



NAB Reconciliation Action Plan 2010

Building strong, inclusive and sustainable communities

On the record, one year in...

Last year, the National Australia Bank launched its first Reconciliation Action Plan (RAP). It was an important event in the history of our company.

In doing so, we had two aims in mind:

- Firstly, as one of Australia's leading banks, how do we address those issues and questions which confront the relationship between Indigenous and non-Indigenous Australians, and
- Secondly, how do we address the entrenched disadvantage – across almost every measure – experienced by Indigenous Australians.

As part of our RAP we made 22 commitments. I am pleased we have achieved 17 of these, made significant progress on another four and refocused one. Most importantly, we've begun to leverage our strengths as a bank and a financial services organisation – our people, our capabilities, our scale and our beliefs – to make a difference, by ourselves and in partnership with others.

There is no question that the work is difficult and requires deep commitment across the organisation. Sometimes progress is slow and frustrating.

We are only just beginning to understand how we best translate this experience to address particular areas of Indigenous disadvantage – and we still have much to learn.

This Reconciliation Action Plan - our second - summarises our efforts to date and details more ambitious goals in 2010 for our Indigenous programs. We have set the bar higher although our focus on financial inclusion, employment opportunities and cultural awareness remains the same.

Implementing a Reconciliation Action Plan changed NAB for the better. I am confident this new Plan will continue the process. I believe it will make a further difference to Indigenous Australians and contribute to the progress of our country.

Cameron Clyne

Group Chief Executive Officer
December 2009



(L-R) The Hon Jenny Macklin MP, Minister for Families, Housing, Community Services & Indigenous Affairs; The Hon Kevin Rudd MP, Prime Minister of Australia; NAB Chairman Michael Chaney and NAB Group CEO Cameron Clyne at NAB's RAP launch 2008.

NAB's Reconciliation Action Plan

A thoughtful, informed response

As one of Australia's largest businesses, National Australia Bank believes it has an important role to play in addressing the continued disadvantage experienced by Indigenous Australians. This belief underpinned our first Reconciliation Action Plan launched in December 2008 by the Prime Minister of Australia, the Hon Kevin Rudd.

Learning from the experience of our first RAP and informed by continued consultation with Aboriginal and Torres Strait Islander leaders, organisations and communities, we have reviewed and updated our RAP.

Our strategy continues to focus on three areas that play to our strengths as an organisation and aligns with our goal to build strong, sustainable and more inclusive communities:

- Provide greater access to financial products and services to promote financial inclusion.
- Build access to valuable, long lasting and meaningful employment opportunities that are delivered in a sustainable way.
- Support greater organisational understanding of and respect for Indigenous Australians, their culture and aspirations.

We continue to leverage the experience we have in other community focussed programs such as microfinance. We also pilot each program before progressing further to ensure we can continually refine how we deliver in the early stages.

This phased implementation ensures we can track outcomes against set operational goals and ultimately achieve scale. If things aren't working we will exit or adjust the program.

“ NAB's plans have real integrity – not only for the clear social benefits they bring to Indigenous and non-Indigenous stakeholders but because they are framed in terms of the business benefits as well. This demonstrates the RAP and reconciliation in general, is in everyone's best interest. ”

Professor Mick Dodson, Reconciliation Australia's Co-Chair



The official opening of NAB's Academy in Docklands during NAIDOC Week included a Welcome to Country and performance by One Fire Dancers.



Summary of our results: 2008 - 2009

In our first Reconciliation Action Plan we made 22 commitments in three key areas: financial inclusion, employment and cultural understanding and awareness.

Seventeen of these commitments were achieved as at December 2009. Of the remaining five, four are longer-term commitments that are well progressed. One commitment to provide scholarships to Indigenous tertiary students has been reviewed. We have refocused this commitment to provide employment cadetships for tertiary students within NAB, due to the range of scholarships already on offer.

