



Taking Action to Make Financial Wellbeing Everyone's Business

Learnings and Evidence from the Transition Phase of the Financial Inclusion Action Plan (FIAP) Program

Action Plans July 2019



The purpose of the Financial Inclusion Actions Plan (FIAP) program is to realise inclusive growth in Australia by enabling multiple sectors to take action to improve financial wellbeing within their sphere of influence.

The Program Report contains an overview of the Financial Inclusion Action Plan (FIAP) program till date, findings from ongoing Evaluation and Quality Assurance; and the future strategic priorities.

This Companion document contains the 635 committed actions in the 33 Foundation FIAPs released by the member organisations to date.

Both the documents are available for download at www.fiap.org.au

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What is a Financial Inclusion Action Plan?

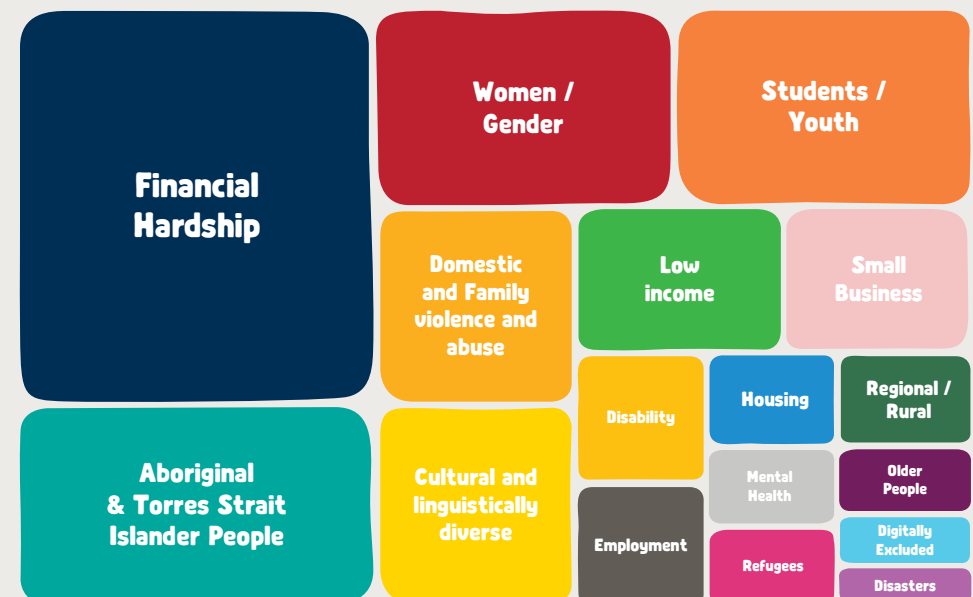
A Financial Inclusion Action Plan (FIAP) is a commitment made by an organisation to take practical actions to improve financial wellbeing for its customers, employees, supply chain and community partners.

The FIAP Program has a robust mechanism for evaluating and reporting the actions committed by the member organisations.



Number of member actions addressing key risks

The FIAP framework enables participating organisations to take specific, targeted actions designed to provide early support for those most 'at-risk' of financial exclusion and crisis, moving them away from long term welfare dependency towards financial stability, income generation and wellbeing.



Validating the progress of FIAP actions

580+ practical actions to enhance financial inclusion and resilience were committed through the Thirty Foundation Financial Inclusion Action Plans which were developed and implemented by the Trailblazers between 2016 and 2018. Twelve months post implementation of the plans, all the Trailblazers engaged in a Quality Assurance process led by EY Australia.

The term Quality Assurance is used in the FIAP program to provide a level of assessment and consistency over the FIAP process and outcomes. The term Quality Assurance does not refer to any conclusion or opinion being expressed in accordance with Australian Auditing Standards.

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

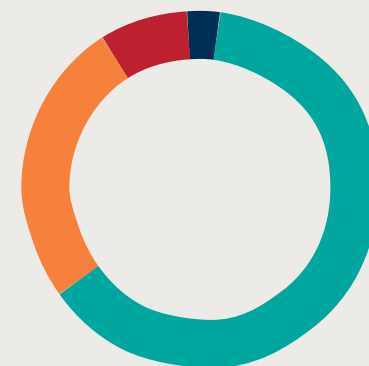
- > A start has been made on the planned activity and it is progressing toward completion/output, e.g. research done and a plan is agreed but not implemented, or materials are drafted but not finalized. This includes actions with timeline beyond December 2018, but not 'ongoing' activities.
- > A start 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

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 63%
Partially complete 24%
Not commenced 10%
No longer planned 3%

2016 Trailblazers



AnglicareSA

ANZ

Bank Australia

BaptistCare

**Commonwealth
Bank**

EnergyAustralia

HESTA

NAB

**Queensland
Government**

Suncorp

**Swinburne
University**

Westpac Group



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers	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	2020	Not complete	This policy review process has not commenced.
Customers	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		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	➤ 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	➤ 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	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	2020	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	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		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: ➤ 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	2020	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. ➤ 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		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	2020	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 ➤ 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		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 ➤ 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	2020	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		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 Expo's.
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.

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 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 Over 400 ANZ branches involved 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 experience, efficiency and governance. We have moved two major 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	Oct 2016–Sept 2017	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		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	Oct 2016–Sept 2017	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		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	Refugee work placement program operating in NSW, Victoria, Queensland and Tasmania through partnerships with Brotherhood of St Laurence and other community agencies <ul style="list-style-type: none"> ➤ 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. 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 inequity 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.

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	Ongoing – monitored annually	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)
	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		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.
	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	Pilot a coordinated approach to financial inclusion in Fitzroy and Latrobe branches (Moe, Morwell, Traralgon), which includes: <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 	Recommendation paper on how the bank can best provide a coordinated approach to assist people vulnerable to financial exclusion	People vulnerable to financial exclusion have increased access to suitable financial products and services increasing their financial inclusion and resilience and reducing financial inequalities	<ul style="list-style-type: none"> ➤ Corporate Affairs ➤ Retail ➤ Credit Integrity 	Recommendation for pilot: August 2017	Complete	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: <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. The pilot we have developed to run in 2018 will address number 2 — financial capability. 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.
		Testing of model			Pilot run: 2017/18	Partially complete	We have commenced the community aspect of pilot, holding a budgeting workshop with The Big Issue vendors in Adelaide in September 2017.
Customers	Use data to better inform: <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 	Data that informs actions for future FIAPs Identification of material actions for the bank and its customers	Products and services increase the financial inclusion and resilience of customers	Marketing Corporate Affairs Business Support	Scope and source data set: November 2017	Partially complete	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.
Customers	Continue following responsible lending practices: <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 	Low level of delinquent loans (target <0.06% of total loan portfolio)	Customers are not put in a situation that causes them financial hardship	Retail Product and Credit Lending Operations	Ongoing — monitored and reported annually	Complete	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. Current level of delinquent loans are 0.04%.

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.

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	Ongoing — monitored and reported annually	Complete	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.
	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		Complete	In 2017 \$196,500 was allocated to programs and initiatives that support the education of young people. Projects/partners include: <ul style="list-style-type: none"> State Schools Relief calculator program Illawarra Housing Trust Scholarship QUT Learning Potential Fund Zoe Support young mothers program
	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	We are in the process of exploring options for staff in line with addressing the needs of our customers (our staff are all customers).
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	We will look at this response more thoroughly in 2018, specifically a Family Violence policy to support customers. Progress to date includes: <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'.)

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
	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.
	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.
	Broaden the range of microfinance products available across NSW & ACT through promotion via our facilities, website and internal communication channels	<ul style="list-style-type: none"> 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		Complete	Expansion into new areas linked to our community centres
	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		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		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	Dec-17	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		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	Ongoing (annual review)	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		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.

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	Financial health check workshop 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. Needs based conversations 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
	Continue to offer monthly account and withdrawal fee waivers for eligible low-income Australians, according to product terms and conditions.	If applicable, monthly account and assisted withdrawal fees are waived on a range of eligible accounts if the customer: <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
	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
	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
	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 CommInsure – Wealth Management	Ongoing	Complete	A new Car Insurance PDS was taken to market in April of this year which uses plain English. We have launched new tools and features for credit cards to empower customers to manage their spending and avoid fees and charges

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
	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
	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
	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.

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	<p>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.</p> <p>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.</p>
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	<p>We have other foreign language services such as:</p> <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.

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.
	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.
	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

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
	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
	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		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, e.g. we will be working with Swinburne University on delivering a 'Bring your Bill' day
	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.
	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		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 WEstjustice 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		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		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

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.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community and partners	Continue to strengthen partnerships within health and community services to explore best practice referral processes to external providers including: <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		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.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Our People Suppliers		Continue to support our customers experiencing hardship with additional assistance through direct referrals to the Kildonan CareRing ➤ Number of referrals	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Ongoing and monitored annually	Complete	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).
Customers Our People		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	Improved access to information for customers in hardship, resulting in earlier access to NAB Assist and other support services	Ongoing and monitored annually	Complete	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.
Customers Our People	Support customers experiencing financial hardship through a hardship assistance program	Continue to provide timely response to financial hardship requests ➤ Number of customers to receive hardship assistance	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Ongoing and monitored annually	Partially complete	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').
Customers Community and Partners		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	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Ongoing and monitored annually	Complete	In FY17, 20 Family Violence Assistance grants valued at \$36,569 were provided in FY17 and 5 transaction accounts were opened. There were 139 referrals to Kildonan Care Ring, calculated as an estimation based on the portion of customers who self identified as Family Violence victims.
Customers Our People		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	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Ongoing and monitored annually	Complete	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.

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Our People	Continue making our products, services and buildings accessible for all	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		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	Continue making our products, services and buildings accessible for all	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		
		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.
		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.
		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.
		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/nabrwd/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 	Improved financial inclusion and resilience of people on low incomes	Ongoing and monitored annually	Complete	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>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 	Improved financial inclusion and resilience of people on low incomes	Ongoing and monitored annually	Complete	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>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 	Improved financial inclusion and resilience of people on low incomes	Ongoing and monitored annually	Complete	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.

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Community and Partners	Improve Indigenous financial inclusion and resilience	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.
		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/AddUp 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/AddUp 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 and evaluate our impact 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 AddUp 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 AddUp clients around their savings habits and goals, as well as their experience of AddUp. 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	Continue to engage employees and build their understanding of financial resilience and financial inclusion <ul style="list-style-type: none"> › 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 <ul style="list-style-type: none"> › Support of national conference › Support of capital stewardship across the 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	Support the building of knowledge and capability for the StepUP microfinance workers <ul style="list-style-type: none"> › Support of biannual training 	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 <ul style="list-style-type: none"> › Number of events and engagements 	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 Our People	Increase awareness and understanding of financial resilience	Conduct research to further improve the understanding of financial abuse and potential initiatives to respond to the issue <ul style="list-style-type: none"> › 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/endtoviolence .

Stakeholder	Committed Action Statement	Output	Outcome/ Impact	Timeframe	Completion	Comment
Customers Community and Partners Our People	Conduct research and monitor and evaluate our impact to inform product and service delivery	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		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.
		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		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		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	Complete	The microfinance digital access innovation project has commenced and research has begun.	

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	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	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			
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	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
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			
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	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
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			
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 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
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			
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			

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	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
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			
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			
All Queenslanders	<p>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</p> <p>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</p> <p>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</p> <p>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.</p>			

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			

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. Improved pathways and access to community and government support.	EGM Customer Experience EGM Compliance, Regulatory Affairs and Customer Relations EGM Motor Claims EGM Consumer & Commercial Portfolio & Product EGM Banking Operations & Support	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.			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. Improvements to Suncorp's Hardship programs. Piloted referral program providing vulnerable customers with specialist support. More activity planned for 2018.
		Develop a customer experience strategy and business case for vulnerable and culturally diverse customers.			June 2018	Partially complete	On track. Activity scheduled for 2018.
		Implement a customer experience strategy for vulnerable and culturally diverse customers.			from Dec 2018	Partially complete	
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.	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	
Customers Community	Develop shared value partnerships with stakeholders to: support access to affordable and suitable micro-finance products and services; and integrate best practice products into Suncorp's solutions, through joint propositions, referrals and other initiatives.	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.	Improved access to suitable and affordable products and services.	EGM Customer Propositions EGM Consumer & Commercial Portfolio & Product EGM Banking & Wealth Portfolio & Product EGM Corporate Affairs General Counsel Advice & Disputes	December 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 Arriveds.
		Explore propositions and shared value partnerships to support and integrate micro-finance into Suncorp's offerings.			June 2017	Complete	
		Develop propositions and shared value partnerships to support and integrate micro-finance.			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	
		Implement propositions and shared value partnerships to support and integrate micro-enterprise.			December 2018	Partially complete	
Community Customers	Work with FIAP Trailblazers and other stakeholders to evaluate opportunities for cross-industry essential services product bundles.	Work with stakeholders to explore propositions and evaluate opportunities for cross-industry essential services product bundles.	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	June 2017	Complete	Founding participant of the Thriving Communities Partnership and sitting on Steering Committee. Developed indigenous funeral insurance prototype involving cross-sectoral stakeholders.
		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	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. 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. All planned activity for 2017 completed or on track for completion. New FIAP developed with extended actions.
		Report annually to the Senior Leadership Team and external stakeholders on progress achieved against actions in the FIAP.		FIAP Steering Committee and Chair	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.		FIAP Working Group	Annually 2017-2019	Complete	
		Work proactively across Suncorp to engage the business to develop and implement the FIAP.		FIAP Working Group	Ongoing	Complete	
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

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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.	Complete discovery of existing Suncorp activity targeting financial inclusion and financial resilience.	Improved transparency and evaluation of FIAP actions.	FIAP Working Group	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
		Establish a baseline of current activity for each action area.	Improved transparency and evaluation of FIAP actions.		December 2017	Complete	
		Develop internal systems to track the effectiveness of FIAP initiatives.	Improved transparency and evaluation of FIAP actions.		December 2017	Complete	
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.	Stronger FIAP community to advocate for change.	FIAP Working Group	Quarterly 2017-2019	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.
		Track progress of action areas and ensure continuous improvement of FIAP actions.		FIAP Steering Committee and Chair FIAP Working Group	Annually 2017-2019	Complete	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.	Increased employee awareness and understanding of financial inclusion, resilience and wellbeing.	EGM Corporate Affairs	December 2017	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.
		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.		EGM Corporate Affairs	December 2017	Complete	
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 GI, 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.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Customers Community	Support cross-industry collaboration on initiatives that bring together essential services providers, governments and NGO's to address national issues that affect financial wellbeing.	Collaborate with fellow FIAP Trailblazers and other stakeholders to bring together 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	Complete	FIAP integrated into Government, Industry and Public Policy planning and implementation. Active participation and leadership in GI, 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.
		Support the development of collaborative initiatives by essential services providers.			December 2017	Complete	
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. 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.
		Define capability requirements for customer service employees about financial inclusion and wellbeing.		EGM Contact Centres EGM Stores & Specialty Banking EGM Motor Claims EGM Customer Experience EGM Talent & Planning	June 2017	Complete	
		Prepare a plan to incorporate financial inclusion into customer service training, to build the capability required for improved customer experience and internal processes.			December 2017	Complete	
		Incorporate capabilities into appropriate training content and resources.			December 2018	Partially complete	
		Implement training strategy to build customer service capability for improved customer experience and internal processes.			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	
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.		EGM Corporate Affairs	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	

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	

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 disadvantage 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

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 <ul style="list-style-type: none"> Enhancing Westpac Assist service 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.
						Complete	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 Mathspace 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	Increased 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 face to face 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 Murdi Paaki Regional Assembly across Western NSW	Increase Murdi Paaki's ability to achieve a better future for the Aboriginal people of Western NSW	Business Bank	2017	Partially complete	Training for Murdi 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	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: ‣ Indigenous owned and/or ‣ 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.

