

ANZ'S STRETCH RECONCILIATION ACTION PLAN

REPORT 2016-2019

EXECUTIVE SUMMARY

Our vision for Reconciliation is an Australia that stands for equality and embraces the unity between Aboriginal and Torres Strait Islander people and non-Indigenous Australians.

We are committed to helping close the gap in opportunity and outcomes between Indigenous¹ and non-Indigenous Australians, and to foster respect and understanding of Aboriginal and Torres Strait Islander culture. It is an ambition that resonates strongly with our purpose to help shape a world where people and communities thrive.

Our 2016-2019 Stretch Reconciliation Action Plan (RAP), which concluded in September 2019, focused on creating employment opportunities, nurturing our Aboriginal and Torres Strait Islander staff and supporting their career progression, enabling the social and economic participation of Aboriginal and Torres Strait Islander peoples and building the capacity of Aboriginal and Torres Strait Islander organisations.

Our RAP forms part of a suite of commitments to support the accessibility, diversity and inclusion of our customers, communities and employees. These commitments have

supported financial wellbeing, improved the accessibility of everyday banking services, and supported customers with tailored banking products and services. For further information please refer to *Our Approach to Accessibility & Financial Inclusion*.

We acknowledge the context of the banking Royal Commission and the particular focus on issues facing Aboriginal & Torres Strait Islander consumers in dealing with financial services. We have made a commitment to do better, providing safe and affordable products and services to our customers, particularly those in remote communities. For more information about our response to issues raised in the Royal Commission, refer to the case study on our dedicated Aboriginal and Torres Strait Islander telephone service.

WHAT WE ARE MOST PROUD OF



305

employment opportunities provided



More than \$4 million

spent with Aboriginal and
Torres Strait Islander suppliers



Over 10,000 staff

completed online cultural
awareness training

More than 47,000



Aboriginal & Torres Strait Islander people participated in our financial literacy programs **MoneyMinded** and **MoneyBusiness**

Partnered with Fortescue Metals Group to provide up to \$50m



of asset finance to Indigenous businesses **who would not otherwise meet mainstream banking credit guidelines**

WHAT'S NEXT?

We are currently developing our next Stretch RAP (2020-2023), reflecting and building on the lessons learnt from our previous RAPs, sharpening our focus on our core business capabilities and aligning commitments with the priorities we have identified to fulfil our purpose (financial wellbeing, housing and environmental sustainability).

1. The term Indigenous in this document is used to respectfully refer to Australian Aboriginal and Torres Strait Islander peoples

RELATIONSHIPS

We understand that it is only by working in close partnership with the Aboriginal and Torres Strait Islander community that we can help drive positive outcomes for reconciliation. On that basis, we have sought to grow and strengthen our relationships with Indigenous organisations and businesses over the past three years.

KEY ACHIEVEMENTS

We have continued to strengthen our relationship with Supply Nation, including by holding Indigenous Trade Fairs at ANZ headquarters.

In 2017, we partnered with our customer Fortescue Metals Group Ltd (Fortescue) to extend up to \$50m in asset finance to Indigenous businesses in the Pilbara that supply services to Fortescue, enabling them to grow and build financial independence.

In 2019 we commenced a partnership with cultural capability training organisation The BlackCard to roll out face-to-face cultural awareness training to our frontline bankers, building on online cultural awareness training rolled out successfully in earlier RAPs.

KEY LESSONS AND CHALLENGES

We could have made better use of our external Indigenous Advisory Council and we did not establish formal means of consulting with our Aboriginal and Torres Strait Islander staff. Due to personnel changes, the RAP Governance Committee (the Committee) did not meet as regularly as planned. Strengthening overall governance is an agreed key priority for our next RAP.

We have a highly engaged but small Employee Reconciliation Network which we will seek to grow and diversify. We will focus on engaging our senior leaders to actively model our RAP commitments so that respect and cultural awareness become business as usual.

RELATIONSHIPS COMMITMENTS

Commitment	Performance Target	Status
RAP Governance Committee actively monitor RAP Development, including implementation of actions and tracking progress	Ensure there are Aboriginal and Torres Strait Islander representatives on the RAP Governance Committee.	✓ Met We have ensured appropriate representation on the Committee.
	Meet at least four times per year to monitor and report on RAP implementation.	✗ Not met During the final year of the RAP, we have been in the process of reviewing and updating the Committee which has led to meetings not proceeding.
	Appoint internal RAP Champion/s from senior management.	✓ Met Champions were identified and allocated roles in the Committee.
	Established Terms of Reference for the RAP Governance Committee.	✓ Met Terms of Reference were established in the first Committee meeting.