2009 program highlights:

- A solid start on employment with 35 new recruits in 2009.
- Increased delivery of financial services under NAB's existing microfinance programs with over 15% of customers being Indigenous.
- Initiated a number of cultural engagement programs, with about 70 employees directly benefiting from an in-depth cultural experience.
- Increased cultural awareness raising events including Welcome to Countries, Acknowledgements, workshops, presentations, performances, volunteering and other training directly involving about 1,000 employees.
- New governance processes established to oversee NAB's commitments to Aboriginal and Torres Strait Islander people.
- Additional management and resources secured to run programs.

Without exception, Reconciliation is a positive process for NAB that has created:

- Deeper engagement with Indigenous people and culture.
- Greater employee understanding of Indigenous culture.
- Greater capability to understand and deal with Indigenous financial services needs.
- More and deeper relationships with Indigenous customers.

“NAB has three areas of focus to improve outcomes for Aboriginal and Torres Strait Islander people. It is a solid start to what I hope will become an ambitious, inspiring and impactful long-term journey that will stretch the organisation in ways that perhaps, it never expected.”

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



Bush foods come to the city

Bush foods enthusiast Suzanne Grech feels right at home serving up modern Australian cuisine with a traditional bushfood twist. With her brother Corey and the help of a NAB Microenterprise Loan, Suzanne opened Purple Goanna, a catering business bringing a new cuisine based on her Aboriginal heritage to Sydney's notoriously discerning foodies.

"My family lived on Burra Bee Dee mission outside Coonabarabran for a few generations and while my grandmother did her best to teach me about my culture, a lot of information and learnings had been lost through mission life," Ms Grech said, "so when I got older, I took it upon myself to learn as much as I could about my Aboriginal heritage, in particular food from my country and looked around for ways to make this my life"

Ms Grech found out about Microenterprise Loans offered by National Australia Bank (NAB) through the Indigenous Entrepreneur Program in conjunction with Indigenous Business Australia (IBA).

"I took out a \$20,000 loan through NAB which bought the commercial kitchen equipment I needed to get started," Ms Grech said. "I got a lot of help from IBA with my business planning, accounting and book keeping which is invaluable and helps me keep my business on track"

Financial inclusion

NAB's financial inclusion program:

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

In our 2008 RAP we made seven commitments to provide greater access to financial products and services and promote financial inclusion. We have met our targets to:

✓ Deploy an incentivised savings scheme in high Indigenous population areas across Australia. The AddsUP Savings Plan was developed; the pilot launched in Echuca VIC NILS (May 09), followed by Cairns (Sept 09).
(Action 1, 2008 RAP)

→ Support the Traditional Credit Union (TCU) expand its branch network in the Top End. NAB is providing a \$1 million no-interest loan and \$250,000 in marketing funds to the TCU to launch five new branches. The first new TCU branch was opened in Angurugu on Groote Eylandt.
(Action 2, 2008 RAP)

✓ Support TCU capacity to meet the financial services needs of Aboriginal people. This work included:

- an 18 month leadership secondment of a NAB employee to the TCU and a NAB appointment to the TCU board;
- funding for the Garma Festival sponsorship;
- employee training, compliance and business support to TCU employees;
- support for the TCU's successful Federal Government funding application for \$1.5 million over three years; and
- removal of NAB ATM charges for TCU customers.

(Action 14, 2008 RAP)

Key: ✓ Completed → Progress ongoing ✓ Target exceeded

✓ Provide not-for-profit business credit to develop Indigenous-led local businesses. We've formed community partnerships to source eligible Indigenous Microenterprise Loan applicants with both the Torres Strait Regional Authority (TSRA) and Indigenous Business Australia (IBA). In 2009, eight loans were written for Indigenous businesses.

(Actions 3 & 5 2008 RAP)

→ Improve access to the No Interest Loans Scheme (NILS[®]) for basic household goods by establishing two NILS accredited community development workers in Lismore and Mackay - areas with high Indigenous populations.