2017 Trailblazers



AGL
Ashurst
Australian Ethical
Australian Unity
City West Water
Corrs Chambers Westgarth
Flight Centre Travel Group
Good Shepherd
Microfinance
Indigenous Consumer
Assistance Network (ICAN)

MoneyBrilliant
Origin
The Salvation Army
UNSW Sydney
Verve Super /
10 Thousand Girl
VicSuper
Wannon Water
Women's Information and
Referral Exchange (WIRE)
Yarra Valley Water



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Throughout 2018 and 2019 AGL has continued to evolve its products and pricing while maintaining a focus on innovation as well as customers vulnerable to increasing energy costs. For these customers, product and pricing developments have included: the extension of our Victorian Price Relief program for a further 12 months ensuring that no concession customer on Standing Offer experienced a price rise; expanding eligibility for the AGL Safety Net discount (an automatic discount applying to residential and small business customers who have been on a standing offer with AGL for one-year or more); periodic review to ensure customers participating on our hardship program are on the most suitable product for their needs; and the removal of late payment fees for customers on an energy plan featuring a pay-on-time discount.
	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	Completed	AGL expanded our 'Essentials' product to all states in July 2018 after first trialling the concept in Victoria in January 2018. AGL Essentials is a simple 12-month fixed low-rate, no discount energy plan. Essentials was iterated throughout 2018 to simplify the proposition further by removing mandatory conditional elements of the offer, making the proposition more appealing to a wider audience. Essentials Plus, introduced in January 2019, builds on the Essentials product by including bonus credits paid to the customer every 6 months to recognise loyalty. AGL has also been supportive of and actively involved in industry discussions seeking to implement a reference rate to further improve ease of comparison for 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	Completed	After an initial launch in late January in WA, 'Pay My Way' was rolled out across all States in May 2018 with over 4,000 customers having taken it up. This service allows customers to make regular weekly, fortnightly or monthly payments towards their bills. The instalment amounts are of the customer's choosing provided the balance is paid by the bill due. This new service is additional to existing flexible payment options for customers, such as bill smoothing, monthly billing and tailored payment plans established through participation on AGL's hardship program Staying Connected. In addition to expanding the options for customers seeking flexibility in meeting payment commitments, a \$50m debt relief and payment incentive framework was launched in August 2018 to assist customers participating on AGL's hardship program, Staying Connected. This resulted in over 33,000 customers receiving support between Sep-Dec 2018 and 6,000 customers who were able to graduate from the Staying Connected program.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	<p>In May 2018 AGL launched Energy Insights, a tool designed to enable customers with smart meters to take more control over their energy use. Customers receive a personalised email which breaks down energy use into categories such as heating/cooling, standby and hot water, explains the cost associated with each and provides relevant energy efficiency advice.</p> <p>These powerful insights demystify energy consumption and help customers make informed decisions on their energy usage behaviours and take action to reduce their energy costs.</p> <p>AGL worked with customers, industry and advocacy groups in the creation of the solution, and undertook dedicated customer research including in-home behavioural interviews, a pilot with 3,000 Victorian smart-meter customers, surveys and feedback sessions.</p>

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	<p>AGL launched Here to Help in 2018, with further improvements being made to the portal throughout the year based on customer feedback and testing.</p> <p>Using the portal customers are able to: identify eligibility for government grants and energy rebates; set up flexible payment arrangements; connect with financial counsellors; access information on Staying Connected, AGL's hardship program; access energy saving tips - and build a personalised Action Plan, which can be emailed for future reference.</p> <p>By March 2019 there had been over 54,000 unique visits to the portal, with 50% of customers going on to create an Action Plan to assist them with their situation. Over 2000 customers had initiated an Utility Relief Grant Scheme application or Home Energy Emergency Assistance Scheme application through the site, which resulted in over \$156,000 in these grants being applied to customer accounts via the portal.</p>
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	Completed	<p>Throughout FY 18 and 19, AGL has continued to include needs-based training as part of its training for all frontline staff.</p> <p>Once the 'Assess Needs' module is completed, frontline staff are able to navigate the barriers to displaying empathy with customers, explain the different types of needs customers might have, and effectively use different questioning techniques to uncover customer needs.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	<p>AGL's Safe Space - Family and Domestic Violence Training for people leaders and separate session for employees was offered to people across AGL in 2018. In total, approximately 1,500 employees across AGL sites have attended Safe Space Training in the last 12 months. A Domestic Violence Hotline has also been introduced through the Employee Assistance Program. Frontline staff also receive specific training on AGL's family and domestic violence policy to support customers.</p> <p>In addition, AGL ran a Safe Space campaign to coincide with UN International Day for the Elimination of Violence against Women featuring employees sharing message of respect and where to go to receive support. At Loy Yang, AGL hosted a Respectful Relationships Exhibition featuring winning artwork from local schools in the Gippsland Region, and a Family Violence Champions Group was established.</p>

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>In January 2019, a research paper by members of AGL's applied economics and policy team (The drivers of energy-related financial hardship in Australia) was published in the journal Energy Policy. Amongst other things, this research highlighted the current inadequacy of social safety nets and the need to review and reform the mechanism for setting the rate of social payments. Other recommendations included the ongoing pursuit of energy concessions reform and addressing barriers to energy efficiency improvements in low income and tenanted properties.</p> <p>A number of submissions to policy and regulatory processes have also highlighted this issue, or touched on other financial inclusion issues.</p>
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	No longer planned	Investigation of a grant framework is no longer planned. However, AGL supports financial inclusion and resilience amongst its employees through a number of avenues, including: salary continuance insurance cover for all employees experiencing long-term illness; the ability for employees experiencing financial hardship to cash-out accrued annual leave; and the 'money assist' financial counselling service offered to all employees through the Employee Assistance Program.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	No longer planned	AGL's Diversity and Inclusion strategy has been refreshed and our commitments as part of the FIAP have been aligned to the focus areas for FY19/20: Family and Domestic Violence, Gender Equality, Flexibility and LGBTI+ inclusion. Initiatives are in place to support and encourage employment opportunities for these groups through specific training in the Recruitment team to be confident recruiters across these areas of focus and ensure inclusive language in all job advertisements.
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	Completed	<p>AGL's diversity and inclusion programs continued to be strongly promoted during 2018/19. This included International Women's Day 2019 celebrations and increased focus for women and girls to consider career pathways in STEM, hosting events with STEM Sisters and Robogirls.</p> <p>Membership of AGL's Shine network, focusing on LGBTI+ inclusion, continued to grow throughout 2018 and AGL has been awarded Gold Employer status for LGBTI+ inclusion at AWEL for second year running. The last 12 months have seen sponsorship and employee participation in events such as Midsumma Festival, Mardi Gras Film Festival and Adelaide Feast Fest and Gippsland Pride Cup, the Broken Heel Festival, and Wear It Purple Day celebrations across our sites. A Melbourne foyer exhibition 'Never been a better time to Shine' featured our own people's stories around their connection to the LGBTI community.</p> <p>AGL's Indigenous Engagement Working Group (IEWG) leads NAIDOC celebrations and National Reconciliation Day with awareness, education and events. AGL is working towards development of its first Reconciliation Action Plan for launch in 2019/20</p>

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>In addition to the published research discussed above (The Drivers of Energy Related Financial Hardship), AGL has continued to contribute to discussion on question related to social and economic inclusion.</p> <p>AGL is a founding partner of the Thriving Communities Partnership which is focussed on progressing research and practices which ensure that all Australian have access to the modern essential services they require to thrive. Through this partnership, AGL has co-funded research undertaken by the Melbourne University Social Equity Institute considering practices to support consumers with cognitive disabilities.</p> <p>Following engagement with the Australian Energy Regulator, AGL was the first retailer to include in its hardship policy new measures for the early identification of customers experiencing difficulty paying their bills. The initiative embraces predictive solutions to identify customers at risk of payment difficulty and proactively communicate the supports available through our hardship program, Staying Connected.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	<p>AGL is a signatory to the small business supplier payment code. The code is a voluntary initiative to ensure small business suppliers are paid promptly and on time. The code commits signatories to:</p> <ul style="list-style-type: none"> ▶ pay eligible Australian small business suppliers on time and within 30 days of receiving a correct invoice, and ▶ help suppliers implement new technologies and practices to speed up invoicing. <p>In 2018, AGL delivered the system changes necessary to meet its commitments under the code.</p>
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	Completed	<p>This action was focussed on supporting the community in the La Trobe Valley. AGL, in partnership with Federation University, developed the Enterprise Development Program, a free business development course offered to local vendors vulnerable to change following the closure of Hazelwood and the transition of the local economy away from coal. A segmentation model was developed including an application form and evaluation scorecard.</p>
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	<p>Evolve and implement the Transition Plans for Hunter and La Trobe and ensure coverage across:</p> <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	Completed	<p>AGL has developed and continues to evolve a Transition Plan to support our transition away from coal in the Hunter Valley and the Latrobe Valley. This plan includes organisational commitments and specific frameworks and activities designed to support local communities. This Transition Plan will be dynamic and will continue to develop as our knowledge, experience, and partnerships develop and be guided by community needs.</p> <p>Initiatives developed pursuant to the plan in 2018 include the formation of the Loy Yang Community Dialogue Group, continued engagement through the Hunter Energy Transition Alliance, the establishment of Transition Support Funds at both AGL Loy Yang and AGL Macquarie, continued support of the Enterprise Development Program and the launch of the Liddell Innovation Project.</p>

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>Ashurst is currently working with AGL to develop host a discrimination law clinic as part of AGL's successful LGBTQI program in the Latrobe Valley and separately is in discussion with them about providing a seminar on business law as part of AGL's Enterprise Development Program run in conjunction with the Federation University in the Latrobe Valley.</p> <p>Ashurst is also currently in discussions with Verve Super and UNSW about collaborating on a project aimed at increasing young people's engagement in their financial affairs.</p>
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	Completed	Internal Referral Database created and launched on Ashurst global intranet, FIAP Hub (February 2019). Database shared with FIAP Trailblazers (March 2019) and Australian Pro Bono Centre (April 2019) for wider dissemination, use and continual expansion as well as periodic updating to ensure this is a live resource.
Pro bono clients Community / partners Staff	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	Partially Completed	Ashurst has reviewed its processes and inserted specific language about the referrals database and financial hardship into (a) all pro bono legal secondment training manuals; (b) all matter inception documents. The next stage for us is to: work with Redfern Legal Centre to develop a 'checklist' of questions and strategies that lawyers can use when interviewing clients, to find out whether the client is suffering financial hardship. This hardship is often connected to their legal problem. We will then work with RLC and Ashurst's Learning and Development team to develop training for our lawyers to learn how to interview clients in this way and how to make appropriate, respectful and considered referrals so that clients can access the right financial support services (and other non-legal services) they need. The final challenge for Ashurst is to develop better systems for tracking the use of this referral pathway and outcomes.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
Community / partners	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	Partially Completed	Ashurst is developing a new financial abuse legal clinic at Redfern Legal Centre (RLC). In-house legal teams of financial institutions are also looking to get involved. Ashurst is also working with Zoe Lamont from Verve Super to help develop/deliver programs to help educate young women about financial literacy.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	FIAP Hub established on firm intranet with links to all key resources. Internal staff awareness launch sessions in Brisbane and Melbourne on 18 March, Canberra and Sydney on 21 March and Perth on 1 April.
	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		Completed	Following a review of its superannuation provider, Ashurst selected ANZ. ANZ has regularly provided updates to staff on superannuation issues including presentations and a dedicated series of webinar sessions.
	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		Completed	FIAP Hub established on firm intranet with links to all key resources. Internal staff awareness launch sessions in Brisbane and Melbourne on 18 March, Canberra and Sydney on 21 March and Perth on 1 April.
	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	Completed	As part of developing the firm's new FIAP Hub intranet, a separate page dedicated to staff has been created. This page advises staff about the options open to them where they may be able to seek assistance if facing a financial hardship issue. This includes links to internal resources and to our referrals database of external organisations.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>In October 2018, Ashurst and Vinita Godinho presented at the interfirm corporate responsibility network meeting on the FIAP Programme.</p> <p>In March 2019, Ashurst hosted a FIAP breakfast briefing with AGL, NAB, Corrs Chambers Westgarth and Verve Super as a panel speakers, to tell other law firms about the unique role they can play in supporting financial inclusion. This was attended by four law firms including A Abrahams & Others, Baker & McKenzie, Dentons and Wotton + Kearney. Four of the panel speakers also recorded a video about their involvement with FIAP which we released over social media. We also published an article with GSM in the International Bar Association's Spring e-Bulletin, talking about the importance of financial inclusion and the ways law firms can create change in their sphere of influence. We also shared the Referrals Database with the Australian Pro Bono Centre for wider dissemination in the legal profession. We will also share the database with National Association of Community Legal Centres (national peak body for the CLCs) and Legal Aid.</p>
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	Completed	New HR Policy has been developed directly to tackle financial hardship issues experienced by staff. Firm has also developed an e-learning training session directed at partners and senior managers to assist them to identify when staff may be experiencing hardship issues, the resources available both within and outside the firm to assist staff and the new HR policy. Training to be launched in May.
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	Completed	Pro Bono Collaboration: Ashurst has collaborated with corporate clients ANZ and UBS on legal work aimed at reducing financial exclusion. We are also collaborating with JPM on our Exodus Legal Clinic. Ashurst also hosted FIAP breakfast briefing to the legal sector with AGL, NAB, Verve Super and Corrs Chambers Westgarth to promote the FIAP initiative. Four of the guest speakers recorded a video about their involvement in FIAP which we released over social media. Ashurst has approved text about FIAP to include in business development pitches and for key leaders to use to address external visitors at key events.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	We became a member of Supply Nation in 2018. Working with Aboriginal and Torres Strait Islander businesses is an important way we can support the development of an inclusive economy and drive reconciliation forward. In 2018 we participated in the Business Council of Australia and Supply Nation's joint "Raising the Bar" initiative, participating in design workshops aiming to grow the Indigenous procurement capability and impact of Business Council companies. The initiative commenced in November 2017 and ran over four specially designed workshops through the first half of 2018 covering key aspects of target setting, sector capability and adapting internal systems and processes. Our next stage is to use the toolkit that is currently being developed out of these design shops - and examine how we can support this work.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Supplier audit undertaken and document updated monthly by all business units. Criteria developed to assess whether suppliers promote financial inclusion. 10 suppliers identified and currently being assessed against criteria.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Ethical investing has a positive impact by providing capital for positive activities and withholding it from activities causing unnecessary harm. Ethical investors also have an influence through their public and private voice for positive change. We excluded several potential investments under our Ethical Charter for concerns about non-beneficial lending and credit including Afterpay. We divested from AMP for concerns about inappropriate charging of financial advice clients. We continue to review and engage with the other companies scrutinised at the Banking Royal Commission.
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 e.g. 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	Completed	We advocated for responsible and ethical investing through our website, social media, mainstream media and industry forums. We presented at conferences and workshops organised by Beyond Zero Emissions, the Investor Group on Climate Change, the Financial Services Council and the United Nations Environment Program Finance Initiative. Our CEO is a board member of the Responsible Investment Association of Australasia and we participate in its corporate engagement and human rights working groups.
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	Not commenced	Our anticipated general review and retender of insurance was deferred in light of proposed regulatory changes affecting insurance and potential further changes arising out of Royal Commission and Productivity Commission recommendations. We propose to proceed with the review in the next 12 months if there is an acceptable level of regulatory certainty.
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	Partially completed	<p>We published the following material about insurance to improve member awareness and understanding of insurance:</p> <ul style="list-style-type: none"> › Insurance explained article › Insurance guide <p>We also published more general educational articles supporting good financial choices including:</p> <ul style="list-style-type: none"> › Take control of your superannuation <p>Our communications to members included links to the 'Insurance explained' and 'Take control of your superannuation' articles (and to insurance guide).</p> <p>We developed FAQs and fact sheets about the process for making insurance claims, to be available through our website. (These are now online.)</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Partially completed	We considered services Moneycare and National Debt Helpline and online resources/factsheets (Moneysmart, You're the boss, Financial Rights Legal Centre, NDH). At this stage referrals have only been made on an ad hoc basis and we will not pursue a partnership until we are in a position to assess customer experience with external services and resources. We plan to do this in consultation with Mercer who, from beginning 2018, are dealing with hardship access enquires and applications from customers (with complex cases being referred to our own staff).

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>Our 2018 community grant recipients included:</p> <ul style="list-style-type: none"> One Girl (equips female leaders in Sierra Leone with products and skills to start a micro-enterprise selling affordable, hygienic and waste-free sanitary products) Dismantle (supports disengaged young people (aged 13-17) through a 10-week outreach program (BikeRescue) that uses bicycle mechanics mentoring to help young people develop social skills and build confidence, and inspire them back into education and employment pathways). Bread and Butter Project (bakery that helps refugees and asylum seekers learn the craft of baking and find jobs in the Australian hospitality industry. Their program provides full-time, paid traineeships including baking skills, work experience, TAFE accreditation, ESL tutoring and career counselling.) Love Mercy Foundation (funds 'Cents for Seeds' microloans in Uganda to tackle gender inequality and food insecurity.) <p>We also supported the growing impact investing market, which can financially empower people through products such as micro-loans as well as by supporting businesses which are helping meet the basic needs of the people most in need. Our CEO participated in FSC Summit (July 2018) panel on Impact Investing. Our Head of Ethics Research chaired the Financial Services Council Impact Investing Working Group. Our Foundation made a small investment in the Social Ventures Australia (SVA) Diversified Impact Fund.</p>
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	Completed	<p>We promoted inclusion in our choice of imagery used on our website and in our other communications.</p> <p>We simplified our joining process to make it easier for members to join our super fund, and then make further decisions about their super in a staged way. After joining, members received staged communications about further choices to get the most out of their super.</p> <p>Our new, simpler join form includes (1) Mx as an option for 'Title' field (and title is optional); and (2) Context for request for information about applicant sex.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Partially completed	We developed a fact sheet to provide to members seeking early access to their super due to financial hardship. With our change in fund administrator to Mercer, straightforward hardship claims are dealt with by a Mercer team, with more complex claims considered by Australian Ethical staff. We are currently reviewing 2018 claims experience.
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	Not commenced	This project did not commence in 2018.
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	Not commenced	Our suppliers in 2018 included Bread & Butter Project, a social enterprise bakery helping refugees and asylum seekers learn new skills and earn a living as bakers. In early 2019 we adopted a procurement policy with explicit ethical criteria and objectives (including human rights and financial inclusion considerations).

