



Innovate

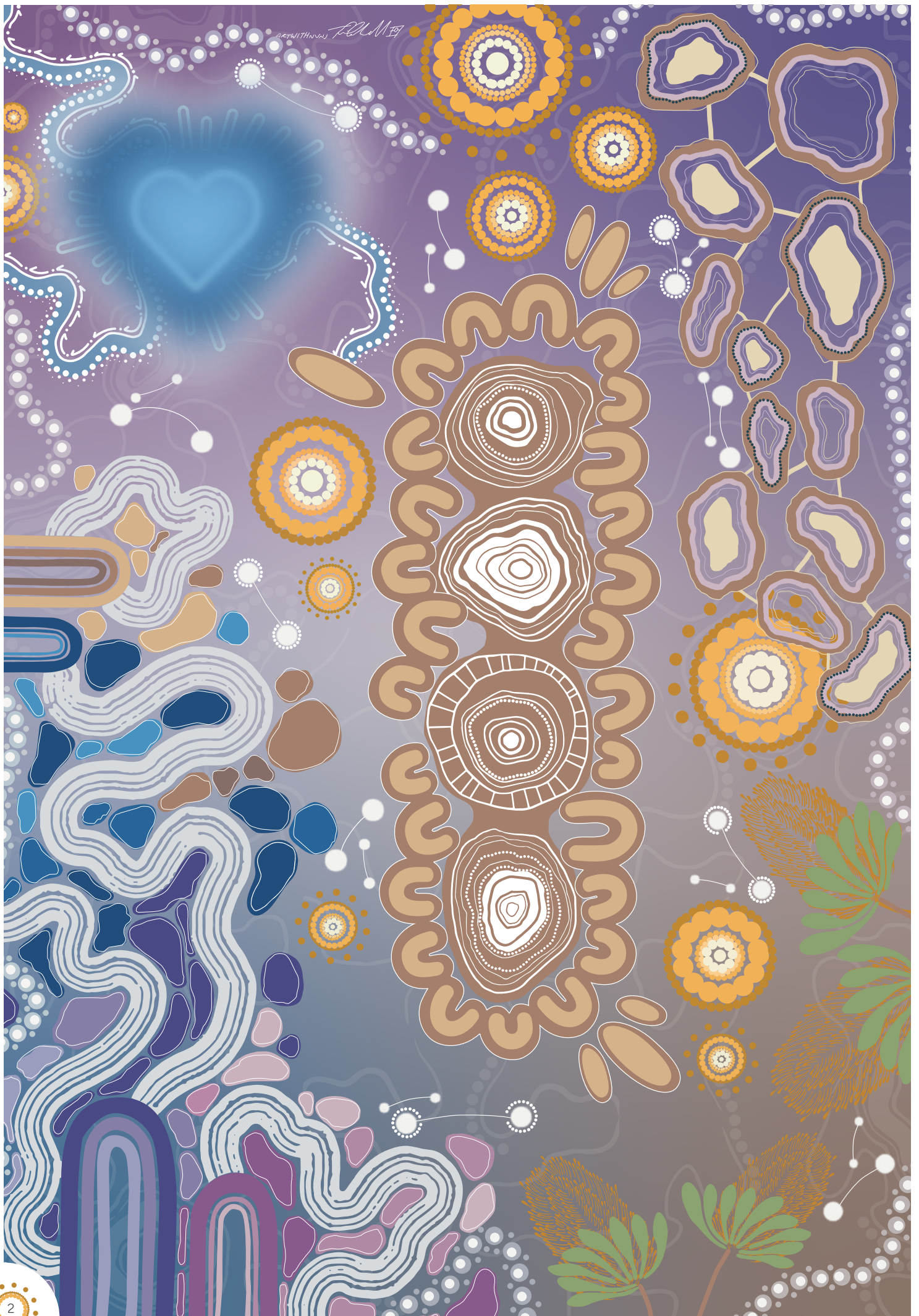
Reconciliation Action Plan

April 2024 – April 2026

GreaterBank 



AKEMITHINNAJ ROOM 19





“The piece gave me a feeling of deep joy and pride as each time I create an artwork, they hold a part of myself... I feel privileged to have my artwork displayed in your workplace, and I hope that when you look at it, you feel the story that I’ve put inside the art.”

Tywana Caldwell

The artwork

As NGM Group conducts business on many Aboriginal countries, it was important to have an artwork that was inclusive of all these Indigenous lands, while also being contemporary in nature. As such, an expression of interest process was undertaken across our geographical footprint, inviting Aboriginal and Torres Strait Islander artists to submit a concept design. The art selection process was rigorous, and included a selection panel with specific criteria to ensure the piece selected captured our unique business journey, our values and our connections with communities.