(Action 4, 2008 RAP)

✓ Explore models to deliver direct financial literacy to individuals in Aboriginal communities by developing the Indigenous Money Mentor program. This program was piloted in Alice Springs and Kalgoorlie.

(Action 12, 2008 RAP)

“NAB's not-for-profit Microenterprise Loans, partnered with IBA's business support, provide a practical way to encourage financial independence for Indigenous people who have a sound business plan but limited financial resources.”

Dr Dawn Casey, Chair of Indigenous Business Australia



Traineeship opens doors for student

Since 2008, NSW's Peel High School Year 12 student Linda Smith has been part of NAB's School Based Traineeship (SBT) program delivered in collaboration with the Aboriginal Employment Strategy. The program gives Indigenous high school students a head start to gain corporate work experience and employment. Linda works one day a week as a teller during the school term and full-time during school holidays...

"I knew about the opportunities that the SBT program offered to students like me, so when I was approached about taking a position with NAB, I jumped at the chance. It's a challenge but it's worth it," she said.

"This is a fantastic opportunity – the work environment is very professional and I'm developing skills that I wouldn't in a typical teenager's part-time job, so I feel privileged." She joked, "I also get a better uniform than my friends who work in takeaway shops."

Linda said the SBT program made her more independent, and will help her pursue university while working part-time.

As Branch Manager of NAB's Peel Street and West Tamworth branches, Lisa Thomas supervises Linda's development through the SBT program. "Linda took to her job as a teller like a duck to water and has grown in confidence since she started. Working with Linda has also increased our understanding of Indigenous issues and culture," she said.

Employment

NAB's Employment program:

- Provides tailored traineeships and other purpose-built employment opportunities across NAB.
- Provides appropriate support and mentoring within NAB for Indigenous employees.
- Supports scholarship programs for emerging Indigenous leaders and students.
- Supports programs that build literacy and numeracy with Indigenous school students.

In our 2008 RAP we made 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:

- ✓ Support sustainable uplift in NAB traineeships for Indigenous students through the Aboriginal Employment Strategy (AES) School Based Traineeship Program. In 2009, 25 NAB branches across NSW, QLD, and WA nominated to take a trainee and 17 trainees joined the program. Nine trainees left of their own accord and an additional six traineeships joined bringing the total number of trainees to 14. Ten trainees will graduate in 2009 and five trainees will continue employment with NAB.
(Action 6, 2008 RAP)
- ✓ Support leadership development for Aboriginal and Torres Strait Islander people by sponsoring 20 accredited Indigenous Leadership Scholarships at the Australian Indigenous Leadership Centre in Canberra.
(Action 7, 2008 RAP)
- ✓✓ Support ten NAB positions specifically for Indigenous employees – ten trainees and apprentices in personal banking and nabbusiness plus two general recruitment positions.
(Action 8, 2008 RAP)
- ✓ Sponsor a fully paid MBA scholarship for an Indigenous Australian. The 2009 recipient Damien Barnes has graduated from The University of Melbourne MBA.
(Action 10, 2008 RAP)
- ✓ Sponsor basic literacy and numeracy capacity building of young Indigenous Australians. This was delivered via our community partnership with the Yachad Accelerated Learning Project (YALP) that has focussed on Shepparton and surrounding schools.
(Action 11, 2008 RAP)
- ✓ Employ a Manager of Indigenous Employment Programs to build and deliver NAB's Indigenous employment initiatives across the organisation.
(Action 13, 2008 RAP)
- Our scholarship program for Indigenous tertiary students has been refocussed to provide employment cadetships for tertiary students within NAB.
(Action 9, 2008 RAP)

Key: ✓ Completed → Progress ongoing ✓✓ Target exceeded

“Everyone has a role to play in creating a strong and vibrant Indigenous business sector. NAB's School Based Traineeship program is becoming known as a step-up for Indigenous students, encouraging kids to finish school, build professional skills and get ready for the workforce. It shows how you can break the vicious cycle of unemployment and poverty amongst Indigenous Australians by providing those prepared to work with an employment pathway and the ability to reach their full potential.”