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>We published articles, blogs and social media posts during the year on issues including gender pay gap, business supporting employment of people at risk of exclusion, and changing the Australia Day date.</p> <p>Our social media engagement is market leading with more than 119,000 followers and a top decile 225% engagement rate on Facebook. This is despite a drop in reach due to global Facebook algorithm changes. Though much of this engagement is prompted by our provocative Facebooks ads, it's also because our audience engages enthusiastically with our ethically-focused content. Our leadership in the field was recognised by winning Social Media Campaign of the Year, in the Rainmaker Group MAX Awards.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Not commenced	Preparatory work only. We established an internal Aboriginal and Torres Strait Islander working group. We established a sponsorship/partnership arrangement with Bangarra Dance Theatre Australia.
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	Partially completed	We conducted a staff mental resilience training session in September 2018. The training was provided by Adrian Medhurst from Benny Button. We also developed a 'Statement of support on mental health' to highlight our commitment to supporting employees experiencing mental health issues. Our Head of People and Culture, is a mental health first aid officer and employees become aware of this during induction and have been reminded of this at staff meetings. We ran a meditation series for 6 weeks in June and July 2018 to help employees understand the benefits of meditation for their mental health and to help them develop their own meditation practice. The meditation series was run by Ruth Kent from Sunrise Well. We also implemented a twice weekly meditation for 30mins to help employees maintain their meditation practice. We re-branded our personal/ carers leave as 'wellbeing leave' and emphasized in our policies and internal communications that 'wellbeing leave' can be used when an employee requires leave to support their mental health. This change was also implemented to help remove the stigma around mental health challenges and encourage a culture that acknowledges and supports mental health.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	We continue to pay super during an employee's full year of parental leave and, in 2018, we expanded this benefit to apply to up to 24 months of parental leave. This was announced to staff in December.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	We provide parents with additional support when they return to work after taking parental leave. Parents can come back to work 4 days a week and be paid for 5 days. This benefit applies for a period of 3 months after returning to work. We support people working on a part time basis and one employee works 4 days a week. Working from home guidelines were formalised in 2018 and actively promoted. Working flexibly was promoted at all-staff meetings during 2018. Our policies support male staff taking leave / working flexibly, however it is up to management to promote this on a case by case basis. We had a Diversity Day on in August which encouraged employees to share information about their cultural background. We also reviewed the company's diversity policy in 2018.
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	Completed	Employees have access to the Employee Assistance Program (EAP), and the EAP is publicised through various channels. It is raised during employee induction, we provide brochures in common areas in the office, offer it to employees experiencing personal or performance challenges and we periodically remind employees of the service at meetings of all staff. We also obtain bi-annual reports on usage of the service which shows we have good usage relative to other financial services companies. (Note the reporting only discloses the number of people who have used the service, not who has used it.)
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	Completed	We developed a statement of support on domestic and family violence to highlight our commitment to support victims of family or domestic violence. In 2018 we introduced a new employee benefit which provides 10 days domestic violence leave, with the option for employees to take additional leave if requested. Anyone who has been impacted by domestic violence can also access financial support (e.g. for hotels / accommodation). Employees were informed of this support in our presentation to staff on employee benefits, and in a follow up email including the benefits booklet and domestic violence support information.
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	No longer planned	This option was explored as part of a review of our Employee Benefits. In relation to potential support for a specific childcare service, one issue was employee preference for flexibility in choice of childcare. We decided not to proceed with specific support for childcare having regard to cost and the other additional benefits introduced for new parents outlined above.
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	Partially completed	Over two days in June 2018 we participated in the Smith Family Work Inspirations Program, which has the ambition to "connect disadvantaged young Australians with inspiring work experience opportunities". The program included a series of workshops for ten year 9 and 10 students at Miller High School. The Miller community has twice the level of low income households than the national average. The aim of the program was to help students understand careers, build job-readiness skills and help young people see the connection between education and career. We also ran two clothing collections for Dress for Success and Dress for Work.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	No longer planned	Due to some key movements within the business, this work did not progress.
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	Partially completed	<p>Within both Banking and Health Insurance businesses, hardship claims are identified, and customers supported with solutions tailored for their circumstances. We have also partnered with Uniting Kildonan to develop a proposal to implement the CareRing Service.</p> <p>A workshop program has been developed to increase frontline employee skills and knowledge about financial resilience, hardship and how the business can better support and customers. Planning is occurring regarding implementation.</p>
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	Partially completed	<p>We continue to maintain a strong relationship with Good Shepherd Micro-finance to partner with us in increasing financial hardship and resilience awareness.</p> <p>WIRE, who support financial wellbeing for women is a key charity partner of Australian Unity. Due to key movements in the organisation, CALD Alliance activities were not commenced.</p>
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	Completed	Partnering with First Nations Foundation is enabling digitisation of the My Moola Program, targeting financial literacy for Indigenous Australians. Digitisation will enable a wider reach of this program. Opportunities for our AHC business to participate in the pilot for the digitised program is in discussion.
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	Completed	Australian Unity is an active member of the FIAP CoP, attending regular forums and sharing opportunities and ideas as part of implementing our FIAP

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	No longer planned	Due to some key movements within the business, and the re-grouping of our Community and Wellbeing portfolios, this work was delayed. Work is underway to redefine the Community and Wellbeing strategy, which will address financial wellbeing as a key component.
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	Partially completed	Held International Women's Day Event with speaker on Financial inclusion and superannuation for women.
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	Partially completed	Article published focussing on financial wellbeing for young adults.
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	Completed	Employee Benefits are included in the new employee induction program and Intranet page implemented to cover all employee benefits.
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	Partially completed	Data collated across Advice, Banking and Health Insurance Analysis commenced to identify triggers (both employees and customers).

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	Due to key movements in the organisation, this was not commenced.
Commentary	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	Partially completed	The ability to capture diversity data has been built into our employee HR system. Discussions continue regarding launch of this functionality across the organisation.
Customers Community 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	Completed	Ongoing updates of the Australian Unity Website occurs in addition to key projects to ensure accurate, consistent content regarding our products and services. In 2018, >800 changes were made to our website and brochures to ensure information is simple and accessible language is used.
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	Completed	<p>We continue to be committed to our RAP, progressing actions across employment, learning and development, business development, products and services, events and communication and governance.</p> <p>We maintain an ongoing membership with BCA and continue to work with Supply Nation to expand indigenous supplier spend and business capability.</p>
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	Completed	<p>We have implemented two capability building sessions in partnership with Telstra, involving 35 Indigenous suppliers.</p> <p>Indigenous supplier spend has increased spend by 300 percent over FY18, and we have increased the number of Aboriginal and Torres Strait Islander businesses that we transact with by 45 percent, significantly broadening the categories in which those businesses are engaged.</p>

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

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>A partnership was formed with Get Skilled Access to promote pathways for people with disabilities, including an immersion session with selected Senior Managers.</p> <p>Separately, Australian Unity engaged a with charity partner Jigsaw, employing several employees with disabilities to digitise files across numerous areas of the business.</p> <p>Additionally, our HR policies have been updated in consultation with industry advice to ensure inclusivity for people with a disability.</p>
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	Partially completed	We contributed skilled volunteers through our Australian Unity Fellowship, and partnerships with the Foundation for Young Australians' Young Social Pioneers Program and the Red Cross' Young Parents program. This included business mentoring in technology, business development, marketing, and financial education session / policy input.
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	Completed	<p>A partnership with Real Futures, an indigenous specialist recruitment agency and a program of information sessions in regional areas has been established, to create clear recruitment pathways. In 2018, 17 indigenous employees were recruited into our Aboriginal Home Care business.</p> <p>Additionally, the Launch Into Work program commenced in 2018 and has seen >20 people who are long-term unemployed, many with disabilities, engage in a traineeship program, with 16 securing permanent employment.</p>
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	Completed	Through a grant bestowed to the Foundation for Young Australians, senior managers were partnered with program participants to support the development of the mindset, skills, resources and methods to address social issues.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	<p>Our EAP includes financial counselling and is accessible by all employees. Enhanced EAP promotional material has been developed and is planned for launch.</p> <p>A wellbeing initiative for our Home and Disability and Aboriginal Home care businesses has been developed, however was put on hold to assess integration possibilities with our new Safety strategy.</p>
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	Completed	More than 100 participants attended the Australian Unity Business School in 2018, completing development and leadership courses. The Accelerate leadership program participants were 50% female, and 12% were indigenous.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Customers & Community	Dec-18	Partially completed	<p>CWW is currently developing a hardship and vulnerability framework that will form the basis of our service offering to the community.</p> <p>At present, CWW participates in a number of Community Support Programs and also actively works to identify customers that may be experiencing Hardship or Vulnerability through awareness training for all customer facing staff and analysis of customer bill data.</p> <p>CWW supports customers experiencing hardship & vulnerability through bill smoothing and payment plans in order to help pay their bills and avoid service disruption.</p>
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		Ongoing	Completed	Part of CWW standard process when working with customers who may be experiencing hardship and vulnerability is to provide them with information about additional support over and above our internal service offering. Customers applying for a utility relief grant are sent a pack outlining this information.
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		Ongoing	Partially completed	Our involvement in the TCP offers us an aligned approach in identifying trends and best practice leading to better outcomes for vulnerable customers.
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	Partially completed	<p>Following collaboration between City West Water and other metro retailers, CWW has worked to establish a Hardship and Community Partnership between the water retailers. An initial workshop took a detailed look at established Hardship programs and provided CWW with valuable insight into establishing our own Hardship and Vulnerability frameworks.</p> <p>There are ongoing collaboration meetings being held to share knowledge and information.</p>

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	We have recently held a workshop for employees over 55 to understand if there is interest in running a program around 'Transitioning to Retirement'. It was received well and as such the workshop will run in August and will focus on things such as Centrelink entitlements, financial advice and options including superannuation and investments, preparing a will, Looking at a Power of Attorney and reducing the hours you work in preparation for retirement. This is the start of a broader piece of work.
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	Not commenced	Plans to commence shortly to build capability of our people and our customers, supported by industry, to help manage the impact of mortgage stress.
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	Not commenced	Plans to commence shortly to increase capacity of both the financial counselling sector and CWW to ensure customers are able to access highly skilled and supported advice from the sector.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	We are currently developing our third Reconciliation Action Plan, our Stretch RAP with completion before end of 2019. CWW work with a number of Aboriginal and Torres Strait Islander suppliers, particularly through the recruitment of our First Nations Advisor role recently.
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	Completed	City West Water has implemented processes to ensure we take steps to protect customers identified as affected by domestic violence: <ul style="list-style-type: none"> all staff who take calls in our customer service centre are trained to identify the signs of domestic violence. if we identify customers as affected by domestic violence, we take measures to protect their privacy to ensure their safety. we have systems in place to offer hardship assistance to customers identified as being affected by hardship, including financial aspects of domestic violence.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	CWW work with identified community facing organisations to enable and support financial literacy activities to CALD communities in our service area.
	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	Partially Completed	Execution of our D&I strategy is well underway with a number of our targets already achieved or surpassed. There are a couple of targets that are at risk which will therefore be the focus of more concentrated efforts over FY19/20.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	Through CWW's participation in the cross industry Thriving Communities Partnership, we are now using the recommendations to better inform how we support our communities via direct service offerings and also providing customers with access to community programs and services.
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		Partially completed	Execution of our D&I strategy is well underway with a number of our targets already achieved or surpassed. There are a couple of targets that are at risk which will therefore be the focus of more concentrated efforts over FY19/20. We are also in the process of employing a First Nations Adviser to support our focus on the Aboriginal and Torres strait community.
	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	Completed	CWW work with identified community facing organisations to enable and support financial literacy activities within communities in our service area and encourage economic participation.
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	Not commenced	We are currently developing our third Reconciliation Action Plan, our Stretch RAP with completion before end of 2019. CWW work with a number of Aboriginal and Torres Strait Islander suppliers, particularly through the recruitment of our First Nations Advisor role recently.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	
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	Completed	Corrs has partnered with Flare to provide a range of services including financial planning and education, health cover, insurance and telco deals and car packagaing services

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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		Not commenced	
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	Partially completed	The Flare Program includes aspects of this action item

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	This is an ongoing matter. Corrs has a long standing pro bono practice assisting refugees and other community groups. Corrs is now providing pro bono assistance to a new charity venture that is developing a new financial product to enable people in community housing to purchase a home (via an innovative guarantee product) which in turn will free up community housing for others.
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	Completed	as above

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	Partially completed	This is an ongoing action item. Refer to work being done above.
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	Not commenced	

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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		Partially completed	This is ongoing as it is the basic deliverable for our business. Numbers are tracking slightly lower than expected due to lower staff numbers and staff not being replaced quickly enough. Total interactions across all activities is just over 16000. Includes planning, coaching, education, tax , claims, reach outs, follow ups and home loans.
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		Completed	A Money Coach session is available at no charge to any client who requests it. These sessions are available face to face, over the phone or via video conference.
	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	Completed	Money Plans are generated via automation functionality. They are customised to the client's situation and to their goals and needs. A Money Plan is generated immediately following a session with a Money Coach. 2204 have been delivered which is lower than expected due to lower than desired Money Coaches on staff.
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		Completed	We have delivered 294 Speciality consults. These sessions are at no charge to the user. They provide specialised advice and education in areas where financial vulnerability is a reality. Will continue as an ongoing initiative.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Website is available for use for all clients of Moneywise. It provides ready access to a broad and deep range of financial education and capability literature, videos, quizzes and tools.
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		Completed	All FCTG employees are able to access this customised super and insurance product. The advantage of this product is the superior protection it offers in terms of waiting periods and the underwriting process which includes no medical exceptions if joined within the first 120 days of employment. A trigger based communication reminds all new starters when they are close to the 120 day period.
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		Completed	Have reached \$1.1M YTD June 19
Clients, Suppliers, Community	Liaise 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		Completed	This is an ongoing consultation Moneywise provides to clients experiencing medical trauma and possibly even death. This is a highly personalised service designed to relieve individuals and families of the stress involved in administration and understanding of what they need to do.
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	Partially completed	Due to lower than expected Money Coach numbers we are still in the process of widening the reach of this invaluable and complimentary service so that it is available to all FCTG employees.
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	Completed	No comment provided.
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	Completed	Claims specialist role successfully in place and embedded within the business. To date 100% successful claims. This means that our clients can leave all the admin and liaising with insurance vendors to us to act in their best interests to ensure the best outcome for the client.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Ongoing Masterclass training with various expert external organisations has been continued. This training is highly valued and assists in upskilling our Money Coaches. This initiative will continue.
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		Completed	Now an ongoing and permanent part of our customer framework, helping to scale our tailored advice and education.
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		Completed	We continue to employ highly empathetic and qualified people.
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	Not commenced	In discussions with new EAP partner in order to facilitate as part of FCTG's EAP process.
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		Completed	Superannuation Specialists & Consultations live

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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 Business Leader, Strategic Projects	Jun-18	Partially completed	In progress, launching as a Learning Management System 29 July 2019
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.	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		Not commenced	No comment provided.
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		Not commenced	This has proved challenging due to our own decision not to align with any specific banking solutions due to the potential conflict in value propositions.
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	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		Completed	IOOF & BUPA regular days in Head Office, Developed EXPO style with partners and it is ongoing.
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	Partially completed	In progress, launching as a Learning Management System 29 July 2019