RELATIONSHIPS COMMITMENTS

Commitment	Performance Target	Status
Celebrate National Reconciliation Week (NRW) to strengthen and maintain relationships between Aboriginal and Torres Strait Islander staff and other staff	Organise at least one National Reconciliation Week event in each State and Territory per year and encourage senior leaders to organise regional and local events.	✖ Not met <p>We did not organise formal events in each state with senior leaders participating due to lack of state based champions and other resourcing constraints. In 2018 and 2019 we turned our focus outward to acknowledge NRW on our ATMs and screens in our branches.</p>
	Provide opportunities for all Aboriginal and Torres Strait Islander staff to participate in National Reconciliation Week events.	✓ Met <p>National Reconciliation Week is advertised on our intranet to encourage and provide opportunities for all Aboriginal and Torres Strait Islander staff to participate. Each year we include NRW as a key discussion topic in meetings across all Australian branches to encourage staff participation.</p>
	Register National Reconciliation Week events via Reconciliation Australia's website.	✓ Met <p>Formal National Reconciliation Week events were registered on Reconciliation Australia's website.</p>
Strengthen and leverage relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations to support positive outcomes	Implement and review an engagement plan to work with our Aboriginal and Torres Strait Islander stakeholders.	✓ Partially Met <p>In 2016, we established an Indigenous Advisory Council with key Aboriginal and Torres Strait Islander leaders to guide our engagement approach. With Committee meetings not proceeding from mid 2018, no further consultation occurred with the Indigenous Advisory Council.</p>
	Strengthen partnerships with group training organisations, financial counselling organisations and Supply Nation members by sharing experiences and seeking opportunities to develop new projects.	✓ Met <p>All partners are engaged regularly to share experiences and identify new projects for collaboration. Including:</p> <ul style="list-style-type: none"> • Introduced a new trainee certificate option to provide broader learning opportunities for branch trainees • Promoted MoneyBusiness training through Financial Counselling Australia's events and communications • Convened Supply Nation buyer members to share ANZ's approach to co-designing the Fortescue asset financing initiative, and advocate for innovative approaches to financing Indigenous businesses • Shared a platform with Supply Nation at the Chartered Institute of Purchasing and Supply for a panel discussion on growing Indigenous procurement opportunities.
	Establish one formal partnership per year to build capacity in Aboriginal and Torres Strait Islander organisations and/or communities in which we operate.	✓ Partially met <p>In 2017 we consulted widely and explored partnership options. In 2018, our Institutional business partnered with Fortescue to extend asset financing to Indigenous businesses in Fortescue's supply chain. In 2019, we commenced working with The Blackcard to develop cultural awareness training for our staff.</p>
	Hold annual engagement forum between ANZ RAP Governance Committee and senior Aboriginal and Torres Strait Islander leaders and business partners.	✖ Not met <p>We did not hold annual engagement forums. However in 2017 and 2018 select members of the Committee met with the Indigenous Advisory Council.</p>
Raise awareness of our RAP to promote reconciliation across our business and sector	Implement and review communications strategy to promote our RAP to all internal and external stakeholders.	✓ Partially Met <p>No formal communications strategy to promote the RAP to internal and external stakeholders was implemented due to resourcing constraints. However, at its launch, the RAP was promoted and distributed to a range of external stakeholders along with all members of the House of Representatives Standing Committee on Indigenous Affairs.</p> <p>We also promoted our RAP at relevant cultural events and on our social media platforms.</p> <p>Internally, the RAP has been promoted through various intranet and internal media stories, however we recognize that more could have been done to improve internal awareness.</p>

SPOTLIGHT

PARTNERING TO PROVIDE FINANCE TO INDIGENOUS BUSINESSES

In 2017 ANZ partnered with our customer Fortescue Metals Group Ltd (Fortescue) to establish a borrowing base for small undercapitalised indigenous businesses who would not otherwise meet mainstream banking credit guidelines.

Under the \$50m funding initiative, Fortescue provides ANZ with a guarantee to extend financing to its indigenous contractors at a competitive rate so that they can purchase key assets required to deliver their contracts in the Pilbara.

This enables the indigenous business to not only build financial independence but also develop the skills required to manage a relationship with a bank and meet the undertakings required by mainstream lenders.

