

Reconciliation Action Plan 2010/11

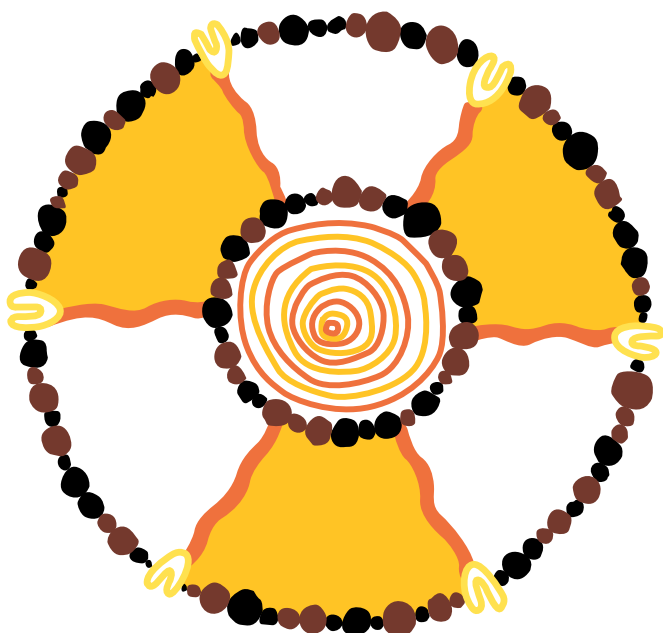
Working together, learning together



Determined to be different

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This artwork was developed by Anna Jovanovic, a proud Walbunja woman from the far south coast of New South Wales and a member of our Indigenous Banking Team. The elements are an expression of the importance of developing strong relationships and working in partnership with Aboriginal and Torres Strait Islander communities.

The inner meeting place, represented by yellow and orange circled lines, symbolises the sharing of knowledge. The inner and outer brown and black circles represent the urban and regional, as well as the remote communities that the Commonwealth Bank partner with.

The orange lines travelling outwards represent our journey since we launched our Reconciliation Action Plan and the knowledge we have gained from Aboriginal and Torres Strait Islander Elders, community members, organisations and businesses as well as our community partners. The yellow represents the Commonwealth Bank's presence within these communities and the foundation of serving customers since 1912.

A message from our CEO



Welcome to the Commonwealth Bank's 2010 Reconciliation Action Plan.

Over the past year we have worked with our community partners to take important steps forward to play our part in making a difference in the lives of Indigenous Australians. Outlined in this report are some of the successes and memorable moments we have shared with our partners and the wider community.

A particular highlight for me was sharing a morning tea with members of *Link-Up NSW*, an organisation that assists members of the Stolen Generation to reconnect with their families. I would like to thank the team at *Link-Up NSW* for taking the time to share their experiences with our organisation.

We were also delighted to join *One Laptop per Child Australia* for their one year anniversary and as the founding partner of this visionary organisation we celebrated the impact they have made in the lives of young Indigenous Australians.

I would like to take this opportunity to thank our community partners and Indigenous leaders who have worked with us over the past year to make a positive difference in the lives of Indigenous Australians. Without your passion and commitment our collective achievements would not have been possible.

More than ever we are determined to continue this important work and I am confident that together we can do this.

Ralph Norris
Chief Executive Officer
Commonwealth Bank Group



A message from Reconciliation Australia

Reconciliation Australia congratulates the Board and staff of Commonwealth Bank on the release of its third Reconciliation Action Plan (RAP) and second RAP Report.

The RAP program is one of Reconciliation Australia's key strategies in closing the gaps between Aboriginal and Torres Strait Islander peoples and other Australians. The program supports organisations contribution to reconciliation through clear actions within their normal business activities.

The Commonwealth Bank, through its valued and committed staff network, continues to maintain a thoughtful and considered approach to reconciliation – one that builds on a growing history of meaningful engagement with Aboriginal and Torres Strait Islander peoples, communities and businesses across Australia.

The Commonwealth Bank's RAP builds on its initiatives to deliver programs that are truly reflective of the lessons it has learned as an organisation since embarking on the RAP journey.

With the success of such programs as the Indigenous Customer Assistance Line, the Commonwealth Bank is proving that innovative solutions to service delivery for Aboriginal and Torres Strait Islander peoples are at the

fingertips of national organisations. An expansion of this program into 2011 is simple proof that new perspectives can lead to success.

What makes the Commonwealth Bank RAP unique is its clear focus on building strong relationships with Aboriginal and Torres Strait Islander customers and their needs – resulting in mutual benefits for all.

The scaled up programs planned for 2011 on education, financial literacy and enterprise support are certainly in the bank's sphere of influence and will drive significant improvements in economic participation.

I offer my personal congratulations to the people of the Commonwealth Bank, who guide the RAP with a passion and drive that ensures everyone has a chance to engage and be proud of the organisation's achievements.

Reconciliation Australia looks forward to working alongside the Commonwealth Bank in the coming years to continue to provide strong leadership and a positive impact on reconciliation and closing the gaps.

Leah Armstrong
Chief Executive Officer
Reconciliation Australia

Our Vision for Reconciliation



At the Commonwealth Bank Group, we believe it is essential to acknowledge and celebrate the inherent strengths of Aboriginal and Torres Strait Islander peoples and communities, working in partnership to create long-term opportunities for Aboriginal and Torres Strait Islander peoples.

To make this vision a reality, we have created a specialist Indigenous Banking Team (IBT), dedicated to providing outstanding service to the Group's Aboriginal and Torres Strait Islander customers, as well as developing and delivering the practical programs outlined in our Reconciliation Action Plan (RAP).

This unique service reflects our recognition of the importance of Aboriginal and Torres Strait Islander peoples for the future prosperity of our nation. By offering a dedicated team of specialists in the areas of financial services, employment, education and enterprise support, we can help ensure our Aboriginal and Torres Strait Islander customers have access to the same banking services and opportunities for wealth creation as other Australians.