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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.	1. Clients are aware of the services available to help them take control of their finances. 2. Clients are more aware of the need to take control of their finances.	Moneywise Global	Ongoing	Completed	Various marketing and education initiatives in place and ongoing. Takes the form of email campaigns, social media and one-to-many events.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Clients, Suppliers	Gamified Learning Experiences e.g. EG MWG Sharemarket Challenge	Digital gamified learning challenges.	1. Client engagement in education and capability to increase awareness of the need to take control of their finances. 2. Risk-free channels to experiment with different investment techniques.	Fundamentals Business leader	Ongoing	Completed	Over 5000 FCTG people have engaged with our annual and exclusive ASX sharemarket challenge.
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.			Completed	Ongoing Masterclass training with various expert external organisations has been continued. This training is highly valued and assists in upskilling our Money Coaches. This initiative will continue.
Staff	Continue to facilitate 'Client Share & Learn' and Role Play Sessions.	Weekly staff development collaboration	1. The creation of a peer-to-peer learning environment to foster staff development. 2. More clients receive the right support at the right time. 3. Improved capacity to address client needs with compassion and confidence.	Team Leaders		Completed	These sessions are held weekly with all Money Coaches. Sharing client stories and learning from each other has proved highly successful and helps facilitate a richer tool kit for all our Money Coaches, which ultimately benefits our clients in increasing their financial capability.
	Client file analysis and debriefing on ways to improve.	Monthly assessment framework highlighting areas for development and training recommendations.	➤ Increased quality, consistency and depth of support provided to clients. ➤ Continuous staff development.	Compliance Business Leader, Team Leaders		Completed	Files are regularly audited and actions put into place to adjust staff capability to ensure compliance and also to optimise the client experience.
Staff, clients	Continue to illicit client feedback and realign client experiences accordingly.	Conduct the Csat Survey.	➤ Insight and information to guide us in creating improved services and capabilities and optimise the client experience.	Customer Experience Implementation Specialist		Completed	Complete. NPS Launched Jan 2019. Ongoing. Results reported monthly.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	No comment provided.
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	Completed	Launched and topline reporting available N=3438 as at 18 June
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	Not commenced	No comment provided.
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	Completed	Now have the ability to view clients based on needs and capture data ongoing related to financial health and awareness in order to increase capability and resilience. Planned further automation using data insights.
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	Completed	Ongoing resilience training required. EAP is offered to all Money Coaches as with all staff.
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	Partially completed	In progress, launching as a Learning Management System 29 July 2019
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	Partially completed	This is in progress. We have initiated contact with our new Employee Assistance provider 'Benestar' and are in the process of setting up training for Money Coach Employee's.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	No comment provided.
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	1. More 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.	Fundamentals Business Leader	Ongoing	Completed	Complete. Automated comms for following triggers: ➤ commence employment ➤ 6 weeks ➤ 3 mths ➤ 6 mths ➤ 12 mths ➤ BDN expiration ➤ 120 days Super join
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		Completed	Ongoing, weekly training occurs with all Money Coaches. In addition 1 on 1 training and regular planning days are also used as forums to increase and expand capability.
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.	Clients receive greater support with access to a greater depth and breadth of resources. Staff are upskilled leading to a brighter future.	Fundamentals Business Leader, Money Coach Team Leader		Completed	No comment provided.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Moneywise continues to support all clients of FCTG and Moneywise team members in developing ongoing healthy financial habits.
	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.	1. An intrinsically motivated team of practitioners who have the right skills to deliver great advice to their clients every time. 2. Continuous opportunities for staff leading to a brighter future.	Moneywise Global		Completed	Moneywise provides regular skill, mindset and leadership training to all 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		Completed	This is at the heart of the Moneywise vision. We exist to open up a world of Financial Possibilities.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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"> 1. Increased number of clients understand their choices with regards to retirement options. 2. Increased control of future financial situation. 3. Increased risk protection for family members in the instance of an unexpected event. 	Financial Advisers	Ongoing	Partially completed	Less emphasis than desired due to lower than expected Moneywise advisers skilled in this area of advice. Plan is to build this area over time.
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"> 1. Clients receive greater assistance when making a claim for hardship. 2. Clients are provided greater support when exiting hardship living conditions. 	Customer Experience Implementation Specialist	May-18	Completed	Red Kite Financial Checklist created and delivered. 1 MWG volunteer trip to Cambodia with CCT complete. Included delivering solar buddies to improve literacy capability. Continue to build further relationships with new GM of Flight Centre Foundation.
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"> 1. Clients in control of their financial futures. 2. Increased awareness of the need to be in control for the future. 3. Increased average super balance for women aged 40+. 4. Increased financial capability and resilience. 	Business Leaders, Team Leaders		Partially completed	Womenwise event with focussed session on Financial Matters effecting woman. Will continue to develop awareness during our presentation and engagement with clients. Dedicated events planned for future, for e.g. Women and Super.
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"> 1. Greater percentage of clients understand the importance of protecting their families . 2. Increased percentage of clients with appropriate levels of insurance. 	Business Leaders, Team Leaders	Aug-18	Completed	Spent a vast amount of our capacity around this area especially give the PYS legislation and the MWG Expo's. Will continue to develop awareness during our presentation and engagement with 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		Not commenced	Not done. Will look at Women and Finance initiatives for 19/20 Fin year.
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	Completed	Resilience training completed September 22nd and 23rd. Will repeat annually.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	Several other organisation wide initiatives have led to a de-prioritisation. Focus has been on gender diversity and flexibility.
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		Completed	We have had 205 reach outs throughout the financial year. This is a highly valued service and will continue. Investigating upskilling to offer financial counselling in house.
Clients, Staff, Community	Continue to offer redundancy advice and support.	Bespoke consultations and plans provided as required.	<ol style="list-style-type: none"> 1. Clients are provided with advice and a plan to assist in making informed decisions 2. Clients are informed of the impact on superannuation and insurance 3. Clients are aware of available financial support and resources 	Financial Advisers		Completed	These consultations ensure staff who are leaving due to redundancy have a good plan in place and are able to maximise various benefits available.
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"> 1. Greater understanding of the factors associated with varying levels of financial awareness, capability and wellness. 2. The ability to make informed recommendations for a positive change to policies and factors relating to in-work poverty. 3. The ability to measure these changes over time. 	Fundamentals Business leader, Strategic Projects	Mar-18	Partially completed	Compass reporting on FSI used monthly. Plan is now to use Awareness Measure alongside New “Mojo” LMS Literacy platform to generate longitudinal metrics as people progress through the modules and over time.
Staff, Clients, Community	Train frontline staff on financial issues that impact women.	Specialised staff training program.	<ol style="list-style-type: none"> 1. Increased capability for staff to proactively identify areas where clients require support. 2. Increased access to appropriate strategies geared to build financial resilience. 	Customer Experience Implementation Specialist, Financial Advice Team Leader	Apr-18	Completed	Ongoing training schedule in the form of weekly Masterclasses.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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. 	1. Decrease in the overall lack of awareness, control and stress in the workplace. 2. Increased financial resilience.	Business Leaders	Jun-18	Not commenced	No comment provided.
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.	Ways to maximise financial situation when life circumstances are dramatically changed and income declines.	Customer Experience Implementation Specialist	Ongoing	Completed	Custom content provided on a monthly basis. Regular attendance at Parentwise events in addition to specialist consultations.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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 NILS loans in 2018	Significant increase in financial inclusion and economic mobility for people on low incomes.	Operations	Dec-18	Partially completed	<p>We are on target to reach 30,000 loans in FY18-19, through a combination of actions:</p> <ul style="list-style-type: none"> ➤ Brought on 11 additional network providers & sites since Jan 2019 ➤ System enhancement to allow providers to be able to process applications more efficiently and manage their loan book more effectively (automation of reporting, bulk upload of loan payments, more visibility of loan information across the network, automation of client communications) ➤ Realigning of funding to support higher loan volumes ➤ Reviewing and enhancing policies to meet changing demand of our clients
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		Completed	We have reached 155 participants in FY18/19, through our participant recruitment campaigns across four LaunchME sites in Victoria and South Australia
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		Completed	Speckle has been launched and supported by a widespread awareness, media and advertising campaign. 44,595 applications have commenced, with \$428,000 in fee savings for successful applicants.
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		Completed	We've 11 additional network providers & sites since Jan 2019, with another five currently in the process of becoming network members. Individual providers make decisions as to "sites" providing NILS loans so evidence of specific number of locations is unavailable at present.
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	Partially completed	We are on track for our Calendar 2019 target: FIAP has grown to 36 Partners and 10 Pioneers (Participants in place-based program in Geelong). New sectors have been reached such as insurance and transport.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Designed and completed the "Conversations to Capability" and "Building Connections for Enterprising Women" research. Conducted Reviews of programs including NILS, LaunchME, Good Money and FIAP. Learnings have been shared within our programs, service provider networks, academic publications, presentations and published via LinkedIn and FIAP network.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	We offer a holistic EAP program that includes Financial Assistance. We have over 90% uptake of Salary packaging which offers increased take home pay through tax savings. Our salary Packaging provider offers a Mortgage Check service. All these offerings are promoted with team members regularly and are especially highlighted during GSM Orientation.
	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		No longer planned	Recent organisational changes have resulted in postponement of this action

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	78% of team members have completed Indigenous Cultural Awareness Training
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.			Completed	80% of GSM employees receive 10% super. Employees who have returned from parental leave have received a lump sum super payment on both their paid and unpaid leave
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	Partially completed	66% of NILS clients are women
	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.			Completed	This target has been achieved. In addition we have recently launched our Indigenous Money Network program.
	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.			Partially completed	In the context of our liaison with government stakeholders, the Federal Government has committed to providing \$5 million per annum from July 2020 to provide NILS loans to women who are survivors of family and domestic violence. Planning for this has commenced, and we anticipate expansion of loan purposes to accommodate this initiative.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	We monitor and report the Gender Pay gap to the Board and in the last 12 months it has varied from -3% to 3%. This is significantly lower than the average Australian Gender Pay Gap of 14.6% (WGEA).
	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		Partially completed	41% of team members currently have development plans. Our EAP program offers Career Assist and in last 12 months. 10% have accessed this service which offers career coaching. 3% employees have taken up secondments in the last year and 15% have had their roles reviewed reflecting an enlargement or enhancement of their roles with subsequent change to classification and increased remuneration. 10% have had the opportunity to act up in senior roles and received higher duties allowance in recognition of this
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		Partially completed	A provider satisfaction survey has just been conducted with the provider network (85% satisfaction rate). We are currently considering ways to measure client satisfaction to meet govt reporting requirements regarding measuring the impact of loans.
	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		Completed	Through the introduction of our NILS In The Workplace Program, support has been given through loans and grants (604 applications approved or grants given) and financial counselling sessions (494 new clients, 2447 sessions)

Indigenous Consumer Assistance Network (ICAN)



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	ICAN's core funded service is to provide financial counselling , and they continue to provide, monitor and evaluate these services for vulnerable customers in financial difficulty. ICAN provide access to phone and face-to-face counselling services, identify and maintain referral networks, and identify vulnerable consumers through the information collected.
	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	Completed	ICAN have built 3 new products for the Yarnin' Money range. These new products are focused on training and include 'with the mob' 'yarnin' service provider' and 'trainer'. New funding will allow ICAN to further develop 2 new products focused on financial coaching for small business owners, and further explore the idea of products focused on assisting women in the future.
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	Completed	The ICAN Learn social enterprise has been built on to provide appropriate education to the financial and wellbeing sectors through the delivery of training courses nationally. ICAN have delivered the ICAN / CBA Multicultural scholarship program (12 students) & Indigenous mentorship program (12 students) nationally.
	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		Completed	This action is ongoing, as ICAN have, and will continue to identify career pathways for the professional developing of financial counselling and capability staff. This has been achieved through providing professional supervision training to all ICAN staff, and developing career pathways for employees e.g. management roles, supervisory roles, and teaching opportunities.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially Completed	ICAN have engaged with regulators and government agencies to raise emerging issues and protect the rights of Indigenous consumers through providing investigative support services, and acting as representatives at national and state forums, panels and task forces. The next steps for this action to be completed will include developing a tool for financial counsellors to record case studies that demonstrate emerging issues.
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	Completed	ICAN have scoped and implemented professional support frameworks for the Indigenous and CALD workforce through conducting surveys with graduates about what kind of professional support they want. These surveys are being consistently conducted, and the data is then collated and analysed. Based on this action ICAN have commenced new development and design of the existing mentorship program, to be better situated for remote area access.
	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	Completed	This action is completed and ongoing, as ICAN have developed an organisational framework for financial counselling supervision. ICAN staff have been trained in professional supervision, and this training is currently being actioned. ICAN aim to continue implementing this training, and also develop and implement a new corporate structure to include advisors.
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		Not Commenced	This action has not yet commenced; however, ICAN still intend to develop and implement a financial literacy self assessment as part of HR processes.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	ICAN's Yarnin' Money financial capability program has been developed, and delivered and evaluated, with a report completed February 2019.
	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 	Indigenous consumers have increased awareness, knowledge of and access to ethical products that reduce consumer exploitation	CEO Operations Manager Financial Counselling team		Completed	ICAN has identified new partnerships and continues to build relationships with organisations such as Good Money (Cairns) to address structural barriers for Aboriginal and Torres Strait Islander peoples. ICAN staff have now become the primary liaison of their NILS services including assistance with applications and paperwork.
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	Completed	This action is completed and ongoing, as ICAN have delivered the Financial Literacy Skill Set Units & Yarnin' Money course to 13 Indigenous Mentorship Program students. This will be ongoing as ICAN continue to deliver the Financial Literacy Skill Set Units & Yarnin' Money financial capability training into Mentorship Program delivery.
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	Completed	ICAN's Yarnin' Money financial capability program has been evaluated and a final evaluation research report has been produced

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	This action is completed and ongoing, as ICAN continue to collect and analyse data across identified domains. Feedback surveys from students and the agencies where placements are undertaken are evidence that continuous quality improvement processes are implemented.
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		Completed	This action is completed and ongoing, as ICAN continue to collect and analyse data across identified domains. Initial baseline surveys and exit surveys from students are evidence that continuous quality improvement processes are implemented.
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	Jun-18 and ongoing	Completed	All new and existing ICAN staff have undertaken and completed financial capability training through the Yarnin' Money course 'financial literacy' skill set units.
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 train 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	Completed	ICAN have incorporated cultural competency throughout the 'train the trainer' module of the Yarnin' Money program. They have also developed specific cultural methods and tools (outlined in the Yarnin' Money Final Report), which have assisted in delivering 'train the trainer' workshops, and allow trainers to adjust their content to suit different workshop styles.
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	Not Commenced	Funding was not available to commence this during the reporting. Funding has now been received from the Ian Potter Foundation and the program will be developed over the coming year.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Staff Community	Delivery of the Indigenous Financial Counselling Mentorship Program 2017-2019 (Diploma of Financial Counselling)	12 Indigenous persons trained in the 2017-2018 progra9	<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	Partially Completed	12 Indigenous persons are currently completing the final stages of a Diploma of Financial Counselling training program, and will graduate in December 2019. This program is increasing the number of indigenous financial counsellors practicing nationally
	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		Partially Completed	12 persons from the multicultural community are currently completing the final stages of a Diploma of Financial Counselling, and will graduate in December 2019. This program is developing the financial counselling capacity of CALD staff within multicultural organisations in Victoria
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	Dec-18	No longer planned	The original action is no longer planned, as a new and more relevant separate training is being developed
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	Partially Completed	Financial inclusions training for staff has commenced, however a policy and official KPI's are still being developed
Community	Build resilient business practices within Indigenous communities	Implement Yarnin' Business training program	Indigenous small business owners / micro enterprise owners have access to ICAN's Yarnin' Money training	CEO Operations Manager	Dec-19	Completed	'Yarnin' Business program funding has been secured, but the program has not yet been implemented. However, this action has been completed as Indigenous small business owners were given access to Yarnin' money training instead.
	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	No longer planned	No longer appropriate due to geographical limitations

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Customers	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	Complete - being refined and enhanced in 2019	<p>We have developed the Optmise My Banking feature in the MoneyBrilliant app that automatically analyses a customers credit products and makes them aware of more cost effective credit products available in the market. Suggestions are specifically tailored to a customers use of credit and credit behaviour. During 2018/19 a total of 52,081 suggestions were made to customers to make them aware of more cost effective credit products.</p> <p>We have also developed targetted insights for customers using fringe credit products and services to make them aware of other credit options that might be available to them. During 2018/19 2,598 insights were delivered to customers.</p>
	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		Complete - being refined and enhanced in 2019	<p>In 2018 and 2019 we developed and refined a low cost online training program for customers to teach them basic money management skills and increase financial literacy. The program uses the MoneyBrilliant app, email and social media discussion groups to improve financial literacy and basic money management skills and habits. The programs run for approximately 3 months.</p> <p>This program was designed and developed for a number of different groups of customers including new parents.</p> <p>To date 657 customers have participated in these programs. 112 of them were new parents.</p> <p>During 2019 we plan to further refine content of the training program for new parents.</p>
	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	Complete - being refined and enhanced in 2019	<p>In 2018 and 2019 we developed and refined a low cost online training program for customers to teach them basic money management skills and increase financial literacy. The program uses the MoneyBrilliant app, email and social media discussion groups to improve financial literacy and basic money management skills and habits. The programs run for approximately 3 months.</p> <p>This program was designed and developed for a number of different groups of customers including newly separated and divorced people.</p> <p>To date 657 customers have participated in these programs. 42 of them were new newly separated or divorced customers.</p> <p>During 2019 we plan to further refine content of the training program for newly separated and divorced people.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Customers	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	Dec-18	Complete - being refined and enhanced in 2019	<p>In 2018 and 2019 we developed and refined a low cost online training program for customers to teach them basic money management skills and increase financial literacy. The program uses the MoneyBrilliant app, email and social media discussion groups to improve financial literacy and basic money management skills and habits. The programs run for approximately 3 months.</p> <p>This program was designed and developed for a number of different groups of customers including retirees.</p> <p>To date 657 customers have participated in these programs. 64 of them were retirees.</p> <p>During 2019 we plan to further refine content of the training program for retirees.</p>

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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.	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	Jun-18	Complete - being refined and enhanced in 2019	<p>During 2018 we developed a number of different pieces of targetted content to provide to customers potentially suffering financial hardship. In many cases we used our analytics capabilities to proactively provide this content to customers.</p> <p>Examples include providing details about hardship programs with financial services companies, telecommunications companies and utility providers. These insights are provided to customers</p>
	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.	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		Complete - being refined and enhanced in 2019	As an alternative we have developed our own information on hardship options available from a broad range of Australian business and made this information available to MoneyBrilliant customers.
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	Not commenced	Further effort on this initiative is planned for 2019/20