One of the businesses participating in the program is Jilpanti Enterprises Pty Ltd. Jilpanti is owned and operated by Puutu Kunti Kurrama and Pinikura peoples' elder Lennie Ashburton. The company is providing exploration earthworks for Fortescue.

Jilpanti, purchased two 80 tonne excavators and several vehicles which they would otherwise have hired at expensive casual hire rates.

"THE SUPPORT OF FORTESCUE AND ANZ HAS ALLOWED JILPANTI TO BECOME A MORE FINANCIALLY VIABLE ENTITY. HAVING ACCESS TO FUNDS TO PURCHASE EQUIPMENT HAS MEANT THAT WE ARE CREATING STEADY GROWTH FOR OUR BUSINESS, INCREASING OUR INCOME AND EMPLOYING ABORIGINAL PEOPLE DIRECTLY INTO OUR BUSINESS", LENNIE ASHBURTON EXPLAINS.

Graham Turley, ANZ Managing Director of Institutional banking in Australia, is pleased that through the partnership with Fortescue ANZ has been able to open up opportunities for indigenous businesses. "We hope that this experience will help these businesses grow sustainably, become more financially independent and ultimately drive economic growth and employment in their communities" he said.

Left to Right - Frank Van Rooyen, Head of Natural Resources, Australian Institutional, ANZ, Leonard Ashburton, Jilpanti Enterprises, Darryn Brice, Relationship Manager, WA North, ANZ, Heath Nelson, Community Development, Fortescue Metals Group.



RESPECT

Our employees are encouraged to improve their understanding of, and respect for, Aboriginal and Torres Strait Islander cultures through our cultural awareness training. We also facilitated opportunities for employees to connect with their local community and celebrate important Aboriginal and Torres Strait Islander events such as NAIDOC Week.

KEY ACHIEVEMENTS

We have significantly increased the number of employees who have completed the online cultural awareness course. It is now mandatory for all frontline bankers. We intend to extend this mandatory requirement to all Australia-based staff.

In 2019 we commenced the roll-out of face-to-face cultural awareness training to our frontline bankers and leaders who may have a higher number of interactions with Aboriginal and Torres Strait Islander customers as well as to our RAP working group and Governance committee.

In 2019 we launched a dedicated telephone service to assist Aboriginal and Torres Strait Islander customers, particularly those living in remote and regional areas. The service makes it easier for customers to verify their identity over the phone and access banking services through their channel of choice.

KEY LESSONS AND CHALLENGES

We recognise we have more work to do on place-based reconciliation measures, including embedding cultural protocols in our meetings. In our next RAP we will proactively engage leaders to build an authentic culture of delivering Acknowledgements of Country.



Dijirri Dijirri dance company, ANZ NAIDOC Marketplace 2019.

RESPECT COMMITMENTS

Commitment	Performance Target	Status
Support constitutional recognition	Continue to support the Recognise Campaign.	✓ Met ANZ provided a letter of support for this campaign in 2015. The Recognise Campaign concluded in 2017.
Increase staff knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements	Implement and review a cultural awareness training strategy for all staff.	✓ Met Our online training has been allocated as a mandatory learning for all of our frontline staff. Additionally, the course is frequently promoted to staff predominantly during NRW and NAIDOC weeks. This online course is also available to be completed externally by any person.
	100% of Australia Leadership team, the RAP Governance Committee and the Australia Division Diversity Council to undertake formal face-to-face Cultural Awareness Training.	✓ Partially met Face-to-face training was provided to various members of our Australian Leadership team and the RAP Governance Committee however not all members participated due to availability. Our Australian Leadership team as well as some of our RAP Governance committee attended a cultural walk along the Yarra River.

