



nab

How NAB is supporting Indigenous Australians

NAB in the community

NAB is committed to supporting Indigenous Australians and has several programs focussed on improving the opportunities for Indigenous Australians.

- Helping Traditional Credit Union expand services
- Support for Indigenous business in the Northern Territory
- Providing education opportunities for communities
- Working with Tangentyere Council
- our community principles

NAB in the community - supporting Indigenous Australians

Helping Traditional Credit Union expand services

NAB is providing Traditional Credit Union Limited (TCU) with interest free loans of up to \$1 million (with no fees and charges) to fund the opening of branches in remote locations throughout the Northern Territory. This will see TCU's branch network expand by 40%.

This commitment is part of NAB's aim to provide fair and affordable financial services throughout Australia and over the next five years more than 3,250 indigenous customers will have access to these financial services.

NAB has also created a grant to the value of \$200,000 for TCU to fund activities such as advertising and legal costs when new branches are opened. TCU customers will also have access to NAB's microfinance programs including NAB Microenterprise Loan program and No Interest Loan Schemes (NILS) capital.

NAB and TCU are also developing efficiency programs to help lower the cost of TCU's processes and operations. We are also investigating volunteering opportunities and secondments for both NAB and TCU staff.

Providing education opportunities for communities

Since 2005, NAB has partnered with the Yachad Accelerated Learning Project (YALP) helping young people in rural and remote locations.

YALP is a three year educational program, developed by the Hebrew University of Jerusalem, that aims to raise the scholastic achievements of students in remote and rural locations in Australia, particularly Indigenous students.

In co-operation with schools, parents and community organisations, YALP is operating in five locations – Alice Springs (NT), Aurukun (QLD), Halls Creek (WA), North Adelaide (SA) and Shepparton (VIC).

Education and employment

Through the Aboriginal Employment Strategy (AES), NAB is offering student-based traineeships for students in Year 10 – 12 through our Retail network in New South Wales. The traineeships provide work experience and education support over a two-year program.

NAB also supports the Indigenous Graduate Strategy with AES. This program is the first of its kind in the finance sector and aims to develop a pathway for career opportunities with NAB where applicants are appointed on merit.

Support for Indigenous business in the Northern Territory

In 2007, NAB partnered with the Indigenous Business Incubator formed by Darebin Enterprise Centre (DECL) in the Northern Territory. The Indigenous Business Incubator supports start up and growth enterprises through mentoring, monitoring performance and by providing a range of essential business services and resources.

The Northern Territory hubs hope to help up to 100 entrepreneurs over three years. NAB's Microenterprise Loans are unsecured business loans of between \$500 and \$20,000 for people on low incomes who have few or no avenues to access affordable business credit. The loans help small business operators with the purchase of equipment to do their work, for example, tools, small machinery, computing hardware and work vehicles.

Indigenous co-ordinators manage the Indigenous Business Hubs in Alice Springs, Darwin and Katherine and NAB's support funds a part time administrator for these offices.

Visit the Indigenous Business Incubator for more information
<http://www.indigenousbusinessincubator.com.au/>

Scholarships and cadetships

NAB offers an Indigenous scholarship through the Melbourne Business School, for individuals with a track record of leadership in community, business, entrepreneurial, arts or sporting activities. The scholarship provides financial assistance with tuition fees, books and living expenses. A similar scholarship is available at Charles Darwin University for an Indigenous student completing a business-related degree.

In partnership with Group Training Northern Territory, a not-for-profit organisation whose aim is to increase the number of apprentices and the quality of training, NAB has developed finance apprenticeships with the first two beginning in January this year.

National Indigenous Money Management Agenda

As a member of the Indigenous Banking Reference Group, NAB has helped to establish a network of experts in the area of financial literacy and retail banking. This network will also continue to address issues identified by the National Indigenous Money Management Agenda (NIMMA) project.

The intended outcome of this network, is to involve government and the financial sector, to contribute towards improving the lives of Indigenous people. This will be achieved by working with them to enhance money management skills and providing access to appropriate financial services and products.

To ensure Indigenous people can raise issues and provide feedback, an Indigenous Advisory Group has been established to work with the expert network.

Building Indigenous business capacity within the Torres Strait

NAB is working with the Queensland Government and the Torres Strait Regional Authority (TSRA) Community Business Hub to assist the development of local business initiatives.

Working with Tangentyere Council

As part of NAB's Accelerate program – a 12 month program for NAB senior leaders, NAB has partnered with Tangentyere Council in Alice Springs. As part of the program, leaders spend a day in the life of a Tangentyere manager, getting an insight into their world.

Tangentyere Council was established in the 1970's to assist Aboriginal people living in and around Alice Springs to gain some form of legal tenure of the land they were living on, in order to obtain essential services and housing. Eighteen town camps form the membership of Tangentyere Council with the council managing 198 houses for approximately 1,600 to 2,000 residents.

Each Town Camp comprises a largely distinct Indigenous community, based on language and kinship groups. However, the majority of camps have Arrente residents who are the traditional owners of Alice Springs and its immediate surrounds.

Provision and facilitation of services is managed by Tangentyere Council, enabling Town Camp residents to have access to services which they would otherwise miss out on. Tangentyere also provides some services to remote communities such as Remote Area Night Patrols, Inhalant Substance and Youth initiatives.

While there is no specific outcome to this experience, participants tend to give something back in terms of their time, expertise or charitable donation.

Your feedback is important to us. Email: community@nab.com.au

NAB in the community - supporting Indigenous Australians

The South Sydney Rabbitohs - Souths Cares

NAB supports the National Rugby League – Rabbitohs and in particular their community initiative – Souths Cares. With the help of current players, the program assists disadvantaged young people and their families, particularly focussing on Indigenous communities throughout Australia.

Souths Cares provides assistance in the areas of health, education and employment through skill based programs and seeks partnerships with established service providers, Government and the corporate sector.

Welcome to Country

Welcome to Country is a personal awareness and social education program primarily aimed at NAB's people leaders.

The program can help our people gain insights into how the experiences and history of different groups of people, can lead to different perspectives, values and capabilities. It does this by exposing the participants to leaders and members of Indigenous communities in rural Australia. This allows them to hear their stories, ask questions and gain a deeper understanding that could not be obtained from reading or participation in more conventional training.

our community principles

our beliefs

NAB believes in people and communities and in backing their ideas and dreams. This drives us to help all our customers and their communities to fulfil their aspirations. It leads us to seek and understand their needs and to build a genuine connection to grow vibrant and sustainable communities.

our approach

NAB seeks to be a partner in all the communities in which we operate, with a particular focus on activities that build social and economic wellbeing both now and in the future. To be successful we seek partnerships that:

- Deliver real and demonstrable value for a community.
- Are local in their control and impact, but national in their significance and influence.
- Are designed with a view to meeting the future needs of the community.
- Give opportunities to all in the community (everyone deserves a chance).
- Involve our employees.
- Use our capabilities, not just our cash.
- Ensure senior management visibility and ownership.
- Give us the chance to talk to our customers and the community about what we are doing and what we have learnt.