Warren Mundine, Chair of the Australian Indigenous Chamber of Commerce



A deeper insight creates action

Jaap Jonkman, General Manager nabbusiness NSW/ACT explains how NAB has given him opportunities to gain a deeper understanding of the importance and complexity of the Reconciliation effort...

“It seems to me that we will not be able to create a society in which equal opportunities exist for both Indigenous and non-Indigenous people, without that society simultaneously embracing the fundamental values of Western culture and of Indigenous culture. Simply changing what we do, will not create such a society, we need to also change who we are.”

“Accelerate (NAB’s talent development program) provides excellent food both for thought and reflection. Spending time in remote outback communities, we were exposed to the despair and disadvantaged living conditions on the one hand and the richness of connection to land, spirit and community on the other. It made us think about our personal values and how they express themselves in our work and also what type of leader we are and want to be. The experience allowed me to start painting a picture of what a financial services organisation can do to advance the Reconciliation agenda.”

“Earlier this year I attended the Garma Festival with a NAB team. It was another amazing experience. For me the penny really dropped and I made a genuine commitment to Reconciliation. Since then, we have plans to create more sustainable Indigenous employment opportunities in NSW and the ACT; we’ve got involved in cultural awareness programs; we’re mentoring Indigenous trainees; and I regularly take the opportunity to talk about it to anyone who will listen.”

“Last week, I was proud to acknowledge the traditional custodians of the land and pay my respect to the elders past and present first to over 400 people at the open day of Sydney Opera House and then again to a similar crowd at the opening of Sculptures by the Sea. Just a small piece of evidence that my horizons have broadened.” (Oct 2009)

Cultural awareness & understanding

NAB's cultural awareness and engagement program:

- Implements appropriate cross-cultural awareness activities within NAB, in particular with senior leaders.
- Sources volunteering 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 other similarly engaged people and organisations.

In our 2008 RAP we made eight commitments to support greater organisational understanding of and respect for Indigenous Australians, their culture and aspirations. We have met our targets to:

- ✓ Establish an Indigenous Advisory Group to oversee and advise on the delivery of NAB's Indigenous programs including this RAP. The Group held its inaugural meeting in June 2009 and met again in October to review NAB's plans for 2010. We have also established an internal Indigenous Steering Committee made up of NAB senior leaders to progress the RAP. This group met three times during the year.
(Action 15, 2008 RAP)
- ✓ Source professional volunteering opportunities in Indigenous communities. We worked with Indigenous Community Volunteers (ICV), Indigenous Lands Corporation (ILC) and the Long Walk Charity and 35 employees volunteered. In addition, a protocol was developed to guide employee engagement while volunteering.
(Action 17, 2008 RAP)
- Deliver cultural awareness programs for employees in high Indigenous population areas in NT, NSW, QLD and WA. An Alice Springs pilot was launched and evaluated and a subsequent Newcastle experience has been designed to connect employees with the local Aboriginal community. In addition, national broad-scale employee engagement opportunities promoting reconciliation and cultural celebration were also delivered around key milestones (eg NAIDOC Week, The Long Walk, National Reconciliation Week and the Anniversary of the Apology).
(Action 19, 2008 RAP)
- ✓ Establish a longitudinal research program that tracks the outcomes for Indigenous people who have been involved with NAB's Indigenous employment initiatives and the first year of research is underway.
(Action 18, 2008 RAP)
- ✓ Provide cultural awareness programs as part of NAB's leadership development. Executive talent development programs include Indigenous components and 15 senior executives attended a Garma Festival Group Experience.
(Action 20, 2008 RAP)
- ✓ Publish and promote a protocol to guide employees in how to acknowledge traditional owners and how to arrange a Welcome to Country.
(Action 21, 2008 RAP)
- ✓ Acknowledge traditional land owners and give Welcome to Countries at appropriate internal and external meetings.
(Action 22, 2008 RAP)
- ✓ Employ an Indigenous Affairs Manager to co-ordinate NAB's Indigenous activities, including this RAP, across the organisation.
(Action 16, 2008 RAP)

Key: ✓ Completed → Progress ongoing ✓ Target exceeded

“Education prepares us to make decent and proper choices. The end result and the chief goal of education is that we become more effective members of our community in whatever we are doing.”

