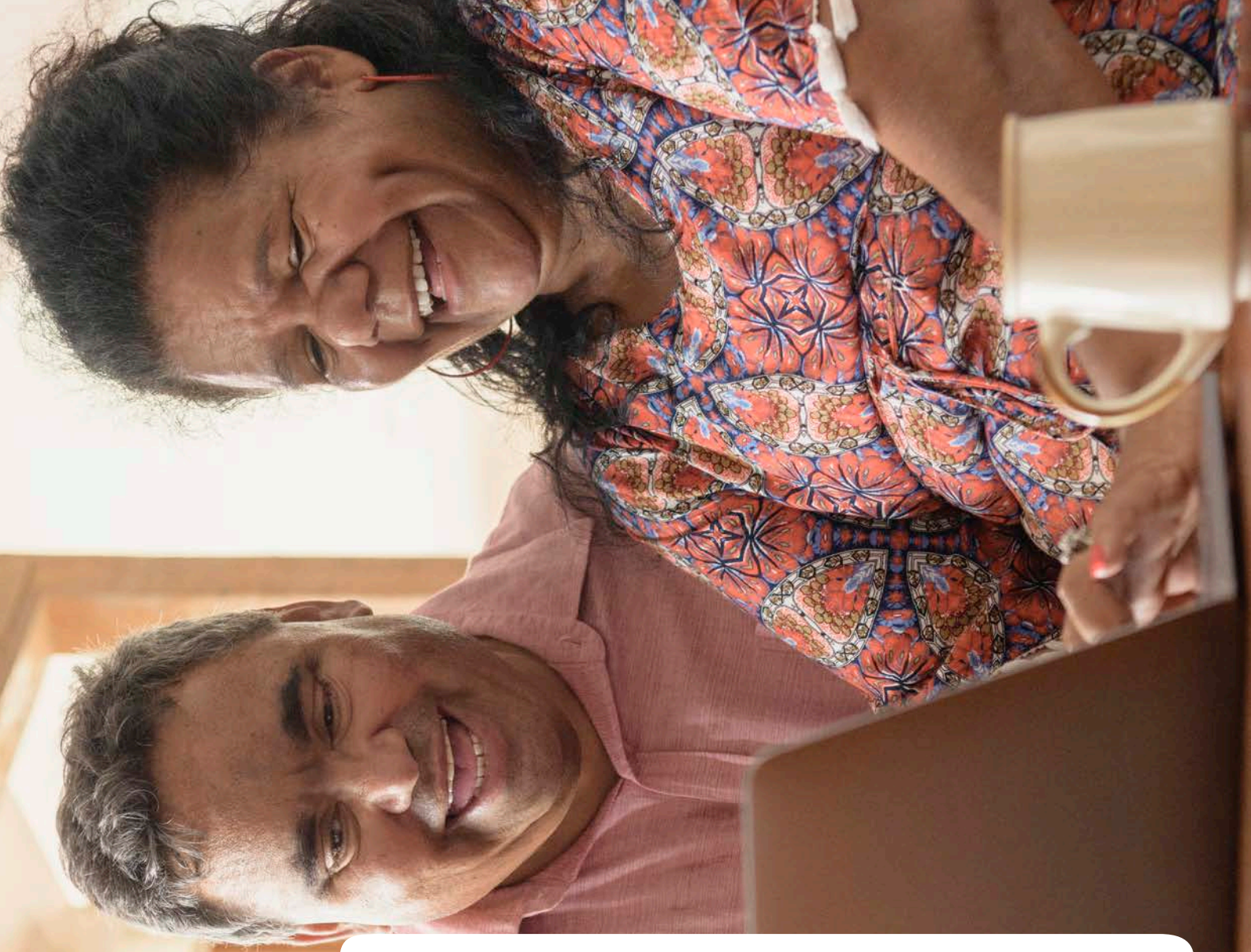


From Foundations to Actions

—
**Measuring the Achievements of
Phase One of the Financial Inclusion
Action Plan (FIAP) Program**

Part Two — Action Plans



Financial Inclusion Actions Plans (FIAPs) are commitments made by organisations to take action to realise financial inclusion and resilience within their own sphere of influence. They address problems of exclusion faced by their customers, staff, suppliers and community partners.

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The Report 'From Foundations to Actions: Measuring the Achievements of Phase One of the Financial Inclusion Action Plan (FIAP) Program' is divided into two parts.

Part One contains an overview of the Financial Inclusion Action Plan (FIAP) program, Phase One Evaluation and Quality Assurance, and next steps relating to the future of the program.

Part Two contains detailed information on the Foundation Financial Inclusion Action Plans of the 30 Trailblazer organisations who have joined the program to date.

Both parts of this report are available for download at www.fiap.org.au

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A framework for change

What is a FIAP?

A Financial Inclusion Action Plan (FIAP) is an agreed strategy of practical actions that an organisation will undertake to improve financial inclusion in Australia. A FIAP provides an opportunity for this organisation to take real action to enable financial inclusion and resilience.

The Financial Inclusion Action Plan (FIAP) program provides a framework for organisations to enable financial inclusion and resilience for their employees, customers and the wider community. This framework recognises that collaborative actions are key to addressing complex problems and enables participating organisations to develop plans that address financial inclusion.

To date, 30 organisations, referred to as Trailblazers, have joined the FIAP program and launched their Financial Inclusion Action Plans. These Trailblazers represent a diverse group including financial services companies, utilities, not-for-profits, universities, and more.

In joining the FIAP program, these organisations receive support to develop plans that match their own strategies, and the opportunity to join in collaborative forums and work together with other trailblazers to develop and strengthen the FIAP program. The FIAP program also provides a robust framework for monitoring, quality assurance, and evaluation of actions undertaken by participating organisations.

These actions are publicly reported, and monitored as part of the FIAP program to ensure the commitments are enacted and to measure the outcomes of these actions.

This report marks the completion of the FIAP program's first phase of development, which was focused on a 'Try, Test and Learn' approach. Together, the 30 organisations participating in the program have identified more than 580 actions documented in this report. These actions represent practical and tangible actions that are currently underway to address problems of financial inclusion in Australia.

Progress against commitments:

The founders Trailblazers

Twelve Trailblazers committed to Financial Inclusion Action Plans in 2016, together representing more than 240 actions to address financial inclusion and resilience in Australia.

At the end of 2017, these trailblazers undertook an evaluation process led by EY. This process evaluation was developed not only to track the status of the committed actions, but also to provide valuable feedback for the future development of the FIAP Program.

Completed

- > An activity has been completed that clearly satisfies the full letter and intent of the action statement and outputs
- > An action is 'ongoing' but the appropriate activities for this period have been completed
- > An activity has been completed that satisfies the letter but not the intent of the action statement, i.e. the action didn't entirely achieve the intended outcome (the activity is still complete, and the Trailblazer may wish to discuss the outcomes / next steps identified in the comment)

Partially Completed

- > A start has been made on the planned activity and it is progressing toward completion/output, e.g. research done and a plan is agreed but not implemented, or materials are drafted but not finalized. This includes actions with timeline beyond December 2017, but not 'ongoing' activities.
- > A start was made on the planned activity, however activity has stopped or stalled and the action remains incomplete, regardless of the intention to continue this action in the future
- > An activity has been completed that satisfies part of the action statement and outputs, e.g. if the statement is two parts joined by an 'and' or part of the policies/programs/staff have been covered by an activity but not all is complete

Not commenced

- > The planned activity has not commenced, but may be undertaken in future
- > An activity has been completed that satisfies the intent but not the letter of the action statement or output, i.e. plans were changed and a different action/output was done instead to achieve the same/similar outcome

No longer planned

- > The activity has not been commenced, and is no longer planned for the future



Completed 72%
Partially completed 21%
No longer planned 7%



Financial Counselling for Bhutanese Migrants

AnglicareSA is a proud advocate for financial inclusion, as one of the twelve Trailblazers of the Financial Inclusion Action Plan (FIAP) program. Through their financial counselling services, AnglicareSA has been able to advise and support more than 750 individuals and families in their quest for financial independence in the last six months alone.

Among AnglicareSA's success stories is a young family who recently emigrated from Bhutan. Living with significant disabilities, in addition to a language barrier and illiteracy, the couple had no capacity to understand or use Australian currency upon their arrival. As a result, they were susceptible to financial abuse.

With the help of AnglicareSA's financial counsellors, along with their bank and interpreters, the family was able to put processes into place to understand and make over the counter withdrawals as well as learn simple budgeting techniques.

Over several appointments they were able to start applying for private rental properties and allocate savings towards driving lessons. While their counselling is ongoing, they have now successfully secured a new home and their increased financial literacy has helped them connect with their new community.



the number of individuals and families advised and supported by AnglicareSA in the past 6 months

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	<ul style="list-style-type: none"> Improve hardship responses for AnglicareSA customers ➤ Review our Hardship and Bad Debt policies across AnglicareSA's fee based services. 	Streamlined organisational policy for people experiencing hardship	Consistent response options for customers experiencing hardship.	Risk and Quality		Not complete	This policy review process has not commenced.
Customers	<ul style="list-style-type: none"> Customer-first process for Financial Counselling customers ➤ Establish a single-entry point for customers accessing financial services. 	Strategies to increase service access and uptake by Aboriginal customers.	Increase number of Aboriginal customers accessing financial inclusion services.	Community Services	2020	Complete	AnglicareSA has a central phone and email intake service for clients. It was identified that some of our most vulnerable clients may not be comfortable using these services and would prefer a face to face point of contact. To meet this need, the service offers multiple drop in outreach locations as well as supports a worker to be available at the Elizabeth Mission Food Barn each day. The Food Barn provides Adelaide metro northern community members a free lunch on week days. This initiative has engaged Aboriginal clients in accessing Financial Services. All AnglicareSA staff complete 2 day training in Developing Respectful Service Responses in Working with Aboriginal People. Community Financial Services hold an annual stall at a community NAIDOC event held in partnership with Tauondi Aboriginal College.
Customers	<ul style="list-style-type: none"> ➤ Improve access to technology for people with barriers to mainstream service access. ➤ Explore installing charging stations and public kiosks in 'community hub' offices. 	Barrier-free access to technology.	Increase number of AnglicareSA customers accessing technology with dignity.	Community Services		Complete	Charging stations installed at 4 locations across metropolitan Adelaide in December 2017. Public Kiosk is in scope of new facility builds and acquisitions.
Customers	<ul style="list-style-type: none"> ➤ Improve evaluation and quality of financial services. ➤ Implement RBA based evaluation framework across community financial services. 	Improved measurement and outcomes tools across Community Financial Services.	Improved evidence-base to understand impact of, and improve the quality of financial counselling for those accessing the service.	Community Services	2019	Partially complete	New RBA tools implemented across the service from July 2017. Impact survey snapshot - data collected for period July to September 2017 - data is now being collated and scheduled to be analysed early 2018.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	<ul style="list-style-type: none"> Customer-first process for Financial Counselling customers ➤ Establish a single-entry point for customers accessing financial services. 	New processes to support single-entry and streamlined responses for Community financial service customers.	Increased quality, consistency and timeliness of support for customers.	Community Services		Complete	A single entry point supported by a centralised phone number and email address has streamlined access for community financial service customers. All customers receive a consistent initial assessment. This assessment ensures customers are booked into the earliest available appointment at a location convenient for them. Ensuring access to the most appropriate financial service.
Staff	<ul style="list-style-type: none"> Increase financial competency and literacy across target services and staff. ➤ Deliver Money Minded training to staff and services with high exposure to financial stress. 	Deliver Money Minded training to priority services across housing, homelessness and disability.	More staff and customers receive financial support within their existing service delivery.	Community Services	2020	Complete	Money Minded has been delivered to staff from Emergency Relief, Community Financial Services, Tenancy Services, Homelessness and Foster Care programs within AnglicareSA in 2017. Further training is scheduled for internal and external stakeholders in 2018.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Improved early intervention and visibility of financial support services: <ul style="list-style-type: none"> ➤ Extend services to include self-start tools and support people in their waiting periods. 	Strategy to promote Money Smart App, promote AnglicareSA on Affordable SA app etc.	Increased range of financial service options from early intervention to when someone is in crisis to better support financial resilience.	Community Services		Partially complete	Intake staff and financial counsellors are promoting the Money Smart app and website to clients. Affordable SA app requires updated material on services AnglicareSA offers.
Suppliers	Standardise our ethical procurement process. <ul style="list-style-type: none"> ➤ Procurement targets with local and Indigenous businesses. 	Embed local and Indigenous procurement business targets into organisational policies.	Increase the number (or % of total procurement) of local and Indigenous businesses that AnglicareSA procures from.	Finance and Procurement	2020	Not complete	Existing Procurement Policy will be reviewed in 2018.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community and Partners	➤ Increased awareness of financial inclusion as a social justice issue in South Australia.	Publish and promote FIAP via media and advocacy campaign.	Increased number of customers and stakeholders aware of FIAP principles, including increased awareness between financial inclusion and social justice.	Strategy and Marketing		Not complete	Partnership and promotion strategy to be finalised and implemented in 2018.
Community and Partners	Enhanced FIAP partnerships and awareness to promote financial inclusion across South Australia.	Leverage networks (ie. SACOSS and FADVAN) to promote FIAP and financial inclusion in SA.	Increased awareness and uptake of FIAP by other agencies in South Australia.	Community Services		Not complete	Partnership and promotion strategy to be finalised and implemented in 2018.
Customers	➤ Improve access of financial services for CALD and Aboriginal clients <ul style="list-style-type: none"> ➤ Conduct interpreter training for financial counselling staff. 	Interpreter training conducted with 100% of all financial counselling staff.	Increased participation in financial counselling by Culturally and Linguistically Diverse customers.	Community Services	2020	Partially complete	Short training to portfolio staff regarding CALD cultural awareness completed. Full day CALD training to be delivered in 2018. Working with Interpreters training to be delivered in 2018. Intake staff collecting statistics of number of CALD and Aboriginal clients engaging with the service.
Customers	➤ Improve access of financial services for CALD and Aboriginal clients <ul style="list-style-type: none"> ➤ Partner with Aboriginal and CALD organisations to promote AnglicareSA services. 	Communication plan for developing partnerships with Aboriginal and CALD agencies to raise awareness of our financial services.	Increased participation in financial counselling by Culturally and Linguistically Diverse customers.	Community Services		Partially complete	Partnering Agreement in place with Aboriginal Family Support Services. New relationship in establishment phase with AMES Australia as the new provider of Settlement Services in South Australia. Communication plan to be finalised in 2018.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff	Review Workplace policies to ensure they are financially inclusive and empowering for all staff, particularly those who are at risk of vulnerability.	Benchmarked family friendly and financially inclusive HR policies, including Family Support Leave, Payroll Flexibility, Super on maternity leave etc.	Maintaining/increasing the staff survey results for wellbeing, related to flexibility and family friendly workplace HR options.	People and Culture		Partially complete	AnglicareSA has family support leave in place which is flexible and confidential. Issues with Payroll overpayments are discussed and flexible payment options are offered. Super is paid on all applicable leave, including paid Maternity Leave. Staff are able to 'cash out' their available leave if required and case by case assessment is undertaken for requests outside of policy. AnglicareSA asks staff to complete a staff survey periodically and uses these results to inform changes in practice to improve overall wellbeing and satisfaction. The 2017 survey has been completed and results are being released to Senior Management in late 2017 with further evaluation of results in 2018.
Community and Partners	<ul style="list-style-type: none"> ➤ Economic transition supports in Northern Adelaide (Holden closure). ➤ Participate in and provoke thoughtful responses from Government and the local community. 	Extend community response to include financial counselling supports for workers affected by Holden closure.	Increased number of people accessing financial counselling services via Holden closure.	Community Services	2020	Complete	AnglicareSA has experienced a slight increase in numbers of community members accessing financial counselling services who are directly or indirectly affected by the Holden closure. It is expected these numbers will increase further in 2018. GMH Holden have undertaken a gold star HR transition process, with reportedly up to 80% of retrenched staff obtaining employment within 12 months. AnglicareSA has participated on the Automotive Executive Group and the Beyond Auto Service Providers Group. These forums have connected GMH Holden, the Auto Supply chain businesses with community organisations enabling exchange of information and initiation of activity such as Job Fairs and Expos.
Staff	<ul style="list-style-type: none"> ➤ Promote internal access to Financial Counselling supports ➤ Promote financial counselling as an Employee Assistance Program (EAP) option via preferred supplier (Acacia). 	Monitor financial counselling uptake through EAP providers to ensure uptake is in line with industry benchmarks.	Increased number of AnglicareSA staff accessing Financial Counselling services through EAP services and are subsequently more financially resilient.	People and Culture		Complete	Employee Assistance Program (EAP) is offered for all staff and volunteer concerns or issues. EAP reports provided unfortunately do not provide us with the numbers of staff attending specific services via EAP such as financial counselling.



MoneyMinded

The 2017 MoneyMinded Impact Report included an in-depth study focusing on financial wellbeing in a disability services context, one of the very first to explore financial management issues for people living with disability and their carers.

The research found that the introduction of the National Disability Insurance Scheme (NDIS) has heightened the need for people with disability to have the opportunity to acquire financial skills to promote independence, enable effective financial decisions and minimise risk of exploitation and financial abuse.



Insights from the research and expertise from community partners such as Brotherhood of St Laurence and The Benevolent Society will inform how ANZ can contribute to building the capacity of NDIS clients and their carers.

Jenny's story

Jenny, a MoneyMinded facilitator, was asked to adapt MoneyMinded for a workshop with young people with learning disabilities. It covered all the essential principles of MoneyMinded, allowing participants to confidently express their own views on money and learn basic skills to help them with their future goal planning.

The experience was also a learning opportunity for their parents, who were heartened by how their children opened up about their goals, as well as their capacity to consider spending priorities.

"... one [participant said] that he will write a book, ... he had never told his parents about that, and it all came out in the MoneyMinded workshop ... It was like, Oh my goodness, he's put a real lot of thought into this and he's never really told his carer or parents about it. ... [The parents] were really surprised about the responses of the students."

Encouraging carers to support, and not take total control of financial decision-making is potentially an important outcome of MoneyMinded for young adults with disability and their carers.

"It just really brought them back to realise that they can easily take over and not necessarily according to what the child's priority is, but more so what they think is priority."



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Staff	Develop a consistent, bank-wide approach to supporting vulnerable customers	<ul style="list-style-type: none"> ➤ Vulnerable Customer framework developed and embedded for application across Australia Division & Wealth ➤ Easy to follow guidelines for staff supporting vulnerable customers across Australia Division & Wealth, underpinned by agreed framework 	Recognition and appropriate support for vulnerable customers	MD, Retail Distribution Head of Product Services Senior Manager, Customer & Quality		Complete	Guidelines have been provided to staff on how to support vulnerable customers. Customers experiencing family violence are now managed centrally by our hardship team to ensure a consistent approach. ANZ launched our Financial Independence guide for customers potentially affected by family violence in July 2017; now available in branches and on anz.com. Further training materials are being developed for frontline staff in FY2018.
Customers Staff	Enhance the support provided to vulnerable customers by improving staff capability and understanding of financial difficulty	<ul style="list-style-type: none"> ➤ Regular financial difficulty awareness events conducted, including education sessions and external guest speakers where appropriate ➤ Internal survey results outlining staff attitudes to financial difficulty ➤ Plan for future training and awareness initiatives 	Empathetic and appropriate engagement with bank staff for vulnerable customers	Senior Manager, Customer & Quality		Complete	ANZ engaged Kildonan UnitingCare (now Uniting Vic/Tas) to facilitate awareness sessions on financial difficulty and to survey staff attitudes to financial difficulty. This work continues with further training sessions developed in FY2018 examining Dealing with Difficult Situations and Staff Resilience. The first session for FY2018 was held in November 2017.
Customers Suppliers	Provide effective point of specialist contact for financial counsellors working with ANZ customers	<ul style="list-style-type: none"> ➤ Financial Counsellor Liaison team available to engage with financial counsellors from all States and Territories ➤ Feedback from regular engagement workshops with financial counsellors from all States and Territories 	Efficient and effective resolution of customer issues by financial counsellors	Head of Collection & Fraud Operations Manager, Customer Connect	Oct 2016– Sept 2017	Complete	ANZ held engagement sessions with financial counsellors in QLD and NSW and with Consumer Action Law Centre. Further sessions are planned in 2018 with Victorian financial counsellors.
Customers	Expand the CareRing program to support vulnerable customers in hardship in partnership with Kildonan UnitingCare	<ul style="list-style-type: none"> ➤ CareRing service for ANZ customers available in Vic, NSW, ACT and Qld, including over the phone service ➤ MoneyMinded financial literacy delivery integrated into the CareRing model 	Vulnerable customers experiencing hardship supported to resolve their financial difficulties	Head of Customer Resolution Deliver Operations Manager, Customer Connect		Complete	ANZ has referred 905 customers to the CareRing program since inception; 106% of target. The program is piloting the referral of CareRing clients to the MoneyMinded program. ANZ is continuing our involvement with CareRing in FY2018.
Customers	Refer hardship customers to MoneyMinded training and conduct a review to assess the contribution of financial literacy support to improving customer and business outcomes	<ul style="list-style-type: none"> ➤ Report of customers referred to MoneyMinded ➤ Internal report reviewing referral outcomes and impact of financial literacy training for customers (completion, anecdotal feedback from participating customers regarding value and application) 	Customers in hardship supported with financial skills and tools to build their resilience	Head of Customer Resolution Deliver Operations Manager, Customer Connect		Complete	ANZ has been actively referring our hardship customers to MoneyMinded online. A review of this process analysed the completion rates of customers referred, highlighting that only a small number went on to complete the course. We are continuing to refer customers to MoneyMinded online but are examining more effective methods to support customers to complete the course.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community and partners	Expand the reach and accessibility of Saver Plus for eligible participants	<ul style="list-style-type: none"> > 3,750 participants recruited to Saver Plus > Evaluation report of pilot for remote service delivery model in community engagement to support Saver Plus 	Increased savings, financial skills and resilience for lower-income Australians	Head of Financial Inclusion		Complete	In 2017, 4,074 participants enrolled in Saver Plus, setting goals to save over \$2 million collectively. This was above our agreed target with the Australian Government (Note that our FIAP contained a typographical error. The correct target for FY2017 was 3,750). An evaluation report of the pilot for a remote service delivery model was conducted for 15 remote sites. This evaluation will be ongoing to improve participant processes online in FY2017 – the matching process and the application process. In FY2017 we engaged RMIT University to conduct research into the impact of Saver Plus, with the report to be published in early 2018. We have extended ANZ branch involvement in supporting Saver Plus to 398 branches. The number of branches involved in Saver Plus is impacted by broader decisions regarding ANZ's distribution network.
Community and partners	Support community organisations to integrate financial literacy into their service delivery with MoneyMinded	<ul style="list-style-type: none"> > Funding, training and materials provided to 6 MoneyMinded partners to conduct facilitator training and deliver direct to clients > Reviews of practice outlined in regular MoneyMinded reporting 	Improved capacity for community sector to support their clients with money issues	Head of Financial Inclusion	Oct 2016-Sept 2017	Complete	ANZ funded 6 MoneyMinded partners in FY2017 under licence to deliver MoneyMinded facilitator training and participant workshops. Mid-year reviews were held with partners in April-May 2017. Strategic partnership reviews were held with partners in July-Sept 2017 to develop approaches for FY2018. FY2018 implementation plans and licences have since been developed with each partner focusing on delivery in areas consistent with their organisational focus.
Community and partners	Continue to support lower-income Australians to build financial skills and capability with MoneyMinded	<ul style="list-style-type: none"> > 39,000 participants reached through a community partnership model > Survey of accredited MoneyMinded facilitators to demonstrate reach > Publication of MoneyMinded impact report with RMIT University 	Increased financial skills and resilience for lower-income Australians	Head of Financial Inclusion		Complete	An estimated 49,306 people participated in MoneyMinded workshops in Australia in FY2017. A further 1,268 participants completed MoneyMinded online. These figures were based on RMIT University analysis of our annual survey of facilitators conducted in August 2017 and published in the 2017 MoneyMinded Impact Report in November 2017. The report included a focused study of financial wellbeing in a disability services context, in light of the increasing challenges and opportunities of the National Disability Insurance Scheme. ANZ also supported RMIT University and Autism CRC to conduct a companion case study into the financial wellbeing of Autistic individuals, one of the first studies to explore this issue.
Community and partners	Lead and fund research into financial literacy in Australia	<ul style="list-style-type: none"> > Research into financial literacy and capability conducted with input from independent advisory committee > Publication of research results for discussion with stakeholders involved in financial services, regulation and policy-setting 	Data to inform and influence financial inclusion and financial literacy policy and programs	Head of Financial Inclusion		Partially complete	The ANZ Financial Wellbeing Survey external advisory committee has been consulted and the research organisation (Galaxy Research) conducted the survey in December 2017. The research aims to present the next wave of comparable data about levels of financial literacy in Australia and how this transitions into the broader context of financial wellbeing. Reflecting this shift in international thinking on the relationship of financial literacy to financial wellbeing has required more detailed development of our survey instrument through 2017. The results of the Adult Financial Wellbeing Survey will be published in 2018. We are also extending this research to New Zealand for the first time.
Community and partners	Research the role of financial literacy and the role of banks in addressing family violence and economic abuse	<ul style="list-style-type: none"> > Publication of research report in conjunction with RMIT University > Pilot program rolled out using MoneyMinded in Berry Street family violence services > Publication of an evaluation report of Berry Street pilot with RMIT University 	Better financial outcomes and support for people affected by family violence	Head of Financial Inclusion	Oct 2016-Sept 2017	Complete	The 2016 MoneyMinded Impact Report focusing on the impact of MoneyMinded in a family violence context was published in November 2016. The report included details of the Berry Street Pilot as a case study, including evaluation of the pilot and recommendations. ANZ is responding to the recommendations through developing a specialist module of MoneyMinded for use in a family violence context.



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community and partners Suppliers	Continue to support the financial counselling sector in Australia through funding for professional development and State Associations	<ul style="list-style-type: none"> ➤ \$75,000 funding provided to State Associations under head agreement with Financial Counselling Australia (FCA) ➤ Participation in State and Territory Association conferences and the FCA National conference 	Professional and well-resourced financial counselling sector to support clients in hardship	Head of Financial Inclusion Financial Counsellor Liaison	Oct 2016– Sept 2017	Complete	ANZ provides funding each year to Financial Counselling Australia to support this critical service. ANZ's specialist financial counsellor liaison attended and presented about MoneyMinded and ANZ's hardship process at the 2017 FCA conference and each State financial counselling conference.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Community and partners Staff Suppliers	Develop and implement a Reconciliation Action Plan outlining commitments supporting the financial inclusion of Aboriginal and Torres Strait Islander peoples	<ul style="list-style-type: none"> ➤ 2017-2019 RAP launched in conjunction with Reconciliation Australia ➤ Report of progress against RAP commitments 	Improved economic and social participation for Indigenous Australians	Executive Sponsor RAP Inclusion Program Manager		Complete	ANZ's 2017-2019 Reconciliation Action Plan (RAP) was launched in December 2016. Progress against the RAP was reported in our 2017 Corporate Sustainability Review. Highlights included: <ul style="list-style-type: none"> ➤ increasing our spend with Indigenous suppliers by 65%; and ➤ exceeding our target to increase the number of employees completing our online Indigenous Cultural Awareness training courses.
Community and partners	Continue to support Aboriginal and Torres Strait Islander peoples to develop financial skills and resilience through MoneyBusiness	MoneyBusiness facilitator training and materials provided to money workers in NT, WA, SA and Queensland	Increased savings, financial skills and resilience for Indigenous Australians	Head of Financial Inclusion	Oct 2016– Sept 2017	Complete	ANZ continues to support MoneyBusiness training, holding training sessions in Kununurra, Darwin (twice), Halls Creek and Alice Springs throughout FY2017. Anglicare SA also held MoneyBusiness workshops in South Australia under licence.
Community and partners Staff	Build on successful refugee work placement program to provide employment opportunities for refugees	<ul style="list-style-type: none"> ➤ Refugee work placement program operating in NSW, Victoria, Queensland and Tasmania through partnerships with Brotherhood of St Laurence and other community agencies ➤ Employment opportunities for refugees in frontline (ABN, ANZ Direct) roles and across other business functions ➤ 34 refugee candidates placed in employment programs 	Greater employment opportunities and pathways to economic participation for refugees in Australia	Executive Sponsor, refugee programs Inclusion Program Manager		Complete	In FY2017 our participation in the Given the Chance program with the Brotherhood of St Laurence enabled us to offer 41 refugees work placements in Australia, a 24% increase on our FY2016 intake. The diversity of roles has expanded to include support roles across Operations, Technology and Institutional banking. ANZ has committed to expanding Given the Chance with Brotherhood of St Laurence in FY2018.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff Customers Community and partners Suppliers	Implement an Accessibility & Inclusion Plan outlining commitments supporting the financial inclusion of people with a disability	Report of progress against 2016-2018 Accessibility & Inclusion Plan	Accessibility of mainstream banking products and services for people with a disability	Senior Manager, Diversity & Inclusion	Oct 2016- Sept 2017	Complete	<p>Progress against the 2016-2018 Accessibility & Inclusion Plan (AIP) was reported in our 2017 Corporate Sustainability Review.</p> <p>Highlights included:</p> <ul style="list-style-type: none"> ➤ sponsoring the #apps4autism hackathon hosted by Autism CRC, where teams of autistic adults, developers and designers and service providers worked together during the three-day event to translate evidence-based research into real life solutions for the autistic community; and ➤ the ANZ Spectrum Program, in partnership with DXC technology to support autistic individuals gain entry to the workplace. The three-year program will initially select talented individuals to work in cyber security and testing roles in technology, supporting them with training and the development of a thriving and rewarding career at ANZ and elsewhere.
Staff	Promote successful management careers for Aboriginal & Torres Strait Islander candidates	<ul style="list-style-type: none"> ➤ Development and implementation of a new career development initiative (Indigenous Career Advancement Program – ICAP) ➤ Report of longitudinal impact assessment of the effectiveness of ICAP in promoting and retaining candidates to successful management careers (FY17-20) 	Increased number of Indigenous employees progressing to management roles	Executive Sponsor, RAP Inclusion Program Manager		No longer planned	Following the release of the FIAP, the decision was made not to continue with the Indigenous Career Advancement Program approach. Alternative ways to meet our Career progression commitment are being examined.
Community and partners Customers	Support people with low levels of Superannuation with free financial advice	<ul style="list-style-type: none"> ➤ Offer a package of financial advice for people who demonstrate <\$50k Superannuation savings ➤ Advice sessions conducted for 100 women with a review of the outcomes/benefits of free financial advice ➤ Promotion of the free financial advice offer through Wealth marketing and campaigns associated with #equalfuture 	Bridge the gap in retirement savings for women	GM, Financial Planning	Oct 2016- Sept 2017	Complete	In FY2017, ANZ offered free financial advice to people who have less than \$50,000 in superannuation savings. 139 customers took up the offer in FY2017, the majority being women. The offer of free financial advice sessions is promoted through the ANZ Women's website at http://www.women.anz.com/the-conversation/equal-future
Community and partners Customers Staff	Promote economic participation and financial equality of women	<ul style="list-style-type: none"> ➤ #equalfuture and other campaigns in support of women's financial wellbeing ➤ Report of customer response and intention in response to campaign activity ➤ Increased profile and hits to women.anz.com website 	Raised community awareness about gender inequality leading to a change in attitudes relating to women's rights to full economic participation	GM, Group Marketing Head of Marketing, Wealth		Complete	Each week, two articles are published supporting the #equalfuture campaign on the ANZ Women's website (http://www.women.anz.com). Engagement with the site has continued to grow in FY2017 with 158,287 page views (to Aug 2017) and 88,337 unique visitors. ANZ has increased the profile of the website through releasing an ebook – Money & Life – on iTunes publishing the most popular content on the ANZ Women website; the Equal Future e-newsletter; and regular advertising campaigns. The ANZ Women's equal future campaign won the 2017 Marketing, Advertising & Sales Excellence awards for Financial Literacy campaign of the Year.



Building the financial confidence of Big Issue Vendors

Bank Australia began a series of budgeting and saving workshops with The Big Issue magazine vendors in Adelaide and Brisbane. The purpose of the workshops is to help build the financial confidence of vendors and provide them with some useful tips to help manage their money.

Matt Stedman, The Big Issue's vendor support manager in Adelaide said the workshop delivered a lot of useful information to support vendors in an easily digestible way.

"Alex from Bank Australia facilitated a brilliant workshop for eight of our vendors. He tailored each of his financial tips to the context of selling magazines on the street which meant the vendors could easily relate to what he was saying and see how it could assist their financial future."

The workshops have been well received by vendors, with a Brisbane vendor commenting, "That for me so far has been the most informative, insightful and educational budgeting workshop I've personally been involved with attending."

Bank Australia will run follow up sessions with the vendors in Adelaide and Brisbane and continue to roll out the workshops to vendors in other parts of the country.

Bank Australia is the vendor support partner of The Big Issue magazine, a fortnightly, independent magazine that is sold on the streets by homeless, marginalised and disadvantaged people.