Meet the artist – Tywana Caldwell

Tywana Caldwell is a Bundjalung woman with bloodlines to both the Widjabul Wiabul and Nyangbul People. Growing up and living in Lismore, Tywana was born into a family and community where storytelling and connection through painting, singing and dancing is strong. She uses art to bring her connection to Country alive, drawing inspiration from her homelands, family experiences, and native flora and fauna. Bright colours and vivid storylines give her audiences a sense of connection to the pieces. Through the use of technology, Tywana creates art wherever she goes, to express how she is feeling, to relax and to connect, stating “no matter how you’re feeling, something beautiful always comes out of it”.

Using NGM Group’s colour palette as inspiration, Tywana included NGM Group values in ‘Reconcile Connection’, telling a story of connection and community, with each value represented through different brushstrokes, symbols and colours.



NGM Group wishes to advise that this document may contain images and names of deceased persons.

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Author: Newcastle Greater Mutual (NGM) Group

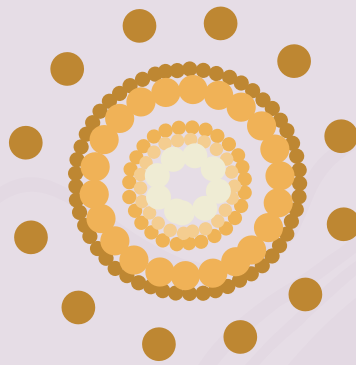
Title: NGM Group's Innovate Reconciliation Action Plan

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Terms Aboriginal and Torres Strait Islander, First Nations and Indigenous Peoples have respectfully been used throughout this document interchangeably when referring to the First Nations peoples of Australia. These terms have been used to encompass the diversity of identities and preferences of all Aboriginal and Torres Strait Islander Peoples.

Artworks © Tywana Caldwell 2023

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Acknowledgement of Country

NGM Group acknowledges the Traditional owners, Custodians and Elders past and present of the lands on which our business, employees, partnerships and customers learn, travel and play. We extend this acknowledgement to all lands across the country. It is on these lands that we connect and collaborate to improve ourselves, our business and strengthen our communities.

We deeply respect and value the intimate relationship between First Nations Peoples and Country, and their lasting knowledge that spans countless generations. We celebrate their persistence and resilience and strive for a society where their views are respectfully heard, leading to positive action and meaningful change.

We look to the past to learn and understand, we immerse ourselves in the present to grow and heal, and we look to the future with passion and hope.



Message from our CEO

On behalf of the team at NGM Group, it is with great pride and optimism that I present our Innovate Reconciliation Action Plan (RAP). This is a significant statement to our communities and our people, that as a new organisation we are committed to reconciliation and strengthening our support for Aboriginal and Torres Strait Islander people. We are focused on building lasting and valuable connections with our First Nations communities across our operational footprint, and more broadly, nationwide.

NGM Group's core purpose is to help our customers and communities thrive. This purpose guides all our decisions and sits at the heart of our Environmental, Social and Governance (ESG) framework, ensuring that we do our part to help create a sustainable, resilient community for our people and our customers.

In June 2023, NGM Group took our first major step in reconciliation as a new organisation and formed our first RAP Working Group and RAP Champion Group. With representation across every division of our business, the members of these groups are passionate and genuine in their desire to promote reconciliation and support Aboriginal and Torres Strait Islander people. This tone is set from the top; our NGM Group Board and Executive Committee are committed to embedding reconciliation and driving meaningful change throughout our entire organisation.

We acknowledge that our reconciliation journey is constantly evolving and maturing, however we are determined and dedicated to promoting cultural awareness, respect, and creating opportunities and culturally safe workplaces. Collaboration is key to learning, understanding, and growing, and we are grateful to all that have supported us, and continue to assist us, in our ongoing reconciliation journey.

We are truly committed to the path of reconciliation and looking to the future with positivity and enthusiasm.

Bernadette Inglis

Group Chief Executive Officer
Newcastle Greater Mutual Group

First Innovate RAP

Reconciliation Australia commends Newcastle Greater Mutual (NGM) Group on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for NGM Group to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, NGM Group will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. NGM Group is part of a strong network of more than 2,500 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals NGM Group's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

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

Congratulations NGM Group on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer
Reconciliation Australia







Our business

On 1 March 2023 Greater Bank and Newcastle Permanent Building Society merged to create one of Australia's largest customer-owned banks, Newcastle Greater Mutual Group (NGM Group). NGM Group employs over 1,600 people across our branches and head offices, and are currently taking steps to invest in providing a better way to measure how many employees identify as Aboriginal and Torres Strait Islander.