Tom Calma, Aboriginal and Torres Strait Islander Social Justice Commissioner

How we work together matters

NAB's relationship with Indigenous Australia is built on dialogue, respect, understanding and reciprocity in outcomes. It means suspending what we think should be done and opting to learn and listen to ensure outcomes deliver real change.

We understand this can only be achieved if we build trusting relationships and partnerships and this approach manifests in many ways.

To guide how we deliver Indigenous-focussed activities we have created a governance model that directly influences, challenges and oversees our activities.

The NAB Indigenous Advisory Group brings together Indigenous leaders and NAB executives to provide governance on NAB's engagement with Aboriginal and Torres Strait Islander people. The Group provides valued insight into the issues facing Indigenous communities; helps NAB to translate these learnings into informed actions; and reviews and monitors NAB's progress.

This approach underpins our strategic partnerships with key Indigenous organisations like our evolving partnership with the Traditional Credit Union (TCU). It also drives how we work together with our Aboriginal customers as we move forward with commercial opportunities within the Indigenous sector.

Openly discussing our plans is also key to how we build momentum across our 24,000 strong employee base. We have created an internal Indigenous Steering Committee to regularly engage senior NAB leaders who oversee the day-to-day management of our RAP across NAB. This forum brings together executives from all areas of our business to provide advice on a range of employee engagement activities and build enthusiasm "from the top" for the programs.

“Equally important to what you do is how you do it and NAB has made a clear signal that its approach is based on respect, collaboration and a genuine willingness to listen. Ultimately, an informed approach has more chance of succeeding.”

Bev Manton, Chairperson NSW Aboriginal Land Council and member NAB's Indigenous Advisory Group

NAB and the TCU - a new way to work together

Working together, NAB and the Traditional Credit Union (TCU) are improving employment opportunities and access to financial services in remote Indigenous communities. Twelve months into this collaboration, both organisations have gained more than expected. Cathy Hunt, TCU General Manager explains...

“For 15 years we've been delivering banking services to over 14,000 customers in remote Aboriginal communities in the Northern Territory. It's costly to do, localised to the communities it serves and in high demand”

“While we'd successfully established 13 branches with teams that speak the languages of the customers we serve and although we had the know-how, we didn't have funds to expand.”

“After meeting with NAB it became clear we could do something together. We're both keen to improve access to basic banking services in remote Indigenous communities and we agreed that there was no merit in reinventing the wheel.”

“In 2008, NAB established a \$1 million interest and fee-free loan and some start up marketing funds to open five new branches over five years. We've launched a new branch and once all five are up and running, we expect to help an additional 3,250 Indigenous customers currently living in remote communities.”

“It's a good match – NAB wants to address Indigenous financial exclusion and learn more about the needs of Indigenous people living in remote communities; we want to expand our footprint. Together we're working on ways to make our services even more attractive to our customers and on the flip-side, we're helping NAB learn more about life in remote Aboriginal communities.”

“While it's early days, the big plus is that ultimately many Indigenous people who can't access even the most basic banking services are going to benefit because two very different organisations wanted to do something about a problem together.”



Sally Ulamari and Cathy Clarke, tellers at the Traditional Credit Union's Casuarina branch.

Things we've learnt along the way...

While we've delivered on our reconciliation commitments in 2009, we've learnt some things along the way that will directly impact what and how we do things looking into 2010.