Bank Australia

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Continue offering the Pension Access Account for our customers on an aged, disability or veteran's pension	Number of customers with a Pension Access Account to be: >8,000	Eligible customers have access to fee-free banking, enabling them to more efficiently manage their finances and increase their financial inclusion and resilience	Retail		Complete	<ul style="list-style-type: none"> ➤ Pension Access Accounts are available to customers who are in receipt of an aged, disability or veteran government pension. ➤ Branches and contact centre staff are encouraged to identify eligible customers who may be paying fees and ensure they have fee free banking. ➤ Pension Access Account holders are steadily increasing — 8289 (March 17), 9542 (November 17)
Customers	Continue offering a responsible referral pathway to microfinance institutions when we decline small personal loans from our Fitzroy branch	<ul style="list-style-type: none"> ➤ Referrals from Fitzroy branch to responsible microfinance institution(s) ➤ No-interest emergency microloans ➤ Data collection on number of referrals and loans 	Customers have access to affordable, safe credit options thereby avoiding inappropriate and irresponsible lending alternatives	Retail	Ongoing – monitored annually	Complete	<ul style="list-style-type: none"> ➤ The Fitzroy branch directs customers to Good Money Collingwood when appropriate. ➤ We will continue to look at options for microfinance for customers who are not eligible for our personal loans but have a genuine need to fund living essentials.
Customers	Continue increasing uptake of Basic Access Account for eligible customers on a low income	Basic Access Account offered to eligible customers	Eligible customers have access to fee-free banking, enabling them to more efficiently manage their finances and increase their financial inclusion and resilience	Retail		Complete	<ul style="list-style-type: none"> ➤ The Basic Access account was introduced in late 2016 to ensure customers with health care cards or receiving Centrelink could bank with Bank Australia fee free. ➤ Branch staff are continuing to identify eligible customers and are encouraged to find ways to help all customers avoid fees. ➤ In 2018, we plan to increase our efforts to transition eligible customers to the Basic Access Account.
Customers Staff	Better communicate availability of financial hardship services by presenting information more comprehensively and clearly to customers	A hardship communications plan	Customers know what to do if they are unable to meet their loan repayments and feel more confident about managing their financial situation	Corporate Affairs Marketing Credit Integrity Retail	May 2017	Complete	<p>A hardship communications plan was developed. Key actions undertaken or underway, include:</p> <ul style="list-style-type: none"> ➤ Changes made to financial hardship information on Bank Australia website and internet banking saw a marked increase in customers viewing hardship page and downloading the hardship application form. Average monthly page visits increased from 37 to 196. ➤ Now recording additional detail around hardship applications to better determine effectiveness of communication. ➤ Review of lending materials underway to ensure conversations regarding hardship support happen at the time the loan is given. ➤ Recommendations made around customer default letters to build trust and approachability with the customer and ensure they contact the hardship team sooner.
Customers	Review suitability of existing low-income insurance product	Recommendation paper on how the bank can best provide a low-income insurance product	Low-income insurance product supports customers by protecting their assets and increasing their financial resilience	Insurance and Wealth	June 2017	Partially complete	<ul style="list-style-type: none"> ➤ Review commenced, no formal recommendations have been made to date. ➤ Low-income insurance is included as part of a recommendation paper on Exploring products that promote financial inclusion

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Community	<p>Pilot a coordinated approach to financial inclusion in Fitzroy and Latrobe branches (Moe, Morwell/Traalgon), which includes:</p> <ul style="list-style-type: none"> ➤ Responsible referrals to microfinance institutions ➤ No interest emergency loans ➤ Low-income insurance ➤ Matched savings programs ➤ Referrals to financial counsellors 	<p>Recommendation paper on how the bank can best provide a coordinated approach to assist people vulnerable to financial exclusion</p>	<p>People vulnerable to financial exclusion have increased access to suitable financial products and services increasing their financial inclusion and resilience and reducing financial inequalities</p>	<ul style="list-style-type: none"> ➤ Corporate Affairs ➤ Retail ➤ Credit Integrity 	<p>Recommendation for pilot: August 2017</p>	Complete	<p>While exploring the best way to deliver a best practice, coordinated approach to financial inclusion for our customers, we concluded we would need to focus on reviewing and developing four areas:</p> <ul style="list-style-type: none"> ➤ Products — Offering a suite of products that promote financial inclusion and wellbeing; ➤ Capability — Improving the financial capability of our customers and members of disadvantaged communities in which we operate; ➤ Hardship — Ensuring we have effective hardship services, policies and procedures; ➤ Advocacy and engagement — Advocating for those who are at risk of financial exclusion and engaging with partners, customers and stakeholders to address financial exclusion. <p>The pilot we have developed to run in 2018 will address number 2 — financial capability.</p> <p>Recommendation for a pilot focused on the financial capability of Bank Australia customers was developed and has received support from the Retail Management team to progress in 2018.</p>
Customers	<p>Use data to better inform:</p> <ul style="list-style-type: none"> ➤ The products and services we provide to customers ➤ How we engage customers around financial hardship ➤ What financial literacy information we provide to customers 	<p>Testing of model</p>	<p>Products and services increase the financial inclusion and resilience of customers</p>	<p>Marketing Corporate Affairs Business Support</p>	<p>Pilot run: 2017/18</p>	Partially complete	<p>We have commenced the community aspect of pilot, holding a budgeting workshop with The Big Issue vendors in Adelaide in September 2017.</p>
Customers	<p>Continue following responsible lending practices:</p> <ul style="list-style-type: none"> ➤ Only lend to customers who have the capacity to repay debt ➤ Assess capacity to repay using cost-of-living calculator ➤ Not offer unsolicited credit card increases ➤ Not pay staff commissions on product sales 	<p>Data that informs actions for future FIAPs Identification of material actions for the bank and its customers</p>	<p>Customers are not put in a situation that causes them financial hardship</p>	<p>Retail Product and Credit Lending Operations</p>	<p>Scope and source data set: November 2017</p>	Partially complete	<p>Relevant data has been used to make recommendations and decisions around hardship communication, the provision of financial literacy information and product offerings related to financial inclusion. We are currently looking at new indicators that can help progress and measure the impact of FIAP actions such as the banks approachability for customers facing hardship.</p>
Customers	<p>Continue following responsible lending practices:</p> <ul style="list-style-type: none"> ➤ Only lend to customers who have the capacity to repay debt ➤ Assess capacity to repay using cost-of-living calculator ➤ Not offer unsolicited credit card increases ➤ Not pay staff commissions on product sales 	<p>Low level of delinquent loans (target <0.06% of total loan portfolio)</p>	<p>Customers are not put in a situation that causes them financial hardship</p>	<p>Retail Product and Credit Lending Operations</p>	<p>Ongoing — monitored and reported annually</p>	Complete	<p>Bank Australia maintains its Responsible Lending approach. In FY17 we saw a small increase in hardship requests and delinquent loans, but our credit quality performance remains well above the average for all other banks.</p> <p>Current level of delinquent loans are 0.04%.</p>



Bank Australia

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff Community	Further our participation in financial inclusion networks such as committing to Australia's National Financial Literacy Strategy and supporting the Australian Bankers' Association position on Financial Inclusion	<ul style="list-style-type: none"> Participation in financial inclusion initiatives Engagement with the financial inclusion sector 	Approach to financial inclusion improves through listening and learning from others and modelling best practice	Corporate Affairs	Ongoing	Complete	<ul style="list-style-type: none"> Prior to developing the FIAP the bank had had limited engagement with organisations in the financial inclusion space. From January 2017 we completed significant stakeholder engagement and attended related conferences and events to better inform our approach to financial inclusion and build relationships with like-minded organisations.
Staff	Explore ways to formalise and increase the sharing of knowledge on how to help customers facing financial exclusion	<ul style="list-style-type: none"> Identification of training and development needs Plan developed to increase capacity, attitude and behaviours of staff to support customers facing financial exclusion 	Staff are better able to support customers facing financial exclusion	Retail People and Culture	Plan developed: July 2017 Implementation: 2017/18	Partially complete	<ul style="list-style-type: none"> For the first time in 2018 all customer facing staff will receive comprehensive training to build their capability to identify and support vulnerable customers. In the past this has been limited to the hardship team with general training provided to other staff. Currently finalising plan, content and provider to roll out 2018 staff training plan.
Customers	Explore ways to offer high quality financial literacy information to customers	Recommendation paper on how the bank can best provide financial literacy information to customers	Customers have enhanced levels of financial literacy	Corporate Affairs Marketing	Recommendation paper: May 2017 Implementation: July 2017 onwards	Partially complete	<ul style="list-style-type: none"> See above (line 12) regarding Financial Capability pilot in branches. In 2017 we published 27 articles across the banks online channels covering themes related to financial literacy, including saving, lending, banking safety and money lessons. These articles are written by an independent financial writer. A full website redevelopment in 2018 will include the development of a hub that houses information, articles, tools and tips and managing money. Customers will be consulted as part of this process. Currently exploring money management solutions with our IT provider to incorporate in the banking app and internet banking.
Customers Staff Community	Continue implementing Reconciliation Action Plan (RAP) actions, focusing on areas including: employment cultural awareness	<ul style="list-style-type: none"> Staff cultural awareness training Employment opportunities for Aboriginal and/or Torres Strait Islander people Acknowledgment to country at Bank Australia-owned properties 	<ul style="list-style-type: none"> Awareness of and respect for Aboriginal and Torres Strait Islander peoples increases Financial inclusion for Aboriginal and Torres Strait Islander peoples is increased through employment opportunities Access to financial products and services for Aboriginal and Torres Strait Islander customers is increased 	RAP working group People and Culture Corporate Affairs	Ongoing — monitored and reported annually as per RAP program	Complete	<ul style="list-style-type: none"> In FY17 two trainees from a Aboriginal and Torres Strait Islander background were employed at the bank. Cultural Awareness activities, including a compulsory staff e-training module from Reconciliation Australia, was rolled out during Reconciliation Week in May 2017 across the bank. Mandatory Staff Cultural Awareness training will be rolled out as part of standard online training in 2018.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customer Staff	Continue to provide employment opportunities to refugee trainees and other people with culturally and linguistically diverse backgrounds	<ul style="list-style-type: none"> ➤ Employment opportunities for refugees ➤ Encouragement of diversity among employees 	A more diverse workforce is better able to serve a range of customers with diverse attitudes to money and financial issues there by reducing the potential for financial inequality to occur	People and Culture Retail	Ongoing — monitored and reported annually	Complete	Bank Australia's traineeship program included one indigenous participant and four from an asylum seeker or refugee background.
Customers Staff	Improve staff awareness of available interpreter services for linguistically diverse customers	Communication to frontline staff informed about interpreter services	Frontline staff are better able to assist linguistically diverse customers thereby reducing the potential for financial inequality to occur	People and Culture Retail Corporate Affairs	April 2017	Partially complete	<ul style="list-style-type: none"> ➤ Staff languages spoken have been collected to form an organisation wide language register. ➤ The bank registered an account with the National Translating and Interpreting Service. ➤ Guidelines and internal communications plan in development.
Customers	Increase focus on financial inclusion in development of next Reconciliation Action Plan (RAP)	Identification of new financial inclusion related actions for next Bank Australia RAP	Aboriginal and Torres Strait Islander customers receive greater support from the bank aimed at increasing their financial inclusion	RAP working group Product and Credit Retail	November 2017	Complete	<p>A new RAP has been developed to launch in early 2018 with a commitment to explore how we can consider the financial inclusion of Aboriginal and Torres Strait Islander people, including:</p> <ul style="list-style-type: none"> ➤ Develop a minimum of one relationship related to our Financial Inclusion Action Plan (FIAP). ➤ Develop a recommendation paper around financial inclusion for Aboriginal and Torres Strait Islander people and organisations for presentation to the FIAP Working Group
Customers	Continue with Disability Action Plan (DAP) to improve customers' access to the bank's products and services	Clear actions to improve accessibility for customers with a disability	Customers with a disability receive greater support from the bank aimed at increasing their financial inclusion	DAP working group	September 2017	Partially complete	A new staff member was employed in the bank's Corporate Affiliates team in August 2017 who has taken responsibility of progressing the DAP.
Customers Staff Community	Develop a response which helps address the issue of treating refugees fairly and humanely which the banks customers have identified being an issue of importance to them	A response that considers how to increase financial inclusion for refugees	Refugee customers receive greater support from the bank aimed at increasing their financial inclusion	Corporate Affairs	Recommendation paper: June 2017	Partially complete	The banks refugee and asylum seeker policy development framework is currently in draft and a recommendation will be developed by early 2018.
Staff	Continue encouraging gender equality in the workplace	Demonstrated gender equality at all levels of the bank	Women and men have equal opportunities for career progression and remuneration thereby reducing the potential for financial inequality to occur	People and Culture Managers	Ongoing — monitored and reported annually	Complete	We undertook a gender pay gap analysis in September 2015. The next formal review will take place in late 2017 as part of our ongoing effort to achieve gender pay equality. The current higher than average salaries for men reflect a larger number of men currently employed at higher role classifications. The next formal review will examine the factors influencing the gap, as well as experience and qualifications, to inform where we need to close gaps.



Bank Australia

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community	Continue supporting Youth Choices collective impact project in the Latrobe Valley funded from the Bank Australia Impact Fund	Collective impact program to engage disadvantaged young people in the Latrobe Valley Bank Australia actions to reach young people in the Latrobe Valley with financial literacy information	<ul style="list-style-type: none"> Education and employment outcomes improve for young people Bank Australia takes a leadership role encouraging financial literacy in an effort to reduce inequality and increase financial inclusion and resilience 	Corporate Affairs		Complete	<p>The Latrobe Youth Choices program continues to progress. In May 2017, we supported the program's launch of Just One Thing, a public campaign to engage individuals and the business community to make a difference to the lives of young people.</p>
Community	Continue investing in programs through the Bank Australia Impact Fund that address educational disadvantage and support young people from disadvantaged backgrounds to obtain an education	Young people supported to remain in education through scholarships, support to purchase equipment etc.	<ul style="list-style-type: none"> Education and employment outcomes improve for young people Bank Australia takes a leadership in an effort to reduce inequality and increase financial inclusion and resilience 	Corporate Affairs	Ongoing — monitored and reported annually	Complete	<p>In 2017 \$196,500 was allocated to programs and initiatives that support the education of young people. Projects/partners include:</p> <ul style="list-style-type: none"> State Schools Relief calculator program Illawarra Housing Trust Scholarship QUT Learning Potential Fund Zoe Support young mothers program
Community	Continue to lend to projects which increase safe, secure and affordable housing for those in need	Level of lending to community housing sector to be: >\$100m	Increase in safe, secure and affordable housing for those in need thereby reducing financial inequality	Retail		Complete	<ul style="list-style-type: none"> In 2017 loans that benefited people represented 4.1% of our lending portfolio at \$178.2 million. They were mostly loans for affordable housing, and to support the social and disability housing sector. Lending to the community housing sector specifically was \$145 million. One example is our relationship with Women's Property Initiatives. Through our lending to develop and provide good quality long term, affordable housing, we've helped build a secure future for women and children in need.
Staff	Better promote financial literacy information to staff	Communication to staff about financial literacy resources	Staff have access to resources to improve their own financial literacy	People and Culture Corporate Affairs	Recommendation paper: March 2017 Implementation: June 2017 onwards	Partially complete	<p>We are in the process of exploring options for staff in line with addressing the needs of our customers (our staff are all customers).</p>
Customers Staff Community	Develop a response which helps address the issue of reducing family violence and its impacts which the banks customers have identified being an issue of importance to them	<ul style="list-style-type: none"> Response will consider how to increase financial inclusion of people impacted by family violence This will include a range of supportive internal policies to support staff 	Customers and staff who have experienced family violence will receive greater support from the bank aimed at increasing their financial inclusion	Corporate Affairs	November 2017	Partially complete	<p>We will look at this response more thoroughly in 2018, specifically a Family Violence policy to support customers. Progress to date includes:</p> <ul style="list-style-type: none"> Budget allocated for Family Violence staff training for 2018. Engaged with CEO of WIRE (Women's Information Referral Service) to explore response. Launch of a revised staff leave policy that includes Family Violence leave (Release May 2017) Recommendation for Emergency Account for customers impacted by Family Violence (part of recommendation paper 'Exploring products that promote financial inclusion')

Michael Kick-starts his car

Michael's story

Michael was referred to BaptistCare by a caseworker at Darcy House — he was living in his car, the registration and Compulsory Third Party insurance on which was about to expire. He had just secured employment at a local mechanic and needed to keep his car on the road to get to and from work. Homelessness makes accessing financial services such as NILS (No Interest Loans) more difficult, however BaptistCare was able to assist Michael accessing this service.

The local caseworker sent through his supporting documents and Michael's budget was completed over the phone. He borrowed \$800 for registration and CTP insurance renewals. Michael made three repayments from his Newstart allowance and then chose to repay his loan early. He is currently still working and is grateful for a loan to enable him to continue to participate in the workforce.



.... and repayed his loan early.



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Staff Volunteers	Improve access to financial products for people on low incomes by increasing awareness and improving processes	<ul style="list-style-type: none"> Review of internal communications Review and development of brochures & forms 	<ul style="list-style-type: none"> Increase in customers and staff accessing appropriate and affordable financial products to suit their needs Increase in access to appropriate and affordable financial products due to improved processes 	Service Development Manager Marketing and Communications	Jun-17	Complete	Customer Engagement Centre (CEC) has streamlined processes that facilitate better response to customer enquiries; increased loan volume in last 6 months;
Customers	Review and develop, as needed, consistent materials for events at community centres that provide effective education regarding financial well-being, with a special focus on people living on low incomes	<ul style="list-style-type: none"> Review and development of marketing materials Agreed timetable of events with marketing collateral available 	Customers experience increased confidence in managing their finances as well as understanding of financial products and services	Community Services Leadership Team Marketing and Communications	Aug-17	Complete	Marketing collateral developed for community events
Customers	To increase awareness of financial services for women escaping domestic violence (DV) living in our accommodation facilities	<ul style="list-style-type: none"> Review and report on materials assisting women escaping domestic violence Development of materials as identified in reports 	Increase in financial resilience and wellbeing for women escaping DV	Service Development Manager Housing & Retirement Living Division	Jul-17	Partially complete	The BaptistCare FIAP working group has identified, written draft P&P's and is working towards an added specialist financial program for women escaping domestic violence.
Customers	Develop and implement processes to assist customers at community centre locations to increase their financial capabilities through digital technology	Increase in customers accessing financial status/information via personal devices	Customers develop clear insights into their financial status through increased financial capability and digital inclusion	Community Services Leadership Team Community Centre Managers Service Development Manager	Ongoing (annual review)	Not complete	Expansion of wifi to additional sites under consideration.
Customers	Broaden the range of microfinance products available across NSW & ACT through promotion via our facilities, website and internal communication channels	NILS & StepUP marketing material available to promote products and respond to enquiries from staff, volunteers and customers	Streamlined access to products and services resulting in increased uptake of appropriate products by those who are eligible	Service Development Manager Marketing and Communications	Ongoing (annual review)	Complete	Expansion into new areas linked to our community centres
Customers	Develop and promote materials for our gambling counselling customers to increase financial capabilities	<ul style="list-style-type: none"> Brochures / posters displayed Staff trained in breadth of service options 	<ul style="list-style-type: none"> Customers accessing gambling counselling have an increased awareness of our wrap around support services Increasing staff awareness of our suite of products and services 	Service Development Manager HopeStreet Gambling Counselling Services	Dec-17	Complete	Gambling counselling staff referencing NILS, StepUP and Essentials products in customer conversations.
Staff	Collaborate with FIAP Trailblazers to identify early indicators for financial exclusion and test early intervention strategies	Quarterly meetings with Trailblazers to review actions and build collective expertise	Co-ordinated activities across regions that promote financial inclusion and resilience	Service Development Manager	Ongoing (annual review)	Complete	Positive relationships forged with FIAP trail blazers especially through working group collaboration

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Staff Volunteers	Establish a FIAP working group and monitor ongoing implementation of the FIAP actions to ensure actions are effective in enabling vulnerable customers, staff & volunteers	Quarterly meetings of representatives of organisation including customers	Financially excluded staff, customers and volunteers access appropriate and affordable financial services	Service Development Manager	Ongoing (annual review)	Complete	Constructive meetings bringing focused opportunities for our customers living on the margins.
Customers Staff Volunteers	Identify and review relevant organisational policies and procedures, through consultation, to ensure that BaptistCare activities are supporting those who may be at risk of financial exclusion	<ul style="list-style-type: none"> Review of policies and procedures Policies and procedures amended as recommended in review 	All relevant policies and procedures in BaptistCare are designed to improve financial inclusion of staff and volunteers	Service Development Manager	December 2018 (plus annual review)	Complete	Clear practical financially empowering programs communicated to all personnel
Staff	Implement and review staff training that improves the capacity, attitude & behaviours of staff (incl cultural awareness) to support those who are financially excluded and vulnerable groups	Training for staff that builds awareness of key referral pathways and strengthens budgeting conversations	Increase in financially excluded and vulnerable customers accessing appropriate services due to improved frontline staff capability, attitudes and behaviours	Service Development Manager Community Centre Managers	Ongoing (annual review)	Complete	Multiple training opportunities held for our staff and volunteers
Customers	Recruitment and support of key customers from our community centres as advocates for their vulnerable colleagues/ customers	Appointment of at least 1 peer mentor per community centre site	Customers experiencing increased understanding of their financial status	Service Development Manager Community Centre Managers	Ongoing (annual review)	Not complete	A high commitment maintained by site managers to this activity constrained by complexity of customer demands

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Staff Volunteers	Review appropriateness of microfinance products and collateral for CALD / ATSI customers, staff and volunteers	Review of all brochures / posters	Increase understanding of both products and access to financial products and services for CALD/ ATSI customers, staff and volunteers	Service Development Manager Microfinance personnel	Oct-17	Complete	Previous marketing collateral was reviewed and will be replaced by materials from GSM
Customers Staff	Increased collaboration with other key stakeholders to identify appropriate pathways of support for customers	Meetings with key agencies (government agencies, NGO's) to identify pathways and measure effectiveness of pathways	Increase links with stakeholders that work to build financial capacities, resilience of customers and staff	Service Development Manager Community Centre Managers	Ongoing (annual review)	Complete	Cross sector collaboration yields greater clarity on referral pathways.
Customers Staff	Develop and review financial skills for staff engaging in emergency relief delivery to increase effectiveness in working with ATSI / CALD customers	Training for front line staff that builds competencies	People with emergency needs engage in broader financial conversations that build resilience	Service Development Manager Community Centre Managers	Ongoing (annual review)	Not complete	A high commitment maintained by site managers to this activity constrained by complexity of customer demands

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff	Increase awareness of status of women (e.g. single mothers, over 55, people approaching retirement) in Community Services Division to identify possible future actions	Review of current status of staff in Community Services Division	Increase in financial well-being for staff	Service Development Manager HR Payroll		Complete	Report from HESTA for whole org highlighting trends
Staff	Gather data on Community Services female staff regarding proportion who have salary packaging, increased super contributions, received scholarships, pay gaps especially those working part time ultimately leading to appropriate action that encourage gender equality	<ul style="list-style-type: none"> Review current policies and procedures Liaison with HR Liaison with Payroll 	Female staff increasing financial capabilities and accessing appropriate benefits	Service Development Manager HR Payroll	Dec-17	Complete	Organisational high commitment to equity across all divisions maintained
Staff Volunteers	Staff and volunteer induction processes reviewed to include financial inclusion options to ensure staff who may be financially excluded are aware of available support	Staff and volunteers induction manual reviewed and updated	New staff and volunteers are aware of financial options that promote / encourage financial inclusion	Service Development Manager		Complete	A variety of communication tools have been used to communicate financial options to staff and volunteers
Customers	Continue to offer transition to stable housing for women and children impacted by DV	Case management facilitates financial stability and competencies	Women impacted by DV experience increased financial stability and capability as part of their goal achievement	Service Development Manager Case workers	Ongoing (annual review)	Complete	Case workers embedding financial conversations with women impacted by domestic violence. Strong commitment by BaptistCare to stable housing continues with projected growth to occur.
Customers Staff Volunteers	Maintain White Ribbon Workplace Accreditation for Community Services sites and Head Office and expand accreditation to remainder of organisation, in order to increase awareness of financial abuse and improve access to financial services for vulnerable cohorts	Accreditation application for aged care operations submitted to White Ribbon Workplace Accreditation Program	BaptistCare staff recognise the forms of domestic violence including financial abuse, respond appropriately and refer to specialist support, both in the workplace and community BaptistCare staff, volunteers and customers experience safety and well-being, including financial safety and wellbeing	General Manager Community Services Service Development Manager Senior Leadership Group	December 2017 (aged care accreditation submission) Ongoing training	Partially complete	Development of educative domestic violence collateral for staff, volunteers and the broader community developed and distribution commenced.



Toolkits for Family Violence

The Commonwealth Bank has had a long standing focus on the issue of domestic and family violence, with a strategy to ensure it is part of a whole-of-community movement to end domestic and family violence in a generation.

The Bank's program centres around financial abuse, a very common, destructive and often forgotten form of domestic violence that affects many women around Australia, and focuses on five key areas — providing a safe place to work, supporting customers in crisis, championing gender equality, promoting financial independence and influencing public policy.

As part of its commitment, Commonwealth Bank has introduced a series of initiatives which include Domestic and Family Violence leave and advanced training for employees, as well as an emergency assistance package to provide immediate, practical support for employees and customers wanting to leave a domestic or family violence situation.

The bank has also partnered with Domestic Violence NSW to launch a booklet for support workers to help affected people establish financial independence as a key step in leaving an abusive relationship. The booklets were shared with domestic and family violence organisations across the state, including financial counsellors through Financial Counselling Australia. After a successful

launch in NSW the guide is now available in state specific versions for every state and territory. It has also provided a support package to Financial Counselling Australia and the Jan Pentland Foundation to improve the skills of the financial counselling industry, and has delivered training for over 800 Commonwealth Bank Wealth Advice Financial Planners to help tailor advice models and promote the value of advice for women.

Fiona Guthrie, CEO of Financial Counselling Australia, said:

“Helping clients affected by domestic and family violence requires specific skills and knowledge. We're now able to provide practical, face-to-face training to financial counsellors in cities, and in rural and remote areas. We have never been able to do anything of this nature before, so this is truly ground-breaking.”



Moo Baulch (CEO Domestic Violence NSW), Beth Mathison, The Hon Pru Goward MP (Minister for the Prevention of Domestic Violence and Sexual Assault) and Janelle Weissman (Executive Director, UN Women National Committee Australia) at the launch of the NSW Addressing Financial Abuse Guide.



Commonwealth Bank

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Train selected retail bank staff to conduct quality, needs-based conversations with customers focused on identifying customer goals and needs.	Selected frontline staff undertake the Financial Health Check (FHC) training and accreditation module.	Where a Financial Health Check is conducted customers disclose goals and needs enabling customer centric suggestions being offered to provide convenience, save them money and time, make them money or protect their assets or income.	Group Sales & Service – Retail Banking Services	Jun-18	Complete	<p>Financial health check workshop</p> <p>All staff in customer facing roles required to have quality conversations with customers have been identified and completed training. All new to Bank or New to Role staff are being identified quarterly and added to workshop list.</p> <p>Needs based conversations</p> <p>We have facilitated the NBC workshop to all Third Party Banking Teams Nationally. Retail Learning have been engaged and trained to facilitate the NBC workshop in all Frontline Induction Programs</p>
Customers	Continue to offer monthly account and withdrawal fee waivers for eligible low-income Australians, according to product terms and conditions.	<p>If applicable, monthly account and assisted withdrawal fees are waived on a range of eligible accounts if the customer:</p> <ul style="list-style-type: none"> ➢ Receives Australian War Veteran, Aged or Disability Pension directly credited to an account; or ➢ Is under 21; or ➢ Relies on over-the-counter services because of a disability which prevents e-banking facility usage. 	People on eligible pensions, young people and people with a disability have access to the basic means of safely participating in the economy.	Deposits and Transactions – Retail Banking Services	Ongoing and reviewed annually	Complete	In place in our Terms and Condition and systems
Customers	Continue to assist customers experiencing financial difficulties through CommBank's financial hardship team, Customer Assist.	Customer Assist continues to work with customers in difficulty.	Customers are provided support to get their finances back on track.	Collections and Customer Solutions – Retail Banking Services	Ongoing	Complete	We continue to work with customers in financial hardship ranging from short to long term and support with debt waivers, partial reductions, contract variations and extensions
Customers	Continue to provide over-the-counter banking services to customers outside of major cities.	Provision of CommBank's banking services via Australia Post outlets across Australia.	Customers can access over-the-counter banking in areas where a stand-alone branch is no longer viable.	Branch and Self Service Distribution – Retail Banking Services	Reviewed annually	Complete	We continue to provide CBA customers access across 3,600 Australia Post outlets nationally
Customers	Remove unnecessary complexity in the design of basic personal banking products and prioritise use of plain English in general insurance policies to make it simpler for customers to understand what is covered.	<ul style="list-style-type: none"> ➢ Recommendations made for product design changes. ➢ Implementation of design changes. 	<ul style="list-style-type: none"> ➢ Increase in customer understanding of product. ➢ Reduce number of customers experiencing unintended adverse outcomes as a result of complex product design. 	Retail Banking Services Commlnure - Wealth Management	Ongoing	Complete	<p>A new Car Insurance PDS was taken to market in April of this year which uses plain English.</p> <p>We have launched new tools and features for credit cards to empower customers to manage their spending and avoid fees and charges</p>

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Build capability of frontline staff that specialise in complex and sensitive matters, to deal with customers experiencing domestic violence through development of appropriate training.	Develop and deliver appropriate domestic violence training for staff.	More people who are experiencing domestic violence and/or economic abuse are identified and assisted on a journey to financial safety and independence.	Group Customer Relations, Collections & Customer Solutions — Retail Banking Services	2017–2018	Complete	Domestic and Family Violence awareness training has been rolled out for staff in Group Customer Relations and Direct Banking
Customers	Increase visibility of our financial hardship program, Customer Assist.	Customer Assist message present on CommBank homepage and internet banking.	More customers and intermediaries know that assistance is available. Greater numbers of customers who are struggling financially seek help via Customer Assist.	Digital Sales & Publishing, Collections & Customer Solutions — Retail Banking Services	Ongoing and reviewed annually	Complete	Guidance article features permanently on the CommBank website homepage
Customers	As part of our School Banking program, young Australians are encouraged to save regularly and are rewarded for doing so.	More than 250,000 reward items distributed to young Australians.	Young Australians earn financial literacy skills from an early age and develop regular savings habits.	School Banking and Youth — Retail Banking Services	Annual and ongoing	Complete	315,696 rewards have been ordered via the School Banking Program YTD 2017
Customers	Continue to teach young Australians the importance of saving regularly and lifelong money skills through our School Banking program.	School Banking program delivered to over 3,900 schools across Australia, including 730 schools within low socioeconomic areas.	Young Australians, including those from low socio-economic areas, learn financial literacy skills from an early age and develop regular savings habits.	School Banking & Youth — Retail Banking Services	Annual and ongoing	Complete	3,982 schools participating in the program as at 17 November 2017
Community	Continue to deliver Start Smart financial literacy workshops to children and youth across Australia, including in disadvantaged areas.	More than 2,000 financial literacy workshops delivered to students in schools in the most disadvantaged 20 per cent of postcodes. More than one-third of Start Smart sessions are delivered in regional and rural areas.	Increase in financial capability of children and youth in disadvantaged areas.	Corporate Responsibility — Group Corporate Affairs	2016–2018	Complete	Start Smart financial education continues to be delivered across Australia with all targets met and over 550,000 Australian students receiving financial education in the last financial year

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Continue to provide specialist banking services for Aboriginal and Torres Strait Islander customers in remote Australia.	Provision of the Indigenous Customer Assistance Line (ICAL) to enable access to funds, replacement cards and free balance enquiries	Indigenous customers have access to, and are able to operate, their bank account and are not negatively impacted by their remote geographical location.	Direct Banking — Retail Banking Services	Ongoing and reviewed annually	Complete	In FY17 our Indigenous Customer Assistance Line (ICAL) received 168,218 calls, providing tailored banking service to customers in over 150 remote communities across Australia
Customers	Support Indigenous business owners to create sustainable businesses through the provision of specialised Indigenous banking.	Indigenous businesses supported.	More Indigenous businesses become financially sustainable and prosper.	Not-for-Profit sector — Business and Private Banking	Ongoing and reviewed annually	Partially complete	Our transactional banking offer has been finalised and we are in the process of finalising our lending offer. Two Indigenous start-up business workshop conducted last year with another 5 planned for 2018.



