous Australians. This continues to be delivered via a partnership with the Yachad Accelerated Learning Project (YALP) that has focussed on Shepparton and surrounding schools. (Action 14, 2010 RAP)



Lewis Hamby (r) school-based trainee at work with Grafton Branch Manager, Deidree Webster.



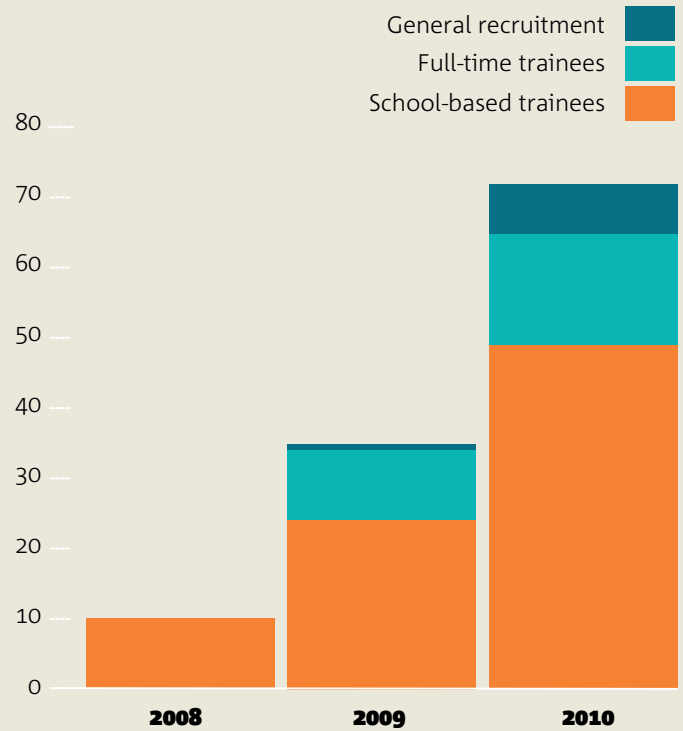
Wurundjeri Elder Aunty Joy Wandin Murphy and her daughter Jodi Chandler who has developed her career at NAB.

Key: ✓ Completed ✓✓ Target exceeded ➔ Progress ongoing

“It’s great to see our trainees making a go of it - working in the corporate world, studying a certificate and finishing school. It’s not easy. It’s important that we support them while they’re learning, but also have high expectations so they perform at their very best.”

Kim Dahler, Regional Executive Mid North Coast NSW, Personal Banking who oversees school based trainees

Indigenous Employment at NAB



Growth of Indigenous employees recruited through the Indigenous employment program.



Adam Fletcher, Auditor at NAB, Nathan Ahboo, Business Development Manager MLC, Nathan Tyson Manager Indigenous Finance and Development NAB and Glen Brennan Senior Manager Indigenous Finance and Development at NAB.

Cultural awareness & understanding

“Learning by respecting each other and working together”

NAB’s cultural awareness and engagement program:

- Implements appropriate cross-cultural awareness activities within NAB, in particular with senior leaders.
- Sources volunteering and secondment opportunities for NAB employees within Indigenous organisations.
- Sources appropriate external governance and advice to guide NAB’s activities with Indigenous Australia.
- Builds alliances with key Indigenous organisations to establish strong links between management teams, personnel and constituents.
- Works with similarly engaged people and organisations.

NAB’s second RAP contained ten commitments to support greater organisational understanding of and respect for Indigenous Australians, their culture and aspirations. We have met our targets to:

- ✓ Continue to research the progress of Indigenous employees. The first year results of the longitudinal study were published in early 2010 and the second year of research has commenced. A report on second year results is due in early 2011. (Action 17, 2010 RAP)
- ✓ Continue RAP governance with the Indigenous Advisory Group (IAG) to oversee and advise on delivery of programs. The IAG held two meetings and an extraordinary meeting during the year. The internal steering committee was reviewed and not reconvened. Direct engagement in each program now occurs across the business. (Action 18, 2010 RAP)
- ✓✓ Continue offering employees opportunities for secondment and volunteering with Indigenous organisations. NAB partnered with Jawun (formerly Indigenous Enterprise Partnerships) to place 14 senior employees on 5 week, skill based secondments in the East Kimberley, WA (an in-kind investment of over \$128,000). In addition, 61 employees volunteered on short-term projects, including literacy and mentoring projects in Redfern, Western Sydney and Brisbane. Target exceeded by 65 employees. (Action 19, 2010 RAP)
- ✓✓ Provide opportunities for senior executives to gain first hand experience together with capability development opportunities in partner organisations, as part of leadership development at NAB. 43 senior leaders participated in the Alice Springs based Accelerate leadership development program and 12 senior executives attended the Garma Festival. Senior executives provided ongoing support with skilled volunteering, fundraising and hosting leaders on shorter term projects at Tangentyere Council, Desert Knowledge Australia’s Leadership program and to help build a school in Hermansberg. (Action 20, 2010 RAP)
- ✓✓ Offer local cultural experiences to NAB employees in high Indigenous population locations. 215 executives, senior managers and employees participated in experiences with Indigenous groups in Western Sydney, Northern Territory, Mossman Gorge and Melbourne. More than three times the target was reached. (Action 21, 2010 RAP)
- ✓ Provide in-house cross cultural training for NAB employees involved in the Indigenous employment program. 117 managers and buddies of Indigenous trainees completed training and provided positive feedback. (Action 22, 2010 RAP)
- ✓ Undertake independent attitudinal survey of NAB employees to gauge their awareness of NAB’s Indigenous programs. NAB employees surveyed in October and results to be released in early 2011. (Action 23, 2010 RAP)
- ✓ Develop a broad-scale cultural awareness campaign and deliver this to NAB employees. Online Indigenous Affairs Master Class speaker series developed and promoted. Over 1,800 employees and external stakeholders received the clips and continue to view them. (Action 24, 2010 RAP)
- ✓✓ Continue to encourage NAB employees to acknowledge traditional owners and custodians of the land, as set out in NAB’s protocol. 14 Welcome to Country ceremonies were given by Aboriginal Elders at NAB events around the country. Over 100 acknowledgments were given including NAB’s Annual General Meeting of Shareholders. (Action 25, 2010 RAP)
- ✓✓ Encourage NAB employee involvement in key activities on the Indigenous calendar. 1,045 employees and guests attended; Apology exhibition events on National Sorry Day and Reconciliation Week in Melbourne, Brisbane, Perth and Adelaide; Pecan Summer Indigenous Opera Launch in NAIDOC Week in Melbourne; and The Long Walk Promotional Fundraiser event during the AFL’s Indigenous Round 9 in Darwin. This target exceeded by 345 people. (Action 26, 2010 RAP)

Key: ✓ Completed ✓✓ Target exceeded → Progress ongoing

“NAB people have genuinely been interested and keen to learn more about Aboriginal and Torres Strait Islander people. Helping people better understand our past, our culture and our people opens up communication lines. It means we can confront old prejudices and face into the tough issues together.”

Terri Janke, Solicitor Director, Terri Janke and Company, member NAB Indigenous Advisory Group



Grace Lewis, Wunan and Louise Jensen, NAB secondee to the East Kimberley WA.

Partnerships

Showing our respect

To mark the second anniversary of The Apology, we welcomed community members and employees to enjoy a photographic exhibition of the landmark event, at our state headquarters around the country.

NAB and the Australian Institute for Aboriginal and Torres Strait Islander Studies (AIATSIS) were proud to tour Indigenous photographer, Wayne Quilliam's exhibition *Sorry: More than a Word* to Melbourne, Brisbane, Perth and Adelaide during 2010.

On National Sorry Day in May, the exhibition was in NAB's Perth office where over 200 employees, community members and guests viewed the photographic works throughout the day.

Photographer Wayne Quilliam said "our partnership has made the exhibition available to people who may have never seen it before, or reminded those who may have forgotten what the spirit of The Apology was all about. Each photograph tells a story about who we are as Indigenous Australians and these kinds of images help change people's minds and understand us better".

Duncan McPherson, State Manager MLC who helped launch the exhibition said "Wayne's photos have captured many stories and the exhibition gave us all a moment to pause and reflect on The Apology and what it really meant for people – both Indigenous and non-Indigenous Australians."

"Hosting the exhibition has also been an opportunity talk with people about the work we've been doing to really open our doors to Indigenous Australia. It's great to see we have brought Aboriginal Elders, community members and our employees together to remember such an important event in the history of our country and talk more about reconciliation."



Christine Ross, Naomie Downey and Sharon Ninoyette from the Burswood Entertainment Complex enjoyed the Apology exhibition at NAB in Perth.



Wayne Quilliam, Noongar Elders Walter and Doolan Leisa Eatts, Stephanie Rice NAB and Duncan McPherson MLC.