RESPECT COMMITMENTS

Commitment	Performance Target	Status
Increase staff knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements	100% Australia Inclusion Team to undertake Cultural Immersion Learning yearly.	✓ Partially met In 2017, the Australia Inclusion Team attended Garma Festival. For 2018, in lieu of the Australia Inclusion Team undertaking Immersion Learning, leaders outside of the team were instead provided the opportunity to attend Garma festival. No Cultural Immersion Learning was undertaken in 2019 due to personnel changes which meant it was not prioritized.
Ensure Australian Contact Centre staff provide culturally aware and responsive service	Increase Australian Division staff completion of the online cultural awareness training by 15% year on year. 100% of Contact Centre staff completing online cultural awareness training in 2017.	✓ Met In 2018, we added cultural awareness training to our mandatory learning for a large portion of the division. This has led to increases of over 400% in a single year. ✓ Partially met We achieved approximately 50% completion rate in 2017. In 2018 we added cultural awareness training to our mandatory learning for all of our Contact Centre staff, achieving 100% coverage.
Demonstrate respect to Aboriginal and Torres Strait Islander peoples and communities by embedding cultural protocols	Build cultural awareness training into induction program for all new contact centre staff in Australia. Develop, implement and communicate a protocol document for Welcome to Country and Acknowledgement of Country and ensure both are relevant to State/Territory and specific local communities.	✓ Met All new Contact Centre staff are required to complete mandatory learning within two months of commencing at ANZ. From 2018 this includes cultural awareness training. ✗ Not met Information on Welcome to Country and Acknowledgement of Country has been published on intranet for staff to easily access however we did not source State/Territory/community specific information because we focused on our main corporate sites (Sydney and Melbourne).
Celebrate NAIDOC Week and provide opportunities for Aboriginal and Torres Strait Islander staff to engage with culture and community during NAIDOC Week	Ensure Acknowledgement of Country at the commencement of all significant events hosted or attended by ANZ staff. Maintain and review a list of key contacts for organising a Welcome to Country. Invite a local Traditional Owner to provide a Welcome to Country to at least one significant event in each State and Territory per year.	✗ Not met We have not ensured Acknowledgements of Country are delivered at all significant events. We haven't prioritized the education necessary to ensure understanding and authentic delivery of Acknowledgements of Country. ✓ Met A list of local contacts is made available to all staff on our intranet. ✓ Partially met This goal has been achieved for Melbourne and Sydney however we have not met this in other states.
	Review HR policies and procedures to ensure there are no barriers to staff participating in NAIDOC Week.	✓ Met HR policies and procedures have been reviewed and we have confirmed that there are no barriers to staff participation.
	Support all staff to participate in NAIDOC Week events in the local community.	✓ Met We have provided staff with advice on how to find NAIDOC events in their local communities.
	Hold at least one NAIDOC morning tea in each state and Territory per year.	✓ Met Morning meetings held across all Australian branches focusing on the history of NAIDOC week.
	Provide opportunities for all Aboriginal and Torres Strait Islander staff to participate in local NAIDOC Week events.	✓ Met NAIDOC week is advertised on ANZ's intranet to encourage Aboriginal and Torres Strait Islander staff to participate.
	Hold at least one NAIDOC Week event.	✓ Met In 2018 and 2019 ANZ hosted Supply Nation marketplaces in our Melbourne headquarters. In 2018 our Sydney office hosted a fashion show highlighting the work of an Aboriginal designer.

SPOTLIGHT

IMPROVING ACCESS FOR OUR REMOTE ABORIGINAL AND TORRES STRAIT ISLANDER CUSTOMERS

The Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry highlighted the need to provide better support to our Aboriginal and Torres Strait Islander customers, some of whom were having difficulty accessing our banking services.

On 1 May 2019 we launched a dedicated telephone service to assist Aboriginal and Torres Strait Islander customers, particularly those living in remote and regional areas. The service seeks to make it easier for customers to verify their identity over the phone and access banking services through their channel of choice and is subject to continual optimisation.

The telephone line is serviced by 25 specialist bankers, including Indigenous Australians, who have been trained and accredited in Indigenous Cultural Professionalism by The BlackCard, a 100% Aboriginal owned and operated business certified with Supply Nation.

As at February 2020, the team has supported more than 3300 customers. Now that the line has been operating for some time, we are ready to begin broader promotion and marketing activities to drive awareness and usage of the service.



HOW WE ARE MAKING A DIFFERENCE:



OVERCOMING GEOGRAPHICAL REMOTENESS

Gapuwiyak is an Aboriginal mainland community of ~1000 Yolŋu people and is located in the northeast corner of NT. The closest Branch is Katherine – a distance of approximately 20 hours by car.

A customer from Gapuwiyak contacted ANZ for assistance with activating her replacement Access card.

Our Aboriginal and Torres Strait Islander Specialist was able to use the new MSQ to authenticate and service the customer, saving her from a 20 hour car drive just to activate a card. Now that's impact.



LOWERING LINGUISTIC BARRIERS

Numbulwar is an Aboriginal mainland community located in the northeast of NT. The closest Branch is Katherine – a distance of approximately 12 hours by car.

A customer from Numbulwar contacted ANZ for support with his banking needs.

A significant language barrier meant he was unable to verify his identify using ANZ's authentication options, including the revised Manual Security Questions.