- As programs mature we recognise we need to remain focussed to maintain program momentum.
- Partnerships between community and corporate sectors are often new territory and require some innovative thinking in terms of new ways of working together.
- Building genuine and respectful relationships with Indigenous communities takes time and we have factored this in to our planning.
- If programs are time-intensive, make sure you have the right level of resourcing in place. We're addressing this issue and will expand the available resources for this work.
- An ongoing challenge we face is recruiting and retaining employees in remote locations including microfinance workers in remote locations – it's not easy work and locations can be challenging.
- We also realise that working in the finance sector is not everyone's cup of tea – there are also perceptions that job opportunities within the banking sector may be limited to customer-facing roles. Demonstrating the diversity of career pathways in the banking sector should help address this.
- Engagement of employees outside their regular work schedule can be challenging – but not impossible.
- Stick to what you are good at doing and where you can make a difference – there are many issues to work through in this area and you can be easily distracted.

Getting started - NAB's Indigenous Money Mentors program

In early 2009, NAB developed the Indigenous Money Mentor pilot to trial whether some of the challenges financially marginalised people experienced could be overcome through hands-on support and access to safe affordable credit. The mentors support the needs of all their clients, helping them to make more informed financial decisions. They work to build bridges to enable their local Aboriginal communities to access support. The pilot is up and running in Alice Springs (NT) and Kalgoorlie (WA) and will be expanded in 2010. In Western Australia, the Indigenous Money Mentor, Isobelle Wikitera is based at the WA Low Interest Loans Scheme, a community agency that also offers NAB-funded StepUP loans (low interest). Isobelle explains some of the challenges she has experienced in this role...

"I love my job and I love Kalgoorlie but these positions are not for everyone. Probably the biggest challenge for me when I started was just getting out and about in the community to build my networks. You need to gain an understanding of the community's needs and cultural boundaries and this took time. I was keen to start helping people, but until I established the trust I have now, let's just say there were a lot of poster runs."

"In these types of roles you also need to keep informed. I need to know who the other service providers are in town, if any consumer credit changes are happening, and also be able to communicate complex things simply. The monthly phone hook-ups with other mentors and NAB's Indigenous team have been a lifeline to keep up to date, debrief and share new ideas."

"Mostly I love the wins in this role – like helping people develop a budget, providing a not for profit loan so they can buy a fridge or just hooking them up to other services that can help them - these things make my challenges all worth it."

"I work with some of Australia's most disadvantaged people. On a regular basis I meet with people who may have any combination of financial issues like outstanding debt, overdrawn credit cards, overdue bills or they don't have ID to open a bank account. On top of these problems, some are also facing income, health and housing issues so things can get pretty rough for these clients."

NAB's Reconciliation Action Plan

Our twenty-six commitments for 2010 build on the programs we have established and will continue to address financial inclusion, employment and cultural awareness. We also recognise Reconciliation Australia's three action themes when building a RAP and we have aligned our commitments to these recommended themes – relationships, respect and opportunities.



Opportunities

NAB aims to deliver outcomes that bring real change for Aboriginal and Torres Strait Islander people and NAB alike. NAB recognises that 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 NAB believes 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 Indigenous cultures and aspirations.