The IBT draws on expert knowledge from across the Commonwealth Bank Group. So, when a client contacts the IBT, we can introduce them to the right banking specialist, in the right area of the Group, with the right products and knowledge for their needs.

As well as providing outstanding service to our Aboriginal and Torres Strait Islander customers, the IBT's Indigenous Employment Strategy, education and financial literacy programs and enterprise support initiatives strengthen our business focus and build relationships that recognise and extend the potential of the Aboriginal and Torres Strait Islander communities we serve.

Our focus areas for our 2010/11 RAP

The IBT has five key focus areas;

1. To ensure Aboriginal and Torres Strait Islander individuals, businesses, organisations and corporations have access to **financial services** to suit their needs.
2. To provide our people with interesting and unique opportunities to learn about, and engage with, **Aboriginal and Torres Strait Islander cultures**.
3. To develop pathways that provide greater **employment** opportunities and career development.
4. To provide greater access to **educational opportunities** for youth and adults, particularly in financial literacy.
5. To support the establishment and growth of **Aboriginal and Torres Strait Islander enterprises** through business knowledge development, mentoring and access to mainstream opportunities.

Awards

This year, the Indigenous Banking Team received recognition for its contribution to reconciliation at two leading business awards.

Australian Business Awards



The Australian Business Awards are a national awards program recognising the success, innovation and ethics of Australian companies and organisations across all industry sectors.

The Commonwealth Bank Group was honoured to be awarded a 2010 Australian Business Award

for the contribution the Indigenous Banking Team has made to Aboriginal and Torres Strait Islander communities through our Reconciliation Action Plan.

Reconciliation Awards for Business

The Reconciliation Awards for Business recognise business and community organisations that are taking positive steps in advancing reconciliation in Queensland.

The Commonwealth Bank Group was commended at the 2010 Reconciliation Awards for Business, winning the Established Business category. We currently have several established and successful community partnerships in Queensland, including our longstanding partnership with the Indigenous Consumer Assistance Network (ICAN) in Cairns. The Group contributed our \$5,000 prize to support the Dreaming Festival in 2011.



Financial Services

Our vision is to be Australia's finest financial services organisation through excelling in customer service. That means ensuring the best possible service and providing products that are relevant to, and accommodate the needs of, our Aboriginal and Torres Strait Islander customers. We can do this by building and deepening our relationships with Aboriginal and Torres Strait Islander peoples and communities across Australia.

Our commitment

Our objective is simple: to ensure that all of our Aboriginal and Torres Strait Islander customers, right around Australia, have access to the right products and services for their needs, with banking specialists who can provide the highest level of expertise. We will also work with communities in remote locations to develop innovative and practical services that overcome the hurdles of geographic isolation.

Our progress over the past 12 months and lessons learned

Our pursuit of service excellence and our focus on our customers extends across the entire Australian community. It is this goal that forms the focal point of the IBT.

Our network of specialists come from all areas of the Group, each bringing their own knowledge. Such a broad skill base ensures that Aboriginal and Torres Strait Islander peoples, businesses and organisations have access to the products and services that suit their needs – from business banking, to funds management (through Colonial First State), financial planning, not-for-profit banking packages, and our extensive range of everyday banking products.

NetBank Training Program

In our last RAP, we committed to developing a NetBank Training Program to help our remote customers access a full range of banking services online, 24 hours a day. We learnt a lot from the first program delivered at Palm Island in Far North Queensland, particularly that one-on-one interactions worked best in demonstrating transactions and services.

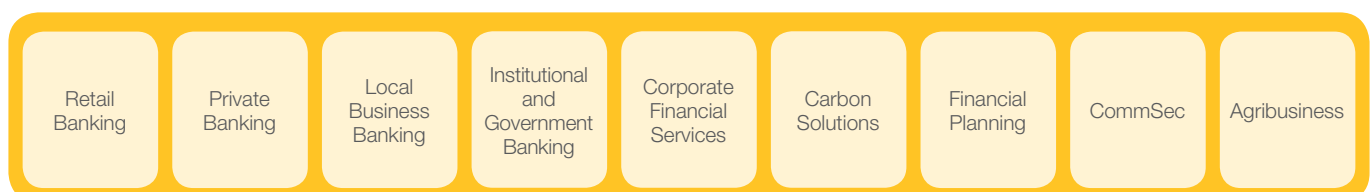
We are now working closely with our Far North Queensland partner Indigenous Consumer Assistance Network (ICAN) to ensure the program meets the needs of the community before we expand the program further.

Our Most Significant Change – Indigenous Customer Assistance Line

In 2009, we launched a pilot of our Indigenous Customer Assistance Line (ICAL), a unique service that allows customers in remote areas to speak with a specially trained team member who can provide a range of banking services over the phone, from balance enquiries, to money transfers, to bill payment.

The pilot received overwhelming support from the pilot communities. As Gary Manton from Mornington Island Hospital highlighted in a letter to the ICAL team, 'the Indigenous Assistance Line has taken the stress out of banking for the community members and for me as a social worker... it makes my job easier and it provides better outcomes for your customers'.

As a result of the success of the pilot, we expanded the service to other remote communities in Queensland in 2010 and community support has reflected that of the pilot communities. In fact, 75% of calls from our customers are now coming from outside the pilot communities of Wujal Wujal, Pormpuraaw, Yarrabah and the Torres Strait Islands.