Our Aboriginal and Torres Strait Islander Specialist used the Statement of Referee to verify the customer, and was able to support him over the phone.

OPPORTUNITIES

We are committed to enabling the social and economic participation of Aboriginal and Torres Strait peoples: creating employment opportunities and supporting career progression; and building the capacity of Aboriginal and Torres Strait Islander businesses to grow and flourish.

KEY ACHIEVEMENTS

We have exceeded our targets for Indigenous employment over the past three years while maintaining an 81% retention rate. We have maintained a dedicated Indigenous Talent Acquisition Specialist to provide culturally appropriate guidance and support to applicants and new recruits. In 2019 we launched our first partnership with a specialised Aboriginal and Torres Strait Islander recruitment panel to help us source talent and develop meaningful career pathways for Aboriginal and Torres Strait Islander people in the finance sector.

ANZ's community partners, as well as financial counsellors and financial capability workers continued to deliver our Money Minded and Money Business program to over 22,000 Aboriginal and Torres Strait Islanders across the country. We have also partnered with our Institutional customers to deliver Money Business directly to their Indigenous employees to support their success in the workforce and build financial wellbeing.

Following issues arising in the Royal Commission, we have committed to more MoneyBusiness training for local community organisations (particularly in more remote

locations), and provided a more direct connection for our local branch staff to refer customers to MoneyBusiness for assistance with financial literacy issues.

We exceeded our three year target for spending with Aboriginal and Torres Strait Islander businesses, with over \$4 million spent across 45 Indigenous businesses, compared to just \$190,000 in 2016.

KEY LESSONS AND CHALLENGES

We continue to have a relatively small number of Aboriginal and Torres Strait Islanders in leadership roles at ANZ. There is more work to be done to ensure we provide the support, mentoring and professional development necessary to retain and progress our people, as well as to attract mid-career candidates.

We know that for our efforts to be more important and effective we will need to spend time building relationships at a local level in the communities our business serves. In our next RAP we will work to our strengths as a bank by building the capability of, and investing in, Aboriginal businesses.

OPPORTUNITIES COMMITMENTS

Commitment	Performance Target	Status
Continue to recruit, retain and develop Aboriginal and Torres Strait Islander people	Employ an additional 300 Aboriginal and Torres Strait Islander peoples over 3 years <ul style="list-style-type: none">• 60 School Based Trainees per annum• 20 Fulltime Trainees per annum• 20 Direct Hires / Work Placements per annum.	 Met We provided 306 employment opportunities to Aboriginal and Torres Islander peoples during the course of this RAP.
	Maintain a 60% annual retention rate of permanent Aboriginal and Torres Strait Islander employees.	 Met Across the last three years, our retention rate for Aboriginal and Torres Strait Islander employees has been 81%.

OPPORTUNITIES COMMITMENTS

Commitment	Performance Target	Status
Continue to recruit, retain and develop Aboriginal and Torres Strait Islander people	Increase the number of Aboriginal and Torres Strait Islander staff in management roles by 60% over three years.	✖ Not Met We increased the number of people in management roles by 13%.
	Implement an Aboriginal and Torres Strait Islander professional mentoring network.	✖ Not met We have not established a structured and sustainable professional mentoring program for our permanent Aboriginal and Torres Strait Islander employees.
	Achieve same engagement scores for Aboriginal and Torres Strait Islander peoples and non-Indigenous staff in the annual employee engagement survey.	✓ Met Both our 2018 and 2019 employee engagement surveys achieved the same engagement scores for Indigenous staff and non-Indigenous staff. We did not hold an employee engagement survey in 2017.
	Implement, review and update Aboriginal and Torres Strait Islander employment and retention strategy with particular focus on professional development.	✓ Met Our employment and retention strategy has been developed and is under continual review.
Continue to roll out financial capability programs in partnership with government and local community service providers	Ensure Aboriginal and Torres Strait Islander staff are actively engaged in any employment strategy development process and feedback is captured and implemented.	✖ Not Met We did not establish formal or informal mechanisms by which to engage our Aboriginal and Torres Strait Islander staff on the development of programs and strategies relevant to Indigenous employment.
	Provide materials and MoneyBusiness facilitator training to financial counsellors and community workers in Aboriginal and Torres Strait Islander communities.	✓ Met MoneyMinded facilitator training continues to be held regularly in remote communities across the country.
	Overall participation in MoneyMinded and MoneyBusiness in Australia of 36,000 participants per year (with 3% self-identifying as Aboriginal or Torres Strait Islander heritage).	✓ Met We have had over 55,000 participants across program each year. MoneyBusiness is targeted to Aboriginal and Torres Strait Islander peoples so a high percentage of participants self-identified as such. 16% of participants in MoneyMinded in 2019 were from Aboriginal or Torres Strait Islander backgrounds.
	Build participation of Aboriginal and Torres Strait Islander people in Saver Plus.	✖ Not met <hr/> FY17 = 167 <hr/> FY18 = 141 <hr/> FY19 = 120 We are dependent on external co-ordinators (local community partners) to build relationships in the community (Saver Plus reaches around 3,500 participants each year from diverse backgrounds) so we are not able to directly influence this commitment. Participants are asked to self-disclose their Aboriginal or Torres Strait Islander heritage so these numbers are potentially understated.