Commonwealth Bank

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community	Provide scholarships to Indigenous Consumer Assistance Network (ICAN) to fund two financial counselling scholarship programs for Indigenous and Culturally and Linguistically Diverse (CALD) people.	At least 10 Indigenous and 10 CALD financial counsellors trained.	More Indigenous and CALD clients have an option to seek a financial counsellor from within their own community if they need assistance to get their finances back on track.	Indigenous Affairs – Group Corporate Affairs	December 2017	Complete	On 16 October 2017, ICAN commenced its third Mentorship Program for Indigenous students nationally, with fifteen scholarship winners from Victoria, New South Wales, Western Australia, South Australia and Queensland. In October, the inaugural Multicultural Scholarship Program, for culturally and linguistically diverse students commenced in Melbourne with 14 students from diverse backgrounds. Program interest from across Australia led to multicultural participants from Alice Springs, Derby and Cairns also joining the new initiative via online modalities.
Staff	Develop cultural diversity and awareness ‘champions’ throughout the business	More than 1,000 CommBank staff per year complete the MOSAIC Champion cultural diversity and awareness training.	Staff and customers from culturally and linguistically diverse backgrounds do not feel excluded and their needs are better served.	Learning and Development – Human Resources	2017–2018	Complete	We have reached the target of 2,000 Mosaic Champions trained by June 2017.
Customers	Develop a refugee assistance package offered via Humanitarian Settlement Services (HSS) providers to assist newly arrived Syrian refugees set up their banking.	Package available to HSS providers, including fee-free transaction accounts set up for each newly arrived adult.	Refugees are able to receive government or other payments and participate in the economy.	Specialist Retail Distribution – Retail Banking Services	2016–2018	Complete	A new process aimed at providing immediate banking assistance to newly arriving Refugees has been developed. Successful implementation of this process at the Fairfield Branch NSW in conjunction with Settlement Services International (SSI), the largest Humanitarian Services Provider in NSW has already allowed us to facilitate bank accounts and banking orientation for more than 600 refugees since May-17. The Refugees are provided fee-free transaction accounts and banking orientation in-language where possible at the Fairfield Branch. We are now aiming to introduce the Financial Literacy Toolkits for Refugees.
Customers	Provide accessible bank branches and ATMs for people with a disability.	<ul style="list-style-type: none"> ➤ 97% branches wheelchair accessible. ➤ 100% of ATMs are audio-enabled. 	Customers with a disability are able to access a range of banking services.	Branch and Self-Service Distribution – Retail Banking Services Design and Delivery – Financial Services	2016–2018	Partially complete	All new branches are accessible. Existing non accessible branches are upgraded when requested and approved in consultation with building owners, local councils and heritage authorities. Currently in excess of 98% of CBA sites are provided with access for a person with a disability.
Customers	Where demand exists, provide Bank product and service information in languages other than English.	<ul style="list-style-type: none"> ➤ Product and service information is available in multiple languages, when required. ➤ ATM screens display other languages where appropriate to the area. 	Greater numbers of culturally and linguistically diverse customers are included in the financial system and have a better understanding of the products they sign up to.	Consumer Marketing – Marketing and Strategy	Ongoing and reviewed annually	Partially complete	We have other foreign language services such as: <ul style="list-style-type: none"> ➤ Staff who can translate in branches or over the phone ➤ Brochures may be available in selected languages at some branches ➤ ATMs with foreign language capabilities.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community	Work with Humanitarian Settlement Services (HSS) providers to develop financial literacy modules for refugees.	Deliver financial literacy worksheets for refugees to HSS providers along with guidance for case workers to implement.	Newly arrived refugees better understand the cost of living and financial system in Australia, reducing the risk of financial hardship.	Corporate Responsibility – Group Corporate Affairs	2016–2018	Complete	Case worker guide and participant workbook both completed, with both available in English and Arabic
Community	Support young Indigenous students to develop life skills and achieve their goals.	Work with the Australian Indigenous Mentoring Experience (AIME) to build financial literacy of AIME students. Provide financial support to Indigenous students through scholarships with the Australian Indigenous Education Foundation (AIEF).	Increase in financial capability of Indigenous students. Greater numbers of Indigenous students graduate high school, increasing opportunities for future study and employment.	Indigenous Affairs – Group Corporate Affairs	2017–2018	Complete	As at the end of 2016, AIME grew to 6686 mentees, 2255 mentors, 340 partner schools and 18 university partners. As at end of 2016, there were 532 AIEF scholarship students from 261 communities. 97 scholarship students graduated high school in 2016 and 31 AIEF alumni have graduated from university as at the end of 2016

Economic participation and status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Train financial advisers on financial issues that impact women.	All CommBank-employed advisers have completed training in financial advice for women.	Women customers have a better quality experience and receive advice that understands the structural disadvantages they face.	Women and Advice – Wealth Management	June 2017	Complete	We ran module one of the program as a face to face training for all employed (CFP) Planners in October 2016 with further training via our Digital Learning Space (DLS) throughout 2017. These learning modules are also now incorporated into the orientation and induction program for new Financial Planners
Customers	Support customers affected by natural disasters by waiving banking fees and charges and where appropriate, restructuring loans.	Selected banking fees & charges waived. Loan and repayment restructuring. Emergency accommodation support for CommInsure customers where their homes have been so extensively damaged that it makes them unlivable.	Customers are able to get back on their feet faster after the financial shock of a natural disaster.	Retail Banking Services – CommInsure	As required	Complete	At times of major large weather events throughout the year, Commonwealth Bank activates its Emergency Assistance Package for customers and businesses affected by bushfires, floods and storms. Special arrangements are put in place to provide support to our Commonwealth Bank and CommInsure customers should they need it, and our people are ready to assist them promptly with their financial concerns and enquiries
Staff	Continue to pay superannuation to eligible staff on paid and unpaid parental leave.	All eligible staff on parental leave continue to receive superannuation entitlements (up to 40 weeks).	CommBank staff who take parental leave may not be financially disadvantaged in retirement by having children now.	Performance and Reward – Human Resources	Ongoing	Complete	Since 2012 we have paid superannuation to eligible staff
Staff	Continue to engage with managers to provide female employees with opportunities for professional and leadership development.	Gender diversity strategy in place including development opportunities for women.	More women move into jobs of greater responsibility and influence and are paid equally to their peers.	Organisational Development – Human Resources	Ongoing and reviewed annually	Partially complete	In 2015, Commonwealth Bank set a new target for gender diversity in leadership, having achieved the previous target, set in 2010. We made good progress against this target in FY17.



Commonwealth Bank

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff	Develop policies to assist and support staff experiencing domestic and family violence.	<ul style="list-style-type: none"> ➤ Select HR staff and management are trained in domestic and family violence issues. ➤ Eligible staff have access to domestic violence leave. 	Employees who are victims or supporting family members, or members of their household, experiencing domestic and family violence have access to paid time off work.	Diversity & Inclusion – Human Resources	Ongoing and reviewed annually	Complete	We have established and continue to educate and build capability in our staff to support employees who have or are experiencing domestic violence.
Suppliers	Support Supply Nation to provide targeted and timely business coaching to their Indigenous certified suppliers.	A new business coaching app to connect Indigenous business owners to skilled volunteers.	Increased number of Indigenous-certified businesses in the supply chains of Supply Nation members.	Indigenous Affairs – Group Corporate Affairs	Ongoing and reviewed annually	Partially complete	CBA and Supply Nation have brought on Microsoft to continue the development of the JumpStart app.
Suppliers	Encourage Supply Nation suppliers to tender in Group Procurement led tender events.	CommBank increases the number of introductions of Supply Nation suppliers to relevant Group buyers or decision makers, within their relevant spend categories.	Increased number of sustainable Indigenous businesses in the Group's supply chain.	Group Procurement – Financial Services	Ongoing and reviewed annually	Complete	Over 20 direct Indigenous business introductions to category manager or budget holders and over 15 introductions to existing non-Indigenous suppliers. All introductions made within categories with strong opportunities for the business.
Suppliers	Use our influence and purchasing power to make a positive impact on the diversity and inclusion practices of our supplier base.	<ul style="list-style-type: none"> ➤ Signatory to the Male Champions of Change, Supplier Multiplier initiative. ➤ Group's Supplier Code of Conduct widely distributed Tender documents request supplier evidence of good diversity and inclusion practices. 	More women are employed in the senior positions of our suppliers. The employees of our suppliers reflect the rich diversity of the community.	Group Procurement – Financial Services	Ongoing and reviewed annually	Complete	<ul style="list-style-type: none"> ➤ Signatory to MCC Supplier Multiplier Initiative. ➤ SCOC built into the standard procurement practices including for on-boarding of suppliers, contracts and tender documents. Also publicly available on CBA website



EnergyAustralia

On the front line

Being on the front line helping vulnerable customers is a responsibility that Michael Smith and Sophie Kitchener from EnergyAustralia's EnergyAssist team relish.

“Providing tailored assistance to clients and helping to grow their understanding of electricity usage goes beyond a telephone interaction,” explains Sophie, who has worked in Vulnerability for nearly four years. “We speak with vulnerable people in difficult situations including family violence and people with long-term disabilities,” continues Michael, a relative newcomer to the EnergyAssist team at just over a year. “We are a supportive company, and that’s what is needed.”

Michael and Sophie regularly interact with financial counsellors, and acknowledge the vital role they play in giving a voice to vulnerable customers. “Counsellors provide more than advice; they are a voice of reason and support to people who just don’t know what to do next,” explains Michael.

EnergyAustralia’s commitment to FIAP is shaping its business approach to inclusion and support for people in hardship. A cross referral collaboration with Yarra Valley Water’s hardship team Watercare to support shared customers has recently started. “I hope our collaboration with other FIAP partners will lead to new partnerships, providing a holistic approach,” says Michael. “One company can’t do it on its own.”

“ I believe that, through EnergyAustralia’s commitment to the FIAP, we are providing support and resources to light the way toward a more inclusive society.”

— Sophie Kitchener



Sophie Kitchener & Michael Smith



EnergyAustralia

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Review existing EnergyAustralia products and services to evaluate their appropriateness and affordability for vulnerable customers.	Report outlining the suitability of EnergyAustralia products and services and areas for improvement.	Appropriateness and affordability of EnergyAustralia's products and services is considered.	Vulnerability Team	December 2017	Partially complete	Ongoing activity but review still in progress. Vulnerability team represented on internal review/approval forum for all new EnergyAustralia products/services
Customers	Identify and explore a new product or service (or existing product improvement) to help vulnerable customers.	Informed product and service recommendations are taken to the Product and Design team.	Customers have access to appropriate and affordable products and services.	Vulnerability Team and Sales Team	December 2018	Partially complete	Product development under way. A complex piece of work impacted by regulatory changes
Customers	Identify and explore a joint initiative with another FIAP trailblazer for an integrated service or product for vulnerable customers.	<ul style="list-style-type: none"> Development of a FIAP partnership. Recommendations for an integrated service or product. 	Customers have access to complementary products and services within and outside of EnergyAustralia that address financial exclusion.	Vulnerability Team and Sales Team	December 2018	Complete	A partnership has been formed with co-trailblazer Yarra Valley Water. Discussions are underway with YVW and another FIAP trailblazer to ultimately develop an integrated service between the three companies. Other discussions with trailblazers are occurring in an ongoing sense, eg we will be working with Swinburne University on delivering a 'Bring your Bill' day
Customers	Advocate for policy and regulatory structures that: <ul style="list-style-type: none"> demonstrably support financial inclusion promote access to appropriate and affordable products and services. 	Engagement with government and peak bodies on policy and regulation relevant to financial inclusion.	Regulatory frameworks support customers having access to appropriate and affordable products and services within and outside of the energy sector.	Reputation Team	Monitored yearly	Complete	Ongoing work. Advocacy with the federal government as well as the various state governments and regulatory bodies.
Customers	Continue to work with regulatory bodies on current and future regulations and consider how these affect EnergyAustralia's financial inclusion actions.	Engagement with regulators and reports outlining the impact of regulations on EnergyAustralia's customers.	Regulatory frameworks support our customers.	Reputation Team	Monitored yearly	Complete	Ongoing work. Advocacy with the Essential Services Commission.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff	Review and evaluate the way EnergyAustralia supports employees to learn about financial inclusion and the issues that lead to it.	Financial inclusion learning and development plan.	EnergyAustralia's employees have a better understanding of the issues that affect financial inclusion and how to better address these issues.	Vulnerability Team	December 2017	Not commenced	Focus has been on developing the longer term Vulnerability plan. This activity will be actioned in 2018.
Staff	Develop a project specification and scope to review and evaluate EnergyAustralia's ability to collect financial inclusion data on administration systems.	Report setting out the parameters for a review and update of data administration.	Intelligence to implement a project to better support and identify vulnerable customers.	Vulnerability Team and Social Enterprise Team	December 2019	Not commenced	Dependent on internal project which will result in changes in technology systems, bringing an enhanced capability. Note timing expectation.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Staff Customers	Expand and maintain EnergyAustralia's FIAP Working Group to drive delivery, evolution and monitoring of FIAP actions.	Quarterly FIAP Working Group meetings and annual FIAP reporting.	Evolve EnergyAustralia's commitment to financial inclusion and support of vulnerable customers.	FIAP Working Group	Monitored annually	Complete	Ongoing work which has been completed for year 1. Working Group meets quarterly and tracks action. Reports to line management Executive sponsor and Executive Management Team.
Community	Continue to build strong relationships with financial counsellors in the community to identify ways we can work together to address financial exclusion.	Engagement with financial counsellors from different areas of the community.	<ul style="list-style-type: none"> Build the financial security of customers supported by financial counsellors. Advocate on behalf of customers in the community. 	Vulnerability Team	Monitored annually	Complete	Ongoing work which has been completed for year 1. Continuing engagement with financial counsellors and relevant Associations. Engagement with key personnel during a recent stakeholder engagement round.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Continue to work with WEJustice on the Restoring Family Safety pilot project for victims of family violence	Delivery of the Restoring Financial Safety pilot project.	Improve the financial security of victims of family violence.	Vulnerability Team	December 2017	Complete	Pilot project has been completed.
Customers	Review EnergyAustralia's Reconciliation Action Plan (RAP) in a financial inclusion context and consider areas for improvement.	Informed recommendations to update EnergyAustralia's RAP to include reference to financial inclusion.	Financial inclusion needs are considered as part of EnergyAustralia's RAP.	RAP Working Group	December 2017	Complete	RAP action relating to research of 'access to energy' for Indigenous peoples identified areas which if actioned could improve financial inclusion of this cohort. Will be dealt with in EA's second RAP in 2018.
Customers	Identify and explore financial inclusion education campaigns targeted to female customers of EnergyAustralia.	Informed recommendations for the development of female focused education campaigns.	Female customers and their families better understand financial inclusion topics and tips.	Vulnerability Team	December 2018	Not commenced	To be considered as part of the longer-term vulnerability investment planning
Customers	Continue to work with Legal Aid NSW on the debt waiver pilot for closed accounts of customers experiencing high stress and vulnerability.	Delivery of the initial debt waiver pilot program in NSW.	Contribute to alleviating the financial burden of people in long-term financial hardship.	Vulnerability Team	Monitored annually	Complete	Pilot project has been completed.
Customers	Continue to collaborate with energy and water retailers on initiatives and education to help refugees and asylum seekers access utility financial hardship services.	Develop and implement the refugees and asylum seekers initiatives.	Refugees and asylum seekers targeted have improved education and access to financial hardship support.	Vulnerability Team	Monitored annually	Partially complete	Recommended working group led by Consumer Action Law Centre (CALC) and advocating for concession changes for asylum seekers on bridging visa
Community Customers	Evaluate new opportunities to work with community and advocacy groups on financial inclusion initiatives that support vulnerable groups in the community.	Review and evaluation of new initiatives in the community.	Supporting the community to improve their financial security.	Vulnerability Team	Monitored annually	Complete	EA publicly committed to contribute an extra \$10m in funding to support our vulnerable customers. Wide stakeholder engagement has taken place, an internal project team appointed, and we are progressed on identifying financial inclusion initiatives. Planning should have us beginning to implement the new initiatives in Q1, 2018



EnergyAustralia

Economic participation and status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Identify and evaluate the ways EnergyAustralia's policies and practices support customers experiencing and exiting abusive relationships.	Review policies and practices and make recommendations for improvement.	Policies and practices that better support those experiencing and exiting abusive relationships.	Vulnerability Team	March 2017	Complete	Research paper written which reviews EA's policies and practices and makes recommendation for improvement.
Customers	Identify and evaluate the ways EnergyAustralia's policies and practices support financial inclusion (e.g. credit, selling debt, data storage, administration fees, communications).	Report reviewing policies and practices and recommendations for improvement.	Policies and practices support those experiencing financial difficulties.	Vulnerability Team and Social Enterprise Team	July 2017	Not commenced	Recognition that the Hardship Policy needs to be updated. Regulatory changes may impact its final form. Will be explored during 2018.
Customers	Continue to run and evolve EnergyAustralia's existing programs for customers experiencing financial hardship: <ul style="list-style-type: none"> ➤ Payment match program. ➤ Debt assistance program. ➤ Appliance swap program. ➤ Unrecoverable debt program. ➤ Energy efficiency visits. 	Regular review and development of existing financial hardship programs to ensure ongoing suitability.	Customers are supported to: <ul style="list-style-type: none"> ➤ reduce costs and encourage regular payments ➤ limit or remove debt in one-off events ➤ own energy efficient home appliances ➤ change behaviours to reduce electricity bills. 	Vulnerability Team	Monitored annually	Complete	All of these parts of our EnergyAssist programme have continued to be run. However, as part of the additional investment recently announced, we will be reviewing and improving these core aspects
Customers	Continue to work with partners to deliver a community engagement program on energy efficiency, affordability and financial inclusion.	Community engagement program.	Contribute to improving the financial security of vulnerable customers.	Vulnerability Team	Monitored annually	Complete	This forms part of our EnergyAssist programme.



HESTA |

Demanding fairer super for victims of family violence

Why is it that in 2017, women still retire with on average half the super balance of men? Time out of the workforce to care for a loved one, lower wages than male counterparts, or earning less than \$450 per month from each employer, are all barriers to equity.

In 2016 HESTA told a Senate inquiry into financial security in retirement how we can make super fairer for women. This includes scrapping the rule that means employers don't have to pay super if you earn less than \$450 per month.

"Women working in health and community services can often have more than one part-time role," HESTA CEO Debby Blakey said. "Their salary from each employer can fall under the \$450 per month super threshold, totally excluding them from super."

Confronting Family Violence

One woman dies at the hands of a partner or former partner in Australia every week and money is often used as a method of control.

In 2017 HESTA approached the Federal Government to change current super rules to give victims and survivors early access to up to \$10,000 of their super as a last resort.

"It's entirely appropriate super regulations extend compassion to survivors of family violence to empower people with the financial means to escape abusive relationships,"

HESTA CEO Debby Blakey states.





Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community and partners	<p>Continue to strengthen partnerships within health and community services to explore best practice referral processes to external providers including:</p> <ul style="list-style-type: none"> ➤ Good Shepherd Microfinance (GSM) ➤ 10thousandgirl ➤ Financial Counsellors of Australia (FCA) 	Development of referral pathways to external providers.	Increased access to appropriate financial products and services for members to promote financial resilience and financial inclusion.	Executive – Engagement Strategy	December 2017	Partially complete	Hosted round table discussion with community sector partners on family violence and financial abuse, advocating for changes to early release of super rules.
Suppliers	Ensure that as a part of continuing improvements in our insurance products we understand the impact on potential financial exclusion and resilience.	Third party commitment to financial resilience outcomes as a part of insurance provision.	Targeted and market-leading products and services for members most at risk of financial exclusion through access to low-cost Income Protection (IP) Cover, Death Cover and lump-sum Total and Permanent Disablement (TPD) Cover.	Chief Operating Officer	Ongoing	Complete	Successfully completed insurance tender process, with an enhanced insurance offering available to members after March 2018.
Customers	Explore innovative ways that help members to proactively contribute to their retirement savings - particularly those on low incomes.	Develop analysis using data and insights identifying potential innovations.	Access to products and services that are geared to build the financial capabilities of our members, particularly those on low incomes.	Executive – Marketing Strategy	Ongoing	Complete	Introduced an innovative Member Segmentation Program
Employees	Maintain above-industry standard employee benefits.	Continue to offer provisions to employees that promote responsible personal financial management.	Empower employees to access professional and responsible advice that's in their best interest.	Executive – People Strategy	Ongoing	Complete	Incorporated within HESTA's Collective Agreement (EBA)
Employees	Maintain a culture that promotes and values continuous professional development and education by an annual individual professional development budget and opportunities for all employees to develop broader business capability.	High employee engagement; annual analysis of the uptake of employees accessing financial planning and other additional benefits; current diversity and inclusion strategy.	Continuous opportunities for professional development to empower and build employees confidence.	Executive – People Strategy	Ongoing	Complete	Incorporated within HESTA's Training Policy (Professional Development) and HESTA's Collective Agreement. All staff must complete a minimum CPD hours to maintain compliance status.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Survey the HESTA Insights Community to develop an understanding of how and where our members are facing financial exclusion, including the causes and effects of their financial exclusion.	Report that builds analysis which focuses on details of experiences of hardship and financial exclusion.	We as a Fund will have a greater understanding of what is causing financial exclusion among our members, as well as the common behaviours or actions they are taking during.	Executive – Marketing Strategy	Create and conduct surveys – June 2017	Partially complete	An insights community survey has not been required at this stage.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Employees	Use the insights to generate informed scripting for our contact centre, including but not limited to building a resource which contains common trigger words or themes that consultants can use to identify moments when they may be speaking with a member who is facing financial exclusion.	Informed scripting for contact centre employees.	Increased capacity of contact centre employees to identify and support members who are facing financial exclusion.	Executive – Marketing Strategy General Manager – Administration and Insurance	December 2017	Partially complete	Ongoing – presently under review.
Customers	Build our understanding of the drivers of financial hardship claims.	Analysis to aid our processes and capability.	Greater understanding of how and why members are presenting with financial hardship claims, as well as a consistent referral channel for members who need further assistance to escape financial hardship.	General Manager – Administration and Insurance	December 2017	Partially complete	Ongoing – analysis and potential survey with members who have received these claims to be investigated.
Customers	Maintain traditional member-facing visits with members through workplaces to combat risks associated with digital exclusion. These visits range from formal education sessions, informal workplace visits, workshops including our Money Makeover workshop, external seminars, industry conferences and employee orientation sessions.	Deliver 3,000 member facing visits to approximately 55,000 members FY 2016/17.	Members feel confident in attending these sessions and feel empowered to ask questions and make enquiries about their own personal circumstances.	Executive – Engagement Strategy	July 2017	Complete	Member facing presentations, general advice and workplace visits target has been achieved.
Employees	Review member interactions, to ensure empathy and respect are central themes particularly for those who may be facing financial hardship or exclusion.	Assessment framework and training.	Improved capacity to address members' needs in an efficient and empathetic manner.	General Manager – Administration and Insurance	December 2017	Complete	Ongoing – Training for customer first and empathy training organised.
Employees	Review and streamline process so it is easier for individuals when facing potential financial hardship.	Improved financial hardship process for individuals.	Providing individuals in financial hardship a greater level of support when making a financial hardship claim.	General Manager – Administration and Insurance	March 2017	Complete	Ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Continue to engage with members aged between 30-40 to promote insurance as part of their superannuation, particularly those from culturally and linguistically diverse (CALD) backgrounds.	Communication which focuses on insurance, savings plans and other relevant concepts including a webinar.	Appropriate products and education opportunities that meet the needs of this cohort of members, ensuring they have access to professional and responsible advice that's in their best interest.	Executive – Member Advice Executive – Marketing Strategy	December 2017	Complete	Successfully completed insurance tender process, with an enhanced insurance offering available to members after March 2018.
Customers	Continue to deliver financial literacy to students graduating or having recently graduated in health and community services based courses.	Deliver 530 orientation sessions to approximately 15,000 attendees.	Increase confidence, knowledge and engagement levels of younger women.	Executive – Engagement Strategy	December 2017	Complete	Over 800 orientation sessions delivered so far this year.



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Continue to deliver financial literacy to mature-aged members who may be approaching retirement.	Deliver 10 mature aged workshops.	Mature-aged members who understand the options that are available to them as they contemplate retiring or transitioning out of the workforce.	Executive – Engagement Strategy	December 2017	Complete	61 Mature Age Workshops conducted this year.
Community and partners	Develop our Innovate Reconciliation Action Plan (RAP), the purpose of which is to reduce the gap between the average super balances of Indigenous and non-Indigenous Australians.	<ul style="list-style-type: none"> ➤ Annual report on HESTA RAP implementation. ➤ Continued participation in the Australian Institute of Superannuation Trustees (AIST) Indigenous Super Working Group. 	Reduce the gap that exists between the average super balances of Indigenous and non-Indigenous Australians.	Reconciliation Action Plan Working Group Executive – Engagement Strategy	Developed in June 2017	Complete	Developed our Innovate RAP and supported/approved and endorsed by Reconciliation Australia.
Customers	Develop a deeper understanding of the mental ill-health across the HESTA membership and understand how it contributes to financial exclusion.	Deeper analysis of claims history and HESTA insights survey data, overlaid with broader insight data which can inform potential new partnerships with organisations who demonstrably target the drivers of mental ill-health.	Members have access to holistic support networks to address not only financial wellness but also mental ill-health.	General Manager – Business Development and Policy	December 2017	Not complete	Further analysis still to be completed in this space.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Suppliers	Commit to drive meaningful change in terms of gender equity issues that may currently be resulting in financial exclusion. These conversations will include, but not be limited to, the introduction of a Low Income Superannuation Tax Offset (formerly Low Income Superannuation Contribution) and the removal of the \$450 threshold.	Ongoing participation in Industry Super Australia and Australian Institute of Superannuation Trustees working group meetings.	Create a legacy for multi-generational change aimed at empowering members for financial resilience and ultimately wellbeing in retirement.	General Manager – Business Development and Policy General Manager – Stakeholder Marketing	Ongoing	Partially complete	<ul style="list-style-type: none"> ➤ Continuing to advocate for this change to occur and the removal of the \$450 Threshold. Made a submission into the Insurance in Superannuation Code of Practice. Launched a campaign to assist victims of family violence by allowing access to superannuation early on compassionate grounds. ➤ Launched the Fair Super Split campaign in Western Australia which aims to bring change for de facto couples who currently can't split their superannuation when their relationship breaks down. ➤ Have continued to campaign for gender equity in pay and super. ➤ Wrote directly to ASX200 listed companies to encourage greater board diversity.
Suppliers	Continue to seek new direct and indirect investments that can have measurable social impact through the Social Impact Investment Trust established by HESTA and Social Ventures Australia.		Delivering both sound financial returns and a demonstrable social impact in sectors such as health, housing and community services.	Chief Investment Officer General Manager – Unlisted Assets	Ongoing	Complete	Continuing to make direct and significant investments in social impact initiatives.
Customers	Develop a deeper understanding of potential home ownership data of HESTA members.	Home ownership report that overlays our understanding of members' assets to build resilience.	Maintaining an informed view of the overall financial position of HESTA members which will help shape future advocacy efforts.	General Manager – Business Development and Policy	March 2018	Not complete	Further analysis and data to be collected in this space.



Small loan with a big purpose

In 2016, 2.4 million Australians faced some level of financial stress, and about a quarter lack access to a credit card or personal loan¹. For 15 years, NAB's partnership with Good Shepherd Microfinance has seen more than \$212 million in no and low interest loans provided to over half a million people in Australia doing it tough.

But working people with middle or casual incomes who need a small loan often slip through the cracks. To help address this need, NAB has backed Good Shepherd Microfinance to create Speckle, a fast online cash loan (of up to \$2000) that's 50% cheaper than most small cash loans. It's the first of its kind to be run by a not-for-profit and backed by a major bank.

Several of our people volunteered their time and skills to help deliver this better alternative. Senior Consultant Quantitative, Gary Katselas, who advised on the automated loan decisioning strategy for Speckle says

"I participated in the project as part of NAB's skilled volunteering program. By being able to directly apply my subject area expertise I could see how my personal contributions mattered to the project. It's a game changing proposition that really focuses on people."



Gary Katselas

50%

Cheaper than most small cash loans

1. Financial Resilience and Access to Financial Products and Services 2016, Centre for Social Impact (supported by NAB)



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Our People Suppliers		<ul style="list-style-type: none"> Continue to support our customers experiencing hardship with additional assistance through direct referrals to the Kildonan CareRing ➤ Number of referrals 	<ul style="list-style-type: none"> Supporting customers in hardship to better respond to financial shocks and become more financially resilient 	Ongoing and monitored annually	Complete	<p>There were 298 direct referrals to the Kildonan CareRing in FY17. Uniting CareRing survey a percentage of clients that are referred into the program and ask what vulnerabilities they are facing that have led to their hardship. As customers can face more than one vulnerability at a time, this may differ from the original reasons for referral. The percentage of customers exhibiting Domestic and Family Violence as a factor to their hardship from this survey has been used to understand the impacts of the program on this issue. The calculation used to determine this was Number of Referrals to CareRing X (Domestic and Family Violence Vulnerabilities / Clients Surveyed).</p> <p>There were 4877 webpage visits, calculated as unique page visits to https://www.nab.com.au/personal/help-and-guidance/financial-hardship/customer-care-kit using Adobe Experience Manager.</p>
Customers Our People		<ul style="list-style-type: none"> Continue to provide and improve the Customer Care Kit for self-help and referral for financially vulnerable people or people at risk of financial hardship ➤ Number of web page visits and/or downloads 	<ul style="list-style-type: none"> Improved access to information for customers in hardship, resulting in earlier access to NAB Assist and other support services 	Ongoing and monitored annually	Complete	<p>In FY17, NAB had 21,677 customers request hardship assistance, assistance was provided to 19,652 of these customers, with an approval rate of 91%. Due to a system upgrade NAB is not able to accurately report the timely approval of financial hardship assistance across the full customer data set for FY17. 97% of the 10,422 customers surveyed agreed that their enquiry had been resolved on their first call and gave the NAB financial hardship team a Net Promoter Score (NPS) of +70. NPS Measures how likely a customer would be to recommend NAB to a friend or colleague on a scale of 0 - 10. The overall score is calculated by subtracting the percentage of customers that answer 6 or below ('detractors') from the percentage of customers that answer 9 or 10 ('promoters').</p>
Customers Our People	Support customers experiencing financial hardship through a hardship assistance program	<ul style="list-style-type: none"> Continue to provide timely response to financial hardship requests ➤ Number of customers to receive hardship assistance 	<ul style="list-style-type: none"> Supporting customers in hardship to better respond to financial shocks and become more financially resilient 	Ongoing and monitored annually	Partially complete	<p>In FY17, 20 Family Violence Assistance grants valued at \$36,569 were provided to Kildonan Care Ring, calculated as an estimation based on the portion of customers who self identified as Family Violence victims.</p>
Customers Community and Partners		<ul style="list-style-type: none"> Continue to provide the Family Violence Assistance Grant to customers in violent family environments ➤ Number of grants provided and value ➤ Number of transaction accounts opened ➤ Number of referrals to Kildonan CareRing 	<ul style="list-style-type: none"> Supporting customers in hardship to better respond to financial shocks and become more financially resilient 	Ongoing and monitored annually	Complete	<p>In FY17 NAB responded to 2 large scale natural disasters, Cycle Debbie in QLD and NSW bushfires. There are two types of relief measures that NAB makes available post a natural disaster . Type one is Financial Relief such as suspension of personal or home loan repayments, waiving costs and charges or support to restructure other banking facilities . The second type of relief is community support in the form of donations from NAB and/or NAB employees. 280 customers received hardship assistance aligned to this commitment in FY17.</p>
Customers Our People		<ul style="list-style-type: none"> Provide access to NAB's disaster relief package for customers affected by disasters such as fires and floods ➤ Disasters responded to ➤ Assistance provided ➤ Number of customers to receive hardship assistance 	<ul style="list-style-type: none"> Supporting customers in hardship to better respond to financial shocks and become more financially resilient 	Ongoing and monitored annually	Complete	

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Our People		Continue to offer an everyday personal transaction account with no monthly account fees to all Australians	Affordable access to transactional banking services for all Australians, particularly people on low incomes	Ongoing and monitored annually	Complete	NAB continues to offer an everyday personal transaction account with no monthly account fees.
Customers Our People	Continue making our products, services and buildings accessible for all	Provide access to Visa debit cards for customers who are ineligible for a credit card due to low income or credit history	Affordable access to transactional banking services for all Australians, particularly people on low incomes	Ongoing and monitored annually	Complete	More information on the criteria for a NAB Visa Debit card can be found here: (link: https://www.nab.com.au/personal/banking/debit-cards/nab-visa-debit-card)
Customers Community and Partners Our People		Lead the way with digital accessibility and ensure our products, services, facilities and buildings are inclusive of people with a disability ➤ NAB's Accessibility Action Plan 2017-2018: (see individual commitments and results below).	Increased accessibility for customers with a disability to do business with us	Ongoing and monitored annually		
Customers Community and Partners Our People		Determine level of accessibility or required improvements of all new NAB products with the Product Accessibility Rating Tool	Increased accessibility for customers with a disability to do business with us	Ongoing and monitored annually	Partially complete	This work is in progress. The Product Accessibility Rating Tool has been developed and made available but hasn't yet been used for any new products.
Customers Community and Partners Our People	Continue making our products, services and buildings accessible for all	Through a dedicated audit, better understand how customers use our deposit products, so improvements can be made.	Increased accessibility for customers with a disability to do business with us	Ongoing and monitored annually	Partially complete	A product audit review has been conducted for Credit Cards and ATM's, with deposits yet to be scheduled.
Customers Community and Partners Our People		Continue improving accessibility of our digital assets through training of our developers, including NAB's creative agency partners.	Increased accessibility for customers with a disability to do business with us	Ongoing and monitored annually	Partially complete	Training was completed for developers, training for NAB's creative agency partners not completed.
Customers Community and Partners Our People		Continue to audit and upgrade buildings to improve accessibility including ramps, automatic doors and heritage buildings.	Increased accessibility for customers with a disability to do business with us	Ongoing and monitored annually	Complete	FY17 audits have been completed.



Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Community and Partners Our People	Resolve and remediate customer issues quickly	<p>Enhance the existing complaints handling processes for retail and small business customers by establishing and promoting the role of the Independent Customer Advocate. Original metrics were:</p> <ul style="list-style-type: none"> ➤ Customer Complaints Charter published ➤ Number of complaints received ➤ Number of issues resolved. Revised metrics are: (1) Appointed Independent Customer Advocate and (2) Promoted the role of customer advocate (see commentary). 	Supporting all small business and retail customers with access to an independent advocate to resolve complaints and grievances	30 September 2017	Complete	<p>The metrics for this commitment have evolved from the original FIAP to better reflect the intent of the commitment which was to support small business and retail customers with access to an independent advocate.</p> <ul style="list-style-type: none"> ➤ Since July 2016, NAB customers have been able to access the Independent Customer Advocate (ICA) to review their closed complaints. Further detail has been published on page 15 of the NAB Sustainability Report 2017 (https://www.nab.com.au/content/dam/nab/wcd/About-Us/shareholder-centre/documents/sustainability-report-2017.pdf). This report also includes the number of overall complaints received by NAB. ➤ In September 2017, NAB began sharing some of the improvements we have made to our products and services. We launched a website (link: http://news.nab.com.au/how-were-listening/) outlining what our customers have told us and how we're listening to them, as well as a summary of what we're working on, so our customers can see how committed we are to improving their experience with us.
Customers Community and Partners	Support Australians with access to fair and affordable microfinance products and services	<p>Continue to support access to the No Interest Loan Scheme for people on low incomes in partnership with Good Shepherd Microfinance and community organisations</p> <ul style="list-style-type: none"> ➤ Number of people assisted ➤ Loan volume ➤ Loan value <p>Continue to provide access to the StepUP program for people on low incomes in partnership with Good Shepherd Microfinance and community organisations</p> <ul style="list-style-type: none"> ➤ Number of people assisted ➤ Loan volume ➤ Loan value <p>Continue to support and expand the number of Good Money stores across Australia in partnership with Good Shepherd Microfinance and state governments</p> <ul style="list-style-type: none"> ➤ Number of Good Money stores and location ➤ Number of inquiries ➤ Number of loans provided 	<p>Improved financial inclusion and resilience of people on low incomes</p> <p>Improved financial inclusion and resilience of people on low incomes</p> <p>Improved financial inclusion and resilience of people on low incomes</p>	<p>Ongoing and monitored annually</p> <p>Ongoing and monitored annually</p> <p>Ongoing and monitored annually</p>	<p>Complete</p> <p>Complete</p> <p>Complete</p>	<p>In FY17, 59,056 people were assisted through the No Interest Loan Scheme (NILS) in partnership with Good Shepherd Microfinance and community organisations. In total 24,333 no interest loans were provided with a loan value of \$21,339,863.</p> <p>In FY17, 3,606 people were assisted through the StepUp program. In total, 2,117 loans were provided in partnership with Good Shepherd Microfinance and community organisations with a loan value of \$6,200,000.</p> <p>Good Money celebrated five years of operation in 2017. There are now 7 stores across Victoria, South Australia and Queensland, with new stores in Cairns, the Gold Coast and Morwell. There were 10,424 enquiries in FY17 and 26,775 were provided.</p>

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
		Continue to support and expand the Indigenous Money Mentors program in partnership with Good Shepherd Microfinance and community organisations <ul style="list-style-type: none"> ➤ Number of Money Mentors ➤ Refer to NAB's Reconciliation Action Plan 	Improved financial inclusion and resilience of Indigenous Australians	Ongoing and monitored annually	Partially complete	NAB continues to support the Indigenous Money Mentor (IMM) program through Good Shepherd Microfinance. However, the program was maintained rather than expanded, and NAB continued to support 4 IMMs.
Customers Community and Partners	Improve Indigenous financial inclusion and resilience	Continue to support access to microfinance products and services to Indigenous Australians in partnership with Good Shepherd Microfinance and community organisations <ul style="list-style-type: none"> ➤ Number of NILS/StepUP/Addsup loans provided to Indigenous Australians ➤ Refer to NAB's Reconciliation Action Plan 	Improved financial inclusion and resilience of Indigenous Australians	Ongoing and monitored annually	Complete	In FY17, 6,092 NILS/StepUP/Addsup loans were provided to Indigenous Australians in partnership with Good Shepherd Microfinance and community organisations.
		Expand Indigenous business access to NAB's banking products and services <ul style="list-style-type: none"> ➤ Refer to NAB's Reconciliation Action Plan 	Improved financial inclusion and financial resilience of Indigenous Australians	Ongoing and monitored annually	Complete	In FY17, over 800 leads were generated.
Customers Community and Partners Our People	Conduct research and monitor to inform product and service delivery	Review the provision of credit to microenterprises through the Microenterprise Loan Program <ul style="list-style-type: none"> ➤ Insights and recommendations developed for internal use 	Improved understanding of the impact of access to credit for microenterprises	30 September 2017	Complete	Working with NAB's innovation team, we conducted interviews with our partners, as well as existing and potential customers to improve the Microenterprise Loan (MEL) program. Applications had been in decline due to a complicated and laborious process that saw people waiting up to six months for an application outcome. - Working with teams across NAB and our partners, we have redesigned the process, aiming to significantly reduce application processing times. The new process is now live and we are working with partners to increase loan volumes and impact more people.
		Review the AddsUP matched savings product in partnership with Good Shepherd Microfinance <ul style="list-style-type: none"> ➤ Insights and recommendations developed for internal use 	Improved understanding of the impact of matched savings products for people on low incomes	30 September 2017	Complete	Alongside Good Shepherd Microfinance, we conducted interviews with existing and potential AddsUP clients around their savings habits and goals, as well as their experience of AddsUP. Interviews helped us identify opportunities to improve and scale the program beyond the current providers who offer it (beyond current 23% of network) to reach more people. We are currently in design phase that includes working clients to design a new program that can be scaled and help support clients to reach their savings goals. The program is on hold whilst we complete this work.
Customers Community and Partners Our People	Improve customer experience through digital solutions	Develop and launch an online microfinance offering to reach more Australians on low incomes <ul style="list-style-type: none"> ➤ Number of loans ➤ Value of loans 	Improved financial inclusion of people on low incomes	30 September 2017	Complete	NAB has backed Good Shepherd Microfinance to create Speckle, a fast online cash loan for amounts of \$200 - \$2,000, that is around half the cost of other similar loans. NAB and Good Shepherd Microfinance have been working together for over 15 years to provide people in Australia with access to fair and more affordable finance through the No Interest Loan Scheme (NILS) and StepUP low interest loans. 1 loan was issued in FY17 at a value of \$1000 (prior to national launch in 2018).
Customers Community and Partners Our People	Improve customer experience through digital solutions	Support Good Shepherd Microfinance to digitise the No Interest Loan Scheme to reach more Australians on low incomes	Improved financial inclusion of people on low incomes	30 September 2017	Partially complete	Phase one of the project to digitise NILS through a new Loan Management System and a new online application interface for microfinance workers called My NILS app was progress in FY17.



Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Community and Partners		Release and promote the NAB funded evaluation tool for measuring financial resilience with the Centre for Social Impact	Improved monitoring and evaluation for collective impact on the issue of financial resilience	30 September 2017	Partially complete	Testing of the evaluation tool was completed in FY17 on core programs and included engagement with key stakeholders. However, an effective way for the tool to be used by a wide to variety of organisations has not been identified. Next steps are being considered as part of NAB's 2018 financial resilience research projects.
Our People	Increase awareness and understanding of financial resilience	<ul style="list-style-type: none"> Continue to engage employees and build their understanding of financial resilience and financial inclusion Number of immersion sessions Deliver financial literacy and resilience training sessions at Employee Connect events Survey the financial resilience of NAB employees 	Support employees to become more financially resilient	Ongoing and monitored annually	Partially complete	In FY17, 2 employee immersion sessions were held and financial literacy and resilience training sessions were completed at Employee Connect events. In FY17, we did not survey the financial resilience of NAB employees.
Community and Partners		Support the building of knowledge and capability for the No Interest Loan Scheme network	Improved capability of the network to provide access to the No Interest Loan Scheme	Ongoing and monitored annually	Complete	In FY17 NAB provided Good Shepherd Microfinance with support for their national conference for the No Interest Loan Scheme network and provided support of capital stewardship across the network.
Community and Partners	Build the knowledge and capability of the microfinance network	<ul style="list-style-type: none"> Support of national conference Support of capital stewardship across the network 	Improved capability of the StepUp microfinance workers to provide access to StepUp loans.	Ongoing and monitored biannually	Complete	Training has now been incorporated into monthly teleconferences.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Community and Partners		Continue to communicate NAB's financial inclusion program and outcomes and the financial resilience research findings to industry stakeholders	Improved understanding and awareness of financial inclusion and financial resilience amongst stakeholders	Ongoing and monitored annually	Complete	Over 18 events and engagements were undertaken to continue to communicate NAB's financial inclusion program and outcomes and the financial resilience research findings to industry stakeholders.
Customers Community and Partners	Increase awareness and understanding of financial resilience	<ul style="list-style-type: none"> Conduct research to further improve the understanding of financial abuse and potential initiatives to respond to the issue Insights and recommendations developed for internal use 	Improved employee understanding of financial abuse	30 September 2017	Not complete	This action has been made redundant with the introduction of the ABA guidelines into financial abuse which NAB and other member Banks worked directly with the ABA in drafting and approving. The guidelines are now being applied to help customers exposed to financial abuse. Furthermore, in November, NAB undertook a public awareness raising campaign that included helping customers impacted by financial abuse in accessing support. Information resources were and are still available on nab.com.au/endtvtviolence .

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Community and Partners Our People		Evaluate the impact of the NAB Assist hardship program using NAB's Financial Resilience Framework ➤ Release insights and recommendations	Improved understanding of how to support customers in hardship	30 September 2017	Partially complete	Evaluations were completed using the framework, however, an effective way for the tool to be used by a wide to variety of organisations has not been identified. Next steps and recommendations are being considered as part of NAB's 2018 financial resilience research projects.
Community and Partners		Evaluate the impact of the No Interest Loan Scheme using NAB's Financial Resilience Framework ➤ Release insights and recommendations	Improved understanding of how to provide access to the No Interest Loan Scheme	30 September 2017	Partially complete	Evaluations were completed using the framework, however, an effective way for the tool to be used by a wide to variety of organisations has not been identified. Next steps and recommendations are being considered as part of NAB's 2018 financial resilience research projects.
Community and Partners	Conduct research and monitor and evaluate our impact to inform product and service delivery	Evaluate the impact of Good Money using NAB's Financial Resilience Framework ➤ Insights and recommendations developed for internal use	Improved understanding of the role of Good Money in providing access to the No Interest Loan Scheme, StepUP and referral services	30 September 2017	Partially complete	Evaluations were completed using the framework, however, an effective way for the tool to be used by a wide to variety of organisations has not been identified. Next steps and recommendations are being considered as part of NAB's 2018 financial resilience research projects.
Customers Community and Partners		Identify practical applications of NAB's Financial Resilience Framework to build the financial capability of Indigenous Australians ➤ Refer to NAB's Reconciliation Action Plan	Improved financial resilience of Indigenous Australians	30 September 2017	Complete	In FY17, opportunities were identified regarding practical applications of NAB's Financial Resilience Framework to build the financial capability of Indigenous Australians. In 2018, together with the Centre for Social Impact (CSI) work will be undertaken to implement a survey to deepen the understanding of Indigenous Financial Resilience.
Customers Community and Partners Our People	Improve customer experience through digital solutions	Understand the impact of the microfinance offering for Indigenous Australians ➤ Refer to NAB's Reconciliation Action Plan	Improved understanding of financial inclusion for, and the financial resilience of, Indigenous Australians	30 September 2017	Complete	The microfinance digital access innovation project has commenced and research has begun.





Queensland Government

Queensland Government

Queensland was the first state government to commit to the FIAP program to ensure financially vulnerable Queenslanders are supported towards a strong and resilient financial future.

The Queensland Financial Inclusion Plan sets out what the Queensland Government and its sector partners will do to assist financially vulnerable Queenslanders. The aim is to ensure Queenslanders are better prepared to respond to cost-of-living pressures and financially stressful life events and provide education and training that will help them improve their future financial wellbeing.

The plan is focused around three priority areas:

- > **Improving financial literacy and building capabilities;** ensuring people have the necessary knowledge, skills and capabilities to make informed financial decisions
- > **Responding directly to financial hardship;** ensuring targeted services, programs and products are available to those experiencing financial hardship
- > **Driving an integrated whole-of-system response;** working together to deliver an integrated response to financial hardship, supported by a strengthened evidence base and collaborative relationships within and across sectors.

As part of its commitment, the Queensland Government allocated \$31 million over five years from 2016-17 to fund financial counselling and financial resilience worker positions and provide continued emergency relief to support financially vulnerable Queenslanders across the state.

A full copy of the Queensland Financial Inclusion Action is available at:

communities.qld.gov.au/communityservices/community-support/queensland-financial-inclusion-plan



Queensland Government

Products and Services

Stakeholder	Committed Action Statement	Output / Outcome	Responsibility	Timeframe
People within the justice system	Conduct holistic assessment of offenders' economic circumstances (both incarcerated and community based) to enable referrals to appropriate interventions			
Vulnerable Queenslanders	Implement the Financial Resilience Program, including a statewide network of financial resilience workers and counsellors, continued emergency relief and the establishment of two Good Money stores in Cairns and on the Gold Coast			
Vulnerable women and families experiencing domestic and family violence	Establish new support services that assist vulnerable women and families experiencing domestic and family violence to achieve a stable and empowered financial future			
Queensland's seniors	Implement the government response from the Queensland Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors, including appropriate promotion of safe, affordable alternative financial services and products			
Individuals and families in financial crisis	Support individuals and families in financial crisis following a disaster to access suitable financial resources and assistance, and support sound planning and financial decisions	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland Government	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories
At-risk energy consumers	Examine options to improve more equitable access to the Home Energy Emergency Assistance Scheme to assist at-risk energy consumers to pay their electricity and/or gas bills			
Those experiencing or at risk of homelessness, including women and children experiencing domestic and family violence	Deliver specialised financial wellbeing, support services and referrals to those experiencing or at risk of homelessness, including specialist support in budgeting and debt management through the Homelessness Program, including services explicitly targeting women and children experiencing domestic and family violence			
Private market households in need	Provide proactive and preventative support, including information, advice and financial assistance, to private market households in need, through the delivery of the RentConnect program			
Vulnerable Queensland tenants	Protect vulnerable Queensland tenants through the vigilant monitoring and auditing of level three residential service providers to ensure financial support offered to residents is transparent and accountable			
Victims of violent crime	Assist people to recover from violent crime through the provision of financial assistance to eligible victims, and information and referral to support services			
Queenslanders affected by problem gambling	Provide counselling, support and referrals for Queenslanders affected by problem gambling to address and respond to financial hardship			
State Penalties Enforcement Register (SPER) customers experiencing financial hardship	Explore opportunities to improve the accessibility of existing options, and expand the range of non-monetary options available to customers experiencing financial hardship			
Queensland primary producers, fishers, forest growers, harvesters and related small businesses experiencing financial hardship	Provide free, confidential financial counselling specifically targeting primary producers, fishers, forest growers, harvesters and related small businesses experiencing financial hardship in Queensland through the Commonwealth Government Rural Financial Counselling Service	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland Government	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories
Individuals and families accessing neighbourhood centres, particularly people affected by domestic and family violence	Link individuals and families accessing neighbourhood centres, particularly people affected by domestic and family violence, to specialist services, including financial resilience services, through the Community Connect initiative			

Stakeholder	Committed Action Statement	Output / Outcome	Responsibility	Timeframe
All Queenslanders	Work with state and national partners, including the finance sector, to continue to extend and promote the range of safe, affordable lines of credit, microfinance and insurance options for those experiencing financial distress	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland Government	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories
Clients experiencing financial stress and exclusion	Explore opportunities through the Queensland Government One-Stop Shop initiative to better link clients experiencing financial stress and exclusion to appropriate financial services and supports			
Capabilities, Attitudes and Behaviours				
Stakeholder	Committed Action Statement	Output / Outcome	Responsibility	Timeframe
Aboriginal peoples and Torres Strait Islander peoples who participate in the Youth Employment Program	Provide financial information to young Aboriginal peoples and Torres Strait Islander peoples who participate in the Youth Employment Program			
Young people exiting the child protection system	Improve financial education and resilience skills for young people exiting the child protection system through the Transition to Independence program			
Vulnerable groups, such as women experiencing domestic violence	Promote a broad range of services, tools and resources to improve financial literacy and enhance financial wellbeing, particularly tailored to the needs of vulnerable groups, such as women experiencing domestic violence	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland Government	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories
Teachers and students	Deliver MoneySmart workshops across Queensland to encourage teachers to deliver financial literacy concepts in their teaching curriculum and actively promote available financial literacy resources for teachers and students			
Young people	Emphasise the importance of financial literacy in the context of Science, Technology, Engineering and Mathematics (STEM) education and the Advancing Education plan for Queensland			
Vulnerable households	Develop options to improve energy outcomes for vulnerable households and deliver a consumer engagement and education campaign to promote consumer confidence in regularly choosing an electricity plan that suits their household needs			
Queensland water consumers and service providers.	Conduct a statutory review of the South East Queensland Customer Water and Wastewater Code to ensure clarity with regards to the rights and obligations of water customers and service providers, including the basis on which complaints can be made to the Energy and Water Ombudsman			
Low-income households	Deliver the Housing and Employment Program to improve the financial capacity and wellbeing of low-income households			
Queenslanders housed in the private rental market	Provide Queenslanders housed in the private rental market with information, support and advocacy to support housing stability, financial education and household budgeting skills, through programs such as the Queensland Statewide Tenants' Advice and Referral Service	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories
School-aged children	Build knowledge of consumer issues and financial literacy in school-aged children through the Buy Smart competition			
Vulnerable client groups and rural and remote communities	Deliver consumer and business information, education and advice on a range of topics related to consumer rights targeting vulnerable client groups and rural and remote communities			



Queensland Government

Stakeholder	Committed Action Statement	Output / Outcome	Responsibility	Timeframe
Women	Ensure the Queensland Women's Strategy community implementation plan includes targeted actions to improve the financial literacy and capability of women, and drive improved economic security, including programs and tools to increase women's financial capability, and support vulnerable women to achieve economic security through training and employment			
Vulnerable families	Support and improve financial education and resilience skills for vulnerable families, including referral to relevant agencies via Family and Child Connect, and the delivery of budget management support through the Intensive Family Support program			
Individuals and families	Support individuals and families to better prepare for and recover from financially stressful disaster events and emergency incidents		Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories
Vulnerable households, with a particular focus on eligible consumers in remote communities and those who are on-sold electricity	Support vulnerable households by increasing awareness and uptake of energy concessions and assistance, with a particular focus on eligible consumers in remote communities and those who are on-sold electricity	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.		
All Queenslanders	Establish a cross-sector network to oversee the plan's implementation and maximise connections across sectors to shape stronger, integrated responses to achieving financial literacy, capability and resilience for Queenslanders Host an annual forum of high-profile corporate organisations with an interest in financial inclusion and resilience to identify shared investments towards cooperative and innovative solutions Explore options to encourage long-term financial planning and proactive, independent decision making, including uptake of powers of attorney, advanced care directives and will-making The Queensland Government is working in partnership with various organisations from the community, finance and corporate sectors to develop actions responding to financial exclusion across Queensland.			

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output / Outcome	Responsibility	Timeframe
Disadvantaged and low-income families, particularly those from Aboriginal and Torres Strait Islander backgrounds	Deliver specialised financial case management to improve housing stability for disadvantaged and low-income families, particularly those from Aboriginal and Torres Strait Islander backgrounds, through the My Money pilot project in Cairns	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland Government	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories.
All Queenslanders	Identify a consolidated set of financial stress and exclusion indicators for Queensland to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan			

Economic Participation and Status

Stakeholder	Committed Action Statement	Output / Outcome	Responsibility	Timeframe
Young people exiting the youth justice system	Link young people exiting the youth justice system with financial literacy products and services as a component of work, which sets them up for employment opportunities and a sustainable future	Queensland will identify a consolidated set of financial stress and exclusion indicators to inform continued monitoring and evaluation, and determine future priorities of the Queensland Financial Inclusion Plan.	Queensland Government	The Minister for Communities will release an annual report card outlining the progress made and showcasing success stories.
Vulnerable Queenslanders	Support financially vulnerable Queenslanders to access subsidised vocational education and training (VET) through the Annual VET Investment Plan			



An advocate for banking & insurance customers

In 2017, Suncorp developed the Office of the Customer Advocate, a new function focussed on identifying and acting upon opportunities to better protect customers' interests.

While the Office of the Customer Advocate delivers on a banking industry commitment, the inclusion of Suncorp's insurance business has broadened its scope and potential impact for vulnerable customers – an industry first.

With home insurance, motor insurance, banking and wealth customers, Suncorp connects with a wide spectrum of people at different life stages, and often when they are quite vulnerable.

A key commitment under Suncorp's 2017 Financial Inclusion Action Plan was to conduct an external review of its policies and processes for vulnerable customers.

Over three months, Uniting Kildonan reached deeply into Suncorp's business to assess how it supports vulnerable customers. Suncorp now has a stronger understanding of the

needs of vulnerable customers, areas where it can improve, and the actions the company can take to make it easier for its customers and ultimately increase financial inclusion.

Suncorp has already made great progress on a number of fronts and has reflected the outcomes of the review in its updated FIAP. In addition to further development of products and services for vulnerable customers, activity in 2018 will include specialist staff training, strengthening Suncorp's hardship programs, and expansion of referral services and partnerships.

To download and read a copy of Suncorp's updated FIAP, visit:
suncorpgroup.com.au/about-us/responsibility



A key commitment under Suncorp's Financial Inclusion Action Plan was to conduct an external review of its policies and processes for vulnerable customers.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Establish an internal working group to improve Suncorp's processes and service standards to enhance customer experience and improve responsiveness to customers and employees who are financially vulnerable, in hardship or crisis situations.	Establish an internal working group to: understand the needs of excluded, vulnerable and culturally diverse customers; identify improvements to current processes and service standards; and examine policy and procedures across all Suncorp functions.	Improved customer experience and access to suitable financial products and services.	EGM Customer Experience EGM Compliance, Regulatory Affairs and Customer Relations	June 2017	Complete	Internal working group established and operational, including representatives from across Suncorp's Insurance, Banking & Wealth, Procurement, dispute resolution and customer support functions.
		Implement improvements to internal processes that impact customer experience across all Suncorp functions.	Improved pathways and access to community and government support.	EGM Motor Claims EGM Consumer & Commercial Portfolio & Product EGM Banking Operations & Support	December 2017	Complete	Customer Advocate function established. Improved alignment of specialist teams across our business who help vulnerable and culturally diverse customers.
		Continue to develop Suncorp's current hardship programs and integrate these programs across all Suncorp functions.			December 2017	Complete	External review conducted into Suncorp's policies and processes for vulnerable customers, and now implementing process improvements for better customer outcomes.
		Develop a customer experience strategy and business case for vulnerable and culturally diverse customers.			June 2018	Partially complete	Improvements to Suncorp's Hardship programs. Piloted referral program providing vulnerable customers with specialist support. More activity planned for 2018.
Customers Community	Develop shared value partnerships with community organisations to support financial literacy and counselling; and integrate best practice into Suncorp's solutions and customer service.	Implement a customer experience strategy for vulnerable and culturally diverse customers.			from Dec 2018	Partially complete	On track. Activity scheduled for 2018.
		Develop a proposal for shared value partnerships to support and integrate financial counselling and literacy into Suncorp's solutions.	Improved access to financial literacy and financial counselling services.	EGM Customer Experience EGM Corporate Affairs	June 2017	Complete	Suncorp working with partners to provide financial literacy programs nationally (Services for financial counsellors), in QLD (multicultural services), NSW (financial literacy programs via stores), Financial Basics Foundation providing financial literacy for school-aged children. Further activity scheduled for 2018.
		Implement shared value partnerships to support and integrate financial counselling and literacy.	Improved pathways and access to community and government support.		December 2017-2018	Complete	
		Continue to develop current micro-finance products, such as Essentials by AAI insurance and Everyday Essentials bank account, and explore opportunities to expand and integrate them across all Suncorp functions.			December 2017	Complete	
Customers Community	Develop shared value partnerships with stakeholders to: support accessible and affordable micro-finance products and services; and integrate best practice products into Suncorp's solutions, through joint propositions, referrals and other initiatives.	Explore propositions and shared value partnerships to support and integrate micro-finance into Suncorp's offerings.	Improved access to suitable and affordable products and services.	EGM Customer Propositions EGM Consumer & Commercial Portfolio & Product EGM Banking & Wealth Portfolio & Product	June 2017	Complete	Continued development of partnerships to deliver micro-finance products to consumers, including further development of referral network for Essentials by AAI insurance. Further activity planned for 2018, including expansion of referral networks, integration with Suncorp Bank, and development of services for Newly Arrived.
		Develop propositions and shared value partnerships to support and integrate micro-finance.		EGM Corporate Affairs General Counsel Advice & Disputes	December 2017	Complete	
		Implement propositions and shared value partnerships to support and integrate micro-finance			December 2018	Partially Complete	

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community Customers	Develop shared value partnerships with stakeholders to: support micro-enterprise and entrepreneurship development; and integrate best-practice offerings into Suncorp's solutions, through joint propositions, referrals and other initiatives.	Explore propositions and shared value partnerships to support and integrate micro-enterprise and entrepreneurship development into Suncorp's offerings.	Increased economic participation by vulnerable groups.	EGM Customer Propositions EGM Consumer & Commercial Portfolio & Product EGM Banking & Wealth Portfolio and Product EGM Corporate Affairs	June 2017	Complete	Shared value partnership keeping youth offenders in education and employment. Additional micro-enterprise activity planned for 2018 with community partners through the FIAP and Reconciliation Action Plan. Activity scheduled for 2018.
		Develop propositions and shared value partnerships to support and integrate micro-enterprise.			December 2017	Complete	
Community Customers	Work with FIAP Trailblazers and other stakeholders to evaluate opportunities for cross-industry essential services product bundles.	Implement propositions and shared value partnerships to support and integrate micro-enterprise.	Improved availability and access to cross industry solutions for vulnerable customers.	EGM Customer Propositions EGM Consumer & Commercial Portfolio & Product EGM Banking & Wealth Portfolio & Product EGM Corporate Affairs	December 2018	Partially complete	Founding participant of the Thriving Communities Partnership and sitting on Steering Committee. Developed indigenous funeral insurance prototype involving cross-sectoral stakeholders.
		Work with stakeholders to explore propositions and evaluate opportunities for cross-industry essential services product bundles.			June 2017	Complete	
		Support the development of propositions for essential services product bundles.			December 2017	Complete	

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output / Outcome	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Community and partners Suppliers Employees	Actively oversee, develop, implement and monitor the FIAP.	Meet quarterly to oversee development and implementation of the FIAP.	Improved financial inclusion and financial wellbeing of vulnerable groups.	FIAP Steering Committee and Chair FIAP Steering Committee and Chair FIAP Working Group FIAP Working Group	Quarterly 2017-2019	Complete	Implementation overseen by the Senior Leadership Team and FIAP Steering Committee. Broad representation from across the business in FIAP working group.
		Report annually to the Senior Leadership Team and external stakeholders on progress achieved against actions in the FIAP.			Annually 2017-2019	Complete	
		Consult with communities and people affected by financial exclusion for strategic advice and input into the development and implementation of Suncorp's FIAP.			Annually 2017-2019	Complete	Wide internal and external consultation and integration into business planning and activity. Materiality assessment conducted in late 2016, including engagement with internal and external stakeholders. Ongoing consultation with consumer advocates and other community stakeholders, including hosting engagement day in Nov 2017.
		Work proactively across Suncorp to engage the business to develop and implement the FIAP.			Ongoing	Complete	All planned activity for 2017 completed or on track for completion. New FIAP developed with extended actions.
Customers Community and partners Suppliers Employees	Build on Suncorp's annual reporting frameworks to include key financial inclusion measures that contribute to evidence-based policies and solutions.	Determine the approach to reporting and agree appropriate metrics.	Improved transparency and evaluation of FIAP actions.	FIAP Steering Committee and Chair	June 2017	Complete	Metrics and available baselines established. Progress available via the Suncorp Group 2016-2017 Annual Review: http://www.suncorpgroup.com.au/about-us/responsibility
		Complete discovery of existing Suncorp activity targeting financial inclusion and financial resilience.			June 2017	Complete	
		Establish a baseline of current activity for each action area.			December 2017	Complete	
		Develop internal systems to track the effectiveness of FIAP initiatives.			December 2017	Complete	

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Community and partners	Build on Suncorp's annual reporting frameworks to include key financial inclusion measures that contribute to evidence-based policies and solutions.	Report progress of FIAP initiatives as part of Suncorp's annual reporting suite.	Improved transparency and evaluation of FIAP actions.	EGM Corporate Affairs	Annually 2017-2019	Complete	Metrics and available baselines established. Progress available via the Suncorp Group 2016-2017 Annual Review: http://www.suncorpgroup.com.au/about-us/responsibility
Suppliers Employees	Actively engage with other organisations across the FIAP community and beyond to learn and share experiences.	Continue to participate in the FIAP Community of Practice with other FIAP Trailblazers to learn and share experiences. Track progress of action areas and ensure continuous improvement of FIAP actions.	Stronger FIAP community to advocate for change.	FIAP Working Group FIAP Steering Committee and Chair FIAP Working Group	Quarterly 2017-2019 Annually 2017-2019	Complete Complete	Active in two FIAP CoP working groups, including Chair of two working groups. Suncorp values its engagement and collaboration with peers in the FIAP CoP. Metrics and available baselines established. Monthly working group meetings to discuss progress and achievements. Overall progress available via the Suncorp Group 2016-2017 Annual Review: http://www.suncorpgroup.com.au/about-us/responsibility
Customer Employee	Raise awareness and build understanding across Suncorp of the challenges faced by vulnerable people in our community, the causes and triggers of financial exclusion, and the solutions that bring financial wellbeing.	Develop and implement an internal campaign to build employee understanding of financial inclusion and wellbeing. Develop opportunities for Suncorp people engaged in FIAP work, senior leaders and key employees to personally experience and engage with vulnerable people and culturally diverse communities.	Increased employee awareness and understanding of financial inclusion, resilience and wellbeing.	EGM Corporate Affairs EGM Corporate Affairs	December 2017 December 2017	Complete Complete	Internal communications rolled out from early 2017. Employees and senior managers engaged in cultural awareness training. Activity in 2018 to build on further integration of vulnerability-focused training content.
Customers Community and partners	Leverage Suncorp's industry, media and government relations to advocate for financial inclusion and wellbeing, and promote Suncorp's FIAP and commitment to financial wellbeing.	Develop and implement a government, industry and media stakeholder relations plan to support Suncorp's FIAP.	Increased industry, media and government support for financial inclusion and wellbeing.	EGM Corporate Affairs	December 2017	Complete	FIAP integrated into Government, Industry and Public Policy planning and implementation. Active participation and leadership in G1, Life, Banking Code Reviews and roundtables. Founding participant of the Thriving Communities Partnership and sitting on Steering Committee, and working with Victorian councils and the DHHS on services for vulnerable people. Developed indigenous funeral insurance prototype involving cross-sectoral stakeholders.
Customers Community	Support cross-industry collaboration on initiatives that bring together essential services providers, governments and NGOs to address national issues that affect financial wellbeing.	Collaborate with fellow FIAP Trailblazers and other stakeholders to bring together essential services providers. Support the development of collaborative initiatives by essential services providers.	Increased collaboration within and across industry to support financial inclusion and wellbeing initiatives	EGM Corporate Affairs EGM Consumer & Commercial Portfolio & Product EGM Banking & Wealth Portfolio and Product	June 2017 December 2017	Complete Complete	