Next steps for 2010/11

Action	Responsible team	Target date	Measurable targets
Support key banking specialists from across the Group to provide the best customer service to Aboriginal and Torres Strait Islander Corporations, Businesses and Individuals	<ul style="list-style-type: none"> › Indigenous Banking Team 	September 2011	Deliver an Indigenous Financial Services workshop in each state and territory to provide our people with education and awareness in cultural engagement, government policy and products and services
Continue to offer ICAL to remote customers to support banking access in remote communities	<ul style="list-style-type: none"> › Direct Banking › Indigenous Banking Team 	September 2011	Expand the service to remote communities in the Northern Territory and Western Australia. Continue to review call levels on a monthly basis to ensure we deliver excellence in customer service
Continue to work with our community partners and our Online Banking Team to deliver our NetBank Training Program	<ul style="list-style-type: none"> › Online Banking Team › Indigenous Banking Team 	September 2011	Deliver training sessions to at least two communities that are serviced by ICAL
Provide greater access to banking products and services for Aboriginal and Torres Strait Islander customers in the small business segment	<ul style="list-style-type: none"> › Affiliate Business Banking › Indigenous Banking Team 	April 2011	Deliver products and services to eligible businesses engaged in a business literacy and enterprise development program
Investigate an approach for affordable home ownership for Aboriginal and Torres Strait Islander Australians	<ul style="list-style-type: none"> › Retail Banking Services › Indigenous Banking Team 	December 2011	Deliver a report on the findings of the working group and any recommendations

Cultural Engagement

Australian Aboriginal cultures are the oldest continuing cultures in the world and a vital part of Australia's identity. As part of the Group's Reconciliation Action Plan, we aim to provide our people with opportunities to build respectful relationships, based on trust, with Aboriginal and Torres Strait Islander peoples and to learn about and celebrate their many and diverse cultures. This helps to make our business a culturally aware environment for our people and customers alike, a key aspect in understanding and meeting customer needs.

Our commitment

We will provide our people, customers and the broader Australian community with opportunities to learn about Aboriginal and Torres Strait Islander cultures.

Our progress over the past 12 months and lessons learned

In 2009, we developed an Indigenous Cultural E-Learning Program to provide our people with a greater understanding of Aboriginal and Torres Strait Islander peoples and cultures. The program provides a valuable introduction to key elements of Aboriginal and Torres Strait Islander cultures and has been an outstanding success, with 7,240 of our people having completed it so far.

This year, we aimed to build on this success by finding new ways to engage our people and the wider community.

Garma Festival

In 2009 and 2010, representatives from across the Group attended the Garma Festival, a vibrant celebration of the culture of the Yolngu people of northeast Arnhem Land, Northern Territory, custodians of one of the oldest continuing cultures on earth. Garma incorporates local visual arts, dance and music, along with leadership forums featuring speakers from politicians to representatives from local schools and businesses, giving our people a stronger appreciation of the Yolngu culture and the issues facing many Aboriginal and Torres Strait Islander Australians.

Wangany Dhukarr

This year, we also had the opportunity to participate in the Wangany Dhukarr (One Direction) education program, operated by Bawaka Cultural Experiences. This two-day immersion program allows selected staff to stay with the Burarrwanga family on their remote homeland of Bawaka, located in remote Arnhem Land on the edge of the Gulf of Carpentaria.

An inspiring and memorable experience, the program includes outdoor classroom activities on Yolngu kinship systems, clans and skin names, coupled with the traditional hunting and gathering of food from the land, bush medicine and cooking methods. So far this year, we have held four trips to Bawaka, with over forty people participating in this unique opportunity, including members of our leadership team.

Cultural partnerships

We are proud of our continuing partnership with the Bangarra Dance Theatre, an internationally celebrated dance company blending traditional Aboriginal and Torres Strait Islander cultures with contemporary dance to promote the diversity and richness of Indigenous cultures to all Australians.

Our commitment to provide our people with greater opportunities to participate in local cultural celebrations has been strengthened through our partnership with the National Aboriginal and Islander Day Observance Committee (NAIDOC) Awards. NAIDOC celebrates the history, culture and achievements of Aboriginal and Torres Strait Islander peoples and in 2010, along with the Christensen Fund, we continued our sponsorship of a bursary for the NAIDOC Person of the Year Award recipient and provided grants to community NAIDOC committees.



Courtesy of Bangarra Dance Theatre, photo by Jason Capobianco.



Case study – greater cultural engagement

The challenge

Following the launch of our Indigenous Cultural E-Learning Program, we had overwhelming interest from teams from across the Group that wanted to learn more about their local Aboriginal and Torres Strait Islander communities and to identify opportunities to support celebrations within their areas.

The solution

During the NAIDOC week celebrations, our people attended local NAIDOC in the Park events, spoke at NAIDOC breakfasts, joined in celebration walks and attended the National NAIDOC ball.

Meanwhile, our new cultural engagement intranet site provided our people with accurate and current information on their local Aboriginal organisations and language groups, including information about the Aboriginal and Torres Strait Islander history of the area and significant days of celebration for the local community.

Collaboration

Our people were keen to get more involved with NAIDOC celebrations in their communities, so we partnered with local NAIDOC Week committees to sponsor their NAIDOC community celebrations.

To provide our people with information that was specific to their local Aboriginal community, we worked in partnership with Corporate Culcha to develop an Indigenous Cultural Engagement Resource.

Lessons learnt

Through our RAPs, we encourage our people to acknowledge the traditional owners of the land at meetings and events. We have realised that, for this action to be meaningful, our people need an understanding of the importance of the protocol. To achieve this, we have developed team cultural engagement workshops which have been very well received, with some incredibly positive feedback. Teams across the Group are now incorporating acknowledgements into their own meetings and events.