OPPORTUNITIES COMMITMENTS

Commitment	Performance Target	Status									
Improve the capability of Aboriginal and Torres Strait Islander businesses by increasing ANZ's supplier diversity	Maintain membership with Supply Nation.	✓ Met We have maintained our membership with Supply Nation and strengthened our partnership over the duration of this RAP.									
	Implement, review and update an Aboriginal and Torres Strait Islander procurement strategy.	✓ Met A new strategy was implemented which identifies products and services where Aboriginal and Torres Strait Islander businesses can be engaged. We have reviewed and updated this annually.									
	Increase spend with Aboriginal and Torres Strait Islander suppliers by 50% per annum, with year 1 being our base.	✓ Met With year 1 being our base, we expected to spend a total of approximately \$3.4 million during the course of our RAP. Our actual spend during the 3 year period was just over \$4 million. Actuals <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">2017</td> <td style="width: 10%;">\$729,077</td> <td style="width: 10%;">Base year</td> </tr> <tr> <td>2018</td> <td>\$2,151,627</td> <td>195%</td> </tr> <tr> <td>2019</td> <td>\$1,155,135</td> <td>58%</td> </tr> </table>	2017	\$729,077	Base year	2018	\$2,151,627	195%	2019	\$1,155,135	58%
2017	\$729,077	Base year									
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2019	\$1,155,135	58%									
	Develop at least two commercial relationships per annum with Aboriginal and/or Torres Strait Islander businesses.	✓ Met We have developed 41 new relationships with Aboriginal and Torres Strait Islander businesses									
	Encourage our suppliers to make use of Aboriginal and Torres Strait Islander business in the provision of goods and services to ANZ.	✓ Met We work with our key supply chain partners to develop plans to use Supply Nation members in the delivery of contracts to ANZ. For example our Facilities Management partner, JLL, uses Indigenous businesses to service our account.									
	Cultural Awareness training made available to all ANZ recruitment suppliers and other ANZ service providers.	✓ Met We have provided a public link to our cultural awareness training on anz.com. Our recruitment panel and many technology and services suppliers have been provided the link and we have sent the course to multiple organisations to include on their intranet.									
Promote grant opportunities to Aboriginal and Torres Strait Islander community organisations	Actively identify projects and Indigenous organisations which may benefit from a financial grant from the ANZ Staff Foundation or Seeds of Renewal.	✗ Not met Due to a lack of focus and coordination between Staff Foundation and RAP Committee, we did not build the relationships that would allow us to actively identify organisations that may benefit from a grant.									
	Allocate one third of Staff Foundation grants to Aboriginal and Torres Strait Islander community groups based on merit.	✗ Not met Aboriginal and Torres Strait Islander community groups received on average 9% of total Staff Foundation grants. Without active identification of Indigenous organisations that may benefit from a grant or the provision of assistance with their submission, we did not see the increase in applications from Aboriginal and Torres Strait Islander community groups necessary to meet this target.									
	Help build grant writing capability of Aboriginal and Torres Strait Islander organisations.	✗ Not met Again due to lack of focus and coordination, we have not implemented a strategy to provide grant writing assistance.									

SPOTLIGHT

INVESTING IN INDIGENOUS YOUTH

An Indigenous School Based Traineeship is completed during Years 11 and 12. The program combines study, work and training to provide students with a head start on their career. School Based Trainee, Jemasin, has thrived during her two years at one of our New South Wales south coast branches.

"Some of the highlights from the traineeship have definitely been working with such an accepting and welcoming team," said Jemasin. "It has definitely built a lot on my personal skills like self-confidence and time management. It's also a really good experience to have after school. I can say that I've done this and I've worked up to it and worked on my professional development".