 Opportunities					
	Action	Responsibility	Timeline	Performance Indicator	NAB Program Area
1.	Provide greater access to the community finance products No Interest Loan Scheme (NILS) and StepUP in high Indigenous population locations.	Community Finance & Development	September 2010	Two community development workers operational and up to 1,500 loans achieved.	Financial inclusion
2.	Build greater access to the AddsUP matched savings program in high Indigenous population locations.	Community Finance & Development	September 2010	AddsUP savings program operating in 20 high Indigenous population regions.	Financial inclusion
3.	Support the Traditional Credit Union to open new branches and build its membership base to improve access to financial services in remote and regional communities.	Community Finance & Development	September 2010	One additional branch opened and membership increased.	Financial inclusion
4.	Provide greater access to business credit for Indigenous entrepreneurs through NAB's not-for-profit microenterprise loans in partnership with Indigenous Business Australia.	Community Finance & Development	December 2010	Support 20 new Indigenous businesses around Australia.	Financial inclusion
5.	Support Torres Strait Islander entrepreneurs with access to microenterprise loans and business support in partnership with Torres Strait Regional Authority (TSRA).	Community Finance & Development	December 2010	Support 4 new Indigenous businesses in the Torres Strait.	Financial inclusion
6.	Build a network of Indigenous Money Mentors to provide hands on financial literacy to Aboriginal and Torres Strait Islander communities.	Community Finance & Development	September 2010	Expand network of Money Mentors to five high Indigenous population locations.	Financial Inclusion
7.	Research the financial services needs of Aboriginal communities in remote WA including the Kimberley and Pilbara.	Community Finance & Development	September 2010	Study undertaken of banking services needs and strategy in place.	Financial inclusion
8.	Continue to support traineeships for Indigenous school students and identify future opportunities for development (employment or further education or training).	Personal Banking Australia and Community Finance & Development	December 2010	40 trainees in the program during 2010. Career development planning undertaken with all trainees with aim to retain up to 20%.	Sustainable employment

NAB's Reconciliation Action Plan cont.

 Opportunities					
	Action	Responsibility	Timeline	Performance Indicator	NAB Program Area
9.	Support traineeships in personal banking and nabbusiness for new Indigenous recruits.	Personal banking, nabbusiness and Community Finance & Development	December 2010	20 trainees placed around Australia.	Sustainable employment
10.	Support general recruitment of Indigenous employees through relationships with universities and community partners.	People & Culture and Community Finance & Development	September 2010	10 Indigenous employees recruited around Australia.	Sustainable employment
11.	Support cadetships for Indigenous university graduates in nabbusiness and Agribusiness.	nabbusiness, Agribusiness and Community Finance & Development	September 2010	10 cadets employed around Australia.	Sustainable employment
12.	Support leadership development for Aboriginal and Torres Strait Islander people in accredited leadership programs.	Community & Corporate Responsibility	June 2010	Up to 10 scholarships in place.	Sustainable employment
13.	Sponsor a fully paid MBA scholarship for an Indigenous Australian.	Community & Corporate Responsibility	June 2010	MBA scholarship in place.	Sustainable employment
14.	Sponsor basic literacy and numeracy capacity building of young Indigenous Australians.	Community & Corporate Responsibility	June 2010	Specific program in place with measurable outcomes.	Sustainable employment

 Relationships					
	Action	Responsibility	Timeline	Performance Indicator	NAB Program Area
15.	Employ a Manager Community Finance and Development to build and deliver NAB's financial literacy initiatives.	Community Finance & Development	Manager in place October 2009 Plan developed by December 2009	Manager in place and plan developed.	Financial inclusion
16.	Continue to support the Traditional Credit Union to meet the financial services needs of Aboriginal people with employee training, compliance matters and business planning.	Community Finance & Development and the TCU	September 2010	Employee training, compliance and business support provided to TCU.	Financial inclusion
17.	Continue longitudinal research study to follow the progress of Aboriginal and Torres Strait Islander people employed at NAB.	Community Finance & Development	December 2010	Report on second year of study prepared.	Understanding and awareness
18.	Continue RAP governance with Indigenous Advisory Group (IAG) to oversee and advise on delivery of programs and Internal Steering Committee.	Office of the CEO	September 2010	Two Indigenous Advisory Group meetings held in 2010. Three Internal Steering Committee meetings held in 2010.	Understanding and awareness
19.	Continue offering NAB employees opportunities for secondment and volunteering with Indigenous organisations.	Community Partnerships	December 2010	10 secondments and volunteer placements made across a range of Indigenous organisations.	Understanding and awareness

NAB's Reconciliation Action Plan cont.