Next steps for 2010/11

Action	Responsible team	Target date	Measurable targets
Promote our commitment to reconciliation by continuing our support for NAIDOC Week	<ul style="list-style-type: none"> › Retail Banking Service › Indigenous Banking Team 	July 2011	Sponsor at least ten NAIDOC Week community events and support the National NAIDOC Awards Committee by providing a bursary for the Person of the Year Award
Continue to provide cultural engagement opportunities through Wangany Dhukarr Education Program, Garma Festival and internal workshops	<ul style="list-style-type: none"> › Indigenous Banking Team 	October 2011	Provide at least four cultural experiences and four internal workshops to teams across the Group
Support a National Indigenous cultural partner	<ul style="list-style-type: none"> › Sustainability and Partnerships 	October 2011	Continue our partnership with the Bangarra Dance Theatre
Acknowledge the traditional custodians of the land at appropriate events and conferences across the Group	<ul style="list-style-type: none"> › Corporate Communications 	October 2011	Acknowledgement of country at the Group's Annual General Meeting

Employment and Training



Our people are our strength. Over 45,000 people are employed by the Commonwealth Bank Group in over 1,000 branches and offices nationwide. It is important for our business to reflect the diversity of the communities we live in and serve, and to meet this goal we offer a number of recruitment and training programs for Aboriginal and Torres Strait Islander peoples.

Our commitment

To provide an additional 350 employment opportunities for Aboriginal and Torres Strait Islander job seekers by the end of June 2012.

Our progress over the past 12 months and lessons learned

In 2009, we committed to continuing our successful School Based Traineeship Program and to develop a Full-Time Traineeship Program and a cadetship program. This commitment will contribute to our Australian Employment Covenant (AEC) target.

School Based Traineeships

Our School Based Traineeship Program provides around 80 positions each year for Aboriginal and Torres Strait Islander students in Years 11 and 12. Along with vital on-the-job experience, students gain valuable skills and confidence.

Having identified a need for more emphasis on career development for our trainees, our Indigenous Employment Manager implemented a process to ensure our trainees had development plans in place. As a result, 56% of trainees on the program in 2009 gained permanent employment with the Group on completion.

Full-Time Traineeships

Our new Full-Time Traineeship Program offers 12 months of career development aimed at assisting Aboriginal and Torres Strait Islander Australians with on-the-job training relevant to their role, as well as further professional development to increase their capacity to secure a permanent role with the Group on completion. The Group has employed 8 full-time trainees across a range of business units, including the branch network, Recruitment Services, Colonial First State and Local Business Banking.

Direct recruitment strategy

This year we also developed a direct recruitment strategy to increase the number of Aboriginal and Torres Strait Islander people employed into permanent positions. The Group works with organisations belonging to the Australian Government's Job Services Australia network to identify potential recruits with the necessary skills to gain a position at the Group. In the past 12 months we have recruited 36 Aboriginal and Torres Strait Islander people into permanent positions across the Group through this strategy.



Case study – skills development program

The challenge

Having set our employment target, we needed to understand how to best source suitable candidates for our positions. First, we worked closely with the Bank's Recruitment Team to ensure our recruitment process supported Aboriginal and Torres Strait Islander jobseekers. Our next challenge was to attract Aboriginal and Torres Strait Islander job seekers to the Group by promoting the Commonwealth Bank Group as an employer of choice.

The solution

Our *Skills Development Program* is a four week program aimed at supporting our training and recruitment programs. The Program provides Aboriginal and Torres Strait Islander job seekers with essential skills and knowledge that will assist them when applying for positions within the Group.

To date, 20 participants have completed the program, with 8 successfully finding roles in the Group.

Collaboration

We met with a number of Branch Managers and Area Managers to understand the qualities they look for in candidates during the interview process. We then worked closely with our Learning and Development Team as well as TAFE NSW's Sydney and Illawarra Institutes to design a program that builds the skills and aptitude of Aboriginal and Torres Strait Islander job seekers.

Lessons learnt

Working closely with our Recruitment Team has highlighted a need to look at different ways to promote ourselves. As well as promoting job opportunities in publications like the *Koori Mail* and *National Indigenous Times*, we are also partnering with employment brokers such as Diversity Dimensions. We have also developed relationships with organisations from the Job Services Australia network where Aboriginal and Torres Strait Islander job seekers are registered.

Next steps for 2010/11

Action	Responsible team	Target date	Measurable targets
Continue to provide opportunities through the Indigenous School Based Traineeship Program	› Indigenous Banking Team	December 2011	Maintain a minimum of 80 trainees per year
Continue to embed skills development programs into our recruitment process	› Learning and Development › Indigenous Banking Team	October 2011	Deliver an additional two Skills Development Programs
Continue to offer a Full-Time Traineeship Program	› Indigenous Banking Team	December 2011	Offer a minimum of eight Full-Time Traineeships per year
Develop an Indigenous Young Leaders Program	› Learning and Development › Indigenous Banking Team	June 2011	Work with the Group's Learning and Development team to create a program ready for delivery from July 2011
Provide pathways for Aboriginal and Torres Strait Islander university students to develop a career with the Group	› Indigenous Banking Team	June 2011	Provide at least two opportunities for university students or graduates

Education and Financial Literacy

Together, the Commonwealth Bank Group and the Commonwealth Bank Foundation are making a substantial investment in education and financial literacy programs, supporting initiatives that offer access to a broader range of opportunities for Aboriginal and Torres Strait Islander peoples. This investment ensures we are supporting the development of essential skills that will build a more secure and financially stable Australia.

Our commitment

We will continue to partner with a wide range of organisations to help Aboriginal and Torres Strait Islander youth achieve their greatest potential – for themselves, their families and their communities.

Our progress over the past 12 months and lessons learned

School partnerships

We have been a corporate partner of the St Joseph's College Indigenous Fund since 2006. In 2008, we were also a founding partner of the Australian Indigenous Education Foundation (AIEF), a unique collaboration between government, corporate and philanthropic supporters. Through a \$40 million program, AIEF provides scholarships for Aboriginal and Torres Strait Islander children to attend selected partner boarding schools, helping them to build a brighter future through quality education.