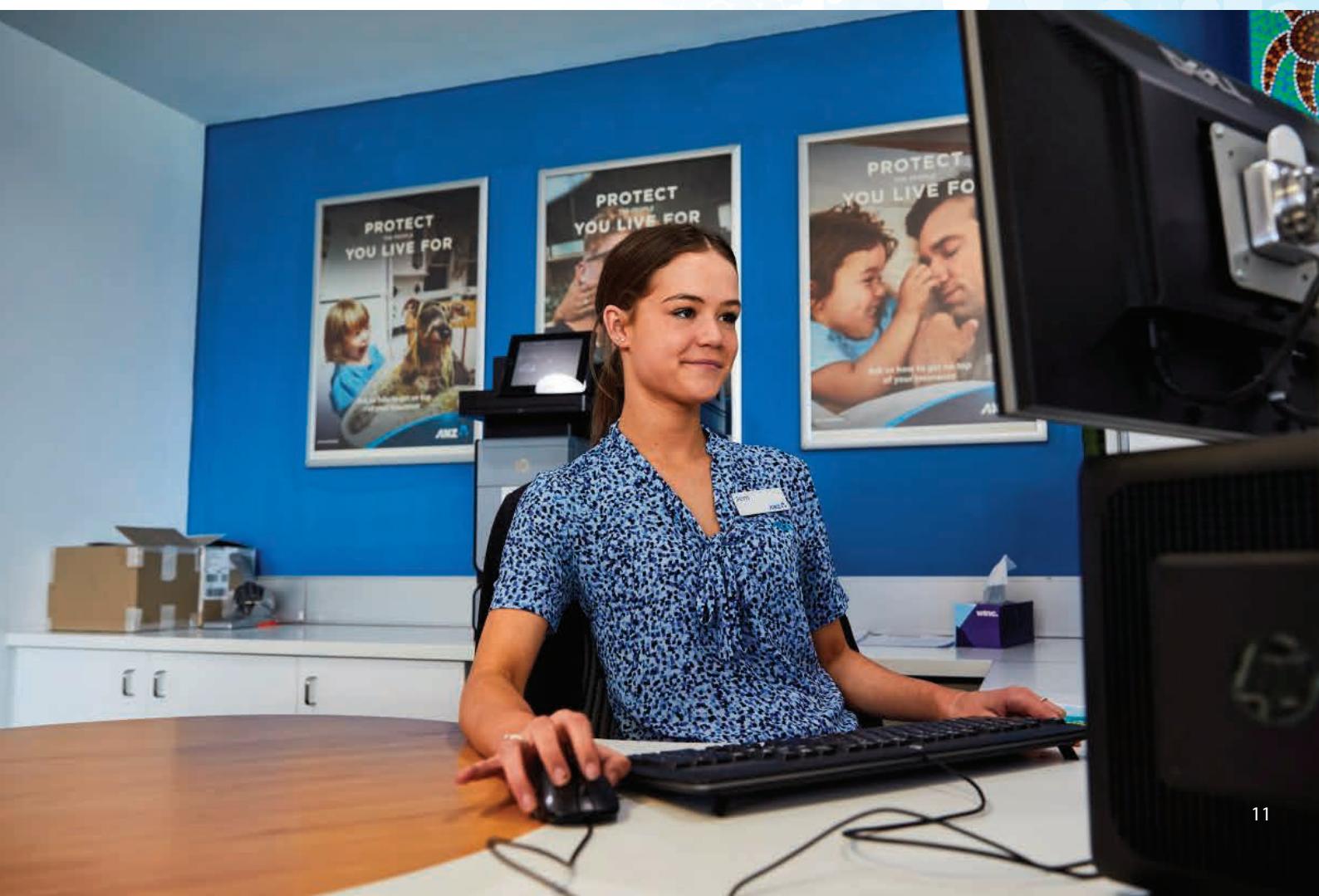
Lisa Uz, Jemasin's Branch Manager, recognises the value of the program, "From what I've experienced with Jem being here in the branch, I think it's really a good pathway to get kids who are studying in high school to have that opportunity to be out in the workforce and interact among a team."

"WE'RE REALLY PROUD OF JEM AND WHAT SHE'S ACHIEVED. SHE'S REALLY RESPECTFUL, SHE TAKES ON FEEDBACK, SHE'S ALWAYS WILLING TO LEARN AND ASK QUESTIONS. SHE'S A JOY TO HAVE IN THE BRANCH."