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Employees	Continue to build training opportunities for Suncorp customer service employees to increase their capability to recognise and work appropriately with customers and employees who are financially vulnerable, in hardship or crisis situations	Incorporate information about Suncorp's FIAP and commitment to financial wellbeing into Suncorp orientation for new employees.	Employees better able to identify and support vulnerable customers. Improved pathways and access to community and government support.	EGM Talent & Planning	June 2017	Complete	Information about the FIAP incorporated into orientation for new employees. Capability requirements for general awareness and specialist staff scoped and training strategy developed for customer facing and specialist employees.
		Define capability requirements for customer service employees about financial inclusion and wellbeing.			June 2017	Complete	
Customers Employees	Prepare a plan to incorporate financial inclusion into customer service training, to build the capability required for improved customer experience and internal processes. Incorporate capabilities into appropriate training content and resources. Implement training strategy to build customer service capability for improved customer experience and internal processes.	Prepare a plan to incorporate financial inclusion into customer service training, to build the capability required for improved customer experience and internal processes. Incorporate capabilities into appropriate training content and resources. Implement training strategy to build customer service capability for improved customer experience and internal processes.	Improved pathways and access to community and government support.	EGM Contact Centres EGM Stores & Specialty Banking EGM Motor Claims EGM Customer Experience EGM Talent & Planning	December 2017	Complete	Outcomes of Kildonan review integrated into final capability design and integration of capabilities into training content and resources has begun ahead of schedule. To continue and due for completion as scheduled in 2018.
					December 2018	Partially complete	
					December 2018	Partially complete	

Awareness and understanding of culture and diversity

Stakeholder	Committed Action Statement	Output/Outcome	Responsibility	Timeframe	Completion	Comment
Customers Community and partners Suppliers Employees	Communicate Suncorp's FIAP and commitment to financial wellbeing.	Publish the FIAP online and make information about its progress accessible to all stakeholders through internal and external channels.	EGM Corporate Affairs	March 2017	Complete	Suncorp's FIAP is available via the Suncorp Group website. Information on progress included in the 2016-2017 Annual Review: http://www.suncorpgroup.com.au/about-us/responsibility
		Establish and monitor contact points for the FIAP work, to support consultation with stakeholders, communities and individuals.		March 2017	Complete	

Economic participation and status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Suppliers Community	Work with our recruitment and human resources partners and suppliers, FIAP Trailblazers, and other stakeholders to improve pathways to education and employment for vulnerable people.	Identify opportunities for improvement to current recruitment policies, practices and employment pathways into Suncorp.	Improved pathways to employment and education for vulnerable groups.	EGM Talent & Planning	June 2017	Complete	D&I strategy developed and being implemented, including pilot refugee employment program and specialist cultural training for hiring managers. Exploration of youth employment and education initiatives with community partners. Further activity planned for 2018.
		Commence implementation of improvements to current recruitment policies and practices and employment pathways into Suncorp.			December 2017	Complete	

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Suppliers Community	Work with our recruitment and human resources partners and suppliers, FIAP Trailblazers, and other stakeholders to improve pathways to education and employment for vulnerable people.	Expand the diversity and inclusion strategy to increase Suncorp's employment and retention of people from vulnerable and culturally diverse backgrounds, as well as other already identified segments.	Improved pathways to employment and education for vulnerable groups.	EGM Talent & Planning	December 2017	Complete	D&I strategy developed and being implemented, including pilot refugee employment program and specialist cultural training for hiring managers. Exploration of youth employment and education initiatives with community partners. Further activity planned for 2018.
		Implement the diversity and inclusion strategy for people from vulnerable and culturally diverse backgrounds.			December 2018	Complete	
		Explore opportunities to expand Suncorp's current shared value partnerships that provide pathways to education and employment.	December 2017	Complete			
		Explore opportunities with fellow FIAP Trailblazers and other stakeholders, to support new shared value partnerships that provide pathways to education and employment.	December 2017	Complete			
Suppliers Community	Work with our current suppliers, other FIAP Trailblazers, community organisations, industry bodies and government, to improve the social impact of procurement and sourcing for the benefit of vulnerable and culturally diverse communities.	Identify improvements to current procurement policies and practices to support social enterprises and micro-enterprises who work with people from vulnerable and culturally diverse backgrounds.	Increased opportunity for social enterprise to participate in procurement opportunities.	CFO Suncorp Corporate Services	June 2017	Complete	Procurement Policy reviewed and updated to expand integration of social procurement. Further activity planned for 2018, including Supplier Code of Practice and further integration of social procurement principles at Suncorp.
		Explore opportunities with fellow FIAP Trailblazers, government and industry organisations for social procurement.			June 2017	Complete	
		Prepare a business case and social procurement strategy to increase Suncorp purchasing from social enterprises and micro-enterprises who are owned by or employ people from vulnerable and culturally diverse backgrounds.	December 2017	Complete			
		Implement social procurement strategy for vulnerable and culturally diverse communities.	December 2018	Not commenced			
Community	Work with our current investment managers, other FIAP Trailblazers, government and community organisations, to investigate options of social impact investing for the benefit of vulnerable and culturally diverse communities.	Explore opportunities with fellow FIAP Trailblazers, government and industry organisations for social impact investing.	Increased opportunity for social impact investment.	Head of Investments	June 2017	Complete	Active review of social impact investing opportunities further to launch of Responsible Investment Policy. Invested \$1 million in QLD Churches of Christ social impact bond to reduce youth homelessness. Allocation of investment funds written into 2018 FIAP.
		Participate in the development of social impact financing and investing in Australia that provides positive outcomes for vulnerable and culturally diverse communities.			December 2017	Complete	
		Determine the allocation of Suncorp's investment funds to social impact investments, based on the adequate availability of investment vehicles.			December 2018	Complete	

Assisting Students

As a part of Swinburne's Financial Inclusion Action Plan, the university has committed to helping students with practical measures to avoid financial hardships while studying. Some of the contributions made include:

- > Distributing 70 rental assistance packages of \$2,000 and 13 hardship grants worth a total of \$35,000. This has supported around 80 students to better manage financial pressures while studying
- > Providing 84 laptops and 10 iPads enabling students to have appropriate technology to support their studies
- > Offering transport assistance including 15 petrol vouchers and 25 Myki cards to students who experience barriers getting to university such as long distance or financial hardship

One student who had been a successful recipient of Swinburne's commitment is Patrick Maloney who received a laptop which enabled him to make better use of his time whilst commuting. This also freed up time for him to undertake volunteering opportunities and contribute to his community.



\$35,000

**13 hardship grants
worth \$35,000 were
distributed**



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Students (Customer)	Create a 'demographic profile' of students who would benefit from the FIAP. Bring together available data in a single source to enable the identification of students that are currently experiencing financial hardship	Creation of demographic profile and FIAP data report	Increased understanding of and better support for those who are most at risk of financial hardship and targeted initiatives to assist	Students Division	December 2016	Complete	Demographic profile identified based on available data from Student Management System, and presented to FIAP Steering Group and respective stakeholders
Students (Customer)	Establish a business process to automate the generation of FIAP data report upon request. To enable early identification and engagement with FIAP subjects	Dashboard that enables early identification of those most at risk of financial hardship. Early engagement strategy developed and implemented.	Decrease in students experiencing financial hardship and increased retention rates for students experiencing financial hardship	Students Division	December 2017	Partially complete	The work request has been launched with the Swinburne's Business Analytics team — expected timeline of delivery mid 2018
Students (Customer)	Identify grants, loans and scholarships currently available to students in need and review eligibility criteria and capacity to award	Report of available financial support and recommendations	Improve ability to determine future need of financial support and targeted distribution for students in financial hardship	Student Equity	December 2016	Complete	Existing grants, loans and scholarship identified, report produced and presented to stakeholders
Students (Customer)	Design governance framework for FIAP Financial Support package	Policies and procedures in place	Create transparency for FIAP actions	Student Equity	June 2017	Partially complete	The Governance Framework and Terms and Reference document is in consultation now
Students (Customer)	Develop FIAP Financial Support package for students facing financial hardship	FIAP Financial Support package designed and implemented	Improve efficiency of funding distribution to vulnerable cohorts	Housing & Finance/ Student Equity	December 2017	Complete	A range of grants available by application to financially disadvantaged students,
Students (Customer)	Introduce Special Low Interest/No interest loans for eligible Swinburne students in collaboration with external partners	Implemented Special Low Interest/No interest loans	Improve financial capacity of students	Housing & Finance	June 2017	Complete	Low interest loans available to students
Students (Customer)	Investigate available financial advice services and terms and conditions to introduce financial counselling for students	Financial counselling options identified and recommendations provided	Access to financial counselling enabled to students in need	Housing and Finance, Swinburne Student Life	August 2017	Complete	Team investigated financial counselling services and their accessibility for students on campus

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Partners (Suppliers)	Introduce FIAP fund to enable contribution of third parties towards FIAP Financial Support package	FIAP Support Fund established and launched	Increase engagement of university partners in financial inclusion	Advancement	December 2016	Complete	FIAP Support Fund established and launched in January 2017. FIAP fund was recognised as one of the major donor priorities for the University.
Partners (Suppliers)	Introduction of ATO Tax Help Program. Liaise with the ATO to roll out tax help for low income students.	Tax Help Program implemented in 2017	Improved financial literacy of students	Swinburne Student Life	August 2017	Complete	Tax Help Program successfully launched and volunteers recruited and trained

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Students (Customer)	Identify support services available to form a Crisis Support Package which will connect students in financial hardship to emergency accommodation, counselling, and assist with applications for extensions and special considerations	Report of all available support services	Increase understanding of all critical support services available	Student Counselling; Student Financials; Swinburne Student Life (Swinburne Student Life); Student Housing & Finance; International Student Life (ISL)	March 2017	Complete	Existing services identified and listed on various websites and communicated to students
Students (Customer)	Increase awareness via online media of both existing/new financial and non-financial support services, particularly for students who may be experiencing financial hardship	Online communication strategy developed Quality and usability of information	Improve awareness of available support	Students; Swin Counselling; Student Financials, Finance & Housing	March 2017	Complete	FIAP has been promoted extensively throughout 2017. This will continue in 2018 as we explore alternative channels.
Students (Customer)	Hold a Financial Inclusion Day event to promote Swinburne University's financial and additional support services which students can access	Financial Inclusion Day event held	Increase awareness of available support	Swinburne Student Life	December 2017	Complete	Financial Inclusion Day held on 21 August at Hawthorn campus, attracting approx 1000 students

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Students (Customer)	Increase financial literacy of students by sourcing education materials about personal financial management and identify training opportunities for students.	Education material available and distributed Options for training in financial management skills identified	Increase financial literacy	Student Equity, Housing and Finance, Swinburne Student Life	March 2017	Partially complete	Some options explored including BlackBullion and local banks, other collaborative projects are under scoping at this time. Also exploring Swinburne online tool, Quitch.
Students (Customer)	Review current communication practices about financial obligations for students and provide recommendations for improvement where applicable to ensure students are clear about their financial obligations (fees) and options	Communication strategy for financial obligations developed and implemented	Decreased levels of student debt	Students, Student Financials, Customer Service and Relations	August 2017	Partially complete	Communications team is working on the communication strategy.
Students (Customer)	Establish a taskforce to scope and proactively seek additional support services for specific vulnerable cohorts of students such as Indigenous, international and other.	Taskforce established Report with recommendations for additional services	Increase of completion rates for identified vulnerable cohorts in financial hardship	Wellbeing at Swinburne; Student Financials; Swinburne Student Life; Housing & Finance; ISL	August 2017	Complete	Taskforce established, currently reviewing existing support services and establishing networks
Partners (Suppliers)	Develop and implement a Crisis Support Package (liaising with e.g. Eastern Domestic Violence Outreach Service, Centre Against Sexual Assault, emergency accommodation services, Headspace.)	→ Crisis package developed and implemented → Partners identified and MOUs signed	Increase support offered for students in crisis	Swin Counselling; Student Financials; SSAA; Housing & Finance; ISL	December 2017	Partially complete	Under the consideration of the formed taskforce



A voice for our most vulnerable customers

Just over a year ago Adrian Ahern, a former partner in a major law firm, joined Westpac Group in the newly created role of Customer Advocate. One of the areas that Adrian's team has been looking at is how Westpac can better support its most vulnerable customers.

"We know that vulnerability is something that can affect anyone at any time," said Adrian. "Our goal is to better support our customers and their families as they go through major life events, such as the death of a loved one, divorce or illness, or loss of a job, and help them recover as quickly as possible."

To better understand the issues, Westpac has set up a Customer Council made up of representatives from across the sector including community organisations supporting vulnerable Australians and financial rights and counselling organisations.

In the last three years Westpac Group has supported over 100,000 customers with financial assistance packages. Recognising that for some customers it can be difficult to talk about their financial issues, Westpac was the first bank in Australia to offer customers the option of negotiating payment arrangements through online banking.

Westpac continues to see regional communities impacted by economic instability following the withdrawal or closure of major local industries. To assist customers impacted by the mining downturn in Western Australia they have set up a dedicated team with case management specialists and plan to adopt this approach in other distressed regions.

"We know that we can achieve the best outcomes if customers contact us early to work out a plan together," said Peter King, Westpac Group Chief Financial Officer and Executive Sponsor of Financial Inclusion. "Helping customers to feel comfortable talking with us at an early stage builds financial resilience and goes to the heart of Westpac's Financial Inclusion Action Plan."



Adrian Ahern

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	Continue to improve solutions for customers experiencing financial hardship (both commercial and consumer) by ▶ Enhancing Westpac Assist ▶ Tailoring of financial services for specific communities at risk of economic downturn	Achieve Net Promoter Score of 75 and less than 6 complaints per 10,000 customer interactions	Promote financial resilience during times of need by providing timely and appropriate hardship support	Westpac Assist	Ongoing and reported annually	Partially complete	Assessment commenced to identify communities at risk, with design of tailored services currently underway. We continue to see regional communities impacted by economic instability following the withdrawal or closure of major local industries. To assist customers impacted by the mining downturn in Western Australia we have set up a dedicated team with case management specialists and will be adopting this approach in other distressed regions. Exceeded Net Promoter Score target of 75, achieving 79. For FY17 the number of complaints was six per 10,000 customers.
Customers Employees	Better financially support customers and employees facing domestic and family violence	Changes/improvements to service for customers and employees facing domestic and family violence	Increased financial confidence through enhanced service experience that makes the path smoother during a difficult time	Consumer Bank, Domestic and Family Violence Employee Action Group	Ongoing and reported annually	Partially complete	Expanded our Employee Assistance Program to offer dedicated support delivered by specialist clinicians. New resource guides were developed by our Domestic and Family Violence employee action group to inform employees about available support and to assist leaders to support those impacted.
Customers	Develop a free online financial literacy program for young people	Free access to online maths education	Increase access to maths education to support financial wellbeing for young people	Marketing — Consumer Bank	2017	Complete	Partnered with Mathsplace to provide free access to online maths education covering the year 3 to 12 maths curriculum, with 70,000 people having taken up the offer.
Customers	Implement initiatives to help remote Indigenous customers access banking facilities in all ways — in person, via telephone and online	Better customer experience for remote Indigenous customers	Increase and improved access for remote Indigenous customers and increased customer base	Consumer Bank	Ongoing and reported annually	Not complete	A business case has been developed to support this need.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community Customers	Increase access to Westpac's Davidson Institute's financial literacy seminars	Measure online seminars accessed and number of face to face seminars and participants	Promote financial resilience	Davidson Institute	Next FIAP period 2-3 years	Complete	In FY17 Westpac's Davidson Institute conducted more than 1,100 training for 39 organisations and reached more than 1,100 participants through webinars. The Davidson Institute has explored various approaches to assessing impact and is currently focussing on measuring behaviour change as evidence of its impact.
Community Customers Employees	Building financial capability and resilience	Train bankers to deliver financial education to support Muri Di Paaki Regional Assembly across Western NSW	Increase Muri Di Paaki's ability to achieve a better future for the Aboriginal people of Western NSW	Business Bank	2017	Partially complete	Training for Muri Di Paaki was undertaken in 1H18.
Employees	Strengthen representation of women in leadership positions	Achieve 50% leadership positions held by women by end FY17	An inclusive business culture better equipped to understand the needs of its workforce and customers	Group	2017	Complete	Achieved 50% Women in Leadership.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Employees	Exceed parity between Indigenous Australians overall and Indigenous Australians employed at Westpac Group	Achieve 500 cumulative new Indigenous recruits from 2015-17	Inclusive growth and increased employment of Indigenous Australians	Group	2017	Complete	Hired more than 600 Indigenous Australians FY15-FY17, exceeding our target of 500. Continued to maintain parity.
Employees Community	Create a workplace that provides meaningful and rewarding careers for our Indigenous employees	Increase retention of Indigenous employees	Inclusive business culture that retains Indigenous Australians with rewarding careers	Group	Next FIAP period 2-3 years	Partially complete	Continuing to invest in programs to increase retention, including our ECHO Indigenous mentoring program.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Employees	Deliver banker sensitivity training in order to enhance our service for a broad range of customers	Service that reflects sensitivity and empathy for our customers' diverse backgrounds and experiences, including domestic and family violence, disabilities and challenging personal situations	Increased access to financial services for people with disabilities and challenging personal situations	Learning and Development	Next FIAP period 2-3 years	Complete	Inclusion training delivered in core programs covering drugs and alcohol, hardship support, dementia and loss of a loved one; as well as the rollout of a new 'Responding to Customers in Distress' guide. We refreshed our 'Doing the Right Thing' mandatory compliance training which includes an ethical awareness component, and has a deeper connection to our values and our 'Service Promise'.
Customers Community	Financial support for social enterprises as both commercial customers and via Westpac Foundation	<ul style="list-style-type: none"> ➤ Increase lending to: <ul style="list-style-type: none"> ➤ Businesses owned by women ➤ Businesses owned by Indigenous Australians ➤ Social enterprises ➤ Increase the number of Indigenous Australian social enterprises that are supported with finance and business skills compared with FY16 	Facilitate financial inclusive growth and jobs created with social enterprises	Westpac Foundation Social Sector Banking	Ongoing and reported annually	Partially complete	In FY17 we made available more than \$450,000 in microfinance loans with Many Rivers Microfinance to support Indigenous business owners. Indigenous Australian social enterprises have been supported with business and finance skills to build their capacity through the Westpac Foundation's Changemakers mentoring and skilled volunteering programs, and dedicated Davidson Institute workshops.
Customers Employees Community	Explore the financial wellbeing of women over 40 through a survey to understand how to support personal financial management among these customers	Research findings to better understand the issues facing women in relation to financial wellbeing	Improved service offering and customer experience to better support the needs of women.	Women's Markets	2017	Complete	In FY17 research was conducted to understand women's views around finance across all demographics. More in-depth engagement to take place in FY18.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Employees Suppliers	Drive inclusive growth through uptake of supply chain spend with diverse suppliers that are: <ul style="list-style-type: none"> ➤ Indigenous owned and/or women owned ➤ Women owned ➤ Social enterprises 	Increased spend with suppliers that are Indigenous owned, women owned or social enterprises	Inclusive growth through supporting more diverse suppliers	Group Operations, Property and Commercial Services	2017	Complete	In FY17 our spend with Indigenous Australian businesses was \$2.5 million, growing from \$1.6 million in FY16, and \$1.2 million in FY15.
Community	Provide financial support for social enterprises with a proven program for providing employment pathways	Support 5 social enterprises with grants of \$300k each over 3 years	Inclusive growth through jobs and employment pathways	Westpac Foundation	Next FIAP period 2-3 years	Complete	Grants awarded to five social enterprises in November 2017: Muru Mittigar, Good Cycles, CareerSeekers, Soft Landing and Vanguard Laundry Services. By 2020, these five Social Scale-up grantees, together with our five 2016 grantees, are expected to support more than 2,000 currently unemployed Australians into jobs.
Community Customers	Business mentoring for social enterprises and community organisations	Support at least 15 social enterprises and community organisations with business mentoring	Building resilient businesses and communities	Westpac Foundation and employees	Next FIAP period 2-3 years	Complete	Business mentoring is a key part of the Westpac Foundation Social Scale-up and Community Grant proposition, with feedback from organisations that this is invaluable in helping them grow.
Customers	Financial support for refugee owned small businesses	Extend a \$2m line of credit to Thrive Microfinance to support refugee small businesses and provide business expertise	Inclusive growth and increased economic participation of refugees in Australia	Consumer Bank	Next FIAP period 2-3 years	Complete	Thrive Microfinance has received secondment support, and by the end of FY17 had disbursed a total of 22 loans to refugees and asylum seekers in NSW and Melbourne enabling them to start or grow their business.
Community Customers	Increase financial literacy of social enterprises and small businesses	Deliver online toolkit of business resources	Inclusive growth and promoting resilient social enterprises and small businesses	Davidson Institute	Next FIAP period 2-3 years	Partially complete	An online toolkit and supporting communications plans have been developed, and were released in February 2018.
Customers Suppliers Community	Continue to back the expansion of Many Rivers Microfinance programs including employee secondments and mentoring opportunities with Many Rivers	Financial and non-financial support for Many Rivers	Increase Many Rivers' ability to help more Indigenous business owners across Australia	Group	2017	Complete	In FY17 Many Rivers Microfinance helped 144 Indigenous business owners and is now operating in 25 locations across Australia. Since the program commenced Many Rivers Microfinance has helped more than 1,650 business owners, 45% of which are Indigenous.

Foundation FIAPs:

18 Trailblazers who joined in 2017

In 2017, 18 Trailblazing organisations developed Financial Inclusion Action Plans. Together these consist of over 320 existing and new actions to address problems of financial inclusion.

These actions address focus areas, triggers and “at-risk” groups as shown in the diagram below. In 2018, these organisations will put these actions into place and work with other FIAP program participants to share progress and lessons learnt. At the end of 2018, they will undertake an evaluation process to check on this progress and report, with the aim of continued development and improvement of the program, and to encourage others to emulate their actions.



Focus areas for FIAP actions from 2017 Trailblazers

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers (Individuals)	Develop an accessible, scalable and affordable online solution to expand the reach of our existing face to face financial literacy education.	Online program.	Improve financial wellbeing and resilience for an increased number of Australians.	10TG	Dec-18
Customers (Employers)	Continue to develop and deliver employee financial wellbeing programs, assisting employers to improve the financial wellbeing of their staff.	Engagement materials for corporate partners to support employee financial wellbeing program rollout.	Employees have access to the tools they need to manage and improve their financial lives and organisations improve employee financial wellbeing, productivity and engagement.	10TG	Dec-18
Customers (Women)	Develop tools and resources based on needs identified. Incorporate an element of giving (scholarships).	More women able to participate in financial capability education	Continue to assist people to shift up the economic ladder from financial exclusion to financial contribution.	10TG	Ongoing
Community	Focus on developing partnerships with FIAP members to deliver financial wellbeing programs for employees, customers and community groups.	Aligned working partnerships to expand the program reach.	Improve financial wellbeing and resilience of diverse groups across Australia.	10TG	Dec-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Individuals	Ensure the program is fun, there's continued engagement with the tool and individuals experience a mindset shift toward thinking about their money in a positive way.	Regular touch points and accountability embedded in program to push behavior change.	Individuals take positive action steps toward improving their life & financial outcomes.	10TG	Ongoing
Individuals	Ensuring that monitoring and reporting captures behavioural change on a long-term basis.	Program outcome metrics.	Individuals experience long-term financial attitude and behavioural change.	10TG	Ongoing
Individuals	Make behavioural change a key input into the program design. Incorporate program evaluation and evidence based research around behaviour change into ongoing program design and development.	Continual program improvement.	Individuals experience increased attitude and behavioural change as the program develops.	10TG	Ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Review the material/program to ensure that it is accessible across: <ul style="list-style-type: none"> ➢ Age ➢ Income ➢ Gender ➢ Cultural Background 	Updated program material available across cohorts.	Program benefits wide cross section of the community.	10TG	2018
Customers	Ensure that the online program includes features that make it accessible to support people with a disability.	Program material that is accessible to users with a disability.	Users with a disability benefit from the program.	10TG	Dec-18

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community	Work with community partners, including FIAP members, to identify women in need that would benefit from completing the program.	Scholarships for women in hardship.	Improve women's financial inclusion.	10TG	Jul-18
Customers	Work with organisations that have large numbers of employees that are financially vulnerable often working part time in low paid roles such as women, carers, health care workers, shift workers etc. i.e the people that would benefit most from their employers paying for them to complete the program.	Marketing campaign encouraging organisations with financially vulnerable employee groups to run effective financial wellbeing training.	Improve the financial resilience of those most at risk of financial hardship.	10TG	Jun-18

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Continue to evolve products and pricing to address the financial circumstances of all AGL customers	A broad suite of products and pricing tailored to different financial situations	Customers have greater choice in products and can select those that best meet their individual needs	Product and Pricing	Ongoing
Customers	Increase transparency and simplify products and pricing	Products and the associated pricing are easier to understand and easier to compare	Customers can make more informed decisions about the products they select	Product and Pricing	Ongoing
Customers	Provide tailored payment plan solutions and research a formal debt relief and payment incentive model for customers experiencing payment difficulties	A revised payment arrangement framework A publicly available debt relief and payment incentive framework for hardship customers	Vulnerable customers have a reliable framework in which they can partner with AGL to reduce their energy debt and get back on track	Customer Operations	Sep-18
Customers	Continue to provide solutions to enable customers to be more engaged with their energy	Implement Energy Insights	Customers are more empowered to engage with and manage their energy costs	Customer Operations	Jun-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Make it easier for customers to access support	Deliver a new online portal housing Concessions and Grants information to educate and link customers to support	Customers are more educated and can easily access a broad range of support options	Customer Operations	Apr-18
Customers	Provide training to all frontline staff to ensure needs based conversations are happening with all customers	All staff have received training	Frontline staff are better equipped to have personalised conversations and provide personalised outcomes for customers	Customer Operations	Dec-18
Staff	Continued promotion of AGL's Family and Domestic Violence policy and roll out of training and awareness sessions to all employees of AGL.	Continue to promote the AGL Family and Domestic Violence Support policy including access to 10 paid leave days to impacted employees, and offer training and awareness sessions to all employees including introduction of a new Domestic Violence Hotline through EAP.	<ul style="list-style-type: none"> Staff members impacted by family violence are provided with additional leave provisions and continued employment whilst working through their situation All employees will be offered training to raise awareness, to change behaviours and attitudes towards this issue, to continue to foster an environment where people feel safe to speak up and ask for help, and to ensure we can recognise the signs of someone who may need support and confidently respond in a caring and inclusive way 	People & Culture	Dec-18

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Advocate for support measures which deliver an adequate social safety net for all Australians	Regulatory and policy submissions focus on economic inclusion and call out the need for an increase in adequate social security	Inadequacies continue to be highlighted and more attention is brought to the issue	Economic Policy and Sustainability	Ongoing
Staff	Contribute to the wellbeing of employees experiencing financial stress	Investigate the provision of a hardship grant for employees experiencing financial hardship	A proposed grant framework intended to support employees in reaching financial stability	People & Culture	Dec-18
Staff	Continue to participate as a member of the Australian Veterans Employment Coalition	A specialised recruitment process for veterans	Veterans are more likely to be successfully employed in the private sector	People & Culture	Ongoing
Staff	Continue to promote policies and practices which seek to overcome the barriers experienced by diverse communities	Increased promotion and the continued evolution of AGL diversity programs such as the Equality Program, Shine and NAIDOC	AGL employees are more aware and have increased confidence to bring their true self to work and achieve their full potential, bridging the gap to financial inclusion	People & Culture	Ongoing



Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Advocate for policy and regulatory frameworks that do not result in social and economic exclusion, both within and outside of the energy sector	<ul style="list-style-type: none"> Submissions into regulatory and policy changes that focus on financial inclusion Engagement with regulators and policy makers to highlight the importance of financial inclusion 	Regulation and policy that results in financial inclusion	Economic Policy & Sustainability	Reviewed annually
Community and Local Supplier	Design processes to support the sustainability of our small business partners in local communities	Change the accounts payable process to reduce payment timeframes for local suppliers	Healthier cash flow for suppliers through processes that meet their operational needs	Procurement	Jun-18
Community and Local Supplier	Ensure that transition plans identify and mitigate where applicable local businesses likely to be impacted in communities where AGL has a plan to transition away	A segmentation model which highlights the local businesses which are most vulnerable to the change	Local businesses who will require support are identified and in future, a mitigation plan can be designed to support businesses through the transition	Procurement	Dec-18
Community and Local Supplier	Where AGL is transitioning out of local communities such as Latrobe Valley and Hunter Valley, we will contribute to the sustainability of the local economy	<ul style="list-style-type: none"> Evolve and implement the Transition Plans for Hunter and La Trobe and ensure coverage across: <ul style="list-style-type: none"> Education Community Local business 	Local economies are better equipped and less impacted by AGL's transition away from the Community	Community Relations	Ongoing

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Clients	Partner with existing Ashurst clients who are FIAP trailblazers to work together in delivering various FIAP actions	<ul style="list-style-type: none"> Identify opportunities to support other FIAP trailblazer organisations, for example by providing targeted legal advice on particular FIAP initiatives on a pro bono basis Maintain existing, and identify new, opportunities to collaborate on financial inclusion focussed initiatives 	Contribution to the success of the FIAP program, and ensure resources are being efficiently and effectively applied by the trailblazer group to achieve robust and high impact outcomes	Business Development Legal Staff Pro Bono	March 19
Community / partners	Review and improve Ashurst's referral pathways for pro bono clients who are experiencing financial hardship or exclusion issues or risks	<ul style="list-style-type: none"> Identify existing referral services offered by organisations in not-for-profit and for-profit sectors Create database of key contacts at organisations for referrals 	Increased ease of access for pro bono clients to services to assist them with all aspects of financial hardship or exclusion	Pro Bono	Review by December 2018 Database by March 2019
Pro bono clients	Provide holistic support for Ashurst's pro bono clients suffering from financial hardship to ensure they have access to a range of services	<ul style="list-style-type: none"> Review referral, acceptance and matter management processes for pro bono clients to identify opportunities to incorporate an assessment of financial health Develop and conduct training for Ashurst lawyers to assist them in identifying where pro bono clients are facing financial hardship/exclusion and providing additional assistance (including access to referrals database) where required 	Improved service for pro bono clients that addresses a wider range of issues including financial exclusion and hardship	Pro Bono Learning & Development	March 19
Community / partners Staff	Continue to develop relationships with community organisations that support individuals facing financial exclusion or hardship	Meet, network and build relationships with organisations who support individuals facing financial exclusion or hardship	Opportunities developed and strengthened for individuals facing financial exclusion or hardship to have access to support from community organisations	Pro Bono Corporate Responsibility	Ongoing and monitored annually

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	Communication of FIAP to Ashurst staff including establishing a dedicated hub for FIAP (including all training and education sessions) to be uploaded onto our global intranet page	<ul style="list-style-type: none"> Design team to create hub Development of communication regarding FIAP hub to staff Ensure all training / education sessions are captured 	<ul style="list-style-type: none"> Increased staff awareness and engagement with the FIAP program Improved access for all staff to training sessions focussing on financial inclusion" 	Communications Learning & Development AV Services Diversity & Inclusion	March 2018 and ongoing
Staff	Make training opportunities for staff a key consideration in the selection process for the firm's superannuation provider.	Make superannuation training and information sessions available to staff nationally	Improved understanding for all staff of superannuation generally, and specifically, what happens to their super contributions	Human Resources	March 2018 and ongoing
Staff	Raise awareness about Ashurst's financial hardship associated policies using different forms of media	Communication of various hardship policies through nationwide internal update emails and intranet information pages	Greater awareness of staff about the services they can access in time of financial hardship	Human Resources Diversity & Inclusion Communications	March 2018 and ongoing
Staff	Launch a "Financial Hardship Checklist" for staff to assist them in times of financial hardship, including the ways in which Ashurst can support	Produce Financial Hardship Checklist for staff and make available through Ashurst's intranet	Greater awareness of staff of the services that can be accessed in times of financial hardship	Human Resources	March 19

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community / partners	Promote financial inclusion and raise awareness of the FIAP program within the legal sector	<ul style="list-style-type: none"> ➤ Attend and host events focussed on financial inclusion ➤ Develop a communication strategy to raise awareness of financial exclusion issues and the FIAP program among law firms and not-for-profit legal organisations 	<ul style="list-style-type: none"> ➤ Increased awareness in the legal sector of the issue of financial exclusion in Australia ➤ Greater participation by law organisations in FIAP-led and other financial inclusion initiatives 	Pro Bono Corporate Responsibility Communications Events	March 2019 and ongoing
Staff	Educate managers & partners on ways in which the firm can assist staff facing hardship	Develop training materials / sessions for partners and managers	Partners and managers are better equipped to identify signs of, and to assist staff members facing, financial hardship	Human Resources	March 2019 and ongoing
Clients Staff	Raise awareness of the FIAP Program in the business community, and with clients interested in learning more about the program	<ul style="list-style-type: none"> ➤ Draft and approve statement for inclusion in pitches and client-facing material to communicate about the FIAP program and Ashurst's involvement to clients ➤ Develop a communications strategy to educate Ashurst staff about involvement in the FIAP program to enable them to engage with clients 	Improved understanding and awareness of financial inclusion across the business community	Business Development Communications	March 2018 and ongoing
Community / partners Staff Clients	Continue to implement existing initiatives supporting the promotion of financial inclusion (for example initiatives identified in the Reconciliation Action Plan which support financial inclusion)	Continue to support, implement and report on the identified initiatives	Ongoing support for initiatives that aim to increase financial inclusion	Corporate Responsibility (as coordinator of relevant business functions)	2018-2020