Australian Indigenous Mentoring Experience

We are strong advocates of positive role models for students, and our people regularly volunteer their time to provide valuable one-on-one mentoring for a range of programs. The Australian Indigenous Mentoring Experience (AIME) is a unique program that partners university student volunteers in a one-on-one mentoring relationship with Aboriginal and Torres Strait Islander high school students. Through our partnership, we are able to support AIME in their goal of improving Year 10 and Year 12 completion rates and university admission rates for Aboriginal and Torres Strait Islander students.

One Laptop per Child (OLPC) Australia

There are over 400,000 children aged four to fifteen living in regional, remote and very remote parts of Australia. Their isolation means that they have limited access to the educational opportunities many of us take for granted. The OLPC Australia program is making vital inroads into the education of children in these areas by providing them with an educational XO laptop so they can access learning opportunities and connect to a global body of knowledge. We support the program by raising funds for laptops, helping with on-the-ground deployments and providing business advice, technical expertise and project management support.

Indigenous Consumer Assistance Network

In 2008, in conjunction with the Commonwealth Bank Foundation, the Indigenous Consumer Assistance Network (ICAN), based in Cairns, developed the Indigenous Financial Counselling Mentorship Program, aimed at increasing the number of Indigenous Financial Counsellors in Australia. The pilot for this program supported David Yorkston to receive a Diploma in Community Services, Financial Counselling.

Following the success of this initiative, we will work with ICAN to expand the program in 2010 and 2011, supporting 11 new students to receive accreditation in Financial Counselling.

Financial Counselling Outreach Program

Home to the Pitjantjatjara, Yankunytjatjara and Ngaanyatjarra peoples, the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands span an area of over 100,000 square kilometres in north-western South Australia. Through our partnership with the Aboriginal Legal Rights Movement (ALRM), we support the Financial Counselling Outreach Program, which services communities on the APY Lands and around Port Augusta. The program provides consumer advocacy services, addresses cases of immediate financial hardship and provides money management skills to help clients succeed now and in the future.



Case study – AIEF Mentoring Programme

The challenge

During 2009/10, AIEF received feedback from their partner schools that they needed a mentoring program for Indigenous scholarship students. The desire was for a longer-term program that connected scholarship students with mentors from AIEF's corporate partners, providing support in their final years of high school and the transition from school to further study or a career.

The solution

After extensive discussions and planning, the AIEF mentoring program was developed and is currently being piloted with selected students. Through one-on-one facilitated sessions, the program supports students to maximise their opportunities and achievement in tertiary education, career development and leadership. The program also aims to assist students to enhance their professional networks.

Collaboration

Through our volunteering policy, we aim to offer our people meaningful opportunities to work closely with registered charities and not-for-profit organisations. Offering mentoring opportunities with AIEF provides a great opportunity for our people to share their skills and knowledge. Our history of strong support for AIEF, together with an overwhelming eagerness from our people to volunteer in the community, meant that AIEF saw us as a natural fit to collaborate on the program.

Lessons learnt

In developing a long-term mentoring program such as this, the mentors are a major success factor. Connecting the students with the right mentor meant that an extensive selection process needed to be developed. The process includes cultural engagement workshops for all mentor applicants, personality profile testing to match mentors and students, and development workshops to ensure mentors are prepared for the important role they are embarking on.

Next steps for 2010/11

Action	Responsible team	Target date	Measurable targets
Support Indigenous scholarships through AIEF	› Commonwealth Bank Foundation	June 2013	Continue our five-year investment and support the organisation with their Post-School Pathways program
Support Indigenous scholarships through the St Joseph's College Indigenous Fund	› Commonwealth Bank Foundation	June 2013	Continue our new three-year investment and support
Support Indigenous educational mentoring by partnering with AIME	› Commonwealth Bank Foundation	June 2013	Continue our three-year investment and support for AIME and assist them in raising awareness of the program
Support remote education through OLPC Australia	› Enterprise Services	October 2011	Work with OLPC to deploy laptops to selected schools in Far North Queensland
Support remote education by continuing to develop a comprehensive financial literacy program for remote schools in partnership with Dare to Lead	› Commonwealth Bank Foundation	June 2011	Develop learning materials to support the delivery of the six units of work currently being trialed
Continue to support financial literacy education in remote Aboriginal and Torres Strait Islander communities	› Commonwealth Bank Foundation	June 2011	Continue to provide financial support to ALRM and Caritas Australia to deliver money management programs in South Australia and New South Wales
Partner with ICAN in Cairns to provide Aboriginal and Torres Strait Islander peoples with financial counselling education opportunities	› Commonwealth Bank Foundation	June 2012	Expand the Financial Counselling Mentorship Program to provide eleven further training positions

Enterprise Support



We believe that supporting Aboriginal and Torres Strait Islander entrepreneurship is essential to our efforts to develop economically sustainable communities. That's why we've created a number of very practical enterprise support programs.

Our commitment

We will partner with Aboriginal and Torres Strait Islander communities to promote community aspirations by supporting enterprise development and employment.

Our progress over the past 12 months and lessons learned

In 2009, we committed to learning more about the role the Group can play in supporting Aboriginal and Torres Strait Islander businesses. We identified a number of exciting opportunities to support Aboriginal and Torres Strait Islander entrepreneurs in urban, regional and remote areas and have been working with our partners to develop these programs.

Australian Indigenous Minority Supplier Council

We signed up to be a founding member of the Australian Indigenous Minority Supplier Council (AIMSC), a project designed to promote Aboriginal and Torres Strait Islander

enterprises by bringing corporations and Aboriginal and Torres Strait Islander businesses together. To further support AIMSC, our in-house trainers offer their skills as part of our CommunityLeader Program, empowering leaders to effect personal change and deliver results that positively impact on relationships and customers to create sustainable business results.

Walkabout Your Business

We also partnered with Ambrose Indigenous Business, based in Darwin, to develop Walkabout Your Business™. This business literacy program assists Aboriginal and Torres Strait Islander entrepreneurs to establish and successfully operate businesses in remote communities by providing practical advice, business knowledge and access to banking services. The delivery of the program is underpinned by a toolkit based on world best practice. Currently in its first year, five businesses in East Arnhem Land are participating in the program.