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Customers	Review the entire customer lifecycle from the perspective of hardship customers.	<ul style="list-style-type: none"> ➤ Continuous improvement of customer service across all channels to better assist customers in hardship. ➤ Focus on increasing early identification of vulnerability and post hardship support. 	<ul style="list-style-type: none"> ➤ Create a better understanding of the experience of customers in hardship and the impact of their interactions with Origin. ➤ Customers most in need continue to be provided with support to help them get back on track. 	Customer Payment Solutions	Dec-18	Completed	A detailed end-to-end review of the customer lifecycle was completed, and implemented improvements through early identification and support.
	Continue to improve awareness and understanding of low cost and discounted products and benefits.	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.	Customers are supported to reduce and manage their energy costs through a greater understanding of product offerings.	Marketing	Ongoing	Completed	By introducing an online price comparison tool, it helps customers to work out how much they could save. We have simplified the comparison of our offers online, including estimated costs of different plans. While advocating for an industry-wide comparison price to make it easier for customers to compare products and benefits.
	Explore a new energy proposition specifically for customers on our hardship Power On program.	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.	Customers have access to appropriate and affordable energy products and services.	Marketing	Jun-18	Completed	Power On hardship customers have had prices frozen since 2016 in addition to guaranteed discounts to make their energy more affordable.
	Review and continue to improve flexibility of payment options across Origin's entire product portfolio.	<ul style="list-style-type: none"> ➤ Report on recommendations to deliver consistent and flexible payment options across all product offerings including natural gas, electricity, LPG, solar, batteries and home products. ➤ Increase awareness of available payment relief programs (e.g. No Interest Loan Scheme). 	<ul style="list-style-type: none"> ➤ Customers are supported to manage payments to suit their circumstances. ➤ Origin staff are provided with tools and training to help support customers. 	Customer Payment Solutions	Dec-18	Completed	Upon review of our payment options we continue to support customers to take control of their bills through flexible payment options, including payment extensions, short-term arrangements like 'promise to pay' and bill-smoothing over 12 months (EasiPay). Origin has also removed the upfront and maintenance costs of solar systems, with \$0 upfront and flexible payment terms.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Communities	Better assist and support recently arrived communities to help ensure they are set up on sustainable and affordable energy plans.	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.	<ul style="list-style-type: none"> › Australia's recently arrived communities are supported to gain financial security and independence. › Consider availability of access to services such as energy audits and financial counselling. 	Customer Advocacy FIAP Working Group	Ongoing	Completed	Origin continues to work with community groups across Australia, including Financial Counselling Australia, Kildonan Uniting Care and Uniting Communities to support and assist communities most at risk of financial exclusion. We also provide access to translator services.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Customers Staff	Build greater internal capability to support financial inclusion and resilience across the entire business.	<ul style="list-style-type: none"> › To extend our hardship awareness programs across the entire business beyond our customer facing teams. › 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>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	Partially completed	<p>Origin continues to provide support for employees experiencing hardship, including access to our Power On Program and counselling through the Employee Assistance Program.</p> <p>Ongoing activity will occur throughout 2019 to continue to build on and update employee training programs on financial literacy, resilience and support.</p>
Staff	Support Origin employees through life events.	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.	Financial impairment is minimised during significant life events.	People and Culture	Jun-18	Completed	<p>Origin continues to provide support for employees, including paid leave for serious illness, salary continuance insurance, and death, total and permanent disability insurance.</p> <p>Leave policies are being developed to support Origin employees who provide long-term care for family members; and for employees experiencing homelessness. Training and policies are being developed to support employees and managers throughout these conversations and leave arrangements.</p>
Communities	Review Origin's approach to customers in regional and remote communities.	Review and evaluate how we provide information, support and resources to regional and remote communities.	Customers in regional and remote communities are not negatively impacted by their geographical location.	Customer Advocacy		Completed	In 2018, Origin attended 8 community events, helping customers face-to-face with their energy concerns. We are committed to continue our work with the Energy & Water Ombudsman of NSW (EWON) and other government and community agencies to support vulnerable customers and communities to achieve financial independence and ongoing energy sustainability. This includes supporting community 'Bring Your Bills' events in regional and remote communities.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Origin's FIAP working group includes a diverse mix of employees from across the business, with representatives from several teams and locations, providing broad reach and experience to develop and report on commitments.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Origin continues to engage with and support community groups, including Financial Counselling Australia, Kildonan UnitingCare, Uniting Communities, the Salvation Army, St Vincent de Paul Society, the Queen's Fund, Thriving Communities, Fourth & Centre to assist vulnerable customers through Origin's Power On program.
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	Partially completed	Origin's Reconciliation Action Plan (RAP) was launched in 2015. The Stretch RAP is being developed, and is set to launch in 2019.
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	Completed	Origin's purpose is 'Getting energy right for our customers, community and planet'. Supporting the communities in which we live and work is integral - we support community events, like 'Bring Your Bills', and focus on local community spend. In FY18, 11.5% of Origin-wide goods and services were sourced from local and regional suppliers, totalling \$236 million.
	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		Completed	Origin's Sustainability Report was released in September 2018 which covers Origin's FIAP commitments.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Jun-18	Partially completed	Origin managers and our People & Culture team receive specialist training on how to support employees impacted by family and domestic violence. Employees who are experiencing family violence can access specific leave, and get support from our Employee Assistance Program, and other community support services. Origin recognises White Ribbon Day annually, raising awareness of domestic and family violence and the support available. In 2019, Origin will support the recommendations from the Victorian Royal Commission into domestic & family violence to support customers and employees.
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		Partially completed	Origin installs solar systems for business customers at no upfront cost, and offers flexible terms. In 2019 there will be continuing work to review our hardship policies to better understand how to support Origin's business customers.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed/ Ongoing	Multiple training opportunities for staff and volunteers in relevant sections of the Salvation Army: In Moneycare, for example, two practice specialists are employed to ensure financial counsellors' level of competence is maintained through quality processes, such as best practice reviews and induction processes. Regional teams have four professional development days per year (or equivalent) and an annual conference bringing staff together to build a culture focussed on these matters.
	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	Completed/ Ongoing	130,000 people accessed Salvation Army financial inclusion related services nationally in 2018, with 16,012 receiving financial counselling. Two program departments, Moneycare and Doorways, have piloted Outcome Measurement processes. Moneycare pilot key findings: 80% of Moneycare clients reported a positive change within the first three months of engaging with the service; the most reported positive outcomes were: debt management; ability to meet living expenses and better budgeting skills. Pilot awarded the 'Change Maker in Social Impact Measurement' Award in 2018, by Social Impact Measurement Network Australia.
	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)	Completed	The Salvation Army's ESIS report explores the challenges and levels of disadvantage experienced by those accessing our emergency relief services. 2000 clients were surveyed, results available online: www.salvationarmy.org.au/subscribe/sites/auesalvos/files/ESIS_2018_Main_Report.pdf In 2019, ESIS was replaced by a National Moneycare report: www.salvationarmy.org.au/subscribe/sites/auesalvos/files/documents/publications-and-resources/Key_Findings_Report_May_2019.pdf In October 2018, "Moneycare Ten Years On: A Decade of Challenge and Resilience," was released, a report revealing key trends which will inform practice e.g. increasing needs in over 55 age group.
	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		Partially Completed	Improving our digital services is a priority for our FIAP working group. Transition has slowed the progress on this action, but plans are underway to improve the website and create more user-friendly pages.
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	Completed/ Ongoing	National transition resulted in many staff changes. The FIAP working group responded by creating a "Go to Guide," issued with all redundancy packages, outlining the internal supports available. All staff and volunteers are also eligible for services like emergency relief and financial counselling through a discrete system, creating confidential access to internal services. In the previous calendar year, there were 58 unique clients and 99 unique visits in the discreet centre (70% of these were female).

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not Commenced	Although stalled by transition, this is still a priority for the working group. To date, sessions on Super have been attended by staff and advertised on The Salvation Army Bulletin Board (viewed by 9200 people). Work is underway to target women specifically, and to offer "You're the Boss" training (financial capability program) at the start of sessions in the future.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed/Ongoing	Since the launch of our FIAP (March 2018), 15,290 people have participated in Moneycare community education, including 307 You're the Boss sessions. Nationally, there are now 133 trained and supported You're the Boss facilitators. An advisory board has been established to develop a continuous learning framework for 'You're the Boss,' with support from another FIAP trailblazer. An earlier evaluation revealed that 87.5% of You're the Boss participants were able to apply what they had learned to their situation.
	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	Partially Completed	A dedicated working group is developing tools for frontline workers to utilise for assessing people they come into contact with and to make referrals internally and externally, or offer self-help tools. The "Find help now" App will be a simple way to easily access and browse within key help categories: Mental Health, Accommodation Services, Food, Recovery Services (addictions), Financial counselling, No interest loans, Domestic Violence, Education, Legal, Emergency Relief, Disability, Communities of Hope
	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	Completed/Ongoing	Moneycare Day 2018 was the first year with a dedicated coordinator to improve impact on national scale. Media highlights: Sky TV, the Today show, Alan Jones' 2GB, and the Sun Herald. 79 items (TV, radio, newspaper, online news and social media) reached a cumulative audience of 1,766,794 people. Ongoing media through the year communicated messages about seeking help early, noting research showing an increased number of older people, particularly women, becoming at risk of homelessness, and also credit card lending and pay day loan dangers.
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	Completed/Ongoing	A flexible online internal education program 'Redesign your thinking around money' was developed in 2018 and was promoted nationally on the Salvation Army Bulletin Board, internal emails, social media (1300 likes on Facebook), as well as head office foyer screens. With the national transition having progressed, communications across the organisation may increase participation when it is repeated in 2019.

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Community members	► Organisational Reconciliation Action Plan (RAP) maintained and updated to ensure culturally appropriate delivery of financial inclusion services to Indigenous people	Staff aware of RAP and needs of Indigenous people and services focused on effective delivery to them	Financial capability and resilience developed for Indigenous people	Aboriginal and Torres Strait Islander Ministry, Community Services	Ongoing (annual review)	Partially Completed	The former Salvation Army Eastern Territory (NSW, Qld and ACT) and Salvation Army Victoria had a RAP and now a national RAP is being developed. A National Indigenous Engagement Manager and team has been appointed. The Salvation Army recognises that Aboriginal & Torres Strait Islander people are one of the most marginalised communities in Australia. Staff and volunteers are encouraged to undertake Culture Competency training to better understand the needs of Indigenous people to deliver appropriate and culturally-sensitive services.
	► Develop and implement soft entry/communications plans to reduce any stigma of initial access to TSA services	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)	People in need are comfortable to access our services	Communications, Corps (local churches), Community Services	By July 2019	Partially Completed	This action has been the focus of our FIAP working group and a sub-committee has been formed to develop plans to reduce any stigma of accessing Salvation Army's services through various channels, including: online tools and community education programs like You're the Boss and events like Moneycare Day, which is an open day inviting the public to come and experience services.
	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	Relationships established by frontline workers with excluded groups, promotional material and resources in community languages distributed and frontline workers with community languages	More people from CALD and ATSI groups access our services	Community Services, Communications		Partially Completed	In 2017/18, 14.7% of Moneycare clients had a CALD background and 11% Indigenous background (from NSW, Qld and ACT). In some parts of NSW, for example, South Western Sydney, 44.9% of clients have a CALD background, as is the case with 'Project of Hope' in Dandenong, Victoria. Our microfinance program can have an Indigenous access rate up to 30%. Many Salvation Army staff and volunteers also have a CALD or Indigenous background - our Moneycare team of 33 people in Auburn speaks 19 different languages. Several resources are published in other languages and some church services are held in languages other than English, creating a relationship with people who may then feel more comfortable accessing support.
Volunteers, employees, Officers and Corps members	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	All groups considered in communications plans and have clear pathways to access services	Internal financial inclusion services accessed by more people internally from a range of cultural groups	Community Services, Communications		Not Commenced	The Salvation Army offers 2 multicultural training options for those with a particular interest in being better equipped in engaging with the cultural diversity in their community and within their teams: 1. National Multicultural Competency Training (partnership program with SBS). 453 personnel are in progress of completing this and 211 have completed it. 2. Cultural Intelligence Training (faith based) - designed for those that are looking for a more in-depth understanding of cultural diversity inclusion engagement. 360 personnel have completed this training. A communications plan will be developed to increase internal access to services.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Community members	Provide supported capability building loans e.g. micro enterprise, training and education	Develop a loans program aimed at women going into micro enterprises	Women moved from dependency on welfare to independence	Community Services	By March 2019	Partially Completed	A program has been designed and is being implemented in the coming months, targeting women in regional NSW and offering loans alongside a financial capability program.
	Alleviate financial hardship through financial counselling to free up the "cognitive space" of community members to provide for improved participation and inclusion in society	Provide financial counselling services to those in financial crisis	Move people out of financial hardship and allow them to focus on better participation in society	Community Services	Ongoing (annual review)	Completed/Ongoing	Moneycare is one of the largest financial counselling services in Australia. The results from the Outcome Measurement pilot (referred to above) showed that the overall mental health of clients increased significantly within three months of receiving support, with 67% of clients reporting an improvement in their mental health. 37% of clients had a Kessler score of above 18 in the baseline assessments, that reduced to more than half in the endline assessments (Kessler low scores indicate low levels of psychological stress (6-18) and high scores indicate probable serious mental illness (18-24)).
	Advocate externally on social justice issues identified through our financial inclusion services and research	Seek systemic issues from frontline workers and advocate for reform	A fairer system allowing more to fully participate socially and economically in society	Community Services, Research, Social Justice	By March 2019	Completed/Ongoing	The Salvation Army is active in this space with various campaigns, including: the introduction of the Anti-Slavery Act; submission to the Senate Inquiry into credit and financial services targeted at Australians at risk of financial hardship, and the on-going campaign regarding the enacting of the Small Amount Credit Contract (SACC) legislation. We are members of the NSW Financial Inclusion Network which aims to influence policy decisions to create a more financially inclusive future for NSW; Westpac Vulnerable Customer Council, as well as member of AFCA Consumer Advisory Panel.
Volunteers, employees, Officers and Corps members	Research the financial inclusion needs of women working in the Salvation Army and take action to meet key needs	Conduct survey and interpret results	Financial inclusion needs of women in the Salvation Army identified, so that action plans can be developed	Community Services, Research		Not commenced	Due to transition, this project, although well-researched and developed to implementation stage, has been placed on hold until there is organisational space to proceed.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	<p>15 staff members trained as Money Minded Facilitators. The training is funded by ANZ and in NSW is delivered in partnership with the Benevolent Society.</p> <p>906 student attendees at targeted financial literacy workshops piloted across the student life cycle, including:</p> <ul style="list-style-type: none"> › pre-Access Widening Participation activities; › budgeting workshops run by Student Support and Success and SaversPlus during Orientation Week and Census Week; › budgeting workshop delivered by Student Development International as part of the induction for commencing Australian Award Scholarship students. <p>Pending collaboration with ASIC on the MoneySmart Universities Project to co-create custom content for the UNSW website.</p> <p>Existing online modules on Future Students and Current Students websites to be updated from 2020 and financial literacy education to be embedded within a restructured model of Student Development Leadership Training.</p>
	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	Completed	<p>New suite of Equity and Accommodation scholarships implemented with a commitment for duration of program:</p> <ul style="list-style-type: none"> › 30 Access Assist Scholarships valued at \$10,000 per annum; › 120 Vice-Chancellor's Equity Scholarships valued at \$5,000 per annum; › 20 Accommodation Scholarships valued at \$21,000 per annum for Indigenous and Equity students. <p>The Co-NNECTIONS Project piloted industry scholarships coupled with professional development opportunities for Equity cohorts (including low-SES, financial hardship, Indigenous, disability, single parent, non-English speaking and regional/remote). Students in the pilot participated in:</p> <ul style="list-style-type: none"> › eight week paid professional internship with an industry partner (beginning at \$7,500); › professional development workshops and site visits; › leadership camp; and › mentoring from a Co-Op Industry Scholarship alumnus. <p>Full scholarship model for selected Equity Students (including increased supports for students from refugee backgrounds) being explored by the Scholarships Steering Committee and the Equity, Diversity and Inclusion Board.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>No-interest loans policy and procedure reformed to:</p> <ul style="list-style-type: none"> ➤ Remove limits that would prevent International students from applying ➤ Broaden the eligibility criteria to include personal or medical expenses; study supplies; materials or equipment; course-related costs such as field trips; accommodation or relocation costs; laptop/computer costs and other relevant costs (e.g. elite athlete program costs); and ➤ Extend staff discretion to approve loans on other grounds. <p>Non-repayable emergency grants scheme established and funded via partnership between Scholarships and Student Support and Success.</p> <p>Improved staff training leading to more robust referrals from Student Support and Success to external providers during individual student consultations.</p>
	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	Partially completed	<p>Initial scoping undertaken with FIAP Community of Practice to explore potential partnership opportunities.</p> <p>Updated referral information made available online and via Student Support and Success.</p> <p>Staff members who facilitate the no-interest loans scheme and administer the non-repayable emergency grants have been trained as MoneyMinded facilitators, and report feeling more confident in their capacity to identify and support students experiencing financial hardship.</p> <p>Internal resourcing within restructured Student Support and Success team currently under consideration for 2019/2020.</p>

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	<p>The Nucleus: Student Hub opened in December 2018 and launched in January 2019. The physical hub and the accompanying digital hub are the first points of contact for student information, advice, forms and more effective referrals to other support services.</p> <p>Physical and digital presence designed to increase visibility and student awareness of support services:</p> <ul style="list-style-type: none"> ➤ Student Support and Success campus presence during Orientation week, Co-Curricular Fest and StressLess Week; ➤ targeted skills development workshops run during Census Week. ➤ digital campaigns during peak periods of student stress including Anti-Poverty Week and Census Week. <p>Presentation to Academic Advisors Network to increase staff knowledge and awareness of support services.</p> <p>Introduction of a communications team at the Nucleus: Student Hub and a Health Promotions team tasked with increasing the visibility and awareness of support services available to students.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Partially completed	<p>Tenancy drop-in service facilitated by Student Development International in collaboration with Kensington Legal Centre.</p> <p>Accommodation & tenancy workshop delivered by Student Development International as part of the induction for commencing Australian Award Scholarship students.</p> <p>Fair Work Ombudsman workshop facilitated by Careers and Employment during Orientation Week.</p> <p>Employment rights workshop facilitated by Careers and Employment included in professional development program for International students.</p> <p>UNSW Law to lead a study, in partnership with UTS Law, and funded through Study NSW, researching the exploitation of International students in accommodation and at work. Part of a sector wide response, this project will facilitate collaboration between the International Education Association of Australia, Universities Australia and the Commonwealth Fair Work Ombudsman.</p>
	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	Not yet commenced	<p>In 2017/2018, UNSW embarked on a process of workplace change across UNSW Student Support and Services. A review of orientation and broader welcome initiatives will begin following the restructure, and will include:</p> <ul style="list-style-type: none"> › increased collaboration across Student Life and Communities; › digital uplift; › upgrade of online modules; and › improved transitional supports for international students, including native language translations and pre-arrival information campaigns.
	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	Partially completed	<p>Campus-wide Mental Health and Wellbeing Action Plan developed, committing to:</p> <ul style="list-style-type: none"> › empowering students to own their mental health outcomes and champion positive mental health among their peers; › proactively identifying and supporting at-risk students; and › effectively responding to students at risk and students in need of timely support. <p>Health Promotions Unit established and tasked with student health and wellbeing initiatives including:</p> <ul style="list-style-type: none"> › subsidising wellbeing programs for vulnerable students (including the Learn to Swim program for International students); and › StudentMinds@UNSW, a student-led volunteer program aimed to raise awareness, cultivate knowledge and develop skills that contribute to student success and wellbeing. The program normalises discussions of mental wellness (including financial resilience), seeks to reduce stigma surrounding mental health and encourages help-seeking behaviour. StudentMinds@UNSW volunteers present at on campus engagement events, including Orientation, RUOK Day and StressLess Week. <p>Increased collaboration between Student Health and Wellbeing, UNSW Global, Student Support and Success and Arc - Wellness.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Comment
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	Completed	<p>Free healthy breakfasts and \$5 feeds run by Arc - Welfare Collective.</p> <p>Arc's FunFinance resource developed by students, for students, providing information about budgeting, balancing cost of living pressures, debt-management and legal rights.</p> <p>Tax Help@Arc volunteers trained and accredited by the Australian Taxation Office to provide free and confidential advice for low-income students and assist with simple tax returns.</p> <p>Tax information included in Arc's "How to Adult" workshop series and online help guides.</p>
	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	Completed	<p>Increased collaboration between UNSW Student Life and Communities and Arc - Welfare Collective.</p> <p>Financial inclusion information and details about available on- and off-campus support services distributed by Student Support and Success during StressLess Week (a student-led initiative).</p> <p>Arc-led social media campaigns, promoting:</p> <ul style="list-style-type: none"> › StressLess week; › free healthy breakfasts; and › \$5 feeds. <p>Expansion of the First Year Experience Live Chat - a peer to peer project, which involves:</p> <ul style="list-style-type: none"> › recruiting and training equity students as interns with UNSW Student Development; › increasing the confidence and capacity of student interns through training and professional development; › connecting equity student interns with commencing students; and › providing commencing students with information and referrals in real time, including detail around fees, study expenses and crisis support.
	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	Completed	<p>Disability Inclusion Action Plan launched in 2018 with embedded commitments to better equip and support students with disabilities.</p> <p>Disability Services Website updated to include accurate information about the NDIS and relevant processes at UNSW.</p> <p>Disability Support Advisors trained in the eligibility criteria for the NDIS and encouraged to disseminate information and resources during individual consultations with relevant students (particularly those with a new diagnosis or degenerative condition).</p>

