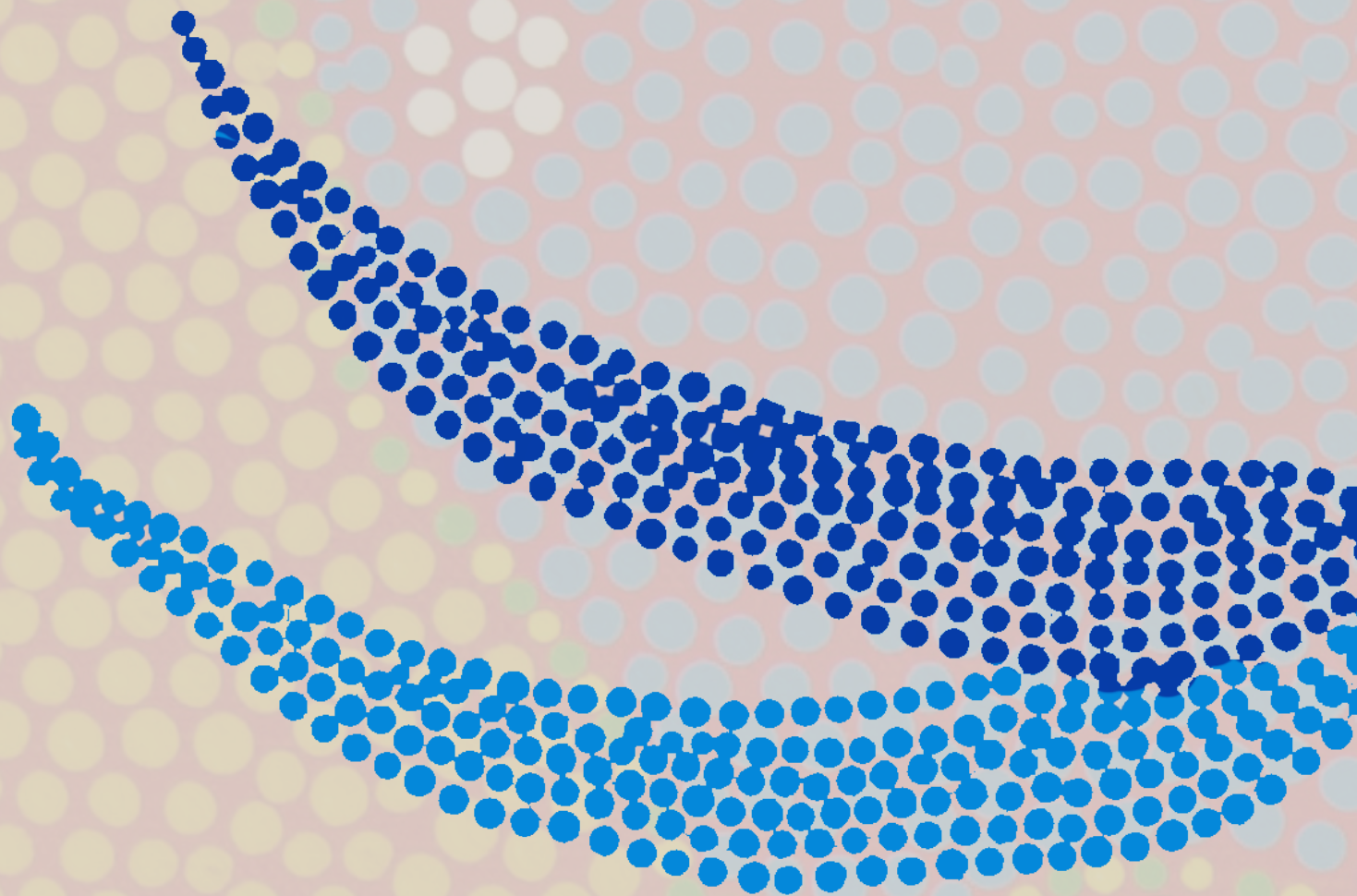




RECONCILIATION
ACTION PLAN

REFLECT



Australian Mutual Bank
Reflect Reconciliation Action Plan

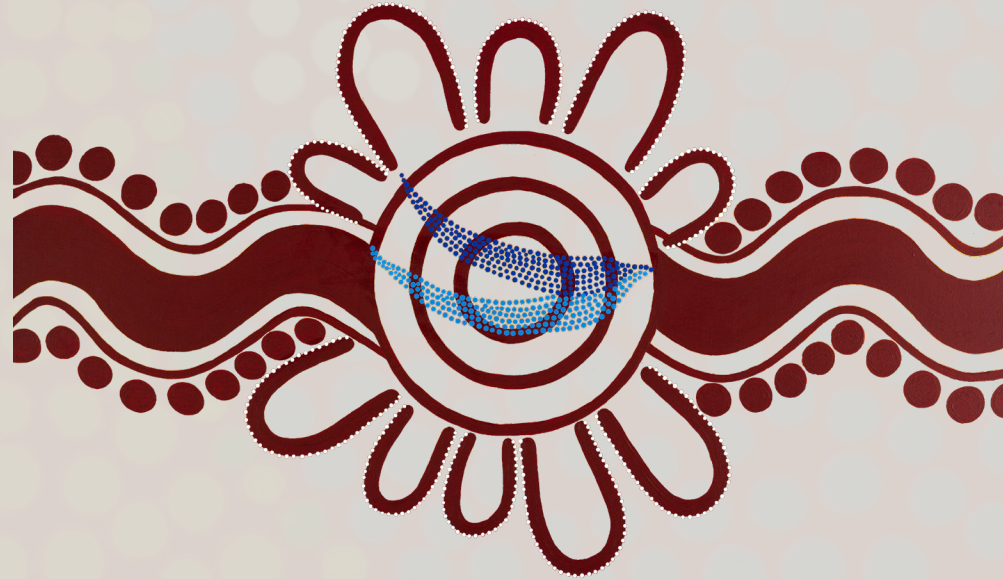
July 2023 – July 2024

Contents



3	Acknowledgement of Country
4	Reconciliation Action Plan Artwork
8	Message from the CEO of Reconciliation Australia
10	Message from the CEO of Australian Mutual Bank
12	Our Business
14	Our Reconciliation Action Plan (RAP)
16	Our Partnerships and Current Activities
23	Our Commitments
	Relationships
	Respect
	Opportunities
	Governance





Acknowledgement of Country

Australian Mutual Bank acknowledges the Traditional Owners and Custodians of the land where our office is located in Surry Hills, Sydney as the Gadigal people of the Eora Nation. We further acknowledge the Traditional Owners and Custodians of Country from where our members and employees reside.

We extend our deep respect to Elders, past and present, and emerging Community leaders for their continued connections and reciprocal relationships that protect and care for Country for a sustainable future.

Reconciliation Action Plan Artwork



Australian Mutual Bank partnered with Boomalli Aboriginal Artists Co-operative to commission an artwork by artist **Joanne Cassady** for our very first Reconciliation Action Plan. In addition to creating the artwork for the RAP, Joanne is also a long-standing member of the bank, with a relationship spanning over 30 years.

Joanne Cassady is a self-taught artist and mother of six, with five sons and one daughter as well as being a doting grandmother. Joanne is a descendant of the Wiradjuri and Yorta Yorta Nations located in NSW and Victoria. Joanne's Wiradjuri totem is the goanna and her Yorta Yorta totem is the turtle, which gives her inspiration to recreate throughout

her artwork. As a professional artist, Joanne utilises her skills as a means of education for cultural awareness with both adults and children. This allows opportunities to share her personal experiences and her culture in art workshops and art therapy. Joanne was born and raised in Sydney NSW and grew up in the suburbs of Redfern and Waterloo. She faced many challenges from a very young age, choosing not to become a victim.

Choosing art, its meaning to her as an artist is deeper than paint on canvas. It tells of her stories, her culture and language. Joanne's art is as contemporary as she is. As an artist she loves to challenge herself, branching out to try new things artistically.

The painting represents the Australian Mutual Bank and ongoing commitment to its members, the community and First Nations Peoples. The blue gum leaves represent the logo of Australian Mutual Bank. The circles with curved lines, large and small represent an aerial view of people sitting around campfire. The larger curves are adults and the smaller ones are children and this depicts Australian Mutual Bank commitment to helping children in partnership with Barnardos Australia.





The circles with lines joining represents journey symbols while the green and gold dotted lines represent Australian national colours.

The 53 small white dots are a symbol of the establishment of the original co-op in 1953, which Australian Mutual Bank is tracing their origin back to.