StartSmart Enterprise Program

The Commonwealth Bank Foundation's StartSmart Enterprise Program helps to encourage the next generation of entrepreneurs by teaching them the practical skills needed to plan and run a small business. In 2009/10, we piloted the program with Djarragun College in Cairns, where students learnt about product marketing, market research, business start up costs, SWOT analysis and business action plans.



Case study – Social Enterprise Hub

The challenge

There are around 450 discrete Aboriginal communities located in the central Australian region. Many of these communities are adjacent to large, resource-rich reserves, presenting unique and valuable employment opportunities. But to turn these opportunities into sustainable outcomes, these communities need new and innovative approaches to remote employment pathways.

The solution

Social enterprises are businesses that trade for a social purpose. They actively seek to generate a profit which they can then reinvest to achieve their social objectives, such as creating employment opportunities and pathways for long-term unemployed people.

Through the Central Australian Social Enterprise Hub, DPC aims to promote and grow the social enterprise sector in desert Australia by identifying organisations that have good business ideas and supporting them to turn these ideas into viable business projects.

Collaboration

Desert Peoples Centre (DPC), based in Alice Springs, is a joint venture between Batchelor Institute of Indigenous Tertiary Education (BIITE) and the Centre for Appropriate Technology (CAT). In 2009/10, we partnered with DPC to conduct research on the benefits of social enterprises for remote Aboriginal and Torres Strait Islander communities. During this research, we consulted with Aboriginal organisations, communities, other corporations (including Corporate Express and Telstra), local businesses and non-government organisations with strong social enterprise experience.

Lessons learnt

Through our research and consultation, we identified a small number of social enterprises currently operating successfully in remote Australia. They are being run by organisations that have successfully diversified their business operations by incorporating for-profit social enterprise initiatives, such as mechanic services, metal works and community-based childcare services. An enterprise model that links profit outcomes with social outcomes is a natural fit with Aboriginal cultural, social and economic aspirations, and provides exciting opportunities.

Next steps for 2010/11

Action	Responsible team	Target date	Measurable targets
Expand the StartSmart Enterprise Program to support business literacy education for students	› Commonwealth Bank Foundation	May 2011	Deliver the program to three schools in Far North Queensland and one school in the Northern Territory
Support the establishment of Aboriginal and Torres Strait Islander owned and operated businesses through the Walkabout Your Business™ program	› Indigenous Banking Team	June 2011	Complete the pilot in Arnhem Land and publish a discussion paper on the program outcomes
Continue our partnership with Desert People's Centre to establish a Social Enterprise Hub for Central Australia	› Indigenous Banking Team	June 2011	Finalise the Business Development Manager position and develop a program to support the development of social enterprises

At a glance – what we did in 2009/10

Relationships

Action	Measurable targets	Target date	Progress
Support remote customers by determining if ICAL is a service that meets their needs	Publish a discussion paper focusing on the outcomes of the trial program	December 2009	Achieved A post-implementation review (PIR) has been conducted on the service and ICAL has moved to business as usual within our call centre, with the discussion paper available at www.commbank.com.au/indigenous
Develop a NetBank Training Program to assist Aboriginal and Torres Strait Islander customers to use NetBank effectively	Deliver programs in four remote communities in Far North Queensland	June 2010	In progress A program has been developed and we have identified that one-on-one engagement works best in demonstrating live transactions and services. We are now partnering with our Enterprise Services team to deliver the program
Refine our approach to supporting Aboriginal and Torres Strait Islander enterprise development	Publish a final report of opportunities to develop place sensitive initiatives for enterprise	May 2010	Achieved Desert Peoples Centre has developed a report on the opportunity for the establishment of social enterprises to support transition to work and other opportunities. A Social Enterprise Hub will be developed to grow the social enterprise sector in Central Australia
Develop corporate partnerships by forming a networking group to support Aboriginal and Torres Strait Islander enterprise development	Create network to support enterprise	June 2010	In progress Developing relationships with Corporate Express, Woolworths, Qantas and Telstra with the aim of working together to provide business development, social procurement, banking services and access to technologies to Aboriginal and Torres Strait Islander entrepreneurs
Continue to support the OLPC project through the Enterprise Services Reconciliation Action Initiative	Publish a report on the pilot of OLPC	December 2009	In progress The Australian Council for Education Research has been engaged to conduct a longitudinal evaluation on the impacts of the project on the first three communities
Work with our people and business units to investigate ways to engage staff in capacity building initiatives	Work with at least one business unit to identify and initiate a partnership and support them through the first 12 months	November 2009	Achieved Local Business Banking is providing banking support for our enterprise support programs, including Walkabout Your Business and StartSmart Enterprise, where students will present their business plans to their local business banker

Respect

Action	Measurable targets	Target date	Progress
Continue to support reconciliation and Aboriginal and Torres Strait Islander cultures	Identify a cultural partner for sponsorship in 2010	December 2009	Achieved Bangarra Dance Theatre is confirmed as our 2010 national cultural partner. Along with the Christensen Fund, we provided sponsorship for a bursary for the National NAIDOC Person of the Year and sponsored local celebrations
Acknowledge traditional custodians of the land at appropriate events and conferences led by the CEO	Acknowledgement at the Group's Annual General Meeting (AGM)	October 2009 onwards	Achieved This was undertaken at the AGM in Perth and again at this year's meeting in Sydney
Develop an understanding of Aboriginal and Torres Strait Islander cultures among the Group's leadership	Annual presentations at selected Executive Management and Leadership Forums and CEO conferences	October 2009 onwards	Achieved We have expanded our scope to include presentations to teams across the Group
Develop the cultural awareness of our branch staff	Pilot a cultural awareness program with the new intake of school based trainees	December 2009	In progress Indigenous Cultural Engagement Resource intranet site is complete and will be available to teams with School Based Trainees in the 2011 intake

Opportunities

Action	Measurable targets	Target date	Progress
Support personal and professional skill development for current Aboriginal and Torres Strait Islander employees	Ensure employees who identify as Aboriginal and Torres Strait Islander have access to development opportunities	June 2010	In progress Number of Aboriginal and Torres Strait Islander employees identified in People & Culture survey. We will now develop a program focused on developing young Aboriginal and Torres Strait Islander employees in the Group

At a glance – what we did in 2009/10 (cont.)