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>Student Support and Success initiated a referral process between on-campus providers to enable more effective and timely outcomes for students in need of crisis accommodation or subsidised accommodation. Whilst the formal strategy and policy is under development, there are increased numbers of students in subsidised residences as a direct result of improved collaboration between internal stakeholders.</p> <p>Student Life and Communities will re-establish a Students at Risk Working Group to report to a cross-divisional Accommodation Working Group to better address the unique housing needs of various student cohorts. In the interim, Equity and Crisis Accommodation established as a standing agenda item for the Equity, Diversity and Inclusion Board and regular Heads of Colleges meetings.</p> <p>20 Accommodation Scholarships valued at \$21,000 pa made available for duration of program for Indigenous and Equity students.</p>
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	Not yet commenced	<p>In 2017/2018, UNSW embarked on a process of workplace change across UNSW Student Support and Services.</p> <p>A detailed catalogue, benchmark, audit, gap-analysis and review of all student-support services, including financial literacy, inclusion and hardship support will fall within the remit of the newly-formed Student Support and Success Team. This review is scheduled to begin in late 2019.</p>
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	Completed	<p>Detailed review of the Scholarships portfolio and associated supports undertaken, including benchmarking against other universities, resulting in implementation of a new suite of Equity and Accommodation scholarships with a commitment for the duration of the program.</p> <p>Scholarship Steering Committee and the Equity, Diversity and Inclusion Board currently exploring a full scholarship model for selected Equity Students (including increased supports for students from refugee backgrounds).</p> <p>More inclusive, no-interest loans policy adopted.</p> <p>Non-repayable emergency grants scheme established and funded via partnership between Scholarships and Student Support and Success.</p>
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	Partially completed	<p>Student Information and Communications team appointed to the Nucleus: Student Hub and tasked with a review of student communication practices more broadly.</p> <p>Increased collaboration between stakeholders across UNSW Student Services and Systems and UNSW Student Life and Communities.</p> <p>Improved training and development for staff, including specialised support training for frontline Client Service Officers.</p> <p>Information sharing and streamlined referrals between Student Financials and Student Support and Success, to ensure timely responses and support for students at risk of, or experiencing, financial stress and hardship.</p>

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	<p>Equity, Diversity and Inclusion Board established and committed to access and participation strategies for equity cohorts.</p> <p>Financial supports for equity students established as a standing agenda for Scholarships Steering Committee.</p> <p>MoneyMinded Financial Literacy Workshops targeted and promoted to all commencing equity students.</p> <p>In collaboration with the School of Law, Student Support and Success piloted an Equity Student Textbook Scheme. Eligible equity students received a grant for books and study materials to the value of \$500. Discretionary bookshop funds also made available for any student experiencing hardship.</p> <p>Co-NNECTIONS pilot offered industry scholarships (starting at \$7,500) to Indigenous students in their first year.</p> <p>UNSW has committed to increase the participation rates of students from low-SES backgrounds by 2025. Financial inclusion is a centrepiece of this agenda, and will continue to form a central pillar of UNSW's retention strategy.</p>
	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 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	Partially completed	<p>Data Reporting and Analytics Team formed as part of UNSW Student Services and Systems, tasked with creating a cross-institutional, accessible dashboard of student data and reports to enable early identification of students at risk. This platform will collate indicators including late payment of fees, course attendance records and academic standing.</p> <p>Student Systems and Projects team established and tasked with the planned expansion and integration of CRM into Student Support systems.</p>
	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 student's subject to financial hardship.	Student Life	June, 2018	Partially completed	<p>Existing Arc Help online resource updated with internal and external financial hardship supports (including UNSW Student Support and Success, the National Debt Hotline and the Salvation Army MoneyCare Program).</p> <p>Students At Risk Working Group established to streamline response and referral pathways.</p> <p>Summary Crisis Support Package to be developed and embedded in newly launched Nucleus: Digital Hub - a dedicated self-service website for student queries about University processes and supports. The resource will be distributed to specialist Hub team and key student-facing referral points.</p> <p>Student Life and Communities exploring a dedicated helpline to support staff navigating available services and referrals for students.</p>

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	An online '6-step money & mindset' program was developed and launched in December 2018 to improve financial wellbeing and resilience for an increased number of Australians.
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.		Ongoing	Completed	Verve have hosted workshops around Australia to provide corporate partner employees with the tools they need to manage and improve their financial lives. These workshops have also assisted organisations to improve their employees financial wellbeing, productivity and engagement. This action will be ongoing as a pipeline of events are schedule for 2019.
	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.			Completed	As a result of feedback received from customers, Verve have developed new education resources such as the 6-Step Program available 24/7. Additional resources (e.g. free 1-1 coaching sessions available in Jan-March 2019) are being constantly developed in response to member surveys and feedback. For every new Verve member, a donation toward a microloan is made via Good Return
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.			Completed	Verve have developed working partnerships with FIAP members to expand the program reach. This has resulted in delivery of employee educational sessions(e.g. with GSM), and working collaboratively to achieve each organisation's goals e.g. Verve, Ashurst, UNSW and Swinburne are working towards financially engaging young people).

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Verve offer regular touch points to individuals to encourage them to take positive action steps towards improving their life and financial outcomes. These multi-faceted learning tools encourage behaviour change and include: group coaching, 1:1 coaching, and Facebook group.
	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.			Partially complete	Verve have begun to monitor and capture behaviour change of individuals through collating member money personal stories. While program outcome metrics are not yet tracked, the focus of this action has become more around case studies and capturing inspiring stories to share with other women.
	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.			Not commenced	Verve are planning to develop a digital experience in 2020 that will track individuals' behaviour change and assist with improving attitudes and behaviour

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Ongoing	Completed	All program material from 10thousandgirl was reviewed and upgraded to be suitable for Verve Super customers. Verve worked in partnership with a range of individuals and organisations to receive insights from varying demographics in order to create programs that are accessible to a wide cross-section of the community.
	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.		Dec-18	Partially complete	Verve have commenced the improvement of their program material to ensure it is accessible to users with a disability. New software has been successfully developed to include subtitles on webinars, and further steps will be taken to extend the accessibility of these programs to more individuals with a disability.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Not commenced	This action has not yet commenced as Verve Super is not a position to develop and fund this initiative. However, the aim to develop scholarships for women in hardship is still in Verve's broad strategy, and will be commenced as soon as feasible.
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.		Jun-18	Partially complete	Verve is actively approaching employers (e.g. childcare, social workers) to host workshops with their teams that focus on financial literacy. While some workshops have been successfully completed, e.g. Marathon Health, and others are in the pipeline, e.g. WA Health, Montessori Children's House, this action will be a long-term and ongoing goal of focusing on improving the financial resilience of organisations lower paid workforce through offering workshops.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>VicSuper has an active presence across regional Victoria with three Advice Centres and a number of satellite offices. Through these teams, we significantly increased employer and member engagement through the delivery of face-to-face presentations by Key Account Managers and Client Partnership Managers.</p> <p>From January to September 2018, VicSuper's regional teams ran 106 financial literacy sessions in 66 locations across Victoria, engaging over 1000 members.</p> <p>One of VicSuper's strengths is the trusted advice members can access through our 20 locations across Victoria.</p> <p>This year, we expanded the number of advice centres across Victoria with new satellite offices opening in Chadstone and Caribbean Gardens, as well as extending the operating hours of regional serviced offices.</p>
Customers Clients Members Suppliers and Contractors	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, 2018	Partially completed	<p>Prior to 1 July 2018, the provision of group insurance to VicSuper members was through AMP. From 1 July 2018, new claims made would go through MetLife.</p> <p>The implementation of this action was postponed as a result of this change. At the time of reporting, a number of initiatives with MetLife were underway that will improve the support available and the member experience with insurance claims. These include:</p> <ul style="list-style-type: none"> ➤ Review and update of the claims forms to simplify the wording (Complete) ➤ Developing an online claim function (In progress) ➤ Access to MetLife's rehabilitation and wellness programs focused on returning the customer to health rather than return to work alone. (In progress) <p>This initiatives are being implemented as new claims are received by MetLife.</p> <p>VicSuper have also agreed to adopt the Insurance in Superannuation Voluntary Code of Practice, which commenced on 1 July 2018.</p>
Customers Clients Members	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	Partially completed	<p>VicSuper's ultimate focus is on actively guiding and coaching our members at every stage of their life. We do this through community seminars and workshops, education programs and a personalised digital experience.</p> <p>In 2018, improvements were made to VicSuper's online advice tool Beeline, with three new topics and increased flexibility making it easier for members to select topics and complete goals that are of greatest relevance to their current situation. Plus, from August 2018, the full Beeline experience became available to members via mobile devices.</p> <p>Over the year, the VicSuper Financial Fitness Program was delivered to three major employers providing financial education to over 200 employees.</p> <p>Our financial planners also delivered 70 seminars in the community and in workplaces, reaching over 1000 people.</p> <p>The VicSuper Super Woman Money Program did not run in 2018 as it was under review and redevelopment to ensure it remained up to date and relevant for the audience. A relaunch of the program is expected later in 2019.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Customers Clients Members	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	Completed	<p>At VicSuper we work hard to be on the front foot when it comes to member engagement by capturing challenges, needs and expectations and then providing the right information and support at the right time.</p> <p>We do this through the use of technology platforms that help us build rich insights into the needs of our members. We then initiate prompted conversations (or 'nudges') through our member communications channels.</p> <p>Through our Next Best Conversation capability, we can also identify additional opportunities to reach out to members with timely communications, often prompting them to engage with our advice services -either face to face or electronically.</p>
Customers Clients Members	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, 2018	Completed	Mental health is one of the top social issues in Victoria. We know that financial stress can impact an employees' wellbeing so we partnered with the Victorian Chamber of Commerce and Rankin & Co. to deliver two employer events focussing on Mental Health in the workplace.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>VicSuper was acknowledged as a contributor to the National Financial Literacy Strategy in 2016.</p> <p>VicSuper continues to be involved in ASIC Community of Practice events and engaged in networks to share learnings.</p>
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		Not commenced	<p>This action was not commenced during the implementation timeframe of our FIAP Foundation Plan.</p> <p>At the time of reporting, VicSuper have begun initial conversations with Thriving Communities Partnership and what it could mean for VicSuper and our programs in the future.</p>
Staff Employees	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	Completed	<p>VicSuper has had a Financial Wellbeing Strategy as a part of our Corporate Responsibility Roadmap. As a part of the launch of our FIAP, we:</p> <ol style="list-style-type: none"> 1. Delivered presentations to the Employer Engagement and Business Development teams on financial wellbeing 2. Posted on our intranet on our FIAP launch 3. Posted on our intranet of our participation in National Financial Literacy Strategy

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
Staff Employees	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 2018	Not commenced	This action was not commenced as other strategic activities related to employee engagement and learning and development were prioritised. While our employees have not had specific financial wellbeing education, all employees have access to receive general and personal advice through our Member Centre and Advice Centres.
	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	Partially completed	No specific program to raise awareness for financial wellbeing support across our workforce was implemented. However through our external Employee Assistance Program provider, all employees are able to access one session related to financial counselling and wellbeing per call for assistance. This is communicated when employees confidentially contact them.
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	Not commenced	The VicSuper Super Woman Money Program (SWMP) is a financial education program specifically tailored to women. SWMP did not run in 2018 as the content of the program is under review and redevelopment. VicSuper is committed to the program and the benefits it can provide women in managing their finances. Enhancements are currently underway for the Program and a relaunch is expected later in 2019.
	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 2018	Completed	To help our employers improve financial wellbeing in the workplaces, we created the Financial Fitness Health Check - a tool that allows employers to anonymously identify causes of low financial wellbeing. Staff are surveyed to assess their overall financial wellbeing/stress and these are benchmarked against findings in national wellbeing studies. After this assessment, we offer various solutions to help bridge any gaps in financial wellbeing through education seminars and programs, or personal financial advice.
	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	Completed	To increase awareness of our financial wellbeing commitments, we delivered a tailored financial wellbeing program at 10 Victorian Chamber of Commerce workshops of Human Resource professionals across all industries. Our presentation focused on how VicSuper could support their employers and their staff through our programs and the importance of employees' financial wellbeing to company success.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>Each year we conduct detailed analysis on our membership base in order to understand the financial wellbeing of our members. This includes elements such as the Retirement Readiness Index, contribution activity, and the potential benefit of salary sacrifice or post tax contributions for members. Member engagement is then tailored and personalised based on this analysis.</p> <p>Throughout the year, we also identify additional opportunities to reach out to members with timely communications through our Next Best Conversation capability, often prompting them to engage with our advice services (either face to face or electronically), to understand the steps they can take to boost their retirement outcome.</p>

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>Throughout the year, VicSuper worked with Reconciliation Australia on our first Reflect Reconciliation Action Plan. VicSuper's RAP has received final endorsement from Reconciliation Australia and will be launched in March 2019.</p> <p>We have also been an active participant in the Australian Institute of Superannuation Trustees (AIST) Indigenous Super Working Group and Indigenous Roundtable event.</p>
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	Completed	<p>As a part of the refresh of our brand guidelines early in 2018, we incorporated this additional guide "We value individuality and diversity"</p> <p>This guideline was applied in our 2018 Annual Report which included a more diverse range of imagery than previous reports.</p>

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>VicSuper is a member of Women in Super which provides networking and access to opportunities for our female employees. WIS advocates to close the gender super gap through the Make Super Fair campaign. VicSuper provided a financial contribution as well as data to support Make Super Fair.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Through involvement in the St Joseph's Asylum Seeker Pathways Project (ASPP) we welcomed two trainees into the VicSuper team last financial year. We're delighted they have both successfully transitioned to permanent employment opportunities with VicSuper, and we've now engaged a third trainee. VicSuper was also pleased to host a superannuation industry leader's luncheon in June 2018, to help promote ASPP to our peers.
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		Partially completed	VicSuper's Community Connect program aims to connect our fund to the local community. We are also developing a new Corporate Responsibility strategy which will provide the framework for how we engage community partners going forward. Over the year we provide sponsorship and support for: <ul style="list-style-type: none"> › Trees for Schools as a part of Greening the West in partnership with City West Water › Melbourne City Mission, Sleep at the G › Fiver for a Farmer – donations made by VicSuper employees were matched by VicSuper › Eat Up volunteer session making sandwiches for kids who go to school with no lunch
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		Completed	VicSuper provides a number of support mechanisms for our employees taking time out of the workforce. These include: <ul style="list-style-type: none"> › 20 weeks paid parental leave › Family violence leave of 20 days each year › Grandparent leave of 5 days each year › Paid superannuation guarantee contributions during parental leave. This is paid for 52 weeks at the same time that VicSuper pays all other employees.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>Wannon Water continues to provide many options to support to customers facing challenges in paying their bill. In addition to pre-existing options, the multiple activities have further improved customer support consistent with this action. They include:</p> <ul style="list-style-type: none"> ▶ Improving Information and Communications Technology (ICT) systems and practices. ▶ Providing customers with easy to understand and simplified payment information. ▶ Training employees in occasional counselling skills. ▶ Adopting flexible and individual arrangements for people impacted by the 2018 bushfires in south-west Victoria.
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	Dec 18	Completed	Wannon Water has led the establishment of the Thriving Communities Partnership (TCP) South West Victorian Chapter – the first regional TCP chapter in Australia. Specific engagement has been undertaken with multiple services and agencies who work with vulnerable people in the region. This has strengthened relationships for the purpose of improving outcomes for our 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		Completed	Wannon Water has developed and strengthened relationships with key organisations and initiatives that have a focus on supporting young people experiencing financial hardship in south-west Victoria. They include Brophy Youth and Family Services, Headspace, Bethany, the South West Local Learning and Employment Network, Beyond the Bell and Standing Tall.
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		Completed	<p>In October 2018, a new Water for Community initiative was launched as part of Wannon Water's Partnering for Stronger Communities strategy. Practical initiatives implemented as part of this strategy include:</p> <ul style="list-style-type: none"> ▶ A 40 per cent rebate for not-for-profit groups responsible for maintaining the aesthetic and functional qualities of green public open spaces and sporting facilities. ▶ The installation of a reverse osmosis plant and two public drinking fountains at Portland District Health to provide great tasting water and to support their goal of removing sugary drinks from the hospital.