Supporting local leaders build a better future

Nick Walker, NAB Wholesale Bank was selected for a 5 week Jawun secondment to the East Kimberley WA to work at Indigenous organisation Wunan with local Aboriginal leaders. Nick facilitated a leadership visit to Cape York in Queensland where Noel Pearson's model for creating social and economic independence has been in action for the last 10 years.

"It was an incredible experience to support local leaders who are doing so much in their own communities and provide them with the opportunity to take time out and reflect on their vision for the future. We visited the Cape to get a real look at how programs run there are bringing about positive change. My role was to stand back and provide guidance, to help ensure the process wasn't dependent on external parties but generated by the participants. It was a great week away and by the end we had an empowered, motivated group with a sense of pride and ownership of what they're doing. It was an important time and I feel privileged to be a part of it" Nick said.



Ian Trust and Nick Walker visiting the Cape York Institute.

"A true partnership is about appreciating each others differences and what each party can bring to the table. For Aboriginal and non Indigenous people in the East Kimberley there's real benefits in working together. "

Ian Trust, Chair, Wunan

There is always more to learn

A number of learnings have emerged as we've continued delivering on commitments. We also continue to confront persistent challenges. These learnings provide food for thought in determining how to deliver positive outcomes in 2011 and beyond:

- The recruitment, retention and training of suitably qualified employees in remote locations to deliver microfinance and the money mentor program is costly, resource intensive and finding the right person for the job is difficult.
- Working in partnership takes time and requires an understanding of the issues and environment each partner operates in. Achieving effective outcomes requires clear objectives, open communication and trust between each partner. Successful partnerships enable mutually beneficial outcomes.
- Issues in accessing our existing commercial products and their delivery for Indigenous Australia continue. Problems remain with 100 points of identification, delivery of direct debit cards and accessing a branch in remote communities.
- Converting successfully completed traineeships to 'real jobs' in the business is challenging. Ongoing changes within the branch network and a lack of resources can prevent permanent employment of trainees in the same location where they completed their traineeship.
- As a large corporate engaging with organisations in the process of building their capacity and securing resources, we are mindful of setting expectations at the right level. We have a duty to ensure our assistance doesn't create ongoing dependency nor create unsustainable outcomes.
- The lack of infrastructure and the logistics of suitable transportation created challenges for workers delivering whitegoods purchased through the No Interest Loans Scheme (NILS®) to remote locations.
- Engaging employees 'outside' their regular work and business commitments is important to create buy-in, general awareness and support. At a senior level, we've found this is best achieved through leadership experiences involving direct engagement with Aboriginal and Torres Strait Islander communities. This challenges values and beliefs, as well as provides an opportunity to apply strategic thought to complex problems.
- Every Indigenous community is unique and cultural awareness should not be delivered in isolation. To create greater impact on our organisation and people, cultural training and experiences are being delivered in a context relevant to the employee's regular work objectives. Cultural awareness is best delivered by local people who can help non-Indigenous people build an understanding of local history, people, customs and culture of a particular area.
- Indigenous Australia is made up of many different groups and clans with communities, families and individuals holding a wide variety of opinions and beliefs. Like any community, Indigenous politics play out vividly and navigating complex political landscapes is challenging.

NAB Reconciliation Action Plan 2011

Our commitments

In 2011 we aim to continue building on our programs and delivering outcomes to promote financial inclusion, create real jobs and build our cultural understanding and awareness. Our 22 commitments remain aligned to Reconciliation Australia’s three action themes – opportunities, relationships and respect.



Opportunities

NAB aims to deliver outcomes that bring real change for Aboriginal and Torres Strait Islander people and NAB alike. We recognise these opportunities become possible through partnerships based on the principles of relationships and respect.



Relationships

NAB aims for outcomes which are founded on Indigenous-led solutions, not just what we believe should be done. Such relationships are built on principles of dialogue, respect, understanding and reciprocity in outcomes. We believe that this leads to learning and trust.



Respect

NAB aims to deliver outcomes which are grounded fundamentally in respect, understanding and celebrating Aboriginal and Torres Strait Islander cultures and aspirations.