Opportunities (cont.)

Action	Measurable targets	Target date	Progress
Provide Aboriginal and Torres Strait Islander traineeship opportunities	Provide 350 positions across the Commonwealth Bank Group over the next three years (July 2009 – June 2012)	June 2012	Ahead of target 130 positions have been filled. A Full-Time Traineeship Program has been established along with a Skills Development Program to provide pre-employment training
Support Aboriginal and Torres Strait Islander education scholarships by continuing to support the Australian Indigenous Education Foundation (AIEF)	Invest \$1,000,000 over five years	June 2013	On target Support continues and we have also partnered with AIEF on a student mentoring program pilot
Support financial literacy education for remote schools	Have units of work mapped to the curriculum for Western Australia and South Australia	June 2010	Achieved StartSmart Remote successfully piloted and will be rolled out in the 2011 school year
Support Aboriginal and Torres Strait Islander education by working with Djarragun College to develop a financial literacy program for secondary students	Deliver a program to a group of students identified by the school	April 2010	Achieved StartSmart Enterprise was piloted with year 11&12 students, teaching the practical skills needed to run a small business
Implement a targeted program of enterprise development support	Conduct two pilot enterprise development programs in selected locations	December 2010	Achieved Two programs have been developed and are being piloted; the first Central Australia Social Enterprise Hub in Alice Springs and Walkabout Your Business™ in Arnhem Land

Tracking progress and reporting

Action	Targets	Progress
RAP Working Group meetings Review RAP and related activities at each meeting to ensure continual improvement in RAP action areas	Biannual meetings in June and December	In progress An advisory group is being established and will replace the Working Group
Reporting to Commonwealth Bank Foundation Update on RAP financial literacy projects and related activities	Quarterly meetings held in December, March, June and September	Achieved Four updates provided to Foundation board
Reporting to Executive Committee Update on RAP actions in agenda for Executive Committee meetings	Bi-annual updates to Executive Committee	Achieved Two updates provided to the Executive Committee

Action	Targets	Progress
Annual Review Review RAP annually to track progress and expansion of current actions and identify new actions	Annual reviews published to key stakeholders in October and on Reconciliation Australia's website	Achieved 2010/2011 Plan available on Commonwealth Bank and Reconciliation Australia websites
Reporting to internal Indigenous Banking Team partners Raise the standard of customer service by capturing the learnings from the IBT and provide the information to the Group's Community Team, Retail Banking Team and Local Business Banking Team to increase the effectiveness of services and products	Report provided in annual review detailing how the learning is transforming products and services provided to Indigenous customers	In progress Regular updates are provided to Leadership Teams across the Group

At a glance – 2010 and beyond

Relationships

Action	Responsible team	Target date	Measurable targets
Support key banking specialists from across the Group to provide the best customer service to Aboriginal and Torres Strait Islander Corporations, Businesses and Individuals	<ul style="list-style-type: none"> › Indigenous Banking Team 	September 2011	Deliver an Indigenous Financial Services workshop in each state and territory to provide our people with education and awareness in cultural engagement, government policy and product and service
Continue to offer ICAL to remote customers to support banking access in remote communities	<ul style="list-style-type: none"> › Direct Banking › Indigenous Banking Team 	September 2011	Expand the service to remote communities in the Northern Territory and Western Australia. Continue to review call levels on a monthly basis to ensure we deliver excellence in customer service
Continue to work with our community partners and our Online Banking Team to deliver our NetBank Training Program	<ul style="list-style-type: none"> › Online Banking Team › Indigenous Banking Team 	September 2011	Deliver training sessions to at least two communities that are serviced by ICAL
Provide greater access to banking products and services for Aboriginal and Torres Strait Islander customers in the small business segment	<ul style="list-style-type: none"> › Affiliate Business Banking › Indigenous Banking Team 	April 2011	Deliver products and services to eligible businesses engaged in a business literacy and enterprise development program
Investigate an approach for affordable home ownership for Aboriginal and Torres Strait Islander Australians	<ul style="list-style-type: none"> › Retail Banking Services › Indigenous Banking Team 	December 2011	Deliver a report on the findings of the working group and any recommendations

At a glance – 2010 and beyond (cont.)

Respect

Action	Responsible team	Target date	Measurable targets
Promote our commitment to reconciliation by continuing our support for NAIDOC Week	<ul style="list-style-type: none"> ➤ Retail Banking Service ➤ Indigenous Banking Team 	July 2011	Sponsor at least ten NAIDOC Week community events and support the National NAIDOC Awards Committee by providing a bursary for the Person of the Year Award
Continue to provide cultural engagement opportunities through Wangany Dhukarr Education Program, Garma Festival and internal workshops	<ul style="list-style-type: none"> ➤ Indigenous Banking Team 	October 2011	Provide at least four cultural experiences and four internal workshops to teams across the Group
Support a National Indigenous cultural partner	<ul style="list-style-type: none"> ➤ Sustainability and Partnerships 	October 2011	Continue our partnership with the Bangarra Dance Theatre
Acknowledge the traditional custodians of the land at appropriate events and conferences across the Group	<ul style="list-style-type: none"> ➤ Corporate Communications 	October 2011	Acknowledgement of country at the Group's Annual General Meeting