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers	Review procurement process in all Australian offices to identify existing or new supplier relationships promoting financial inclusion	Conduct a local and national review of procurement processes and relationships	Increased opportunity for service providers who support financial inclusion to participate in Ashurst's procurement opportunities	Business Services	September 2018 and ongoing on annual basis

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers, Community	Invest for financial inclusion, including in responsible banking	<ul style="list-style-type: none"> Capital for appropriate finance, not for inappropriate finance Investor advocacy for bank culture that promotes financial services serving the interests of customers 	<ul style="list-style-type: none"> A financial services sector which designs and sells financial services that increase financial resilience Grow the responsible investment sector 	Ethics Research, Investment	Ongoing
Community	Grow the responsible investment sector	<ul style="list-style-type: none"> Educate the ethical consumer and advisers about ethical investing Work with industry groups eg. RIAA and FSC 	The rise in ethical investing has a normative and transformative power to create positive change including increasing financial inclusion	Ethics Research, Investment	Ongoing
Customers	Ensure appropriate insurance cover in super to support financial resilience	Design improvements to insurance which take account of the interests of people most at risk of financial exclusion	Cost-effective insurance is available to help manage financial shocks from injury or death	Product Operations	Ongoing
Customers	<ul style="list-style-type: none"> Raise member awareness of insurance cover through clear communications Good process for insurance claims 	<ul style="list-style-type: none"> Strong client awareness of features, costs and benefits of insurance, when joining and when circumstances arise for a claim Streamlined process to make insurance claims 	Clients and their families enjoy the benefits of appropriate insurance to help manage financial shocks from injury or death	Marketing Product Operations Customer Services	Ongoing
Customers Community	Explore partnerships and referral arrangements with providers of financial counselling and other support services	Improve our understanding of financial counselling and other support services available, and our capacity to support and refer clients to those services	Improved access to financial counselling for clients and other users of financial counselling	Customer Services, Product Operations	2018 and 2019

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community	Grants, sponsorships and positive impact investment to support financial inclusion	<ul style="list-style-type: none"> Selection process for grant recipients and investments takes account of financial inclusion in accordance with our Ethical Charter Advocacy (individual and collaborative) to develop impact markets, policies and practices to grow the impact investing sector 	<ul style="list-style-type: none"> Funds managed or provided by us drive improved financial inclusion in the broader community Impact investing scales solutions to financial exclusion 	Ethics Research, Investment Grants and Foundation	Ongoing
Customers Community	Review our communications and joining process to improve access to and use of our products; and to display commitment to inclusion	<ul style="list-style-type: none"> Accessible communication channels to better reach people at risk of exclusion Content, imagery, videos, forms and processes which reduce barriers to access our products by excluded groups 	<ul style="list-style-type: none"> Improved accessibility of our products Clients enjoy all the benefits of our products More inclusive communications and imagery 	Marketing	Ongoing
Customers	Ensure good process for early access to super for members in financial hardship	<ul style="list-style-type: none"> Clients in severe financial hardship receive appropriate information Staff equipped to support clients in difficulty 	Streamlined early access to superannuation for severe hardship	Product Operations Customer Services	Ongoing
Customers	Analyse our hardship and insurance claims experience to improve understanding of sources of hardship and ways to support financial resilience	Insight into sources of hardship amongst our clients	Better support for clients and groups at risk of exclusion	Ethics Research Product Operations	2019

Australian Ethical

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers	Explore procurement changes to increase support for financial inclusion by our suppliers	<ul style="list-style-type: none"> ➤ Consult with selected suppliers about their support for financial inclusion and opportunities to grow that support ➤ Trial potential procurement changes to (1) help identify suppliers which support financial inclusion, and (2) take that support into account in our selection process 	Understanding of our potential to support inclusion through procurement	Operations Ethics Research	2018

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community	Public voice for greater equality, fairness and financial inclusion	<ul style="list-style-type: none"> ➤ Promote constructive public discussion about the future of work; gender equality; responsible marketing; responsible consumption ➤ Advocacy for better public policy affecting these issues 	Business practices and government policy which better supports inclusion	Ethics Research, Marketing	Ongoing
Community	Research sources of financial exclusion and potential solutions, with an initial focus on Aboriginal and Torres Strait Islander people	<ul style="list-style-type: none"> ➤ In 2018 develop understanding of financial hardship experienced by Aboriginal and Torres Strait Islander people ➤ In 2019 use this understanding to take targeted action to support financial inclusion 	Improve our understanding of reasons for financial exclusion, and help in identification of potential solutions	Ethics Research	2018 and 2019
Staff	Presentations, training and partner-ships to increase staff understanding of vulnerability, including mental health awareness training	Compassionate staff with better awareness of contributors to financial exclusion and its effects	Improved capacity across the company to support customers and staff facing personal challenges which are a potential source of financial exclusion	People and Culture	Ongoing

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	Continue to pay super during full year of parental leave	Employee super balances continue to grow during parental leave	<ul style="list-style-type: none"> ➤ Less financial harm caused by absence from work during parental leave ➤ Reduce lifetime super gap 	People and Culture	Ongoing
Staff Community	Flexible work practices in an inclusive workplace	<ul style="list-style-type: none"> ➤ Flexible work options available and supported for all staff ➤ Encourage male staff to consider flexible work options to support workforce participation by their partners ➤ Increased employee understanding of ingredients for an inclusive workplace, informed by research 	Increased workforce participation by women and other at risk groups, at Australian Ethical and in the workplaces of partners of our staff	People and Culture	Ongoing
Staff	Continue to provide and encourage use of Employee Assistance Program	Staff given access to professional support for mental health issues including dealing with financial hardship	Support for vulnerable employees	People and Culture	Ongoing
Staff	Policy to assist and support staff experiencing domestic and family violence	Explore and implement domestic violence policy	Increased support for vulnerable employees	People and Culture	2018
Staff Community	Explore options for childcare support for staff with pre-school aged children	Potential care services or financial assistance provided to staff with children in childcare	Increased workforce participation by women (at Australian Ethical and in the workplaces of partners of our staff), if childcare support is provided	People and Culture	2018 and 2019
Staff Community	Assess opportunities to support employment of people at risk of financial exclusion	<ul style="list-style-type: none"> ➤ Participation in Smith Family Work Inspirations Program ➤ Identify channels for communicating employment opportunities to those at risk ➤ Explore recruitment criteria that account for risk of exclusion 	Increased workforce participation by vulnerable groups	People and Culture	2018 and 2019

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Employees	Explore levels of participation of vulnerable groups across Australian Unity's Health, Wealth and Living platforms	Developed understanding of vulnerable groups across Australian Unity's Health, Wealth and Living platforms	Australian Unity will have a greater understanding and awareness of vulnerable groups across the business	Group Executive, Brand, Marketing and Communications	Ongoing
Customers Employees	<ul style="list-style-type: none"> Develop referral pathways for customers experiencing financial hardship Build capability of front-line employees to better identify and respond to customers experiencing financial hardship 	<ul style="list-style-type: none"> Vulnerable customer framework developed and embedded across Australian Unity Develop a relationship with Uniting Care Kildonan's CareRing service to support employees to participate in financial hardship, and referral training 	<ul style="list-style-type: none"> Customers experiencing financial hardship will have a private and professional referral pathway to receive support and advice Australian Unity front-line employees will have the skills and knowledge to better respond to customers experiencing hardship, and referral pathways available to them 	General Manager, Retail, Marketing and e-Commerce	Jun-18
Customers Community and Partners	Improve awareness and access to financial products and services for vulnerable groups	<ul style="list-style-type: none"> Actively engage existing and new community organisations to join the Culturally and Linguistically Diverse Alliance (CALD Alliance) Develop relationships with Financial Counselling Australia, Good Shepherd Microfinance and other community organisations 	Increased numbers of vulnerable customers accessing appropriate products and services	General Manager, Retail, Marketing and e-Commerce	Jul-18
Customers Community and Partners	Enable Aboriginal and Torres Strait Islander employees and customers to participate in 'My Moola' financial literacy workshops	<ul style="list-style-type: none"> Maintain and support the ongoing work of the First Nations Foundation to promote financial literacy for Aboriginal and Torres Strait Islander Peoples Connect with Aboriginal Home Care Branch Managers identify financial literacy workshop opportunities 	<ul style="list-style-type: none"> Maintain and support the ongoing work of the First Nations Foundation to promote financial literacy for Aboriginal and Torres Strait Islander Peoples Connect with Aboriginal Home Care Branch Managers identify financial literacy workshop opportunities 	Head of Community	Nov-18
Community and Partners	Work with FIAP Trailblazers and other stakeholders to evaluate opportunities for cross-industry services products	Maintain participation and contribute to the ongoing development of the FIAP program and FIAP Community of Practice	Australian Unity will continue to contribute to the FIAP Community of Practice	Head of Community	Ongoing

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Employees	<ul style="list-style-type: none"> Conduct Australian Unity's Financial Wellbeing Assessment across employees Explore the opportunity of engaging Australian Unity customers in the Financial Wellbeing Assessment 	Create a biennial Australian Unity Financial Wellbeing Report	<ul style="list-style-type: none"> Australian Unity will gain a deeper understanding of its employees' financial wellbeing Biennial Financial Wellbeing Report will be created to track trends and inform responses to the needs of employees 	General Manager, Capability and Learning	May-18
Employees	Invite guest speakers to engage employees, customers and members on topics of financial inclusion, social cohesion and community engagement	Host three events with guest speakers to discuss topics relating to financial inclusion, social cohesion and community engagement	Employees, customers and members will have the opportunity to hear from thought-leaders on financial inclusion, social cohesion and community engagement	Head of Community	Ongoing
Community and Partners	Promote relevant findings and results from Australian Unity's Wellbeing Index that relate to financial wellbeing, employment and community connection	Review Australian Unity's Wellbeing Index to identify relevant information relating to financial wellbeing, employment and community connection to share and promote through communications channels	Results of Australian Unity's Wellbeing Index will be promoted through media, and other communication channels	General Manager, Corporate Affairs	Feb-18

Australian Unity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees	Provide internal financial product and services promotion of employee benefits	<ul style="list-style-type: none"> Internal promotions for employee benefits across products and services to be shared on intranet Host an employee benefits event in Melbourne and Sydney offices 	Employees are aware of benefits available to them across Australian Unity's products and services	Head of Group Communications	Jul-18
Employees	Develop an understanding of drivers of financial hardship claims relevant to Australian Unity's business platforms	<ul style="list-style-type: none"> Establish a database of financial hardship claims across financial products and services Review claims to gain an understanding of trends, triggers and potential responses 	Develop a database of financial hardship claims to inform responses to financial hardship triggers	Group Manager Workplace Relations & HR Services	Ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and Partners	Support the Culturally and Linguistically Diverse Alliance (CALD Alliance) to build capabilities across financial literacy, employment and social connection	<ul style="list-style-type: none"> Convene at least three CALD Alliance meetings Identify capacity and capability needs across CALD Alliance members that Australian Unity employees and partners can support 	Provide capacity building opportunities to the CALD Alliance in areas relevant to their communities	Diversity Capability Development Manager	Aug-18
Employees	Conduct an organisational-wide survey to gain an understanding of Australian Unity's diverse workforce	Develop an inclusion report that provides an overview of Australian Unity's workforce	Gain a deeper understanding of the diversity and inclusion of Australian Unity's workforce to inform employee engagement strategies	General Manager, Capability and Learning	Jun-18
Customers and Partners	Continue to empower customers and clients with accessible information on Australian Unity's products and services	Review of Australian Unity's website, brochure ware and customer communications to ensure consistent, accurate and accessible information is provided	Information provided to customers and clients will be consistent, accurate and accessible	General Manager, Retail, Marketing and e-Commerce	Jun-18
Employees	Continue to implement Australian Unity's Reconciliation Action Plan**	<ul style="list-style-type: none"> Continue to implement and report on Australian Unity's Reconciliation Action Plan Maintain ongoing relationship with the BCA's Indigenous Network and relevant taskforces 	Australian Unity continues to implement its RAP with a focus on employment, procurement, products and services and cultural awareness	Head of Community	Ongoing
Suppliers Community and Partners	Maintain Australian Unity's membership with Supply Nation to engage supplier diversity**	<ul style="list-style-type: none"> Actively engage Aboriginal and Torres Strait Islander suppliers in capability building opportunities Promote supplier diversity through approved COUPA managers 	<ul style="list-style-type: none"> Australian Unity builds stronger commercial relationships Aboriginal and Torres Strait Islander suppliers through its relationship with Supply Nation Australian Unity contributes to capability building within Aboriginal and Torres Strait Islander suppliers 	General Manager, Property and Procurement	Ongoing

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and Partners Employees	Develop a relationship with a disability organisation to support: <ul style="list-style-type: none"> Disability inclusive policy Employment pathways for people with disabilities 	<ul style="list-style-type: none"> Established relationship with a community organisation that engages people with disability Informed workplace policy developed with advice and input from an organisation within the disability sector 	Australian Unity's inclusion policy will be informed by a disability organisation to offer support on inclusive policies and employment pathways for People with Disabilities	Head of Community	Apr-18
Employees Community and Partners	Actively engage and support employees to undertake skilled volunteering opportunities in community organisations to build organisational capacity inline with Australian Unity's community focus areas	<ul style="list-style-type: none"> Employees undertake skilled volunteering opportunities within community organisations to build capacity within not-for-profit organisations Increased employee participation is tracked through a community-giving platform and HR systems 	Community Organisations have increased capabilities to achieve their missions and impact their clients due to the support of Australian Unity employees	Head of Community	Apr-18

Australian Unity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees	Explore employment and training pathways for vulnerable groups with a focus on People with Disability, and Aboriginal and Torres Strait Islander peoples	<ul style="list-style-type: none"> Formalised employment and training pathways for people from vulnerable groups At least one placement for a person with disability through the establish employment and training pathway 	Established employment and training pathways for vulnerable groups to participation in the workforce	General Manager, Capability and Learning	Jun-18
Employees Community and Partners	Establish 3 mentoring relationships to support entrepreneurial skill development in young people	<ul style="list-style-type: none"> Australian Unity employees are matched with participants of the Foundation for Young Australian's program 'Innovation Nation' Australian Unity supported 'Innovation Nation' participants have the opportunity to engage with senior leaders relevant to their projects and initiatives 	Mentors will be matched with participants of the 'Innovation Nation' program at the Foundation for Young Australians	Head of Community	Feb-18
Employees	<ul style="list-style-type: none"> Promote financial counselling as an Employee Assistance Program (EAP) option via preferred supplier Develop a wellbeing initiative to gain a deeper understanding of workplace related mental health issues that impact employees, their workplace satisfaction and cost to business 	<ul style="list-style-type: none"> Australian Unity employees have access to EAP support that also provides financial counselling A Wellbeing Initiative will engage Home and Disability, and Aboriginal Home Care employees Findings from the Wellbeing Initiative will provide insights into additional support for employees that may be experiencing workplace mental health issues 	<ul style="list-style-type: none"> Employees will have increased awareness and uptake of Employee Assistance Programs, and additional financial counselling Australian Unity will have the ability to better support and respond to employees impacted by mental health related issues 	Group Manager Workplace Relations & HR Services	Apr-18
Employees	Increase participation of employees engaged in Australian Unity's Business School programs	<ul style="list-style-type: none"> Increase participation of employees engaged in Australian Unity's Business School programs Increase participation in professional development opportunities from CALD, Aboriginal and Torres Strait Islander peoples, and women 	Increased employee participation from CALD, Aboriginal and Torres Strait Islander peoples and women in professional development opportunities through Australian Unity's Business School	General Manager, Capability and Learning	Apr-18

** Existing actions within Australian Unity's Reconciliation Action Plan

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customer	Investigate and develop a framework to identify and manage vulnerable customers and the development of guidelines to enable our people to provide appropriate support	Develop a consistent approach across the business to support vulnerable customers	Vulnerable customers are able to access an appropriate and consistent level of support		Dec-18
Customer Community People	Investigate and identify external service providers who may provide support to our Hardship and Vulnerable customers and to our People	Provide appropriate external points of contact to support our customers, and our people who may be experiencing financial vulnerability	Increase financial resilience for our customers and our people		
Customer Community People	Participate in the Thriving Communities Partnership (TCP) as a Founding partner and proactively contribute to the understanding of financial vulnerability. As a cross sector collaboration aiming to ensure that everybody has fair access to the modern essential services, the TCP aims to build more resilient communities and stronger businesses	Develop knowledge and capability within our business to support our customers by participating in lead projects and applying the learnings to our practices	An aligned approach for identifying trends affecting consumers and the application of project outcomes to benefit our customers and our business	Customers & Community	Ongoing
Community	Investigate opportunities for collaborating on financial inclusion with the Victorian Water Industry	Industry partnerships are developed to collaborate on financial inclusion	City West Water leads opportunities for collaboration on financial inclusion with the Victorian Water industry which creates greater industry alignment on financial resilience		Mar-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
People	Investigate opportunities to understand our peoples' level of financial literacy and potential financial stress	Develop financial literacy and support options for our people throughout their life cycle	Improved capability for our people through targeted programs focused on financial literacy	People & Capability	Jun-18
People Customer	Partner with WEJustice to provide our people and our customers the opportunity to participate in the Mortgage Stress Project	Our people, and our customers, who may be experiencing mortgage stress are linked to an external service provider	Build the capability of our people and our customers who participate to manage the impact of mortgage stress	People & Capability Customers & Community	Jan-18
Customer Community	Continue to support financial counselling services within our licence area	Support the financial counselling sector via conference participation, engagement around key projects and develop shared knowledge relating to the community accessing financial counselling services	The financial counselling sector and City West Water increases capacity within both sectors through shared learnings which in turn ensures our customers are able to access a highly skilled and supported sector	Customers & Community	Ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community	Implement City West Water Innovate Reconciliation Action plan 2017-2019	Implementation of Relationship, Respect and Opportunity outcomes of RAP	Increased economic, employment and social participation for our Aboriginal and Torres Strait Islander communities	Customers & Community	2017-2019
Community People Customer	Implement City West Water Family Violence Framework	The framework will support inclusive practices for victims, both customers and our people including accessing additional leave and hardship considerations	Improved outcomes for victims of family violence and support for our people who work closely with those who are impacted	Customers & Community	2017-2018
Community Customer	Investigate Financial Inclusion activity for Culturally and Linguistically Diverse (CALD) communities via English as an additional language (EAL) activities	Adaptation of current activities to focus on financial literacy regarding reading bills and understanding charges, the impact of usage on bills to allow better management of the impact of receiving and paying a bill	Financial Inclusion and increased literacy for CALD communities to manage their finances around household bills	Customers & Community	Apr-18
Community Customer	Explore opportunities to work with community and advocacy groups including those focussing on vulnerability, Family Violence and CALD communities	Understand existing external initiatives and the alignment with City West Water Programs (ie. Hardship, Family Violence)	Increased financial literacy and resilience to manage financial commitments supporting our people, customers and community	Customers & Community	Ongoing

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
People Customer	Participate in Supported Decision making research project lead by Telstra in partnership with Melbourne University. This project will be hosted via the Thriving Communities Partnership	Assist us understand our people and customers who may have decision making impairments and increase awareness of their barriers and develop programs based on research outcomes	People who have decision making impairments related to cognitive or psychosocial (mental health-related) disabilities have access to appropriate programs and increase our peoples capability to support them appropriately	Customers & Community	2017-2020
People Customer	Develop a more inclusive and diverse workforce	Implementation of our diversity and inclusion strategy	Increased economic participation and opportunities for identified cohorts, building capability and resilience	People & Capability	
People Customer	Continue partnership with Consumer Policy Research Centre, and support the Building Customer trust project	Investigate the implementation of the vision for the fair treatment of all consumers including vulnerable customers	Encourage economic participation and access to fair and equitable support services	Customers & Community	2017-2018
Suppliers	Implement City West Water Innovate Reconciliation Action plan 2017-2019	Investigate opportunities to incorporate Aboriginal and Torres Strait Islander supplier diversity within our organisation	Increase economic participation of ATSI suppliers	Corporate Services	2017-2019

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers, clients and community partners	Collaborate across industries and clients to develop and promote products and services that support those at risk of financial exclusion in the community.	Assistance to community groups providing financial counselling or similar programs in developing consumer financial guides. Provide clients and community members with access to low-cost legal services or otherwise educating staff on the available resources and organisations to which vulnerable individuals can be referred.	Stakeholders have improved awareness and access to financial products and services and tools to obtain information and support.	Corrs' FIAP working group Pro Bono Committee	Jun-18
Staff	<ul style="list-style-type: none"> ➤ Promote and increase awareness of staff assistance programs that promote financial inclusion and financial management. ➤ Review workplace policies to ensure they are financially inclusive. 	Extension of the existing financial literacy programs to all Corrs offices. These programs provides tools, knowledge and the confidence to enable staff to understand their financial position and build good financial habits.	Staff having better appreciation and awareness of financial wellbeing and the policies, support and tools available for those experiencing financial exclusion.	Wellbeing@Corrs People and Performance	Dec-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers, clients and community partners	Actively engage with suppliers, clients and other FIAP participants, both within and outside of the legal sector, to share ideas and collaborate on initiatives that help increase awareness and reduce financial exclusion within their organisation.	Scalable resources that can be tailored to clients and community members regardless of their industry sector.	A reduction in financial exclusion through engagement with a broader range of stakeholders beyond the trailblazer group.	Corrs' FIAP working group	Dec-18
Staff	Improve the capabilities (knowledge and skills), attitudes and behaviours of staff to emphasise importance of financial inclusion both within the firm and when engaging with external stakeholders as well.	Identification and implementation of new FIAP initiatives through an increased awareness of the FIAP program.	Reduced financial exclusion from staff having a greater understanding of financial inclusion and resilience and the support and tools available.	All Corrs' staff, including people in mentoring or leadership positions People and Performance Diversity Committee	Dec-18

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers, clients and community partners	Continue to build on successful relationships with pro bono organisations and social enterprises to identify opportunities to enhance financial inclusion in the community.	<ul style="list-style-type: none"> ➤ Greater promotion of financial inclusion from continued development of innovative ideas to promote initiatives such as the Reconciliation Action Plan (RAP), and sharing knowledge and resources. ➤ Improved employment opportunities of members who may be more likely to experience financial hardship (e.g. new migrants; refugees; persons with disabilities) through continued engagement with secondary and tertiary education providers. 	Reduced inequality from improved employment and career development prospects for vulnerable groups.	Corrs' FIAP and Pro Bono leaders. Corrs' Client and Markets team Diversity Committee	Dec-18

Corrs Chambers Westgarth

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	<ul style="list-style-type: none"> ➤ Broaden our understanding of financial barriers that can arise within the community. ➤ Find solutions to remove or reduce those barriers. 	Implementation of training and education programs to staff on awareness and understanding of financial hardship to support existing programs (such as our RAP), as well as our relationships with pro bono partners (eg the Self-rep clinic or the Refugee Civil Law Clinic).	<ul style="list-style-type: none"> ➤ Establishment of career development pathways for new migrants and people from minority groups or other financially disadvantaged sectors. ➤ Closing the economic gender gap within staff. 	Corrs' People and Performance team Corrs' FIAP working group Representatives of Corrs' committees Diversity Committee	Dec-18

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers, clients and community partners	Corrs will continue to provide programs in partnership with these stakeholders to assist and promote financial inclusion and access to justice for vulnerable groups and individuals.	Development of FIAP networks within these stakeholders leading to implementation of further FIAP program initiatives from better sharing of information.	<ul style="list-style-type: none"> ➤ Increased stakeholder participation in the FIAP program and enhancing existing strong relationships with Justice Connect, Law Right, the Aboriginal Legal Service (WA), Redfern Legal Clinic and others to provide pro bono services to the community. 	Pro bono committees and members and Corrs' FIAP working group.	Dec-18
Staff	Improve recruitment policies and professional development systems to ensure vulnerable individuals and groups are not disadvantaged and there is equal opportunity for economic participation within the firm.	<ul style="list-style-type: none"> ➤ Improved recruitment policies that do not disadvantage vulnerable individuals and groups from the selection and recruitment process. ➤ A system that appropriately, safely and securely enables gathering and recording information on the professional development of vulnerable groups (e.g. women returning from maternity leave, people from culturally diverse backgrounds) to identify whether there is equal opportunity for economic participation within the firm. 	<ul style="list-style-type: none"> ➤ Policies and processes better aligned to address economic inequalities and ensure there are equal opportunities for career development and learning and the ability to identify areas of concern. 	People and Performance Corrs' FIAP working group Diversity Committee	Dec-18

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Clients, Staff	Offer Financial Planning, Home Loan Brokerage, Tax Planning	<ul style="list-style-type: none"> ➤ 2000 FP consultations ➤ \$1.34M saved for Home Loans ➤ 5000 tax returns 	<ol style="list-style-type: none"> 1. Clients in control of their financial futures 2. Increased awareness of the need to be in control 3. Low levels of financial stress where possible 4. Increased financial capability and resilience 	Business Leaders, Team Leaders	Ongoing
Clients	Continue 1-1 coaching sessions with clients to establish individual needs and goals	5000 Money Coaching Sessions	<ol style="list-style-type: none"> 1. Clients understand the relationship they have with their finances 2. Increased awareness of the need to be in control 3. Clients have a clear picture of their current situation and immediate priorities 4. Client has a coach they can turn to for advice and support 	Fundamentals Business leader, MC Team Leader	Ongoing
Clients, Staff	Produce Goal Oriented action plans and recommendations assisting clients to improve current and future financial position	5000 money plans	<ol style="list-style-type: none"> 1. Clients are engaged in the steps they need to take to reach their goals 2. Actions are manageable, realistic, achievable and based on the clients individual situation and what they need to do 3. Enhanced confidence and capability 	Money Coaches	Ongoing
Clients, Staff	Provide specialised niche consultations eg: Crisis Care, Parental Leave, Back to Work	240 specialised niche consultations	<ol style="list-style-type: none"> 1. Targeted advice based on an extraordinary need 2. Additional and appropriate support and resources to ease the burden at challenging times 3. Access to resources and capabilities otherwise unaware of 4. Increased awareness of the need to be in control 	Wealth Business Leader	Ongoing
Clients, Staff	Access to free Financial Literacy and Capability website	Enhanced literacy and capability website with personalised data capabilities	<ol style="list-style-type: none"> 1. Access to free educational and capability building literature and tools 2. Personalised dashboard incorporating key financial information, plans and customised content 3. Enhanced financial literacy and capability 	Fundamentals Business leader, MC Team Leader	Ongoing
Clients, Suppliers, Staff	Customised superannuation and insurance products with low fees, quick claim process, no medical exceptions within 120 days	<ul style="list-style-type: none"> ➤ 9500 Clients on the Corporate Super Plan ➤ 1900 Clients on customised insurance 	<ol style="list-style-type: none"> 1. Our clients are protected financially should an unexpected event occur 2. Quick and stress-free access to legitimate funds when required 3. Optimal super investment 4. Lower fees deducted from super balance 	Business Leaders, Team Leaders	Ongoing
Clients, Staff, Suppliers	Continue to extend the Home Loan interest reduction program	\$1.344M saved	<ol style="list-style-type: none"> 1. Homeloans paid more quickly 2. Increased ability to optimise available financial resources. 	Wealth Business leader, Home Loans Discipline Leader	Ongoing
Clients, Suppliers, Community	Liase with the Flight Centre Foundation to assist clients and family members with financial stress and claims at times of trauma	Specialised consultations as required	Clients and family members are financially supported	Wealth Team Leaders	Ongoing
Clients	Implement Money Coaches within all areas of the FCTG network nationally (Currently only retail)	<ul style="list-style-type: none"> ➤ 20 Moneycoaches ➤ 7000 Moneycoach consultations ➤ 1200 Moneycoach Inductions 	Increased number of clients understanding and accessing the Financial Services offered by FCTG	CX Implementation Specialist	February - December 2018

Flight Centre Travel Group

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers	Work with the ATO to provide maximum compliant benefits for the Travel Industry	Complete list of claimable items for the travel industry	<ol style="list-style-type: none"> 1. Optimise compliant refunds 2. Help our clients ensure they are tax compliant 3. Reduction of risk 	Head of tax	Ongoing
Clients, Suppliers	Employ a Claims Specialist to liaise with suppliers on behalf of clients and family members	<ul style="list-style-type: none"> ➤ 70% claims successful ➤ 80% completed claims 	<ol style="list-style-type: none"> 1. Increased likelihood of a favourable claim 2. Support and assistance provided efficiently when required 	Wealth Business Leader, Wealth team Leaders	Ongoing
Community	Foster partnerships with relevant community services such as National Debt Hotline, Financial Counselling Australia, GSM, Kildonan	240 specialised interactions	Increased access for clients to receive a range of specific services from early intervention through to crisis to help solve immediate problems and build resilience in the future	Fundamentals Business Leader, Money Coach Team Leader	Ongoing
Clients, Staff	Continue to develop our Customer Management System (CMS)	<ul style="list-style-type: none"> ➤ Tailored content on the MWG web-site and direct to the client ➤ Provide staff with an assessment of how well clients understand the need to manage finances 	Relevant information and strategies increasing the adoption of good habits to increase financial resilience and gain greater control	Fundamentals Business Leader	Ongoing
Staff	Continue to employ, train and develop qualified financial services practitioners who are people oriented and passionate about financial inclusion	Expert work force skilled at improving clients financial situation and building resilience	<ol style="list-style-type: none"> 1. More clients in control of their financial futures 2. Increased awareness of the need to be in control 3. Lower levels of financial stress where possible 4. Increased financial capability and resilience 	Business Leaders, Team Leaders	Ongoing
Clients, Community	Partner with GSM (good Money) to offer dedicated financial counselling service for customers in high stress	A dedicated FCTG Financial Counsellor	Increased participation in financial counselling producing better outcomes for clients in crisis	Money Coach Team Leader	Mar-18
Clients, Staff	Employ a Superannuation Rollover and Consolidation Specialist	<ul style="list-style-type: none"> ➤ 900 superannuation consultations providing client-centric solutions ➤ Greater efficiencies via a streamlined and specialised service 	<ol style="list-style-type: none"> 1. A deeper, more relevant superannuation solution to build long term resilience 2. More staff have optimised superannuation solutions — superior return and protection, lower fees 	Wealth Team Leaders	Mar-18
Clients, Staff	Develop and gamify a needs qualification survey to match client needs with the optimal resource	Implement a gamified Needs Qualification Survey	Individual level assessment of superannuation and insurance and recommendations on how to get 'super sorted'	Fundamentals Leader, Strategic Projects	Jun-18
Staff	Explore viability of the MWG value proposition with external organisations	Identification of opportunities to increase the reach of Financial Services, advice and support as a staff benefit in external organisations	<ol style="list-style-type: none"> 1. Increased number of Corporates offering Financial Services, Education and Support as a staff benefit 2. More corporate staff are equipped with the capability to build and control their own financial awareness and resilience 	Business Leaders	Jun-18
Suppliers, Community, Clients	Explore relationships with partners and FIAP Trailblazers to provide responsible lending and insurance products	Review traditional products with a view to supplementing or changing these products	A greater number of clients have access to affordable products and services thereby allowing them to better manage their finances and avoid irresponsible practices	Fundamentals Business Leader	Jun-18
Clients, Staff, Suppliers, Community	Develop Expo days for suppliers and partners to provide expert advice to clients — superannuation, health insurance, life/TPD & trauma, lending	Financial Inclusion EXPO Day	<ol style="list-style-type: none"> 1. Increased awareness of the breadth and depth of services available to protect and enhance financial resilience 2. Increased accessibility 3. Clients gain greater exposure to suppliers and partners in a risk-free environment 	CX Implementation Specialist	Jun-18
Clients	Trial and develop Robo assistance and advice for increasing financial awareness and developing Financial Fundamentals	Robo Advice Platform	Low barrier to entry basic financial advice and money coaching to initiate a clients journey to long term financial resilience	Business Leaders	Dec-18