There is also bush orange, bush tomato, quandongs and bush limes present in the painting, that are in representation of the bush tucker growing in balance with the natural ecosystem that Australian Mutual Bank values and strives to protect.

The red, orange, yellow and brown dots represent the diversity of nations and the land we all live on.

The blue dots represent the waters between the lands that not only separates us but also unites us.



artwork
by artist
Joanne Cassady





*The original artwork is
proudly displayed at our
Surry Hills head office.*



A message from

The CEO of Reconciliation Australia



Reconciliation Australia welcomes Australian Mutual Bank to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Australian Mutual Bank joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types – Reflect, Innovate, Stretch and Elevate – allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways.

This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.



It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables Australian Mutual Bank to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions.

Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Australian Mutual Bank, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.



Karen Mundine

**Chief Executive Officer
Reconciliation Australia**

A message from

The CEO of Australian Mutual Bank



I am proud to be launching Australian Mutual Bank's first Reconciliation Action Plan (RAP) as a reflection of our values and the first step on our reconciliation journey.

As a member owned cooperative, Australian Mutual Bank has always sought positive outcomes for the people and communities that we serve.

As a values-based bank, it is therefore important that we acknowledge past injustices in the impacts that invasion and colonisation, dispossession of

land and destruction of culture have had on the lives and experiences of Aboriginal and Torres Strait Islander peoples.

Australian Mutual Bank recognises the significance of building respectful ongoing relationships with First Nations communities and our first RAP continues our commitment to diversity, equity and inclusion.

Through our RAP we seek to contribute to reconciliation and meaningful change by establishing a RAP Working Group to improve relationships with Aboriginal and Torres Strait Islander peoples and relevant stakeholders that support Indigenous communities.





Our RAP will guide us to greater awareness and understanding of Aboriginal and Torres Strait Islander cultures, beliefs, languages and Country.

Ultimately, in a reconciled Australia, there will be no barriers preventing Aboriginal and Torres Strait Islander people from participating in the same range of life opportunities and choices as non-Indigenous people.

Additionally, Aboriginal and Torres Strait Islander cultures and heritage will be valued and recognised as a proud part of a shared national identity. Our commitment to reconciliation will contribute to this just outcome.

We are grateful for the guidance provided by Murawin's Cultural Consultant Donna Ingram and General Manager Joy Horton, and to Reconciliation Australia for its support and endorsement.



Mark Worthington

**Chief Executive Officer
Australian Mutual Bank**



Our Business



Australian Mutual Bank provides banking services for human and social needs and has ethical conduct at the heart of our business. We operate responsibly and ethically and have done so continuously since we were formed in 1953.

Our purpose is to provide Australians who want ethical financial services with a bank that aligns with their values.

We take great pride in our purpose and our tagline “The ethical alternative” is substantiated by our B Corp certification - which is internationally recognised and reinforces our brand promise to act as a force for good in the world - and to always do what

is good and right, regardless of whether that is the easiest option.

Being a mutual bank – run on behalf of our members, who are customers and equal owners, gives us an in-built ethical advantage.

Unlike a major bank, Australian Mutual Bank is not a publicly listed company and as such does not have a primary financial aim of providing dividends to shareholders. This differentiating factor highlights the objective of increasing the value offered to members and their local communities.

In line with our ethical approach, we do not invest our members’ funds in industries that may cause

harm to the environment or to wildlife, contribute to climate change or hamper efforts to reduce carbon emissions. This extends beyond environmental issues, to socio-ethical areas such as gambling, weapons, and animal testing.

At Australian Mutual Bank, we take our corporate social responsibilities seriously, and it is something we are proud of. This includes tailoring products and services to assist in the financial education and growth of the youth and young adult sector, donating to Barnardos Australia to keep children and young people safe at home to help each vulnerable child or young person recover, thrive and reach their full potential.



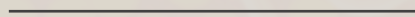
We uphold our international corporate social responsibility with the direct support of credit union development projects through the Asian Confederation of Credit Unions.

As an inclusive employer, Australian Mutual Bank has a diverse workforce in terms of culture, age, ability and life experiences. As at 31 December 2022 we have 133 employees and we actively encourage and welcome the viewpoints and experience that people bring to our work environment.

We have one employee who identifies as Aboriginal Australian and other employees that were born in 22 different countries.