Opportunities

Action	Responsible team	Target date	Measurable targets
Continue to provide opportunities through the Indigenous School Based Traineeship Program	› Indigenous Banking Team	December 2011	Maintain a minimum of 80 trainees per year
Continue to embed skills development programs into our recruitment process	› Learning and Development › Indigenous Banking Team	October 2011	Deliver an additional two Skills Development Programs
Continue to offer a Full-Time Traineeship Program	› Indigenous Banking Team	December 2011	Offer a minimum of eight Full-Time Traineeships per year
Develop an Indigenous Young Leaders Program	› Learning and Development › Indigenous Banking Team	June 2011	Work with the Group's Learning and Development team to create a program ready for delivery from July 2011
Provide pathways for Aboriginal and Torres Strait Islander university students to develop a career with the Group	› Indigenous Banking Team	June 2011	Provide at least two opportunities for university students or graduates
Support Indigenous scholarships through AIEF	› Commonwealth Bank Foundation	June 2013	Continue our five-year investment and support the organisation with their Post-School Pathways program
Support Indigenous scholarships through the St Joseph's College Indigenous Fund	› Commonwealth Bank Foundation	June 2013	Continue our new three-year investment and support
Support Indigenous educational mentoring by partnering with AIME	› Commonwealth Bank Foundation	June 2013	Continue our three-year investment and support for AIME and assist them in raising awareness of the program
Support remote education through OLPC Australia	› Enterprise Services	October 2011	Work with OLPC to deploy laptops to selected schools in Far North Queensland
Support remote education by continuing to develop a comprehensive financial literacy program for remote schools in partnership with Dare to Lead	› Commonwealth Bank Foundation	June 2011	Develop learning materials to support the delivery of the six units of work currently being trialled
Continue to support financial literacy education in remote Aboriginal and Torres Strait Islander communities	› Commonwealth Bank Foundation	June 2011	Continue to provide financial support to ALRM and Caritas Australia to deliver money management programs in South Australia and New South Wales

At a glance – 2010 and beyond (cont.)

Opportunities (cont.)

Action	Responsible team	Target date	Measurable targets
Partnership with ICAN in Cairns to provide Aboriginal and Torres Strait Islander peoples with financial counselling education opportunities	› Commonwealth Bank Foundation	June 2012	Expand the Indigenous Financial Counselling Mentorship Program to provide eleven further training positions
Expand the StartSmart Enterprise Program to support business literacy education for students	› Commonwealth Bank Foundation	May 2011	Deliver the program to three schools in Far North Queensland and one school in the Northern Territory
Support the establishment of Aboriginal and Torres Strait Islander owned and operated businesses through the Walkabout Your Business™ program	› Indigenous Banking Team	June 2011	Complete the pilot in Arnhem Land and publish a discussion paper on the outcomes
Continue our partnership with Desert People's Centre to establish a Social Enterprise Hub for Central Australia	› Indigenous Banking Team	June 2011	Finalise the Business Development Manager position and develop a program to support the development of social enterprises

Tracking progress and reporting

Action	Targets
RAP Advisory Group meetings Review RAP and related activities at each meeting to ensure continual improvement in RAP action areas	Biannual meetings in June and December
Reporting to Commonwealth Bank Group Foundation Update on RAP financial literacy projects and related activities	Quarterly meetings held in December, March, June and September
Reporting to Executive Committee Update on RAP actions in agenda for Executive Committee meetings	Biannual updates to Executive Committee
Annual review Review RAP annually to track progress and expansion of current actions and identify new actions	Annual reviews sent to key stakeholders in October and published on Reconciliation Australia's website
Reporting to internal Indigenous Banking Team partners Raise the standard of customer service by capturing the learnings from the IBT and provide the information to the Group's Community, Retail Banking and Local Business Banking teams to increase the effectiveness of services and products	Report provided in annual review detailing how the learning is transforming products and services provided to Indigenous customers

Learn more about our partners

Reconciliation Australia

www.reconciliation.org.au

Australian Employment Covenant

www.fiftythousandjobs.com.au

Aboriginal Employment Strategy

www.aboriginalemploymentstrategy.com.au

AFL SportsReady

www.aflsportsready.com.au

GTES

www.gtes.com.au

Auswide Projects

www.auswideprojects.com.au

Group Training Northern Territory

www.gtnnt.com.au

**Apprenticeships Australia
(Chamber of Commerce and Industry WA)**

www.cciwa.com

TAFE Sydney Institute

www.sit.nsw.edu.au

TAFE Illawarra Institute

www.illawarra.tafensw.edu.au

Diversity Dimensions

www.diversity-dimensions.com.au

Bawaka Cultural Experience

www.bawaka.com.au

Bangarra Dance Theatre

www.bangarra.com.au

NAIDOC Committee

www.naidoc.org.au

Corporate Culcha

www.corporateculcha.com.au

Dare to Lead 4 Business

www.dtl4b.org.au

St Joseph's College Indigenous Fund

www.joeys.org/collegecommunity/sjcfoundation.cfm

Australian Indigenous Education Foundation

www.aief.com.au

Australian Indigenous Mentoring Experience

www.aimentoring.com

One Laptop per Child Australia

www.laptop.org.au

Dare to Lead

www.daretolead.edu.au

Indigenous Consumer Assistance Network

www.ican.org.au

Caritas Australia

www.caritas.org.au

Centracare Wilcannia-Forbes

www.centacarewf.org.au

Aboriginal Legal Rights Movement

www.alrm.org.au

Ambrose Indigenous Business

www.ambrosesolutions.com.au

Desert People's Centre

www.icat.org.au

Australian Indigenous Minority Supplier Council

www.aimsc.com.au

Education Partnerships (Schools) Pty Ltd

www.educationpartnerships.com.au

Djarragun College

www.djarragun.qld.edu.au

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