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Dec 18	Completed	Wannon Water employees participated in multiple training and professional development sessions relating to family violence in 2018. They included all-employee family violence training, and specific training for customer relations team members and managers. Wannon Water also implemented changes to its procedures following the training, and in accordance with the Essential Services Commission Customer Service Code requirements. These changes have been verified through an internal management audit and an external audit. Wannon Water has participated in several local initiatives associated with the 16 Days of Activism campaign against family violence.
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		Completed	Wannon Water has been an active participant and member of the Financial Inclusion Action Plan (FIAP) community of practice and is a founding partner of the Thriving Communities Partnership. Senior employees have regularly represented Wannon Water in both initiatives throughout the implementation period of the FIAP and have actively shared their observations and learnings with our internal 'FIAP champions group' which has representation from throughout the business.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Wannon Water's Inclusion and Diversity Committee has been established with members undertaking professional development and championing issues of inclusion and diversity throughout the business. In 2018 and 2019, the committee has had a particular focus on progressing gender equity and aboriginal inclusion. Amongst other initiatives, a Network of Wannon Water women has been established and cultural competence training has commenced. Additionally all employees have had access to a new eLearn program on inclusion and diversity, including as part of Wannon Water's induction program.
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	Dec 18	Completed	In 2018, Wannon Water reformed its approach to customer engagement and delivered its inaugural Wannon Water Engagement Cycle (WWEC). Vulnerable groups were included within the WWEC and engaged within the delivery of the program. Representatives of vulnerable groups were recruited to the peak Regional Advisory Forum that oversees the WWEC. Findings were considered by managers as they were developing their budgets and key initiatives for the next Wannon Water corporate plan.
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		Completed	In addition to developing and implementing new flexible working arrangements and working from home procedures for employees, Wannon Water was a participant in the Victorian Government's study on the benefits of a flexible workplace. We developed an e-form to support employees' requests for flexible work, and have held forums for part-time employees and those aged 55 and over to better understand their circumstances and support their flexibility requests.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Dec 18	Completed	<p>Wannon Water is a proactive supporter of multiple initiatives with a focus on education and employment outcomes for vulnerable people. They include Beyond the Bell; South West Local Learning and Employment Network and Standing Tall.</p> <p>We have sponsored a scholarship for a local Deakin University student, employed five trainees in 2018, worked with local indigenous employment services, and provided employment for indigenous young people in our region.</p>
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		Completed	<p>Wannon Water endorsed its Partnering for Stronger Communities strategy in October 2018. Initiatives include:</p> <ul style="list-style-type: none"> ▶ Participating in multiple cross-sector CEO groups within the region. ▶ Participating in regional health and education networks. ▶ Partnering with regional catchment management authorities. ▶ Providing support to flagship projects supporting regional prosperity in south-west Victoria. ▶ Initiating the delivery of partnership broker training to 47 people across 25 organisations within the region. ▶ Implementing corporate volunteering initiatives.
	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		Completed	<p>Wannon Water has worked with Yarra Valley Water and City West Water to promote the value of a holistic approach to financial inclusion and vulnerability via the Institute of Water Administrators, VicWater and the Water Services Association of Australia.</p> <p>Wannon Water has also undertaken a full collaboration with Yarra Valley Water and other water corporations through the Thriving Community Partnership (TCP).</p>
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		Completed	<p>Wannon Water has been an active participant in regional, water sector and wider social procurement networks to contribute to the development of the social procurement landscape and inform social practice within its business.</p> <p>In 2018, the Wannon Water Board received an inaugural report on the implementation of its social and local procurement goals. Additionally, Wannon Water is proud to have become an inaugural business sponsor of the regional business-to-business platform Great South Coast Localised.</p>

Women's Information and Referral Exchange (WIRE)



Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Targeted marketing campaign and innovative digital approaches have been undertaken to increase access and uptake of services, with a new website launched in early 2019. Marketing materials have been improved, with mail-outs and community education and workshops undertaken as well. Work has also been done closely with partner organisations to increase awareness of WIRE services.
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. 	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 - Dec 2018 	Completed	Free financial planning clinics continue to be offered twice a month, with an additional financial planning firm now offering free sessions. Financial planning clinics have been promoted to service users, staff and volunteers. Free 'Will and Power of Attorney Clinic' have also commenced in early 2019, with other financial support services also promoted to staff and volunteer on an ongoing basis.
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. 	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		Completed	Trainer pool expanded, with more expert trainers available, increasing WIRE's capacity to deliver professional development and training services. FIAP trailblazers have been cross promoted through delivery of training and services.
Community and Partners/ Service Users (customers) / Staff/ Volunteers	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	Completed	Marketing collateral has been distributed to partners and community, including during community education, information sessions and workshops. Women Talk Money has been promoted in community education sessions. Community education on women's relationships to money and healthy financial relationships has also been delivered, referring to and focusing on Women Talk Money.
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		Completed	Online safety training has been updated, with information regarding online safety reviewed in computer classes with service users. Free Commission for E-Safety training has been promoted as well where possible.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Women + Money Toolkit was successfully launched in October 2018, with additional fact sheets have created as resources to support the financial sector in engaging in conversations with women about money. These resources have been included in the online toolkit.

Capability, Attitudes and Behaviour

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	Awareness is continuing to be raised on financial abuse as a form of family violence and gendered financial well-being. Community education and training deliveries have increased, with financial abuse covered in most of the community education presentations and family violence training. Prevention program Lead for Change has commenced, providing training on gender equality change conversations. A project has also commenced in partnerships with the Victorian Department of Education and Training to roll out financial capability training for victim-survivors of family violence across Victoria. 'When is the right time to talk about money' research was also launched in November 2018.
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	Partially completed	Training continues to be provided to staff and volunteers to improve service delivery and build greater awareness of referral pathways. Intersectionality workshops are underway for staff and volunteers, with a racist caller protocol developed to make WIRE a safer and more respectful work place for people from cultural and linguistically diverse backgrounds.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	Staff and volunteers are being invited to financial capability training and encouraged to access support services available including EAP and financial planning clinics on an on-going basis. Financial planning clinics and support services are promoted and advertised to staff and volunteers.
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	Partially completed	"When is the right time to talk about money?" research was launched with Thriving Community Partnerships in November 2018 and with Domestic Violence Victoria in December 2018. The research was presented at a family violence Essential Service Commission event at a FIAP Community of Practice. Promotions and presentation is underway of the research will continue to be undertaken throughout 2019.
	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		Partially completed	Work is underway with finance sector on promoting and increasing use of Women + Money toolkit to better engage with women, support clients experiencing family violence and financial abuse, and provide general advice and guidance on gender equity and family violence in the workplace. Articles have been written promoting Women + Money and work has also commenced on embedding Women + Money information and resources in policy and practices in financial sector organisations.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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. 	<p>More ATSI and CALD service users are able to speak to Phone Support Workers from their own communities.</p> <p>ATSI, CALD and older women Phone Support Workers have pathways to further study and employment.</p> <p>Increased understanding internally of the dispossession of Aboriginal people and the impact of colonisation.</p>	Service Delivery Manager Training Coordinator	Ongoing	Partially completed	Acknowledgement of Country always included in WIRE meetings and events. Training has been delivered to staff and volunteers on gender diversity and inclusion. Relationships have been established with CALD and ATSI organisations through WIRE's Purse Project and Teachable Moments research project, with representatives included at the strategic roundtable event. InTouch Multicultural family violence service attended WIRE team meeting to speak. Employment and volunteering opportunities will be advertised to diverse communities on an ongoing basis, including promotion of scholarships for Support Worker Training. Draft racist caller protocol has been developed to create a safer working environment for staff and volunteers .
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	Completed	Training content and materials (for in-house and external training) has been reviewed and now incorporates more discussion of intersectionality. Pronoun rounds are now a standard part of nearly all training to promote and create a space for gender diversity and inclusion.
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	Partially completed	Funding successfully secured for a three-year Financial Capability Project. Aboriginal and Torres Strait Islanders, culturally and linguistically diverse people and women with a disability will be included in the a co-design process for this project. Purse Project will include partnering opportunities with diverse and marginalised groups who will also facilitate delivery in a paid capacity. As part of the Financial capability Project WIRE will be partnering with Brotherhood of St Laurence Multicultural Community team, Women with a Disability Victoria and is looking to partner with an indigenous service. WIRE has commenced providing Intersectionality Training externally, which will be co-delivered with organisations that represent small diverse groups. WIRE is currently working with Sister to Sister a small support group for Islamic women regarding an intersectional project.

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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. 	➤ Staff have increased financial wellbeing	CEO Deputy CEO	Feb-18	Completed	HR policies have been reviewed and updated. Increased employment opportunities have been made available to staff and volunteers, including from the support worker training pool, as WIRE successfully obtains grants and funding. Several staff were promoted internally to work on fixed-term projects, giving them increased opportunity internal and external to WIRE.
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	Jul-18	Completed	Recruitment practices have been reviewed and updated to encourage greater diversity and inclusion. Where possible recruitment is undertaken broadly to increase diversity in applicants.
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		Not commenced	This action will be progressed in early 2019.
Volunteers Suppliers	Appropriate recognition of the emotional impact/stress on family violence survivors	Develop and implement an Honorary Policy	Wherever possible, WIRE research reference groups will include a paid position for a person with lived experience.	Business Development Manager	Feb-18	Completed	An Honorary Policy has been developed providing recognition for lived experience.
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	Completed	The CEO actively participates in reference group meetings and is on a number of ministerial working groups, committees and bodies. WIRE is participating in the Vic Votes Equity campaign coordinated by Gender Equity Victoria. WIRE has been through the Women + Money project and 'When is the right time to talk about money?' research seeking to inform and lobby decision-makers and influencers in government, academic, community sector and business on gendered financial equality.
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	Partially completed	Draft ethical supplier policy developed. Pending staff consultation and board consideration.

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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		Completed	Our programs to support customers experiencing vulnerability are well-established, and our customers recently reinforced this as a priority focus for us during our engagement for Price Determination. They told us they value the work that we do to support people experiencing vulnerability to access support services, and want us to make greater investments to reach additional customers. In response, we have set targets around the number of additional customers we will reach (150,000 over 5 years) and ensuring ongoing confidence that we look after customers experiencing difficulty paying for essential water and sewerage services. We have developed programs of work to ensure we reach these targets - including additional partnerships with community organisations, testing and trialling different engagement methods for different parts of the community, and ensuring ongoing improvements to the way we support customers.
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 communicate to our diverse customers base.	Vulnerable customers have increased access, awareness and understanding of products, services and support available to them.	Community Inclusion	2018 - 2020	Partially Completed	We have been reviewing our engagement approaches, to identify where there are opportunities to improve our materials to ensure all customers are aware of, have access to, and understand the support we can provide. To date we have: <ul style="list-style-type: none"> ▶ Commenced developing targeted Watercare communication materials for Aboriginal customers, using artwork and developing a photo library including Aboriginal community members. This is in line with recommendations from research we carried out on our existing materials, with the aim of improving accessibility and relatability. ▶ Completed research into preferred communication channels and methods for CALD communities, that will inform our engagement strategy going forward. ▶ Participated in research with the Thriving Communities Partnership (TCP) to improve access and support for consumers with cognitive disabilities. These findings will support our future work to review and improve the accessibility of our services. ▶ Commenced trialling communication methods for family violence support services within maternal child health.
	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	Partially completed	We partnered with City West Water (CWW) to work with Ardoch (a children's education charity focused on improving education outcomes for children and young children) to supply them with 750 'Waterbabies' books for schools in disadvantaged demographics. This book communicates the change in water use and lifecycle when you have children. The book is provided with Watercare information, and so it is also an opportunity to raise awareness about our programs. Ongoing initiatives include our cross-referral program with Energy Australia. We also continue to work with our water industry colleagues to co-sponsor and participate at key events, such as 16 days of activism, Cultural Diversity week, a Day at the Zoo, and other conferences engaging with financial counsellors and other key stakeholders.

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	2018	Partially completed	<p>During 2018 we introduced a new procurement system, which will significantly improve how we strategically manage our contracts and suppliers. Within this system, an opportunity matrix has been embedded that will help to flag procurement categories which present opportunities for particular questions or requirements for suppliers (e.g. requirement for FV awareness training, referral pathways).</p> <p>We have identified different categories for initial focus, and will work with the relevant project managers to ensure our customer-facing suppliers have a consistent approach and awareness in relation to vulnerability and hardship responses.</p>
Customers Community Partners	Continue to work with the CareRing program to support vulnerable customers experiencing complex issues through partnership with Uniting Kildonan.	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.	Watercare Customer Support Team		Completed	<p>We have been part of the CareRing support program (alongside ANZ, NAB and Western Water) since its establishment. We refer approximately 20 customers per month into this wraparound support service, which provides family support, counselling, housing support, employment services and more.</p>
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 Watercare Customer Support Team		Completed	<p>We continue to learn from and engage externally with community organisations and experts in this sector as we strengthen how to address this issue - including moving from foundational responses to our role in prevention and societal change. In 2018 this included:</p> <ul style="list-style-type: none"> ▶ Participation in the TCP roundtable on organisational responses to working with women experiencing family violence, ▶ Starting to work with No To Violence, to develop a training package for staff to support them to have safe and effective conversations with those who are using violence. ▶ Developing new partnerships with community organisations to raise awareness of the support we can provide for customers experiencing family violence ▶ Participating in the process that the Essential Services Commission (ESC) ran as they developed the revised energy code incorporating principles relating to family violence. ▶ Continuing to evolve our training for staff and managers so we continue to provide tailored training relevant to their role. ▶ Working collaboratively with peers from the water industry, other sectors and through the Thriving Communities Partnership, to strengthen our collective responses

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Partially completed	We have existing systems that enable us to map customer demographics, and we will continue to build and explore how we can integrate these systems to best communicate this information to the business.
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	Partially completed	During 2018 the Community Inclusion Division became fully operational with the appointment of a Watercare Program manager, and Inclusion Programs manager. The focus for the Division is to embed inclusion principles across YVW, through raising awareness of the Watercare program and also developing new capability and processes across the business so that we can consistently ensure inclusive practice. Initial work has included facilitating training in hardship and respectful practice for areas across the business, how we work with business customers, developing our next RAP, and reviewing the accessibility of our communication materials.
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	2018	Completed	Family violence has been the strong focus during 2018, with our active participation in ESC workshops on the development of policies and resources for the energy sector. This builds on the introduction of FV requirements within the water sector. ESC and EWoV were also involved in the roundtable organised by TCP and WIRE on organisational responses to FV. We have been actively involved in the DHHS URGs working group, that has led to planned improvements in these grants and how they are administered. This will have a significant impact on our customers.
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 and Culture	2019 - 2020	Partially completed	As part of our commitment to actively promote our FV policies to our staff, FV victim-survivor advocate Lisa McAdams came and spoke to our staff. This was an excellent opportunity to hear her speak from her lived experience, and to continue this conversation with our staff. We are planning an event for our employees to showcase our Watercare programs, and the support services that we provide. The aim here is to raise awareness of the programs with our employees so that they are able to access them if required. To this end, we are hoping to work with SEW and CWW (given that our employees will be customers across all 3 retailers). We extended our foundational training in hardship and respectful practice training to new areas across the business.

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	<p>In 2018/19 we are focussed on completing our current RAP and developing our second RAP. Actions relating to FIAP include the improvement of Watercare communication materials, engagement, procurement, and employment opportunities including:</p> <ul style="list-style-type: none"> ▶ Engaging AFLSportsReady, a Registered Training Organisation. A trainee commenced with us in early 2019 and we have also been actively exploring cadetships for Aboriginal university students, and raising awareness of our employment opportunities. ▶ Building relationships with Aboriginal community controlled organisations to ensure we can continue to strengthen our programs and be responsive to the needs and aspirations of the community. ▶ Joining Kinaway Chamber of Commerce, this is a key step towards increasing our supplier diversity and engagement with Aboriginal businesses - in line with our social procurement strategy. ▶ Improving our Watercare program's materials through artwork and photography to increase relatability and accessibility
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	Partially completed	<p>As outlined above, we have committed within our Price Determination to increase the reach of our Watercare program. The initial stage is a test and trial stage to assess the effectiveness of different engagement approaches. We are also focussed on building partnerships and relationships with community organisations within our service area. During 2019 we also trialled a very successful shopping centre activation, where we focussed on key messages of how we could help with concessions, payment plans and saving water.</p> <p>Going forward, we want to extend this approach to other areas of community engagement in the business.</p> <p>We have also undertaken research into communication preferences within our CALD community, to enable us to improve our engagement with them.</p>

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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 and Culture	2018	Completed	<p>Our Board approved the diversity & inclusion strategy and action plan, this includes a commitment to contribute to pathways for vulnerable groups in the community. Some actions delivered include our CareerConnect program with Jesuit Social Services to provide opportunities for skilled migrants, and working with ALFSportsready (as above). The focus areas are gender balance, reflecting our community, Aboriginal & Torres Strait Islander participation, and flexible working.</p>

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe	Completion	Commentary
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	Completed	The Thriving Communities Partnership grew out of Yarra Valley Water's vulnerability roundtable, where we hosted 130 representatives from business, government agencies and the community sector to address some of the complex issues within our community. It is a cross-sector collaboration with the goal that everybody has fair access to the modern essential services they need to thrive in contemporary Australia. Transitioning to a separate not for profit company in 2018, however still hosted by YVW, it has over 170 organisations participating in the program across Australia. Highlights to date include commencement of their flagship project The One Stop One Story Hub, the Teachable Moments roundtable - organisational responses to family violence, and research into best practice for supported decision-making.
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 and procurement, Customer and community strategy	2018 - 2020	Partially completed	A social procurement strategy is being developed in 2018/19 to support this action. This will include opportunities such as supplier diversity, supplier employee diversity, and family violence policies. As well as the improvements to our procurement system outlined above, during 2018 we launched our updated Supplier Code of Practice (SCoP), which articulates our expectations and aspirations for suppliers in areas such as reconciliation, gender equity, disability inclusion, family violence and environment. This is included as part of the tender evaluation for our larger contracts. We have worked closely with our Victorian water industry colleagues, and this SCoP has now been adopted by other members of the Victorian water industry. Another key piece of work is undertaking a supply chain risk assessment to better understand potential risks of poor practice in our supply chain (including modern slavery). We are doing this work as part of the Victorian water industry.
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	Completed	We have continued our collaborative relationship with the other water authorities in Melbourne's metropolitan region and across Victoria - including joint engagement at key events and conferences, and sharing best practice. We continue to actively participate in existing forums such as IWA, and VicWater to share best practice in relation to financial inclusion.

A photograph of a woman with dark hair pulled back, smiling broadly and looking towards another person whose back is to the camera. The woman is wearing a black top with a white floral pattern and a silver watch. The background is a blurred outdoor setting.