Opportunities

CF&D: Community Finance & Development
IF&D: Indigenous Finance & Development

Action	Responsibility	Timeline	Performance Indicator	NAB program area
1 Provide greater access to microfinance loans for Indigenous customers.	CF&D	September 2011	2,500 NILS loans and 200 StepUP loans for Indigenous customers.	Financial inclusion
2 Increase Indigenous customers with AddsUP Savings accounts.	CF&D	September 2011	100 Indigenous customers open accounts.	Financial inclusion
3 Work together to explore new ways NAB can support the Traditional Credit Union open new branches in remote locations in southern NT.	IF&D	June 2011	Branch expansion program commences. Board member provided. NAB secondment provided.	Financial inclusion
4 Improve access to Microenterprise Loans with new partnerships to promote and support Indigenous enterprise.	CF&D and IF&D	December 2011	Support 10 Indigenous businesses around Australia. 3 new partnerships established.	Financial inclusion
5 Support Indigenous enterprise with greater access to banking products and services, as well as microfinance.	IF&D	October 2011	Bankers in the regions seek to engage Indigenous entrepreneurs. Create access to NAB’s microfinance in the regions.	Financial inclusion
6 Build greater access to NAB’s Indigenous Money Mentors.	IF&D	October 2011	Provide assistance to 2,000 Indigenous clients. Operationalise network of 7 IMMs.	Financial inclusion
7 Access Indigenous suppliers, where relevant through the Australian Indigenous Minority Supplier Council (AIMSC).	IF&D and Procurement	September 2011	Promote suppliers to relevant business units and report on services procured from AIMSC certified suppliers.	Financial inclusion
8 Support Indigenous organisations and traditional owners commercialise native title opportunities with appropriate financial services.	IF&D and Group Strategy & Finance	September 2011	Memorandum of Understanding agreements in place and options explored.	Financial inclusion
9 Continue to support school based traineeships.	IF&D and People & Culture	December 2011	70 traineeships in the program.	Sustainable employment


Opportunities (continued)

10	Continue to support full time traineeships in personal and business banking.	IF&D and People & Culture	October 2011	10 traineeships in the program at any time.	Sustainable employment
11	As school based and full time traineeships are successfully completed, permanent positions to be offered.	People & Culture	March 2011	10 trainees offered 'real jobs'.	Sustainable employment
12	Support general recruitment of Indigenous candidates.	People & Culture	September 2011	10 Indigenous employees recruited.	Sustainable employment
13	Support Indigenous university students seeking a corporate position.	People & Culture and Business banking	March 2011	10 graduates placed.	Sustainable employment


Relationships

Action	Responsibility	Timeline	Performance Indicator	NAB program area
14	IF&D	December 2011	Second year results report due early 2011. Third year of research commenced and interviews underway.	Understanding and awareness
15	IF&D	September 2011	Two IAG meetings held in 2011.	Understanding and awareness
16	Local Community Partnerships	November 2011	16 secondees and 50 employees on volunteering projects across a range of Indigenous organisations.	Understanding and awareness


Respect

Action	Responsibility	Timeline	Performance Indicator	NAB program area
17	IF&D and Talent & Culture	October 2011	40 senior leaders on Accelerate and 15 senior executives attend Garma Festival.	Understanding and awareness
18	IF&D and People & Culture	October 2011	100 managers and buddies completed training.	Understanding and awareness
19	IF&D	October 2011	Indigenous Affairs Master Class Campaign promoted and 3 interview clips added.	Understanding and awareness
20	IF&D	October 2011	Survey completed and report publicly released.	Understanding and awareness
21	IF&D	December 2011	Acknowledgements and Welcome to Country ceremonies given at appropriate events.	Understanding and awareness
22	Personal and business banking	December 2011	5 events held to celebrate Indigenous activities in regional branches and banking centres.	Understanding and awareness



Aunty Valda Coolwell spoke at the Apology exhibition of Wayne Quilliam's photographs at NAB in Brisbane.



Welcome smoking ceremony at the Garma Festival.



NAB and the Northern Land Council promoted the Long Walk's first year in Darwin.

For more information about our programs contact:

Glen Brennan

Senior Manager, Indigenous Finance & Development
National Australia Bank
Mob: 0410 448 929
Email: Glen.Brennan@nab.com.au

Cultural Awareness, Engagement and RAP

Stephanie Rice

Manager, Indigenous Finance & Development
National Australia Bank
Mobile: 0401 692 324
Email: Stephanie.C.Rice@nab.com.au

Employment

Darryl Monaghan

Manager, Indigenous Employment
National Australia Bank
Mobile: 0429 196 301
Email: Indigenous@nab.com.au

Abbey White

Adviser, School Based Trainees
National Australia Bank
Mobile: 0404 880 949
Email: Indigenous@nab.com.au

Financial Inclusion

Nathan Tyson

Manager, Indigenous Finance & Development
National Australia Bank
Mobile: 0429 369 523
Email: Nathan.Tyson@nab.com.au

Visit our website www.nab.com.au/indigenous



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