Flight Centre Travel Group

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Clients	Actively encourage and develop our model of empowerment by increasing awareness of the need to take control of personal finances	Ongoing communication calendar and activation plan	<ol style="list-style-type: none"> Clients are aware of the services available to help them take control of their finances Clients are more aware of the need to take control of their finances 	Moneywise Global	Ongoing
Clients, Suppliers	Gamified Learning Experiences e.g. EG MWG Sharemarket Challenge	Digital gamified learning challenges	<ol style="list-style-type: none"> Client engagement in education and capability to increase awareness of the need to take control of their finances Risk-free channels to experiment with different investment techniques 	Fundamentals Business leader	Ongoing
Staff, Clients	Build the capability of front line staff via Masterclasses on specialised topics such as Centrelink Benefits, the value of insurances, superannuation, estate planning, banking structures, tax reduction strategies etc	A fully equipped workforce confident with the knowledge they have to provide appropriate and immediate solutions tailored to client needs	Staff are better equipped to support clients facing financial crisis, hardship and exclusion	Team Leaders	Ongoing
Staff	Continue to facilitate 'Client Share & Learn' and Role Play Sessions	Weekly staff development collaboration	<ol style="list-style-type: none"> The creation of a peer-to-peer learning environment to foster staff development More clients receive the right support at the right time Improved capacity to address client needs with compassion and confidence 	Team Leaders	Ongoing
Staff	Client file analysis and debriefing on ways to improve	Monthly assessment framework highlighting areas for development and training recommendations	<ul style="list-style-type: none"> Increased quality, consistency and depth of support provided to clients Continuous staff development 	Compliance Business Leader	Ongoing
Staff, clients	Continue to illicit client feedback and realign client experiences accordingly	Conduct the Csat Survey	<ul style="list-style-type: none"> Insight and information to guide us in creating improved services and capabilities and optimise the client experience 	Team Leaders	Ongoing
Clients, Community	Use Financial Stress Indicator (FSI) data to measure and report on overall workplace stress	<ul style="list-style-type: none"> FSI results published monthly Offer Reach Out Consultations for clients with a high stress indicator 	<ol style="list-style-type: none"> Knowing a client's stress level allows us to provide support and solutions to reduce individual stress levels At an organisational level provide evidence-based information aimed at improving financial and income producing conditions for all clients 	Financial Advisers Money Coaches	Ongoing
Clients, Staff	Launch and deploy 'WISE UP' Financial Awareness Survey	A survey designed to measure levels of awareness of the need to take control of finances	<ol style="list-style-type: none"> Increased depth of knowledge Targeted education and capability campaigns to increase financial awareness and resilience 	Fundamentals Business Leader	Dec-17
Clients, Suppliers	Develop additional gamified initiatives and associated engagement campaigns. E.g. Risk/Reward Profile	Digital gamified learning challenges	Increased client engagement in awareness and education initiatives	Fundamentals Business Leader	Ongoing
Staff, clients	Implement new Customer Management Framework	Data that informs client's overall needs so we can provide a more relevant experience and develop a deeper, mutually beneficial relationship	The Client Management Strategy, and the subsequent enabling strategies should enable us to deliver these experiences more effectively, and consistently	Business Leaders, Team Leaders	Jan-18

Flight Centre Travel Group

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	Resilience Training for Money Coaches	Training programs that develop and/or enhance resilience to improve health, well-being, and quality of life	<ul style="list-style-type: none"> Staff are better able to cope with the stress of dealing with clients in hardship Staff are better able to support clients who are financially excluded 	Money Coach Team Leader	Mar-18
Clients	<ul style="list-style-type: none"> Digital education modules to increase financial awareness and control via internal staff training system. Explore ways to develop certification. 	A formal points based education program within the broader organisational learning environment	Increased capability and development of financial awareness, control and resilience	Customer Experience Implementation Specialist	Jun-18
Clients, Staff	Develop new ways of identifying customers who are high risk if they don't change current behaviour	Implement a Diagnostic Measurement Tool	<ol style="list-style-type: none"> Early client awareness Increased range of service offerings to intervene prior to the client reaching crisis and exclusion 	Business Leaders Team Leaders	Aug-18
Clients, Suppliers, Community	Work with Colmar Brunton to understand Awareness Measure results and associated relationships with resilience, stress and wellness	Publish a Research report	Deeper understanding of the relationships between levels of financial awareness and other variables	Fundamentals Business Leader	Dec-18
Clients	Harvest client data via Money Coach consults to develop customised 1-to-1 behaviour change solutions and better inform the development of product and service offerings	Use automated marketing capability to deploy 1-to-1 messages and strategies. For example, super booster, insurance review, debt reduction	<ol style="list-style-type: none"> More Clients in control of their financial futures Increased awareness of the need to be in control Low levels of financial stress where possible Increased financial capability and resilience 	Fundamentals Business Leader	Ongoing
Staff, clients	Build Money Coaches capability in identifying and directing vulnerable clients to appropriate resources	Staff training to increase knowledge of appropriate referral pathways and resources	Increase in financially excluded clients reaching appropriate resources	Money Coach Team Leader	Ongoing
Community, clients, staff	Work with FIAP trailblazers to establish cross-industry opportunities to share insights and knowledge	Participation in FIAP initiatives Development of new financial inclusion initiatives	<p>Clients receive greater support with access to a greater depth and breadth of resources</p> <p>Staff are upskilled leading to a brighter future</p>	Fundamentals Business leader Money Coach Team Leader	Ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	Continue to promote financially inclusive decisions and behaviours in our own culture	Regular reviews and 'check-ins' with staff to ensure they are on track with their own financial goals	A financially healthy and resilient work force within Moneywise	Business Leaders, Team Leaders	Ongoing
Staff	Continue to foster a culture that promotes and values continuous self development, collaboration and constructive problem solving by providing an annual training budget, regular team conferences, share and learn sessions, training by experts and recognition for proactive behaviours	Staff Career Development Plans which promote autonomy, mastery and purpose	<ol style="list-style-type: none"> An intrinsically motivated team of practitioners who have the right skills to deliver great advice to their clients every time Continuous opportunities for staff leading to a brighter future 	Moneywise Global	Ongoing
Staff	Continue to promote our cultural agenda (people matter) as the most important	A sustainable 'purpose' driven business achieving sound commercial outcomes	The ability to apply influence and pressure at an organisational level that people matter, not just profit	Moneywise Global	Ongoing

Flight Centre Travel Group

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Clients	Continue to build on our Transition to Retirement Program to educate and prepare the 50+ age group in our workforce for retirement	Bespoke financial plans with customised products catering to the individual needs of 50+ age group. With a particular focus on optimising retirement income and also protection of family members	<ol style="list-style-type: none"> Increased number of clients understand their choices with regards to retirement options Increased control of future financial situation Increased risk protection for family members in the instance of an unexpected event 	Financial Advisers	Ongoing
Staff, Clients, Community	Work with FCTG HR, Employee Assistance Programs and other partners to provide safe pathway out of vulnerability	Improved financial hardship processes for vulnerable clients	<ol style="list-style-type: none"> Clients receive greater assistance when making a claim for hardship Clients are provided greater support when exiting hardship living conditions 	Customer Experience Implementation Specialist	May-18
Clients, Community	Develop an awareness, education and capability program for women 40 plus with low super balances	Education modules and customised content tailored to a vulnerable segment of our community 180 specialised consults for Women 40+	<ol style="list-style-type: none"> Clients in control of their financial futures Increased awareness of the need to be in control for the future Increased average super balance for women aged 40+ Increased financial capability and resilience 	Business Leaders Team Leaders	May-18
Clients	Develop an awareness, education and capability program for families who are under insured	Enhanced financial literacy content and communication focused on insurance 1900 insurance reviews	<ol style="list-style-type: none"> Greater percentage of clients understand the importance of protecting their families Increased percentage of clients with appropriate levels of insurance 	Business Leaders Team Leaders	Aug-18
Clients	Launch specialised team consults and Lunch and Learns focussing on Woman & Finance	Deliver 6 Women and Finance Lunch and Learns	Increased confidence, engagement and awareness levels for women on how to gain control over their finances	Customer Experience Implementation Specialist	Aug-18
Clients, Staff, Suppliers, Community	Work with FCTG and suppliers to create community programs for Vulnerable groups - Foodbank, Young Care	Education and empowerment programs delivered to vulnerable community groups	Increased financial resilience and the awareness of the need to control finances	Customer Experience Implementation Specialist	Dec-18

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Clients, Staff	Work with HR, Tax and Payroll to review workplace policies for financial inclusivity	Recommendations on ways to improve the policies	A greater organisational understanding of where to change policies in order to maximise financial inclusion	Customer Experience Implementation Specialist	Ongoing
Clients, Staff, Community, Suppliers	Continue to support vulnerable clients with free reach out services and financial advice	Deliver 750 Reach Out consultations	Hardship clients are provided with increased support and easy access to available resources	Financial Advisers Money Coaches	Ongoing
Clients, Staff, Community	Continue to offer redundancy advice and support	Bespoke consultations and plans provided as required	<ol style="list-style-type: none"> Clients are provided with advice and a plan to assist in making informed decisions Clients are informed of the impact on superannuation and insurance Clients are aware of available financial support and resources 	Financial Advisers	Ongoing

Flight Centre Travel Group

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Clients, Suppliers, Community	Generate quarterly report using data from FSI, Awareness Measure, financial data and demographics	<ul style="list-style-type: none"> ➤ Provide insight into variables impacting financial awareness ➤ Provide a longitudinal view 	<ol style="list-style-type: none"> Greater understanding of the factors associated with varying levels of financial awareness, capability and wellness The ability to make informed recommendations for a positive change to policies and factors relating to in-work poverty The ability to measure these changes over time 	<p>Fundamentals Business leader</p> <p>Strategic Projects</p>	Mar-18
Staff, Clients, Community	Train frontline staff on financial issues that impact women	Specialised staff training program	<ol style="list-style-type: none"> Increased capability for staff to proactively identify areas where clients require support Increased access to appropriate strategies geared to build financial resilience 	<p>Customer Experience Implementation Specialist</p> <p>Financial Advice Team Leader</p>	Apr-18
Staff, Community, Suppliers	Expand the reach of our value proposition to external organisations	<ul style="list-style-type: none"> ➤ Awareness Campaign to external organisations ➤ 2 external clients 	<ol style="list-style-type: none"> Decrease in the overall lack of awareness, control and stress in the workplace Increased financial resilience 	Business Leaders	Jun-18
Staff, Clients	Parentwise - work with FCTG HR to implement and evolve support for New Parents program	Bespoke financial plans with customised products catering to new parents, particularly mothers who often struggle with returning to work after maternity leave	<p>Ways to maximise financial situation when life circumstances are dramatically changed and income declines</p>	<p>Customer Experience Implementation Specialist</p>	Ongoing

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Expand programs that offer safe and affordable credit to more people on low incomes.	Expanded programs reaching more people with aim to reach 30,000 NIS loans in 2018	Significant increase in financial inclusion and economic mobility for people on low incomes.	Operations	Dec-18
Customers	Provide programs which support the needs of people who have experienced barriers to starting their own business.	Increased participation in our microenterprise program LaunchME with 80 people in 2018	More people are able to generate increased income or experience improved financial capability.	Innovation and Marketing	Dec-18
Customers Community	Increase access to better alternatives for small cash online loans for people with limited options.	Increased awareness and uptake of our new loan program – Speckle	Better use of suitable credit products by people on low and moderate incomes, especially women.	Retail and Online	Dec-18
Customers	Expand physical footprint in current and new states to people who need access to safe and affordable programs.	<ul style="list-style-type: none"> ➤ Growth in the number of Good Money and microfinance network locations ➤ Target of 40 net new locations in 2018 	More people on low incomes are able to access safe and affordable financial services.	Retail and Online Operations	Dec-18
Community	Extend our leadership of the Financial Inclusion Action Plan into major sectors that can make a significant difference to financial inclusion and resilience, but are not yet well represented on the FIAP program.	45 Trailblazers by end of 2019. 200 Trailblazers by end of Phase Two (2022).	More Australian companies and organisations have FIAPs in place that respond to the needs of customers, staff, and communities suffering from financial exclusion and hardship.	Advisory	2022

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Explore the current and potential opportunities to develop positive financial behaviours through our programs, both face-to-face and online.	<ul style="list-style-type: none"> ➤ Documented review of programs to identify opportunities to include behaviourally-informed financial capability supports. ➤ Learnings shared internally and with other FIAP organisations. 	<ul style="list-style-type: none"> ➤ Better understanding of the potential to apply behavioural principles into program design. ➤ Employees are better equipped to use behavioural techniques. 	Advisory	Sep-18
Employees	Promote employee benefits such as EAP for financial wellbeing, mortgage check and salary sacrificing.	Employees are aware of and access support packages available related to financial wellbeing and capability	Employees are better able to cope with financial stress and have improved financial wellbeing.	People and Culture	Dec-18
Employees	Undertake an employee financial wellbeing survey.	Survey of financial wellbeing of Good Shepherd Microfinance employees. Analysis of the survey used to tailor capability building activities.	Understanding of financial capability and wellbeing of employees, leading to tailored capability building activities in the future.	Advisory People and Culture	Dec-18

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees Customers	Support our people to participate in cultural awareness training to ensure our programs support the cultural needs of clients.	More than 80% of employees have undertaken some form of cultural awareness training.	Clients are able to access financially inclusive programs in ways that are sensitive to needs of culture and diversity.	People and Culture	Dec-18
Employees	Continue to offer increased superannuation and superannuation during paid parental leave to all employees.	Continued offering of 0.5% increased employer contribution and superannuation support during paid parental leave.	Reduced inequalities in superannuation for those who have taken parental leave.	People and Culture	Dec-18

Good Shepherd Microfinance

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Provide programs that focus on women, with an aspirational target of 70% of services provided to women.	At least 70% of clients are women	Women are able to access microfinance services that meet their needs and help achieve increased financial resilience and wellbeing.	Operations	Ongoing
Customers Community	Ensure programs are relevant to Aboriginal and Torres Strait Islanders, who are currently 24% of NILS clients.	At least 25% of NILS clients Aboriginal and Torres Strait Islanders	Aboriginal and Torres Strait Islanders are able to access microfinance services that meet their needs and help achieve increased financial resilience and wellbeing.	Operations	Ongoing
Customers Community	Support the national microfinance network to tailor NILS programs to meet the needs of women experiencing family and domestic violence.	Microfinance network provides services for women experiencing family and domestic violence.	Women experiencing family and domestic violence are able to access services that improve their financial wellbeing and resilience.	Operations	Ongoing

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees	Continue to analyse and report on Gender Pay Gap on an annual basis.	Annual review of Gender Pay Gap within target less than 2%.	Women have increased economic participation and equality.	People and Culture	Dec-18
Employees	Team members across all levels have Learning & Development plans that support future career opportunities.	<ul style="list-style-type: none"> ➤ More than 90% of employees have development plans in place. ➤ Career development workshops in place. 	Increased economic and career opportunities employees at all levels and across all locations.	People and Culture Organisation-wide	Dec-18
Customers	Introduce new customer satisfaction survey to measure social and economic impact of programs.	<ul style="list-style-type: none"> ➤ Benchmark survey completed and report highlights opportunities for improved. ➤ Results shared with microfinance network. 	Improved ability to understand what is working and where programs can be improved.	Operations Advisor	Dec-18
Customers	Build our capacity to support the financial wellbeing of people working on low to moderate incomes through major employers.	Support 700+ individuals through programs in partnership with major employers.	Employees experience improved financial wellbeing which contributes to maintaining workforce participation.	Retail and Online	Dec-18

Indigenous Consumer Assistance Network (ICAN)



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Continue to provide, monitor and evaluate the Financial Counselling and Capability services to vulnerable customers in financial difficulty	<ul style="list-style-type: none"> Access to Face to face and phone financial counselling services Identify the consumer detriment through the information collected through financial counselling casework Identify and maintain existing and new referral networks 	<ul style="list-style-type: none"> Customers have access to consistent quality financial counselling services which assist in addressing their financial issues and supports Opportunities to make better financial decisions 	Operations Manager Financial Counselling (FC) and financial capability (FCW) team	Ongoing
Customers	Continue to build the range of Yarnin' Money products	Develop and implement customised products for target audiences e.g. young people, new employees as well as linking to emerging consumer issues in regional and remote communities	Integrated approach to improve financial resilience and capability; enhancing financial decision making	Operations Manager Yarnin' Money team ICAN Learn Business and Sector Development Manager	Jun-18
Customers / Staff	Build on the ICAN learn social enterprise to provide appropriate education (accredited and non-accredited) to the financial wellbeing and related sectors	<ul style="list-style-type: none"> Delivery of courses nationally Ongoing identification and engagement of qualified sector trainers Assisting potential trainers to gain their training and assessment qualification 	Increased access to industry relevant training for the financial wellbeing sector	CEO ICAN Learn Business and Sector Development Manager RTO Coordinator	Ongoing
Community Staff	Identify career pathways and professional development for ICAN financial counselling (FC) and capability (FCW) staff	Provide professional development to staff - trainers, supervisors, etc to suit the needs of the business / Upskill all staff to educate others	ICAN FC & FCW staff are provided with tailored professional development opportunities in areas of: professional supervision, training facilitation, specialised areas related to FC practice	CEO & business unit managers	ongoing
Customers Community	Continue to engage with regulators and government agencies to raise emerging issues and protect the rights of Indigenous consumers	<ul style="list-style-type: none"> Provide preliminary investigative support services to government consumer agencies Representation at national and state forums, panels and task forces Development of tool for financial counsellors to record case studies that demonstrate emerging issues 	<ul style="list-style-type: none"> Improved market outcomes for Indigenous consumers Increased consumer protection for Indigenous peoples and communities via continued advocacy for policy and legislation change 	CEO Operations Manager FC & FCW Staff	Ongoing / Dec-18
Community	Scope & implement professional support frameworks for the Indigenous and Culturally & Linguistically Diverse (CALD) financial counselling workforce	<ul style="list-style-type: none"> Survey with ICAN graduates about what kind of professional support they want Collate & analyse data Communicate findings via online platform 	ICAN assists qualified Indigenous & CALD financial counsellors to develop their professional capacity via access to professional support and mentoring	CEO ICAN Learn Business and Sector Development Manager	Ongoing
Community	Develop an organisational framework for financial counselling supervision	<ul style="list-style-type: none"> Professional supervision support provided to partner organisations Train ICAN staff in professional supervision 	ICAN financial counsellors and partner organisations are supported through professional supervision	Operations Manager CEO ICAN Learn Business and Sector Development Manager	Jun-18
Staff	Develop and implement financial literacy self assessment as part of HR processes	<ul style="list-style-type: none"> Financial conversations with staff are implemented in identified HR processes A policy and procedure is created and implemented in the staff induction process 	Staff undertake self-assessment of financial literacy and create personal plan	CEO Business unit managers	Jun-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Continue development, delivery & evaluation of Yarnin' Money Program	<ul style="list-style-type: none"> Proactive promotion of Yarnin' Money program to new partners Review and improve our evaluation approach and tools in response to emerging challenges 	<ul style="list-style-type: none"> Financial capability of program participants & barriers/challenges are measured; learnings are shared with wider community. Participants are equipped with practical tools to assist personal financial capability. 	Yarnin' Money Team Operations Manager Research & Communications Manager CEO	Ongoing
Customers Community	Identify new partnerships and continue to build relationships with ethical market alternatives for Aboriginal and Torres Strait Islander peoples, that address structural barriers	<ul style="list-style-type: none"> Ongoing participation in national and state wide forums, task forces Communication of market alternatives to Indigenous consumers 	<ul style="list-style-type: none"> Indigenous consumers have increased awareness, knowledge of and access to ethical products that reduce consumer exploitation 	CEO Operations Manager Financial Counselling team	Ongoing
Customers Staff	Support Indigenous Mentorship program students/participants to increase personal financial resilience and practical skills	<ul style="list-style-type: none"> Incorporate the Financial Literacy Skill Set Units (CHCEDU001, CHCEDU002, CHCEDU003) & Yarnin' Money financial capability training into Mentorship Program delivery 	<ul style="list-style-type: none"> Participants have increased personal financial resilience skills Measured through self-assessment tools for Mentorship Program students/participants 	Research & Communications Manager RTO Coordinator	June 2018 June 2019
Community	Evaluate ICAN's Yarnin' Money financial capability program	Final evaluation research report produced	Outcomes of Yarnin' Money - ICAN's Indigenous financial capability program are evidenced through evaluation process	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	December 2018

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	To monitor the Multi-Cultural Scholarship Program performance	<ul style="list-style-type: none"> Data collection over program duration across four identified domains Analysis of findings 	Continuous Quality Improvement processes are implemented	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Ongoing
Customers Community Staff	To monitor the Indigenous Mentorship Program performance	<ul style="list-style-type: none"> Data collection over program duration across four identified domains Analysis of findings 	Continuous Quality Improvement processes are implemented	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Ongoing
Staff	New ICAN / ICAN Learn staff undertake financial capability training [with focus on financial capability issues affecting diverse demographics]	Deliver financial capability training to all staff	ICAN staff across the organisation are aware of regional, rural, remote and urban issues that impact on financial literacy for different demographics	CEO Business Unit Managers	1/6/2018 and ongoing



Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Delivery of Yarnin' Money Program with cultural competence	<ul style="list-style-type: none"> ▶ ICAN's approach to cultural competency is incorporated into the trainer module; ▶ Develop ICAN specific cultural competence tools; deliver train the trainer workshops; trainers are able to adjust content to workshop style 	Train the trainer model supports organisations to deliver Yarnin' Money with ICAN support	YM team Research & Communications Manager ICAN Learn Business and Sector Development Manager	Jun-18
Community	Develop a personal financial resilience module into Yarnin' Money Train-the-Trainer program	Incorporate personal financial literacy for trainers into train the trainer module; deliver train the trainer workshops;	Teachers of Train the trainer model understand their own financial situation and attitudes to money	YM team Research & Communications Manager ICAN Learn Business and Sector Development Manager	Jun-19

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff Community	Delivery of the Indigenous Financial Counselling Mentorship Program 2017-2019 (Diploma of Financial Counselling)	12 Indigenous persons trained in the 2017-2018 program	<ul style="list-style-type: none"> ▶ 12 Indigenous persons graduate with a Diploma of Financial Counselling ▶ Increased number of Indigenous financial counsellors practicing nationally 	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Jun-19
Staff Community	Delivery of ICAN's Multi-Cultural Scholarship Program (Diploma of Financial Counselling)	12 persons (CALD community) trained in the 2017-2019 program	<ul style="list-style-type: none"> ▶ 12 persons (multicultural community) graduate with a Diploma of Financial Counselling ▶ ICAN develops financial counselling capacity of multi-cultural organisations 	Research & Communications Manager ICAN Learn Business and Sector Development Manager RTO Coordinator	Jun-19
Community	Explore Yarnin' Business module as part of Yarnin' Money financial capability program	<ul style="list-style-type: none"> ▶ Scope Indigenous small business space for what kind of financial capability training and support is needed ▶ Identify and engage with government agencies focused on indigenous economic development 	Yarnin' Business model includes training for Indigenous peoples to understand requirements of becoming a sole trader or small business.	CEO & Business unit managers Research and evaluation	Dec-18
Staff	Ensure ICAN staff have opportunity to access appropriate channels of support to reduce financial stress	Develop ICAN financial inclusion staff policy and KPIs	ICAN has an implemented financial inclusion policy and process for all staff	CEO & Business unit managers Research and evaluation	Jun-18
Community	Identify appropriate procurement strategy to suits needs of ICAN and levels of funding	<ul style="list-style-type: none"> ▶ Investigate local Indigenous businesses appropriate to ICAN needs ▶ Design a social procurement policy 	Local Indigenous organisations are supported via ICAN's procurement strategy	CEO & Business unit managers	Oct-18

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
	We will design and develop functionality in the MoneyBrilliant application to highlight to customers when they may be able to access more cost-effective credit products – particularly when fringe credit is being used	<ul style="list-style-type: none"> Product design incorporating credit scores Calculation of credit product interest rates and expenses Comparison to alternative credit products and recommendation to refinance. 	Customers will be alerted to the availability of more cost effective credit products than the ones they are using	Chief Executive Head of Product	Jun-18
	We will design and develop tailored support in the MoneyBrilliant application for new parents who might otherwise suffer financial hardship.	<ul style="list-style-type: none"> Tailored support materials developed Data based triggers identified and tested Program in place 	Customers who become new parents and face possible financial hardship through increased expenses and / or reduced income will be provided with tailored support and information.	Chief Executive Head of Customer Engagement	
Customers	We will design and develop tailored support in the MoneyBrilliant application for newly separated or divorced customers who might otherwise suffer financial hardship.	<ul style="list-style-type: none"> Report with key indicators identified Possible partners identified for material delivery Tailored support materials developed, including referrals to family and domestic violence support services Data based triggers identified and tested Program in place 	Customers who become separated or divorced and face possible financial hardship through increased expenses and / or reduced income will be provided with tailored support and information	Chief Executive Head of Customer Engagement	Dec-18
	We will design and develop tailored support in the MoneyBrilliant application for retirees who might otherwise suffer financial hardship.	<ul style="list-style-type: none"> Tailored support materials developed Data based triggers identified and tested Program in place 	Customers who retire and face possible financial hardship through increased expenses and / or reduced income will be provided with tailored support and information.	Chief Executive Head of Customer Engagement	

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	We will use the information customers provide to us to proactively identify customers suffering financial hardship and provide them with tailored information and support in the MoneyBrilliant application.	<ul style="list-style-type: none"> Tailored information and support covering: <ul style="list-style-type: none"> Government benefits Debt management advice Hardship options Advice on reducing cost of living 	Customers provided with better support for dealing with financial hardship	Chief Executive Head of Customer Engagement	
Customers	We will partner with other FIAP and non FIAP organisations to make hardship options more visible and more accessible to customers in the MoneyBrilliant application.	<ul style="list-style-type: none"> Online and in-app information on financial hardship options with common bills and service providers for customers 	Customers will be more aware of financial hardship options with major service providers and will be able to access them more easily.	Chief Executive Head of Customer Engagement	Jun-18
Community	We will engage with major Australian employers to identify opportunities to deliver financial wellness programs that incorporate dealing with financial hardship through the workplace.	<ul style="list-style-type: none"> Target list of large employers with large potentially vulnerable employee groups Engagement pack and discussion paper for employers Series of meetings with employers to explain employee wellness opportunities Agreement to implement employee wellness program for at least 3 employers 	Major Australian employers are aware of the opportunity to provide financial wellness programs to their employees.	Chief Executive	Dec-18



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	<p>Review the entire customer lifecycle from the perspective of hardship customers.</p> <p>Continue to improve awareness and understanding of low cost and discounted products and benefits.</p> <p>Explore a new energy proposition specifically for customers on our hardship Power On program.</p> <p>Review and continue to improve flexibility of payment options across Origin's entire product portfolio.</p>	<p>Continuous improvement of customer service across all channels to better assist customers in hardship.</p> <p>Focus on increasing early identification of vulnerability and post hardship support.</p> <p>Clearer communications to customers about benefits across all our product offerings making it easier to compare offers, understand the benefits of discounted products and what happens at the end of a benefit period.</p> <p>Develop and launch a specific energy proposition for customers in hardship that complements our existing hardship program (Power On) and provides customers with support to help them get back on track.</p> <p>Report on recommendations to deliver consistent and flexible payment options across all product offerings including natural gas, electricity, LPG, solar, batteries and home products.</p> <p>Increase awareness of available payment relief programs (e.g. No Interest Loan Scheme).</p>	<p>Create a better understanding of the experience of customers in hardship and the impact of their interactions with Origin.</p> <p>Customers most in need continue to be provided with support to help them get back on track.</p> <p>Customers are supported to reduce and manage their energy costs through a greater understanding of product offerings.</p> <p>Customers have access to appropriate and affordable energy products and services.</p> <p>Customers are supported to manage payments to suit their circumstances.</p> <p>Origin staff are provided with tools and training to help support customers.</p>	Customer Payment Solutions Marketing Marketing Customer Payment Solutions	Dec-18 Ongoing Jun-18 Dec-18
Communities	<p>Better assist and support recently arrived communities to help ensure they are set up on sustainable and affordable energy plans.</p>	<p>Collaborate with government, social service providers and other FIAP Trailblazers, to review existing support services and ensure newly settled immigrants have the support required to set themselves up on a sustainable and manageable energy plan.</p>	<p>Australia's recently arrived communities are supported to gain financial security and independence.</p> <p>Consider availability of access to services such as energy audits and financial counselling.</p>	Customer Advocacy FIAP Working Group	Ongoing

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Staff	<p>Build greater internal capability to support financial inclusion and resilience across the entire business.</p>	<p>To extend our hardship awareness programs across the entire business beyond our customer facing teams.</p> <p>Extend the content to include access to information and resources that support financial literacy and resilience of our own people, our customers and the community, with a focus on the heightened risk of financial exclusion for women.</p>	<p>All Origin employees:</p> <ul style="list-style-type: none"> understand financial vulnerability, its triggers and impact; demonstrate empathy towards people experiencing financial hardship; are empowered and supported to always act in the best interest of all customers including the most vulnerable members of the community; and are aware and considerate of the impacts of gender inequity on financial inclusion. 	People and Culture FIAP Working Group	Dec-18
Staff	<p>Support Origin employees through life events.</p>	<p>Review employee leave policies to support long term carers and emergency relief, and increase awareness through increased availability to specific and targeted information and resources.</p>	<p>Financial impairment is minimised during significant life events.</p>	People and Culture	Jun-18
Communities	<p>Review Origin's approach to customers in regional and remote communities.</p>	<p>Review and evaluate how we provide information, support and resources to regional and remote communities.</p>	<p>Customers in regional and remote communities are not negatively impacted by their geographical location.</p>	Customer Payment Solutions	Jun-18

Origin

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Communities Staff	Continue to develop and contribute to the longevity and success of the FIAP Program.	Deliver, measure, and report of FIAP actions. Evolution and expansion of the FIAP working group.	Origin's commitment provides improved financial inclusion and resilience for vulnerable communities.	FIAP Working Group	Ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Communities Staff	Continue to increase awareness, availability and access to hardship support.	<ul style="list-style-type: none"> Continue to increase awareness of Origin's Hardship policy and available support. Continue to engage with stakeholders to better connect with culturally and linguistically diverse communities. 	Supporting the community to improve financial inclusion.	FIAP Working Group	Ongoing
Communities Staff	Launch Origin's Reconciliation Action Plan (RAP) 2017.	<ul style="list-style-type: none"> Origin's second RAP continues to build equality of opportunity for Aboriginal and Torres Strait Islander peoples. Continue to grow and evolve Origin's resourcing policies that improve ethnic and cultural diversity, including our Career Trackers program. 	<ul style="list-style-type: none"> Continue to build knowledge of Aboriginal and Torres Strait Islander histories, cultures and contributions amongst Origin people. Formalise partnerships with Aboriginal and Torres Strait Islander communities and organisations. 	Indigenous Relations	Jan-18
Communities	Review and evaluate disadvantage and financial exclusion in communities we operate in.	Informed recommendations for a framework on how Origin supports and contributes to a legacy of financial inclusion and resilience in communities.	Origin supports the economic development of the communities we operate in.	Integrated Gas Generation	Dec-18
Communities	Include Origin's Financial Inclusion Action Plan in the broader framework of Origin's Sustainability Report.	Financial exclusion and disadvantage is considered in Origin's approach to sustainability.	Greater transparency of financial exclusion and disadvantage leading to better informed decision making and more accessible and affordable energy for customers.	Sustainability Development	

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Staff	Review and assess how Origin can better support people experiencing family violence.	<ul style="list-style-type: none"> Develop specific policies, processes and capabilities to best support customers experiencing family violence. Continue to build awareness and provide ongoing access to services for staff experiencing family violence. 	People experiencing or exiting family violence are provided with appropriate assistance and support to gain financial security and independence.	People and Culture Customer Payment Solutions	
Customers	Continue to support business customers to help build economic success	Review support of small and medium enterprises for sustainable success with the rising cost of energy.	Small and medium enterprises are supported with products, services and payment arrangements to help manage increasing energy costs.	Solar & Emerging Business	Jun-18

The Salvation Army



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community members	Provide financial inclusion focused services (e.g. emergency relief, financial counselling/capability and microfinance casework services) that are relational, strengths based and holistic so as to achieve behavioural change that results in financial resilience.	Training (initial and ongoing), procedures and culture focused on these matters.	Services delivered are most likely to result in community members being financially capable and resilient	Community Services	Ongoing
Community members	Provide emergency relief services with a focus on financial capability building by moving people into case work and reducing dependence on emergency relief i.e. providing skills and knowledge (a hand up, not a hand out)	Training (initial and ongoing), procedures and culture focused on these matters.	Services delivered are most likely to result in community members being financially capable and resilient, measure via outcomes measurement process.	Community Services	By March 2019
Community members	Conduct annual Economic and Social Impact Survey (ESIS) and investigate Moneycare SAMIS database to better understand community needs and priority areas	ESIS research conducted nationally and at scale, Moneycare research conducted leading up to annual Moneycare Day	Community member needs and priorities better understood, better targeting and delivery of services	Community Services, Research	Annually in May (ESIS) and October (Moneycare)
Community members	Develop better digital financial information services to ensure that they are readily accessible and user friendly so that people can take their own early intervention action	Initial contact portal developed for financial counselling and capability services, including self help tools	Initial contact and early intervention occurs through use of portal, community members assisted more effectively	Community Services, Communications	By July 2019
Volunteers, employees, Officers and Corps members	Provide discrete (confidential) services to internal people in need	Systems and communications plan put in place to provide for ready and confidential internal access to financial inclusion services	People, internally, increase financial capability and resilience, well being improved and people are more likely to fulfill organisational mission	Community Services, Human Relations, Personnel	By July 2019
Volunteers, employees, Officers	Provide retirement planning education and information with a focus on women in early career stages	Enter into collaborative arrangement with a female retirement specialist and offer services to women over 40	Women internally better positioned for retirement and financially resilient	Community Services, Human Relations, Personnel	By July 2019