Jemasin's commitment towards off-the-job training at school and on-the-job training with ANZ has gained her recognition as winner of the 2019 NSW Training Awards Aboriginal and Torres Strait Islander Student of the Year.

Since 2003, we have hosted over 1,200 Indigenous trainees with many developing their careers both within and outside of ANZ.

Jem – School Based Trainee.



GROWING OUR INDIGENOUS SUPPLY CHAIN

Research shows that Indigenous businesses employ Indigenous people, reconnect their employees to culture, instil pride and aspiration in Indigenous communities and invest back into communities. Over the last three years we have spent over \$4.0 million with Indigenous businesses in Australia, compared to just \$190,000 in 2016.

The amount that we spent with Indigenous businesses in Australia almost tripled between 2018 and 2019, exceeding our RAP targets in both years. We also more than doubled the number of Indigenous businesses in our supply chain, with 13 businesses new to ANZ in 2019, bringing the total number of Indigenous businesses supported since 2016 to 46. We added Tjindgarmi to the list of Indigenous stationery suppliers we use. Proceeds from sales of the Tjindgarmi range support the Teter Mek Foundation, which produces educational materials and lesson plans for schools to teach about Indigenous culture.

In addition to contracting directly with Indigenous businesses, we work with our supply chain partners to encourage greater supplier diversity. For example, our Facilities Management partner, JLL, uses Indigenous businesses to service our account.

ANZ NAIDOC Marketplace 2019.



AS WELL AS BEING A MEMBER OF SUPPLY NATION WE ALSO JOINED KINAWAY, THE VICTORIAN INDIGENOUS BUSINESS CHAMBER OF COMMERCE, AND ONCE AGAIN SPONSORED THE SUPPLY NATION SUPPLIER DIVERSITY PARTNERSHIP AWARD AT THE ANNUAL SUPPLIER DIVERSITY AWARDS NIGHT.

Improving the capability of Indigenous businesses is achieved through more than spending. To help promote businesses, we held our second Indigenous Business Trade Fair in Melbourne during NAIDOC Week. The fair was run in conjunction with Supply Nation and Kinaway. A variety of partners, vendors and charitable organisations were welcomed into our Docklands headquarters to share and promote their art, designs and business services.

TRACKING PROGRESS AND REPORTING

We are committed to building a strong governance culture that promotes transparency and accountability to internal and external stakeholders.

While our internal tracking and reporting has been well managed, we have identified areas for improvement in our next RAP. We were pleased to be able to provide annual input into the 2018 Reconciliation Australia Barometer which is critical to demonstrating the Australia-wide, cross-industry impacts of the RAP program.

Commitment	Performance Target	Status
Participate in external reporting and impact measurement surveys	Participate in the Reconciliation Australia's RAP Impact Measurement Questionnaire.	✓ Met We completed the Impact Measurement Questionnaire each year.
	Continue to participate in the Reconciliation Australia Barometer.	✓ Met We participated in Reconciliation Australia's 2018 Barometer.
Report RAP achievements, challenges and learnings	Publicly report progress against targets via anz.com and ESG Reporting.	✓ Met We provide updates on key highlights of our RAP progress in our annual ESG Reporting.
	Investigate and develop systems and capabilities to track, measure and report on RAP activities.	✓ Met Our operating rhythm to track and report is now well embedded.
	Report to the Corporate Sustainability and Diversity (CSD) Committee (half yearly) and Australian Division Diversity Council (quarterly).	✓ Met These committees have been replaced. The Inclusion reported to relevant executive committees on a half yearly and quarterly basis.
	Develop a scorecard to track progress against commitments.	✓ Met Our scorecard has been developed and imbedded.
	Publish scorecard to report on progress half yearly via anz.com	✗ Not met We have reported internally however we have not published progress externally.
Review, refresh and update RAP	Liaise with Reconciliation Australia to develop a new RAP based on learnings, challenges and achievements.	✓ Met We have commenced conversations with Reconciliation Australia to start developing our next RAP
	Send draft RAP to Reconciliation Australia for formal feedback and endorsement.	✗ Not met This action was not completed during this RAP.

FOCUS AREAS FOR OUR NEXT RAP

 Improve our understanding of Indigenous culture & create culturally safe spaces for staff and customers	 Provide employment opportunities & facilitate career progression
 Build the capacity of Indigenous businesses	 Improve the financial wellbeing of Indigenous people