Across all staff, there are 23 languages other than English spoken, and we are united in feeling part of a proud, ancient and multicultural nation that values all citizens.

Australian Mutual Bank has two administration offices and six branches located in NSW, although our business has national reach with members in all other states and territories.



We recognise that reconciliation is about deep listening, understanding, and walking together on a journey of healing and true partnership.

Our Reconciliation Action Plan



At Australian Mutual Bank we take pride in our strong reputation for ethical business practices. To make a real, sustainable and positive difference, we believe in the power of diversity and inclusion, creating opportunities for all Australians and especially the Traditional Custodians of the lands on which we operate.

Addressing deep rooted systemic inequalities as well as building an organisational culture where First Nations people can contribute their talents, and cultural and personal perspectives, is also aligned with our sustainability approach.

This Reflect RAP represents our long-term commitment to work with local communities to advancing reconciliation.

In 2021 Australian Mutual Bank undertook a series of internal initiatives to review the effectiveness of the bank's activities with regard to the environment, social impact and good governance. As a result, the Sustainability Committee was formed to provide a structure for the Bank to consult and advise on the development of corporate sustainable activities.

These activities will support and benefit our organisation, our members, our local communities, and the mutuals industry to which we belong.



The development of the RAP is one the most important initiatives put in place by the Sustainability Committee.



Our RAP Working Group is comprised of seven employees from different parts of the business, including our CEO and Chief Member Experience Officer, who is also RAP Champion.

The RAP was developed in consultation with senior leaders and members of our Sustainability Committee.

The RAP Working Group will be responsible for driving internal engagement and awareness of the Reconciliation Action Plan.

RAP Working Group and roles:

- Mark Worthington, CEO and Project Sponsor
- Mark Vespa, Chief Member Experience Officer and RAP Champion
- Linda Edmonds-Colley, Personnel Manager
- Shirley Jones, Training Manager
- Cami Manzatu, Digital and Campaign Manager
- Marc Zarifa, Change and Development Manager
- Anthony Sluiter, Finance Project Manager



Our Partnerships & Current Activities



Corporate social responsibility is at the core of our mission. To the best of our abilities and resources, we contribute to the wellbeing of our communities and provide a helping hand to those who need it.

As part of our commitment to social responsibility and in support of the ideals that the mutuals industry was built upon, Australian Mutual Bank is very proud to have established and launched the Australian Mutuals Foundation (AMF) in 2016.

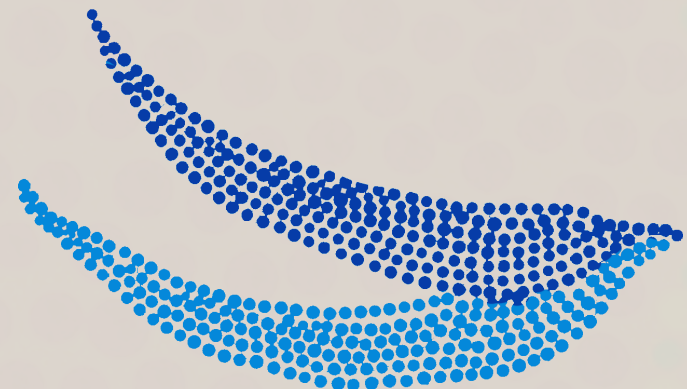
The AMF is a registered charity with the Australian Charities and Not-for-profits Commission, and is now a major partner of the charity for children, Barnardos Australia.

The AMF provides a vehicle for Australian Mutual Bank and other mutuals to assist disadvantaged children and at-risk youth within our communities.

As we work more and more closely together in line with our shared vision to assist vulnerable children, young people and families, the AMF broadened its support to three of Barnardos' key programs: Yurungai Learning Centre, Reconnect and Auburn Child, Youth and Family Services.



**AUSTRALIAN
MUTUALS
FOUNDATION**



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49th Koori Rugby League Knockout

An Australian Mutual Bank member approached us to assist with sponsorship of the Koori Connections Rugby League Football Club entry to the 49th Koori Rugby League Knockout. Koori Connections is a not-for-profit team built of Aboriginal and Torres Strait Islander girls and boys on the NSW mid north coast

The club's goal is to build healthy young adults instilling them with the leadership, passion and skill to be able to role model such behaviours within the community.