 Respect					
Action	Responsibility	Timeline	Performance Indicator	NAB Program Area	
20. Provide opportunities for senior executives to gain a deeper understanding of issues in remote locations through first hand experiences together with capability development opportunities in partner organisations, as part of leadership development at NAB.	Community Finance & Development	October 2010	25 senior leaders on Accelerate leadership program and through shorter term capability development placements. 15 senior executives experience Garma Festival in north east Arnhem land.	Understanding and awareness	
21. Offer local cultural experience to NAB employees in high Indigenous population locations.	Community Finance & Development	December 2010	70 employees in NSW, QLD, NT and WA participated in cultural experience.	Understanding and awareness	
22. Provide in-house cultural training for NAB employees involved in the Indigenous employment program.	Community Finance & Development	December 2010	100 NAB managers and buddies of Indigenous trainees complete training.	Understanding and awareness	
23. Undertake independent attitudinal survey of NAB employees to gauge awareness of Indigenous programs.	Community Finance & Development	March 2010	Survey completed and report publicly released.	Understanding and awareness	
24. Develop broad-scale cultural awareness campaign and deliver to NAB employees.	Community Finance & Development	June 2010	Campaign delivered and up to 1,000 employees aware.	Understanding and awareness	
25. Continue to encourage NAB employees to acknowledge traditional owners and custodians of the land as set out in NAB's Protocol.	Community Finance & Development	December 2010	Acknowledgements and Welcome to Countries given at appropriate events.	Understanding and awareness	
26. Encourage NAB employee involvement in key activities on the Indigenous calendar to further build awareness and celebrate Aboriginal and Torres Strait Islander culture.	Community Finance & Development	December 2010	700 employees participate in activities during NAIDOC Week, Reconciliation Week and the Anniversary of the Apology.	Understanding and awareness	



Art by Uncle Peter Williams produced with the Nabbusiness Newcastle Central Coast leadership team at Yarnteen's Wollombi camp, NSW.



(L-R) Gloria Clarke, Rodney Cain, Brendan Richards and Dulcie Cook were supported with scholarships provided by the NSW Aboriginal Land Council and NAB to undertake a certificate course at the Australian Indigenous Leadership Centre in Canberra.

Tracking our progress

This second action plan documents some solid achievements for 2009 and our blueprint for 2010 and beyond. It has been endorsed by NAB's Indigenous Advisory Group, a forum that will continue to monitor its progress over the next 12 months.

The members of the NAB Indigenous Advisory Group are:

- Dr Chris Sarra (Co-Chair) Director, Stronger Smarter Institute.
- Danny Gilbert (Co-Chair) Managing Partner Gilbert + Tobin Lawyers, NAB Director.
- Fred Chaney, Chair of Desert Knowledge Australia, Board Member, Reconciliation Australia.
- Bev Manton, Chairperson, NSW Aboriginal Lands Council.
- Michael Long, Patron of the Long Walk, Essendon Football Club.
- Terri Janke, Solicitor Director, Terri Janke and Company.
- NAB - Warren Shaw (Executive General Manager nabRetail), Tim O'Leary (General Manager, Community & Corporate Responsibility), Spiro Pappas (Managing Director, Institutional Banking), Richard Peters (Head of Community Finance & Development).



NAB's Indigenous Advisory Group (front row L-R) - Dr Chris Sarra, Fred Chaney, Terri Janke, Bev Manton, Richard Peters (back row L-R) Spiro Pappas, Tim Bostock, Tim O'Leary, Danny Gilbert, Michael Long.

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Front cover:

- Gondwana National Indigenous Children's Choir workshop at St Mary's Primary School Bowraville NSW with dancer Tammie Jarrett
- NAB School Based Trainee Hannah Wade and NAB Customer Service Manager, Shirley Annesley
- Anthony Lew Fatt, Associate nabbusiness (and recipient of two NT Group Training awards in 2009)
- Dulcie Cook NAB scholarship recipient and Australian Indigenous Leadership Centre graduate

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Reconciliation Australia
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