2018 Members



BUSSQ
Ergon Energy Retail
Water Corporation

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Establish Response Solutions Team, with a holistic case management approach that allows for possibility of assistance and referrals beyond direct financial assistance.	Case Management system that tracks outcomes of individual cases.	Organisational culture enables Staff to better identify and support financially vulnerable groups Improved support for financially vulnerable customers, staff, suppliers and wider community Increase in strategies to address economic and income inequality (including through asset building for individuals and small business)	Response Solutions Team	January 2019
Customers Staff	Make available services via Skylight to assist members in hardship. Skylight is a financial planning subsidiary that is able to help members with heavy debt, managing Centrelink requirements, budgeting and other services.	Establish services of assistance to members in certain circumstances: Budget planning, Centrelink Assist.	Improved support for financially vulnerable customers, staff, suppliers and wider community Increase in awareness and availability of appropriate supports including products & services Increased pathways & tools for ongoing support for vulnerable groups	Contact Centre Response Solutions Team Skylight	
	Implement "Over the phone" facility for processing financial hardship claims, to assist members without easy access to the internet, mail or printer or with urgent requirements.	"Over the phone" service is available.	Increased understanding of barriers to FI, FR & FW (including economic and income inequality) Organisational culture enables Staff to better identify and support financially vulnerable groups Improved support for financially vulnerable customers, staff, suppliers and wider community	Contact Centre	

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff Suppliers	Ensure Contact Centre staff are trained regarding dealing with members in difficult circumstances. This includes training provided directly by BUSSQ as well as training provided by Contact Centre providers.	Training courses regarding dealing with members in difficult circumstances.	Organisational culture enables Staff to better identify and support financially vulnerable groups	Chief Operations Officer	Ongoing
Staff Community	BUSSQ partners with Mates In Construction, including providing staff with Australian Suicide Intervention Skills Training (ASIST).	Attendance of relevant staff at MIC course.	Organisational culture enables Staff to better identify and support financially vulnerable groups More partnerships and collaboration to support vulnerable groups	BUSSQ management. BUSSQ training manager	
Customers	Provide education to members: ‣ Financial literacy ‣ Opportunities for assistance with financial matters Include with education sessions material that assists members who are financially excluded or at risk.	Sessions and education materials provided to members.	Increase in awareness and availability of appropriate supports including products & services	Member and Employer Services teams. Skylight	

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Update website to provide relevant material for members seeking assistance with their financial affairs. Provide an experience on Skylight's website that guides members to information that is relevant to their situation.	Use of Skylight's services and ability to monitor the uptake of those services, including reporting on options chosen on web tools.	Increase in awareness and availability of appropriate supports including products & services	Skylight BUSSQ IT	December 2019

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Staff	Provide follow-up support with a call out program to all members that have received a financial hardship payment three months after payment. Gather information on effect Financial Hardship payments have had on members, recognizing the issues with members who repeatedly access hardship.	Call out program to all members that have received a Financial Hardship payment Data base recording impact on members of payment, to better inform future services for these members.	Improved support for financially vulnerable customers, staff, suppliers and wider community Increase in strategies to address economic inequality* and security (e.g. equitable pay, mentoring, superannuation, education, housing)	Response Solutions Team	December 2019
Customers Staff Community	Gather information on suicide claims, to find if there is a link with financial circumstances. Work with Mates in Construction, insurance providers and others to use this data to investigate links and increase understanding of this issue.	<ul style="list-style-type: none"> › Lists of death by suicide from Claims Committee and examine records of any prior contact with deceased members. › Data base of circumstances leading to suicides and see if there are indicators, warning signs that BUSSQ may be able to address. 	<ul style="list-style-type: none"> › Increased understanding of barriers to FI, FR & FW (including economic and income inequality) › Improved support for financially vulnerable customers, staff, suppliers and wider community › More partnerships and collaboration to support vulnerable groups 	Response Solutions Team	December 2019

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
	Assist members without jobs to find employment, through a partnership and referrals to CoverCard, a service matching blue collar workers with employers seeking certain skills and qualifications.	<ul style="list-style-type: none"> › Relationship with CoverCard. › Link to CoverCard's website from BUSSQ's home page. 	<ul style="list-style-type: none"> › Increase in strategies to address economic and income inequality (including through asset building for individuals and small business) › Increased equal opportunities and asset building (for individuals and businesses) 	BUSSQ IT CoverCard	In place
Customers	Provide relevant information to targeted groups of members experiencing Financial Hardship about employment services and financial education.	Brochure for inclusion with Financial Hardship payment documents promoting Skylight and CoverCard services.	<ul style="list-style-type: none"> › Increase in awareness and availability of appropriate supports including products & services › Increase in strategies to address economic inequality* and security (e.g. equitable pay, mentoring, superannuation, education, housing) 	Response Solutions Team Marketing Link	December 2019

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Staff	Ensure measures are in place to assist staff dealing with difficult cases, including members expressing anger, aggression or grief.	Employee Assistance Programs	<ul style="list-style-type: none"> Organisational culture enables Staff to better identify and support financially vulnerable groups Improved support for financially vulnerable customers, staff, suppliers and wider community 	BUSSQ Management Link Management	Ongoing
Customers	Provide automated information and support options to members who have recently experienced a job loss or other trigger for financial vulnerability.	Email and contact campaigns for trigger events.	Organisational culture enables Staff to better identify and support financially vulnerable groups Improved support for financially vulnerable customers, staff, suppliers and wider community	BUSSQ Marketing team	In place
Customers Community	Provide services including arrears management, customer contact and site relationships to address risks of employer non-payment.	Arrears management process and preventative measures to identify and respond to non-payment.	Increase in strategies to address economic inequality and security (e.g. equitable pay, mentoring, superannuation, education, housing)	BUSSQ Arrears teams	In place
Customers	Provide services to support members who have been employed as independent contractors (ABN workers) to retrieve unpaid super.	Support services to ensure employers pay super for ABN workers	Increase in strategies to address economic inequality and security (e.g. equitable pay, mentoring, superannuation, education, housing)	BUSSQ Arrears teams	In place

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Expand and enhance our water use programs to educate and assist customers to manage their water usage and in turn their water costs.	Define the process and implement the Pay-for-plumber, Water Audits and Bill Shock programs.	Improved support for 'at-risk' customers, staff, suppliers and wider community	Contact Centre Customer Billing and Assurance	Feb-2019
Customers	Review our existing Financial Support Programs to better support and assist customers experiencing financial hardship.	Annual review and implementation of recommendations for the Water Assist, Time Assist, Start Over, Interest free payment arrangements programs	<ul style="list-style-type: none"> Increased financial knowledge and skills of individuals Improved access to appropriate financial products and services 	Contact Centre	Jul-2019
	Provide a dedicated case management service to reduce financial stress for our vulnerable customers.	The Financial Support Team will case manage all known hardship customers and endeavour to contact suspected hardship customers	<ul style="list-style-type: none"> Increase in knowledge and availability of appropriate financial services Improved support for 'at-risk' customers, staff, suppliers and wider community Increase in people able to meet current financial needs and expenses 	Contact Centre	Jun-2019
Customers Suppliers	Identify customers who are experiencing financial hardship and, where applicable, encourage them to access financial counselling services for additional advice and support.	Work with industry partners to implement an efficient referral network	Increase in customer knowledge and availability of appropriate financial services.	Contact Centre	Dec-2018
Customers Suppliers Community	Develop strategies to minimise the impact of Water Corporation business and associated works on customers, suppliers and the broader community, decreasing the likelihood of financial burden or vulnerability to the stakeholder.	Undertake an extensive community engagement process before, during and after construction of infrastructure projects.	Increased understanding of economic participation and status (e.g. employment, procurement, supply chain).	Customer Strategy and Engagement	Ongoing

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Staff	Provide education and training to staff to equip them with skills to respond to, assist and support vulnerable customers with empathy and respect.	Delivery of compulsory empathy training; hardship training; mental health training and resilience training;	Staff better able to identify and support vulnerable groups	Contact Centre	Ongoing
Staff	Provide staff with access to employee support programs to ensure the wellbeing of our employees who may themselves be experiencing financial vulnerability.	Delivery of and provision of access to staff support programs including Employee Assistance Program, Manager Assistance Program & online support tools.	Increase in knowledge and availability of appropriate financial services.	Safety & Wellbeing	Ongoing
Customers Staff Suppliers Community	Continue to develop best-practice programs and partnerships, and communicate Water Corporation's position on domestic and family violence both inside and outside of the workplace.	Attainment of White Ribbon Workplace Accreditation, implementation of Family and Domestic Violence Policy and compulsory online staff training module, partnership with Women's Council for Domestic and Family Violence (WA) to support Funds for Freedom program	Improved support for 'at-risk' customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups.	People & Capability	Mar-2019

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Continue to connect with customers experiencing financial hardship and educate them on the financial assistance options available to them via a targeted customer engagement strategy.	Use insights from our 2018 Hardship review to target home visits to customers we suspect are financially vulnerable.	Increase in targeted and scalable resources to build financial knowledge, skills and behaviours.	Contact Centre Customer Strategy and Engagement	Jun-2019
Customers Community	Conduct a state-wide review to understand the impact of economic inequality across Aboriginal and Torres Strait Islander communities in Western Australia and develop support programs to encourage ongoing financial inclusion.	Complete review and implement findings to best enable Aboriginal town based reserve communities throughout Western Australia.	Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, stable housing). Increased pathways and tools for ongoing support for vulnerable groups.	Customer and Industry Partnerships Contact Centre	Jun-2019
	Develop partnerships with Government departments to extend our engagement with targeted vulnerable customer groups, providing information, support and financial care services when and where they are required	Work with Department of Communities (DoC) to provide better support for public tenants. Audit top water using DoC properties to identify cause. Work collectively with DoC to retrofit inefficient infrastructure and provide water efficiency training for Housing Officers to improve water literacy.	More partnerships and collaboration to support vulnerable groups. Increased financial knowledge and skills of individuals.	Customer and Industry Partnerships	Dec-2019
Customers	Develop and implement a customercentric digital experience that allows customers, suppliers and employees to access up-to-date, relevant information specific to their account, as well as resources related to water efficiency and support services at their fingertips.	Use Customer Experience Design outcomes to inform digital decisioning including website re-design, allowing customers to easily manage their accounts.	Increase in targeted and scalable resources to build financial knowledge, skills and behaviours.	Customer Strategy and Engagement	Dec-2020
Customers Community	Utilise data-driven information gathered from the Tap In community engagement and research program to develop products and services to support vulnerable customers to manage their water usage and associated financial commitments.	Use Perth Domestic Water Study outcomes to provide insight into customer usage behaviour, resulting in a review of pricing structures and payment options.	Staff better able to identify and support vulnerable groups.	Customer Strategy & Engagement	Dec-2019

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Suppliers	Explore opportunities to align our procurement processes with our vulnerable customer strategy in relation to economic participation and status.	Alignment with local procurement government regulations and initiatives.	Increase understanding of economic participation and status (e.g. employment, procurement, supply chain).	Procurement & Property	Nov-2018
Community	Explore opportunities to partner with organisations that support vulnerable customers throughout Western Australia.	Partnership with Women's Association for Domestic and Family Violence (WA) to provide financial assistance to women and children re-establishing their living situation.	Improved support for 'at-risk' customers, staff, suppliers and wider community. More partnerships and collaboration to support vulnerable groups.	Customer Strategy and Engagement	Jun-2019
Community Staff	Continue to implement our Disability Access and Inclusion Plan to eliminate access and inclusion barriers and ensure our products and services relevant to employees and community members are fair and equitable.	Deliver Recruitment Standard, work experience programs, unconscious bias training and inclusive culture workshops. Engage job access providers and disability employment forums.	Increase in policies, processes and actions to address economic inequalities.	People & Capability	Jun-2019
Staff	Increase awareness of new policy to make superannuation contributions to all employees on paid parental leave, whether it is Water Corporation's paid parental leave, federal government paid parental leave, or both.	Deliver superannuation payments to any staff member on paid parental leave.	Increase in policies, processes and actions to address economic inequalities.		Ongoing

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Continue to deliver for vulnerable customers, access to products that assist with affordability and improve energy efficiency through the use of energy monitoring and gamification based tools	Installation of a further 4000 interval meters to low income households and access to online tools and appropriate billing methods.	Increase in targeted and scalable resources to build financial knowledge, skills, behaviours Increased pathways & tools for ongoing support for vulnerable groups	Ergon Energy Retail	Dec-2019
Customers Our Teams	Specifically targeted review of the existing Hardship Policy and processes, including the existing products and services for customers in financial hardship.	Overhaul of hardship policy and processes to proactively identify customers in financial hardship and match them to tailored, sustainable options such as (but not limited to) payment matching incentives and debt waiver programs.	Improved access to appropriate financial products and services		
Customers Community	Proactively advocate for policy and regulatory improvements to support financial inclusion.	Engagement with Internal Stakeholders, Government and appropriate regulatory bodies on policy and regulations to promote financial inclusion.	Increase in policies, processes and actions to address economic inequalities		
Customers Our Teams	Review channels for vulnerable customers to increase access and choice to deliver highly accessible and usable products and services. Channel considerations will recognise disability and diverse groups that have challenges with traditional means.	Review and recommend improvements to usability and accessibility of products and services for vulnerable customers through specific channels.	Improved access to appropriate financial products and services		

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Our Teams	Review and evaluate the way Ergon Energy Retail supports our teams to understand financial inclusion and build capability to support customers experiencing financial exclusion.	Development and delivery of ongoing training, awareness sessions and the advocacy for the Financial Inclusion Action Plan.	Increase understanding of barriers to FI, FR & FW Staff better able to identify and support vulnerable groups	Ergon Energy Retail	Dec-2019
Customers	Develop metrics and indices to gain deeper insight and understanding of our customers and increase financial inclusion.	Development of customer segmentation for vulnerable and hardship customer groups.	Increase in targeted and scalable resources to build financial knowledge, skills, behaviours		Ongoing
Customers Our Teams Community	Continue to build relationships with Non Government Organisations and Financial Counselling providers to increase access and awareness of the assistance available to customers. Maintain and expand our community directory.	Stronger connections to community networks, regular contact with Non Government Organisations from the Community Directory.	Improved support for 'at-risk' customers, staff, suppliers and wider community		Jun-2019
Customers Community	Build community engagement framework that identifies new and existing opportunities to increase Ergon Energy Retail visibility in communities.	Attend and participate in identified engagement opportunities to promote, improve accessibility and awareness of products and services to increase financial inclusion.	Increase in knowledge and availability of appropriate financial services		

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Our Teams	Provide a flexible and safe workplace for our teams affected by Domestic and Family Violence to support and improve financial resilience at times of need.	Delivery of the Energy Queensland Domestic and Family Violence Guideline Document. Providing access to Domestic and Family Violence paid leave.	Increased understanding of barriers to FI, FR & FW	Energy Queensland	Ongoing
	Boost awareness of the link between financial wellbeing and mental health. Establish a network of peer support within the organisation. Create a mentally healthy workplace, home and community to build resilience to financial exclusion.	Delivery of Mates in Energy training to our teams. Ensure the link between financial inclusion and mental health is highlighted.	Increased understanding of barriers to FI, FR & FW		

Awareness and Understanding of Cultural Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers	Conduct research and develop reporting and understanding of financial hardship indicators within Remote and isolated Indigenous communities with card operated meters, to recommend specific financial hardship assistance.	Make recommendations of financial hardship indicators within Remote and Isolated Card Operated communities.	Increased pathways & tools for ongoing support for vulnerable groups	Ergon Energy Retail	Aug-2019
Customers Our Teams Suppliers Community	Conduct interviews and outreach to understand language or cultural barriers to make recommendations on products and services and financial literacy for multicultural, non-English speaking groups.	Deliver recommendations of products and services to non-English speaking and multi-cultural groups.	Increased understanding of barriers to FI, FR & FW	Ergon Energy Retail	Dec-2019
Customers Our Teams Suppliers Community	Raise financial inclusion awareness with relevant customer groups across the Energy Queensland portfolio.	Attend forums and share our work on improving Financial Inclusion, with these stakeholders to improve their understanding of Financial Inclusion.	Improved support for 'at-risk' customers, staff, suppliers and wider community	Energy Queensland	
Customers Our Teams Community	Create an inclusive workforce and culture in Energy Queensland that is considerate of the diversity of our teams, customers and communities.	Incorporate an inclusion index in the Engagement Survey that measures our teams' experiences of being psychologically safe, feel they are included and have a voice in the organisation. Introduce a network of Diversity Working Parties that drive and implement our Diversity and Inclusion Strategy.	<ul style="list-style-type: none"> Staff better able to identify and support vulnerable groups Increased understanding of economic participation and status (e.g. employment, procurement, supply chain) 	Energy Queensland	Ongoing

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Our Teams Suppliers Community	As part of our Reconciliation Action Plan, formalise partnerships to support financial inclusion of Aboriginal and Torres Strait Islander people, through employment opportunities and access to products and services.	Review of our Procurement policy to understand exceptions and provide flexibility to include all businesses. Targeted activities to attract, recruit and retain Aboriginal and Torres Strait Islander people.	<ul style="list-style-type: none"> Improved support for 'at-risk' customers, staff, suppliers and wider community Increased equal opportunities and asset building (for individuals and businesses) 	Energy Queensland	Dec-2019
Customers Community	Develop Energy Literacy programs to educate and enable customers to build financial resilience.	Develop Energy Literacy programs and deliver through a forum to Community Groups.	Increased financial knowledge and skills of individuals	Ergon Energy Retail	
Our Teams	Provide access to financial advice and financial literacy programs and include this in induction training and separation processes.	Development of a program to provide and advice and awareness of superannuation, insurance and redundancy advice when employees enter or exit the business.	Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, stable housing)	Energy Queensland	Dec-2019
	Continue to provide access to paid maternity leave with options half pay and superannuation benefits for mothers.	Provide access to a maternity leave calculator, and continuous payment of superannuation for 12 months for eligible employees.	Increased equal opportunities and asset building (for individuals and businesses)		Implemented
Customers Community	Provide access to support for farmers located in drought declared regions who may be experiencing financial difficulty in managing energy costs.	Administer the Drought Relief from Electricity Charges Scheme. Improve awareness and accessibility to the scheme for those in drought declared regions, this includes removal of supply charges for eligible tariffs.	<ul style="list-style-type: none"> Increased pathways & tools for ongoing support for vulnerable groups Improved access to appropriate financial products and services 	Ergon Energy Retail	Ongoing



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