This sponsorship arrangement is planned to continue for 2023.





Yurungai Learning Centre

Located in Waterloo, Sydney, an area with a large number of First Nations communities, the Yurungai Learning Centre delivers a range of after school services to around 30 children aged between 5 and 12 years, offering support with homework, cultural learning, life skills, self-confidence and the provision of nutritious meals.

AMF's funding is used to support Yurungai's literacy and numeracy program with the key objective to help close the education achievement gap that exists between Aboriginal and Torres Strait Islander and non-Indigenous primary school students.



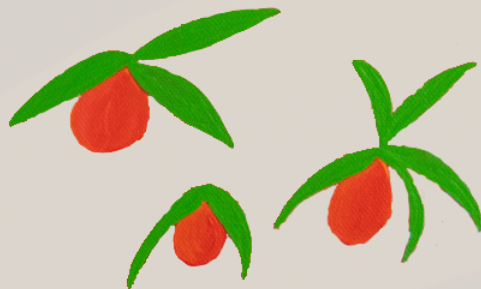
The aim is to have children at Yurungai achieving curriculum benchmark levels or above, in both literacy and numeracy.



**painting
gifted
by the
Yurungai
Learning
Centre**



Employees of Australian Mutual Bank have volunteered to participate in Yurungai events, and have assisted Barnardos in acting as chaperones (so that young children can attend the Barnardos Special Needs Christmas Party), and in working bees to maintain some of the properties that Barnardos provides for emergency accommodation.



Thank you
from Yurungai
2021



Thank you
from Yurungai
2021





Orient Regeneration Project

As part of Australian Mutual Bank's efforts to become carbon neutral we needed to purchase verified carbon offsets, and we purposely chose a native forest regeneration carbon farming project that is a collaboration between the Kullilli people, Climate Friendly and Usher Pastoral.

The project reduces the impact of agricultural practices by regenerating trees. It brings with it investment in new infrastructure and adoption of practices like adaptive grazing.

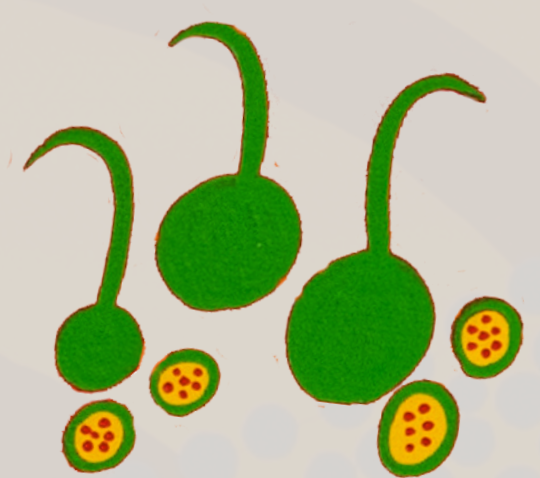
As the Traditional Owner partners, the project directly benefits the Kullilli people.

Australia's Traditional Custodians know the importance of caring for land and Country.

For thousands of years, Aboriginal and Torres Strait Islander peoples have managed land and waters sustainably.

Carbon farming partnerships provide a pathway for Traditional Custodians to be part of the solution to climate damage.

It helps them to build a sustainable and empowered future, providing enduring economic benefits for their communities.





The carbon farming project has helped the Kullilli people regain access and connection to their traditional Country. They have opportunities for a return to cultural management practices, like harvesting of bush tucker such as quandong, bush lime, bush tomato, and bush orange located across the property.

An area of the project will be set aside for the Kullilli people to establish and maintain a bush tucker garden.





Our Commitments



Relationships



Respect



Opportunities



Governance





Relationships

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul style="list-style-type: none"> Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence. 	July 2023	CEO Digital and Campaign Manager
	<ul style="list-style-type: none"> Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations. 	December 2023	CEO
2. Build relationships through celebrating National Reconciliation Week (NRW).	<ul style="list-style-type: none"> Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff. 	May 2024	Change and Development Manager
	<ul style="list-style-type: none"> RAP Working Group members to participate in an external NRW event. 	27 May - 3 June 2024	Change and Development Manager
	<ul style="list-style-type: none"> Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW. 	27 May - 3 June 2024	Change and Development Manager



Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	<ul style="list-style-type: none"> Communicate our commitment to reconciliation publicly. 	July 2023	CEO Digital and Campaign Manager
	<ul style="list-style-type: none"> Identify external stakeholders that our organisation can engage with on our reconciliation journey. 	August - October 2023	CEO Digital and Campaign Manager
	<ul style="list-style-type: none"> Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey. 	August - October 2023	CEO Digital and Campaign Manager
4. Promote positive race relations through anti-discrimination strategies.	<ul style="list-style-type: none"> Research best practice and policies in areas of race relations and anti-discrimination. 	September 2023	Change and Development Manager
	<ul style="list-style-type: none"> Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs. 	September 2023	Personnel Manager



Respect

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	<ul style="list-style-type: none"> Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation. 	October 2023	Training Manager
	<ul style="list-style-type: none"> Investigate cultural learning opportunities for staff. 	November 2023	Training Manager
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul style="list-style-type: none"> Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area. 	August 2023	CEO Digital and Campaign Manager
	<ul style="list-style-type: none"> Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols. 	July 2023	Training Manager



Action	Deliverable	Timeline	Responsibility
7. Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	<ul style="list-style-type: none"> Raise awareness and share information amongst our staff about the meaning of NAIDOC Week. 	June 2023	Change and Development Manager
	<ul style="list-style-type: none"> Introduce our staff to NAIDOC Week by promoting external events in our local area. 	July 2023	Change and Development Manager
	<ul style="list-style-type: none"> RAP Working Group to participate in an external NAIDOC Week event. 	First week in July 2023	Change and Development Manager

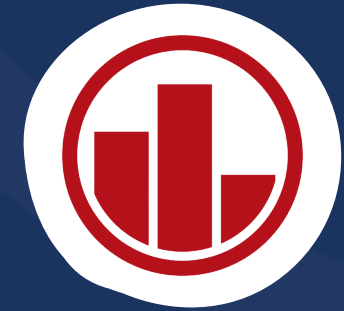




Opportunities

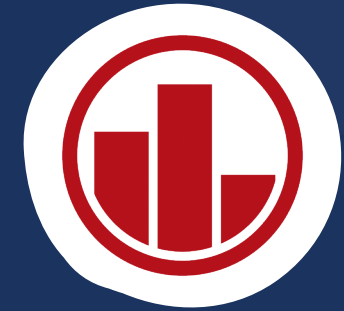
Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	<ul style="list-style-type: none"> Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation. 	September 2023	Personnel Manager
	<ul style="list-style-type: none"> Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities. 	September 2023	Personnel Manager
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses. 	September 2023	CEO Change and Development Manager
	<ul style="list-style-type: none"> Investigate opportunities to work with and support First Nations businesses. 	September 2023	Change and Development Manager





Governance

Action	Deliverable	Timeline	Responsibility
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	<ul style="list-style-type: none"> Monthly meetings to manage, monitor and report on the Reflect RAP actions. 	July 2023 – July 2024	CEO
	<ul style="list-style-type: none"> Draft a Terms of Reference for the RWG. 	July 2023	CEO
	<ul style="list-style-type: none"> Establish Aboriginal and Torres Strait Islander representation on the RWG. 	July 2023	CEO
11. Provide appropriate support for effective implementation of RAP commitments.	<ul style="list-style-type: none"> Define resource needs for RAP implementation. 	July 2023	CEO
	<ul style="list-style-type: none"> Engage senior leaders in the delivery of RAP commitments. 	July 2023	CEO
	<ul style="list-style-type: none"> Maintain a senior leader to champion our RAP internally. 	July 2023	CEO
	<ul style="list-style-type: none"> Define appropriate systems and capability to track, measure and report on RAP commitments. 	July 2023	Digital and Campaign Manager



Action	Deliverable	Timeline	Responsibility
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	<ul style="list-style-type: none"> Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence. 	July annually	Digital and Campaign Manager
	<ul style="list-style-type: none"> Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire. 	August annually	Digital and Campaign Manager
	<ul style="list-style-type: none"> Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia. 	September annually	Digital and Campaign Manager
13. Continue our reconciliation journey by developing our next RAP.	<ul style="list-style-type: none"> Register via Reconciliation Australia's website to begin developing our next RAP. 	May 2024	Digital and Campaign Manager



Contact



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Australian Mutual Bank

Reflect Reconciliation Action Plan

July 2023 – July 2024