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community members	Deliver "You're The Boss" (YTB) financial literacy/capability training to build financial capability, attitudes and behaviours	Train facilitators nationally in YTB program and approach, develop YTB program, provide supports for YTB facilitators, deliver training	Behavioral change occurs, community members more financially capable and resilient	Community Services	Ongoing
Community members	First contact points equipped to recognise signs of financial exclusion for early referral to financially related casework services	Training and equipping of "Connect" sites and call centre operators (SAL, 13 SALVOS), standard assessment questions on signs of financial stress and DV	Early referral to prevent deeper personal and/or financial crisis and ongoing relationship established to promote flourishing	Community Services, Corps (local churches)	By July 2019
Community members	Communicate positive financial literacy/capability messages to the community	Opportunities sought through ongoing media contact and focused annual campaign as a part of Anti-poverty week (Moneycare Day)	Community members take early action to improve their own situations	Community Services, Communications	On going and in October each year
Volunteers, employees, Officers and Corps member	Provide flexible online internal education and learning programs to increase the financial capability, attitudes and behaviours	Develop internal online learning programs to enhance financial capability through the Learning and Development team	Financial capability and resilience of internal people developed	Community Services, Learning & Development	By July 2019

The Salvation Army

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community members	<ul style="list-style-type: none"> Organisational Reconciliation Action Plan (RAP) maintained and updated to ensure culturally appropriate delivery of financial inclusion services to Indigenous people Develop and implement soft entry/communications plans to reduce any stigma of initial access to TSA services 	<ul style="list-style-type: none"> Staff aware of RAP and needs of Indigenous people and services focused on effective delivery to them Community relationships built at local level (physical access), digital platforms developed (online access) and outreach to communities through community education programs (You're the Boss) 	<ul style="list-style-type: none"> Financial capability and resilience developed for Indigenous people People in need are comfortable to access our services 	<ul style="list-style-type: none"> Aboriginal and Torres Strait Islander Ministry, Community Services Communications, Corps (local churches), Community Services 	<ul style="list-style-type: none"> Ongoing (annual review) By July 2019
Volunteers, employees, Officers and Corps members	<ul style="list-style-type: none"> Collaborate with and promote our offering of culturally sensitive services to ATSI & CALD groups likely to be financially excluded e.g. refugee groups and single Indigenous women with children Foster an inclusive environment so that volunteers, employees, members of Corps and Officers from all cultural backgrounds feel comfortable to access the full range of Salvation Army financial inclusion services 	<ul style="list-style-type: none"> Relationships established by frontline workers with excluded groups, promotional material and resources in community languages distributed and frontline workers with community languages All groups considered in communications plans and have clear pathways to access services 	<ul style="list-style-type: none"> More people from CALD and ATSI groups access our services Internal financial inclusion services accessed by more people internally from a range of cultural groups 	<ul style="list-style-type: none"> Community Services, Communications Community Services, Communications 	<ul style="list-style-type: none"> By July 2019 By July 2019

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community members	<ul style="list-style-type: none"> Provide supported capability building loans e.g. micro enterprise, training and education Alleviate financial hardship through financial counselling to free up the "cognitive space" of community members to provide for improved participation and inclusion in society Advocate externally on social justice issues identified through our financial inclusion services and research 	<ul style="list-style-type: none"> Develop a loans program aimed at women going into micro enterprises Provide financial counselling services to those in financial crisis Seek systemic issues from frontline workers and advocate for reform 	<ul style="list-style-type: none"> Women moved from dependency on welfare to independence Move people out of financial hardship and allow them to focus on better participation in society A fairer system allowing more to fully participate socially and economically in society 	<ul style="list-style-type: none"> Community Services Community Services Community Services, Research, Social Justice 	<ul style="list-style-type: none"> By March 2019 Ongoing (annual review) By March 2019
Volunteers, employees, Officers and Corps members	<ul style="list-style-type: none"> Research the financial inclusion needs of women working in the Salvation Army and take action to meet key needs 	<ul style="list-style-type: none"> Conduct survey and interpret results 	<ul style="list-style-type: none"> Financial inclusion needs of women in the Salvation Army identified, so that action plans can be developed 	<ul style="list-style-type: none"> Community Services, Research 	<ul style="list-style-type: none"> By March 2019

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Students	Develop education materials, training opportunities and online modules to increase the financial literacy of all students with a focus on equity groups.	Education materials developed, and training opportunities provided through online modules and coaching.	Training and education products developed and increased financial literacy of students	Student Life	September, 2018
Students	Increase number of scholarships for disadvantaged students, equity groups and indigenous persons and an exploration to introduce a full scholarships model for selected students.	Increased number of scholarships awarded on an equity and needs basis.	Increased participation at university for students from disadvantaged backgrounds and equity groups.	Student Services and Systems	June, 2018
Students	Increase the awareness of, and make improvements to the current no interest loans and grants scheme including availability to international students and form partnerships with external organisations.	Greater awareness and improved process of no interest loans and grant schemes including a wider variety of reasons students can apply and an exploration of external partnerships that could benefit students in this context.	Students have access to responsible financial products without perpetuating debt and financial stress.	Student Life	June, 2018
Students	Financial counselling and support made available at UNSW internally and through partnerships with external organisations	Introduction of financial counselling and/or coaching made available for students.	Decreased student debt and financial hardship	Student Life	July, 2018

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Students	Increase the visibility and awareness of support services currently available to students. This will include campaigns to educate the students of the services that can assist with financial support.	Awareness campaigns of support services increased.	Students can make informed decisions and improve access to support services	Student Life	June, 2018
Students	Education and awareness campaigns with online information for students about their legal rights in the context of employment and private housing.	Education and awareness campaigns implemented and made available for all students	Students have increased knowledge of legal rights in context of accommodation and employment.	Student Life	December, 2018
Students	Review welcome initiatives for all students to ensure they include training that covers private rentals, costs of study and living, employment rights and other relevant information. Where applicable this will include information for international students moving to Australia and an extension on current social inclusion activities.	Welcome initiatives extended, and training materials developed and made available for all students.	Decreased student debt and financial stress	Student Life	December, 2018
Students	Introduction of health and wellbeing initiatives that includes public health messages, encourages help seeking behaviour and preventive measures for mental health, addiction and gambling related issues.	Health and Wellbeing initiatives implemented including public health campaigns.	Increased student health and wellbeing and knowledge of preventive actions as well as early identification of issues.	Student Life	June, 2018
Students	Increase awareness and extend on student led initiatives that impact on financial wellbeing such as subsidised healthy breakfasts, fun finance and ATO help.	Increased support and further awareness campaigns for student led activities in the context of financial inclusion.	Students are empowered to help one another, and overall financial literacy and wellbeing is improved.	Student Life & ARC Student Association	May, 2018
Students	Student led awareness campaigns of university and student services including a FIAP launch expo, social media campaigns, and campus presence with a focus on targeting those at risk of financial hardship or exclusion.	Social media campaigns and student led FIAP launch expo. That increases students' capabilities in the context of financial support and literacy.	Improved student capabilities and decreased long term debt.	Student Life & ARC Student Association	May, 2018
Students	Increased support for students with a disability by providing help to navigate the National Disabilities Insurance Scheme.	Students are better supported and equipped to navigate the National Disabilities Insurance Scheme	Decreased student confusion and stress related to the National Disabilities Insurance Scheme	Student Life	June, 2018

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Students	Develop a strategy to increase the availability of subsidised residences on campus for financially disadvantaged students and those in need of emergency accommodation and further understand and respond to students housing needs.	Strategy developed to increase accommodation on campus for equity groups and those in crisis as well as a review to better understand unique housing needs of students.	Increased subsidised accommodation for students from equity groups and improved crisis accommodation support	Student Life	December, 2018
Staff & Students	Catalogue and review student services that can assist with financial literacy and inclusion across the University. This will include a benchmark, audit, and gap analysis of all current initiatives.	A review and catalogue of all services that can assist students including recommendations and initiatives to educate staff and students	Improved awareness and institutional knowledge of services that can assist students.	Student Life	December, 2018
Students	Identify all grants, loans and scholarships currently available to students in need and review eligibility criteria and capacity to award with an emphasis on equity groups.	Identification and subsequently review internal and external products currently available and criteria for eligibility with focus on enabling an increase for equity students to access the initiatives.	Increased number of students accessing products that benefit them financially.	Student Life & Student Services and Systems	June, 2018
Staff & Students	Review of current communication practices about financial obligations and key dates for students and provide recommendations for improvement while ensuring sensitivity to those who may be experiencing financial stress	Current processes reviewed, and recommendations made.	Decreased levels of long term student debt and student make informed decisions and the university is better able to communicate financial obligations and key dates to students.	Student Life & Student Services and Systems	December, 2018

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Students	Identify and develop Additional support for students from Low Socio-economic backgrounds and other equity groups during their first year of university to prevent dropout and the perpetuation of debt and financial exclusion.	Increased initiatives targeted at disadvantaged student groups and improved marketing to ensure the respective cohorts are aware of the opportunities	Retention and graduate rates for equity students increases.	Student Life	December, 2018
Students	Develop a strategy to improve the University's understanding of student's subject to financial exclusion and stress by utilising data to identify students who may be at risk of financial hardship and subsequently implement preventative measures.	Strategy and processes explored that can enable early identification of students at risk of course failure and financial hardship.	Decrease in students experiencing financial hardship and increased retention rates.	Student Life	December, 2018
Students	Identify and catalogue internal and external support services available to form a Crisis Support Package which will connect students in financial hardship to emergency accommodation, counselling, loans and special considerations.	Readily available resource list and streamlined process when students are subject to financial hardship are seeking support.	Improved support and university participation for students subject to financial hardship.	Student Life	June, 2018



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and partners	Actively engage with regional communities to increase awareness of our commitment to financial wellbeing and continue to expand access to products and services for regional members and employers	Delivery of VicSuper's regional employer and member engagement, advice and education programs	Regional communities have greater access to VicSuper's products and services	Regional Managers	Ongoing
Customers	Explore ways to provide more targeted support to members who make claims through their insurance	Review our claims processes in collaboration with our insurer to deliver a better experience for our members	Updated processes result in our members feeling better supported through the insurance claims process	Manager Member Services	December 18
Suppliers and Contractors					
Customers	Provide greater access to VicSuper's financial wellbeing education, guidance and help	Deliver Beeline* digital super coach to provide members with digital support and advice. Delivery of community seminars and workshops on how to make the most out of super. Delivery of VicSuper's Super Woman Money Program, Financial Fitness and Workplace Transition programs* to members in the workplace.	Members are able to access guidance and advice 24/7 no matter where they are on their financial journey through Beeline. Members are also supported by education programs, seminars and workshops which work to improve financial capabilities	Executive Manager Marketing, Insights and Experience	Ongoing
Customers	Raise awareness across our membership base about the value of and how to access VicSuper's advice services	In-house personal and comprehensive financial advice services and communications at relevant time. Advice and guidance awareness program to members and Victorian communities.	Members are able to access financial advice that is tailored to their needs and life stages	Executive Manager marketing, Insights and Experience	Ongoing
Customers	Explore how to collaborate with employers on workplace mental health programs	Active engagement with key employers on mental health awareness and collaboration on the implementation of targeted programs over the longer term	Increased awareness of mental health issues, early intervention and return to work opportunities in the workplace	Manager Employer Engagement	December 18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and partners	Leverage best practice approaches, learnings and knowledge through ASIC's community of practice	Actively participate in and promote industry led initiatives	VicSuper's approach to financial wellbeing and inclusion is aligned to the National Financial Literacy Strategy+ and other ASIC initiatives	Manager Corporate Responsibility	Ongoing
Community and partners	Connect in with and support the objectives of the Thriving Communities partnership	Drive positive change for vulnerable customers	Build our own understanding and capacity to support vulnerable customers and collaborate with like-minded businesses to drive change	Manager Corporate Responsibility	Ongoing
Staff	Raise awareness across our workforce of VicSuper's commitment to financial wellbeing	Delivery of financial wellbeing awareness raising initiatives	Employees understand our strategy and the products and services we offer our members and employers	Executive Manager People Experience	July 2018
Staff	Promote employee participation in VicSuper's financial wellbeing education programs	Delivery of financial wellbeing education and awareness raising initiatives	Employees have access to relevant education initiatives that help them to understand and build their super	Executive Manager People Experience	December 18
Staff	Raise awareness about the impact of financial stress and ensure our employees are connected with financial wellbeing services and help when they need it	Explore how our employee support programs can integrate financial wellbeing support	Increased awareness and access to financial wellbeing support across our workforce	Executive Manager People Experience	July 2018

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Clients Members	Actively engage women in the community and our membership base through financial education and support programs	Delivery of VicSuper's Super Woman Money Program*	Build women's financial knowledge and skills to empower them to take control of their finances	Executive Manager Marketing, Insights and Experience	Ongoing
Customers Clients Members	Raise awareness with employers on the impacts of financial wellbeing and help them measure impacts in the workplace	Delivery of awareness raising programs and measurement tools	Employers are better placed to make informed decisions about how they can improve wellbeing in the workplace	Manager Employer Engagement	December 18
Customers Clients Members	Engage employers, unions and industry associations on our commitment to financial wellbeing and supporting actions they can take	Financial wellbeing workshops, seminars and roundtables	Increase the scale, reach and awareness of our financial wellbeing commitments and initiatives across industries	Manager Employer Engagement	Ongoing
Customers Clients Members	Build our understanding of financial wellbeing and the prevalence of financial stress across our membership base	Integrate financial wellbeing and stress metrics into our member insights processes	Improvements in VicSuper's capacity to respond to member needs	Manager Customer Insights	July 2018

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and partners	Contribute to industry initiatives that are working to ensure Indigenous Australians have equitable access to super	Actively participate in industry collaboration initiatives	Contribute to industry change that helps to drive Indigenous inclusion in the superannuation system	Manager Corporate Responsibility	Ongoing
Customers Clients Members	Improve diversity representation in VicSuper's marketing and communication materials	Integrate diversity criteria into VicSuper's brand guidelines	The diversity of our membership base and the broader community is fairly reflected	Executive Manager Marketing, Insights and Experience	July 2018

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and partners	Understand and contribute to industry initiatives that are working to ensure women have equitable access to super	Actively participate in industry led advocacy initiatives	Contribute to industry change that helps to drive women's inclusion in the super system	Manager Corporate Responsibility	Ongoing
Community and partners	Provide employment opportunities for refugees and asylum seekers	Deliver targeted traineeship programs at VicSuper	Improve economic participation in the finance sector for refugee and asylum seeker communities	Executive Manager People Experience	Ongoing
Community and partners	Collaborate with community partners who are committed to increasing financial inclusion, capacity building and economic participation.	Delivery of VicSuper's Community Connect program and provision of fundraising and in-kind support for Melbourne City Mission and Eat-Up	Community partners are better supported to build their work in areas that align with VicSuper's values	Executive Manager Marketing, Insights and Experience	Ongoing
Staff Employees	Provide tailored support and assistance for employees taking time out of the workforce	Delivery of best practice carers, parental and domestic/family violence leave policies. Payment of super guarantee for the duration of unpaid parental leave for the first 12 months.	Employees feel supported and are not financially disadvantaged when they take time out of the workforce	Executive Manager People Experience	Ongoing



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Continue to offer flexible payment options and financial support for customers experiencing difficulty in paying their account	Customers continue to access flexible payment arrangements and assistance	Customers are better equipped to deal with payment of their account	Customer Relations	Ongoing
Community Customers	Identify opportunities for collaborating on financial inclusion and resilience within our service region	Opportunities for collaboration on financial inclusion and resilience in the region have been investigated	Wannon Water is in a better position to be able to collaborate on financial inclusion and resilience within its service region	Community & Corporate Services	
Community Customers	Explore opportunities to partner with youth services and educational institutions to support young people in financial hardship	Wannon Water will work with local youth services and educational institutions to increase awareness of Wannon Water's programs to support people facing financial stress	Wannon Water appropriately supports young people and students who are experiencing financial hardship	Customer Relations	December 18
Community	Introduce a Water for Community program to support public health and wellbeing	A Water for Community Program is developed and implemented	Wannon Water provides support to our community in relation to the access and use of water for public health and wellbeing	Community & Corporate Services	

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees Customers	Provide family violence training for employees	Employees are equipped in how to recognise and support those impacted by family violence	Appropriate and respectful support is provided to customers and employees experiencing family violence, including economic abuse	Customer Relations People and Wellbeing Corporate Services	
Customers	Learn more about the opportunities to support our customers experiencing financial hardship	Develop knowledge and increase awareness through participation in the Thriving Community Partnership (TCP) and the Financial Inclusion Action Plan (FIAP) Community of Practice	Wannon Water has increased its awareness of how other Australian businesses support customers in financial hardship in order to strengthen its own hardship program	Community & Corporate Services	December 18

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees	Create an inclusive workplace that promotes diversity	Implement the actions in Wannon Water's Inclusion and Diversity plan	Employees have a greater understanding of the importance of workplace inclusion and diversity, particularly for those from vulnerable groups	People and Resilience	As per the Inclusion and Diversity plan timelines
Customers Community Suppliers	Engage with a diverse range of our customers and community, including those from vulnerable groups, to understand what they value in relation to our business	An annual engagement cycle is developed and implemented	Customer and community engagement information, inclusive of feedback from vulnerable groups, is available to inform Wannon Water's decisions for the 2018/19 Corporate Plan	Community & Corporate Services	December 18
Employees Community	Continue to provide workplace flexibility to support our employees and communities	Managers take individual circumstances into consideration in their assessment of flexibility requests	Employees have the opportunity to adjust their work pattern to support their particular needs	People and Resilience	

Wannon Water

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community Employees	Continue to work with our partners on education and employment initiatives for vulnerable groups	Wannon Water actively participates in education and employment programs in the region	Wannon Water contributes to supporting education and employment outcomes for vulnerable groups in our region	People & Resilience	
Community	Continue to strategically partner with rural and regional communities in our service area, including with vulnerable groups	A community support and partnerships program is in place	Wannon Water has strategic partnerships in place to work on key economic, social and environmental issues that have been identified for our service region	Communications & Engagement Branch	
Community	Explore opportunities for collaborating on financial inclusion and resilience with the Victorian Water Industry	Opportunities for the Victorian Water industry to collaborate on financial inclusion and resilience have been investigated	Wannon Water understands the opportunities for collaborating on financial inclusion with the Victorian Water industry	Community & Corporate Services	December 18
Suppliers	Continue to explore opportunities for achieving social outcomes through procurement	The social procurement components of Wannon Water's procurement policy are implemented	Wannon Water's approach to social procurement ensures opportunities for local and vulnerable groups to provide services to Wannon Water	Corporate Services	

Women's Information and Referral Exchange (WIRE)



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Service users (customers)	Improve access to programs and services for potential service users living in regional and rural areas and from diverse communities	Targeted marketing campaigns and innovative digital approaches to increase service access and uptake	Increased number of service users from regional and rural areas and diverse communities	Partnerships and Community Engagement Manager	Dec 2018 and ongoing
Service users (customers) / Staff / Volunteers	<ul style="list-style-type: none"> Continue to offer free financial planning clinics for service users and also promote to staff and volunteers. Expand this service to include increased financial wellbeing services including financial counselling. 	<ul style="list-style-type: none"> Continue to offer clinic twice a month and add financial counselling to the calendar of events 	Service users, staff and volunteers have increased financial wellbeing which includes having an awareness of financial products and services and are more confident managing their finances	Service Delivery Manager	<ul style="list-style-type: none"> Continue to offer clinic twice a month - ongoing Expanding the service to include financial counselling
Community and Partners	<ul style="list-style-type: none"> Increase our capacity to deliver training and professional development services on subject matter including identifying and responding to financial abuse and working with women. Expand training service delivery beyond family violence workers and the community and health sectors to support FIAP trailblazers as well. 	<ul style="list-style-type: none"> More expert trainers are available to meet the demand for our professional development services 	Increased capability across all sectors to identify and respond to financial abuse	Partnerships and Community Engagement Manager	Jul 2018 and ongoing
Community and Partners/ Service Users (customers) / Staff / Volunteers	<ul style="list-style-type: none"> Increase awareness of online resource 'Women Talk Money' to help women establish financial equality in their intimate relationships and prevent financial abuse 	<ul style="list-style-type: none"> Distribute marketing collateral to partners and the community. Refer to and promote 'Women Talk Money' in community education sessions. Run training sessions in the community using 'Women Talk Money'. 	Women who have used 'Women Talk Money' have the knowledge and skills to confidently talk to their partners about money	Partnerships and Community Engagement Manager Women's Information Support Workers	Jul 2018 and ongoing
Service users (customers)	Provide education to service users regarding online safety and how to access and store financial information digitally.	Update curriculum of Computer Classes to include this content.	Service users have increased digital inclusion and financial capability.	Service Delivery Manager Women's Information Support Workers	Dec-18
Community and Partners	Provide a toolkit for the finance and community sectors on building women's financial security through creating and nurturing women's financial resilience and capability	Toolkit with companion online resources	Finance and community sectors are better equipped to build women's financial capability	Women Thrive Project Manager	Dec-18

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Community and Partners	<ul style="list-style-type: none"> Continue to build awareness of financial abuse as a form of family violence and of gendered financial wellbeing. We will work to prevent financial abuse through building understanding in the community of the gendered drivers of financial abuse and the actions that can be taken to reduce them. 	<ul style="list-style-type: none"> Increase in the number of community education sessions delivered related to financial abuse. Increase in training and professional development delivery. Increase our training and service delivery in the financial abuse prevention space by seeking funding to run programs and development partnerships with other family violence prevention partners. 	<ul style="list-style-type: none"> Increased public awareness of financial abuse and gendered financial wellbeing enabling more members of the community to identify financial abuse. Increased confidence and motivation in individuals to build financial capability. Service providers are better equipped to identify financial abuse and make appropriate referrals. Reduced antisocial behaviours and cultural norms that drive financial abuse. 	Partnerships and Community Engagement Manager Training Coordinator Women's Information Support Workers	Ongoing

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff and volunteers	Design professional development seminars for staff and volunteers on intersectional best practice using the WIRE model to better support those women who are vulnerable and financially excluded	<ul style="list-style-type: none"> ➤ Training for staff and volunteers that improves service delivery and builds greater awareness of referral pathways. ➤ Cultural awareness training for staff and volunteers. 	Increased staff and volunteer capability leads to better outcomes for vulnerable and financially excluded service users who are linked to appropriate services	Service Delivery Manager	Annual and ongoing
Staff and volunteers	Continue to build staff and volunteer financial capability	<ul style="list-style-type: none"> ➤ Continue to invite staff and volunteers to financial capability training and encourage participation in financial planning clinics. ➤ Promote financial planning and support to staff through Employee Assistance Program. ➤ Promote and encourage additional superannuation payments. 	Increased staff and volunteer financial capability and resilience	Service Delivery Manager Finance Coordinator	Ongoing
Community and Partners	Continue to lead research into gendered financial capability and wellbeing	<ul style="list-style-type: none"> ➤ Launch of 'Finding and Maximising Financial Teachable Moments for women affected by Family Violence' research. ➤ National roadshow of research. 	Research findings will inform the design and delivery of financial literacy and capability programs to positively impact a family violence victim survivor's financial recovery and stability	Research Project Coordinator	Dec 2018 and ongoing
Community and Partners	Build the capability of the community and finance sectors to build women's financial security	Partnerships established with Women Thrive champion organisations to embed toolkit strategies	Women Thrive champion organisations have increased capability to engage and empower women in financial decision making	Women Thrive Project Manager	Dec 2019 and ongoing

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Service Users (customers) Community and partners	Build our cultural intelligence and work towards creating a culturally safe workplace	<ul style="list-style-type: none"> ➤ Continue to promote Phone Support Worker Training Scholarships available for an indigenous woman, a woman seeking asylum and a woman over the age of 50. ➤ Establish relationships with CALD and ATSI organisations to promote the scholarships to their communities. ➤ Assessment of the effectiveness of the scholarship program in attracting diverse participants. ➤ Map out ways in which we can encourage diverse participation in WIRE volunteering and implement key findings. ➤ Acknowledgement of country at all WIRE meetings. 	More ATSI and CALD service users are able to speak to Phone Support Workers from their own communities. ATSI, CALD and older women Phone Support Workers have pathways to further study and employment. Increased understanding internally of the dispossession of Aboriginal people and the impact of colonisation.	Service Delivery Manager Training Coordinator	Ongoing
Community and partners	Review training and professional development resources to ensure they are intersectional in outlook and culturally appropriate for diverse groups	<ul style="list-style-type: none"> ➤ Review of all training resources. ➤ In-house training delivery contextualised and tailored for each session. 	More effective training resulting in increased financial capability of diverse groups and an increased understanding of women as a diverse and complex cohort.	Training Coordinator	Feb 2018 and ongoing
Community and partners Service Users (customers)	Establish relationships with CALD and ATSI organisations to better understand how their communities experience financial exclusion.	<ul style="list-style-type: none"> ➤ Review appropriateness of service delivery, referral pathways and training. ➤ Look at tailoring The Purse Project for family violence workers engaged with CALD and ATSI communities. 	Increased understanding of referral pathways for CALD and ATSI communities and more effective training to increase financial capability.	Service Delivery Manager The Purse Project Coordinator Partnerships and Community Engagement Manager	Dec 2018 and ongoing

WIRE

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	Review workplace policies to ensure they are financially inclusive and explore how WIRE can create more sustainable employment opportunities for staff	<ul style="list-style-type: none"> HR policies are reviewed and updated as required to be financially inclusive, family friendly and promote flexibility. Examine the possibility of using a training pool to provide staff and volunteers with increased career opportunities. Support ASU portable long service leave campaign. 	<ul style="list-style-type: none"> Staff have increased financial wellbeing 	CEO Deputy CEO	Feb-18
Staff Community and partners	Continue to encourage diversity in the workplace and ensure our team is representational of the community	Review and update recruitment practices	Diverse groups are made aware of and able to access employment opportunities at WIRE.	Service Delivery Manager CEO	
Staff Volunteers	Include information on financial wellbeing options in staff induction pack	Review and update induction pack	New staff and volunteers are provided with information about their financial options and know where to access further support	CEO Finance Coordinator	Jul-18
Volunteers Suppliers	Appropriate recognition of the emotional impact/stress on family violence survivors	Develop and implement an Honorarium Policy	Wherever possible, WIRE research reference groups will include a paid position for a person with lived experience.	Business Development Manager	Feb-18
Community and Partners	Continue to advocate for financial equality of women	<ul style="list-style-type: none"> Actively participate in reference group meetings and working groups in the Victorian Government Economic Abuse Reference Group and other network opportunities. Through the NAB funded Women Thrive project, inform and lobby decision makers and influencers in government, academic, community sector and business. 	<ul style="list-style-type: none"> Increased public awareness of financial abuse as a form of family violence. Advocate for policy, legislative and cultural change to bring about systematic change that will reduce financial exclusion. 	CEO	Ongoing
Suppliers	Commit to supporting local, woman or Indigenous owned businesses or social enterprise	Develop and implement an ethical supplier policy	Increased economic participation opportunities for those traditionally at risk of financial exclusion	Business Development Manager	Dec 2018 and ongoing

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community Partners	Expand and enhance our current WaterCare and Customer Support program to deliver effective products and services that assist vulnerable customers to manage their water and sewerage bills now and into the future.	Develop a workplan to explore and implement all WaterCare and Customer Support program improvements.	Customers receive relevant and effective products and services that assist those experiencing financial difficulty to get back on track.	Community Inclusion Customer Support Team	2018 - 2020
Customers	Use an evidence based approach to review and develop effective education and communication materials to our diverse customer base including those who are vulnerable.	Create targeted marketing and education materials that effectively communicates to our diverse customers base.	Vulnerable customers have increased access, awareness and understanding of products, services and support available to them.	Marketing	
Customers	Identify and explore a joint initiative(s) with other FIAP trailblazers for an integrated service or product that supports vulnerable customers.	Develop a FIAP partnership(s) that includes the exploration and feasibility of cross referral programs.	Customers have access to complementary products and services within and outside of Yarra Valley Water that address financial exclusion.	Community Inclusion	2018
Suppliers	Expand our hardship and vulnerability support program work with our customer facing suppliers to ensure their services are aligned.	Develop a workplan to explore and implement all opportunities for customer facing suppliers to operate through the lens of financial inclusion.	Suppliers and contractors develop effective skills to identify and refer customers who may be at risk through early identification and enable the provision of appropriate support to vulnerable customers through their service.	Community Inclusion	
Customers Community Partners	Continue to work with the CareRing program to support vulnerable customers experiencing complex issues through partnership with Uniting Kidonnan.	Community partnership that enables the provision of an extensive range of support services through a centralised, co-ordinated point of contact.	Vulnerable customers at risk of financial exclusion receive early intervention support through the CareRing program.	Community Inclusion	2018
Customer	Develop, enhance and promote the Yarra Valley Water family violence policies, protocol and support programs available to customers impacted by family violence.	Ongoing review and development of the family violence policies, guidelines, resources, partnerships and support programs.	Yarra Valley water has increased capacity to address family violence as a trigger for financial exclusion and customers/community have increased awareness of support available.	Community Inclusion Customer Support Team	

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customer	Enhance our understanding of financial vulnerability risk factors and barriers to inclusion within our community to better target our programs and services.	Develop a report which maps customer risk factors, vulnerability indicators and other insights across our service area.	Financial vulnerability perspectives are considered when developing Yarra Valley Water's customer engagement, community outreach, communication tools and program development initiatives.	Community Inclusion	2018
Staff Customers Suppliers Community Partners	Develop business capability to ensure that all areas operate through the lens of financial vulnerability.	Lead and advocate the FIAP principles across the business to support all divisions in delivering FIAP actions.	Holistic, integrated approach to identifying and supporting customers, suppliers, staff and community partners across the business experiencing hardship or who are financially vulnerable.	Community Inclusion	2019 - 2020

Yarra Valley Water

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Staff	Continue to work with The Essential Services Commission and other independent bodies such as the Energy and Water Ombudsman to better understand and address relevant issues that affect vulnerable customers.	Develop insights through our ongoing engagement with stakeholders and co-create solutions to issues impacting vulnerable customers.	Best practice vulnerability support programs across the utility sector to build financial resilience.	Community Inclusion Regulation Planning	2018
Staff	Review and evaluate how Yarra Valley Water supports employee financial inclusion training and education and the issues causing it.	Develop a financial inclusion learning and development plan.	Yarra Valley Water employees have a better understanding of the issues that can enable financial inclusion and support mechanisms that can assist.	Community Inclusion People Performance Culture	2019 - 2020

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff Suppliers Customers Community Partners	Strengthen our existing programs to reflect our Reconciliation Action Plan (RAP) commitment and support financial inclusion of Aboriginal and Torres Strait Islander (ASTI) peoples in our customer and community programs.	Deliver RAP Actions	Customer programs that are relevant and accessible for Aboriginal and Torres Strait Islander peoples that supporting economic empowerment.	Community Inclusion	2018 - 2020
Customers Community Partners	Review, evaluate and expand new and existing community engagement and community outreach initiatives with a broad range of at-risk groups (including CALD, youth, elderly and new families).	Develop the Yarra Valley Water community engagement and outreach strategy through the lens of financial inclusion.	Build greater community understanding, awareness and trusting relationships with our customers.	Community Inclusion	2018

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community Partners	Continue to implement our employee diversity strategy, and explore ways of contributing to improved employment pathways to support vulnerable groups in the community.	Development of a job skills and employability inclusion plan, diversity strategy and diversity working groups.	Yarra Valley Water staff reflects the diversity of our community, and we contribute to skills and employment pathway for future generations.	People Performance Culture	2018
Customers Community Partners	Collaborate across corporate, government and community organisations to support more resilient communities to deliver the Thriving Communities Partnership (TCP) cross-sector collaboration.	Lead a cross sectoral initiative that collectively builds capacity across the community through learning, research, advocacy, leadership and partnering.	Everybody has fair access to the modern essential services they need to thrive in contemporary Australia: including utilities, financial services, telecommunications and transport.	Community Inclusion	On going
Suppliers	Explore opportunities to deliver social outcomes through our procurement activities (e.g. increase supplier diversity and promote aligned values within our supply chain).	Develop a FIAP workplan to identify and implement all opportunities for procurement to operate through the lens of financial inclusion.	Deliver positive outcomes through our supply chain and improved ability to engage small, local companies and social enterprises.	Facilities Procurement Strategy Communications Asset Creation	2018 - 2020
Community Partners	Collaborate with Victorian water industry partner(s) committed to working on financial inclusion.	Investigate collaboration opportunities with other Victorian water industry partners including a forum on financial inclusion in the Victorian water sector.	Victorian Water Corporations are aware of the importance of financial inclusion and have commenced working toward improving outcomes for their customers, staff, suppliers and communities.	Community Inclusion	2018



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