Headquartered in the Hunter region, NGM Group operates throughout regional and metropolitan NSW and into southeast Queensland. NGM Group maintains both of its highly trusted retail banking brands, Greater Bank and Newcastle Permanent, with our branch network stretching across the Central Coast, Central West, Gold Coast, Hunter, Mid North Coast, New England, Northern Rivers, South Coast and Sydney regions. We acknowledge that our branches operate on Anaiwan, Awabakal, Biripi, Bundjalung, Darkinjung, Dharug, Gamilaroi, Garigal, Gumbaynggir, Tharawal, Wiradjuri, Wonnarua, Worimi and Yuin lands.

NGM Group acknowledges that our employees and customers also reside on, visit and traverse traditional lands in more regions across the country.

As a mutual bank, our purpose is to help our customers and communities thrive. With more than 600,000 customers across the country, our focus is to deliver banking services that our customers need today and will want tomorrow. We offer our customers competitive rates, award-winning service, and a true commitment to supporting our communities.

We acknowledge that our sphere of influence includes our employees, customers, suppliers, community, Charitable Foundations, and business partners throughout our geographic footprint. We appreciate that culture and history is different for Aboriginal and Torres Strait Islander peoples across our geographic footprint, and are committed to engaging with, and learning about, all the different lands on which we operate as a business.

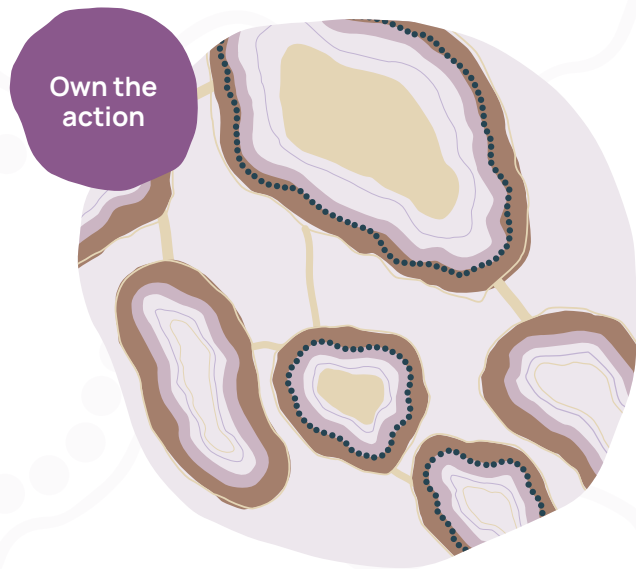
Our values

The NGM Group values were created from the voices of our employees. They represent what we believe makes NGM Group special, who we are, and how we want to evolve. Our values are the foundation for our actions and behaviours and set the standard for how we interact with each other, our customers, and our communities.



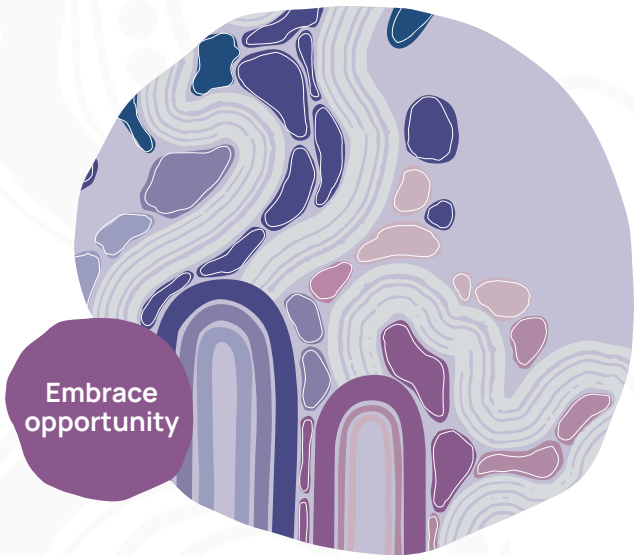
We love what we do and genuinely care about achieving even better outcomes for our customers and communities. We create a place that inspires, nurtures and brings out the best in people.

Our desire for, and commitment to, reconciliation comes straight from the heart; to improve outcomes for Aboriginal and Torres Strait Islander peoples and help create a more equitable society. We aim for an inclusive and culturally safe workplace where our people feel comfortable and supported.



We are thoughtful, honest, transparent and courageous in doing the right things in the right ways. We deliver on our promises so that our people and our customers know they can trust us.

Standing up for what is right and having the courage, skills and knowledge to navigate difficult conversations is part of our commitment. We want to walk together with First Nations communities in an authentic way; through honesty, learning and growing.



Embrace opportunity

We see what 'could be' and respectfully challenge the status quo. We achieve more when we focus our expertise, energy and passion on finding solutions that move us forward.

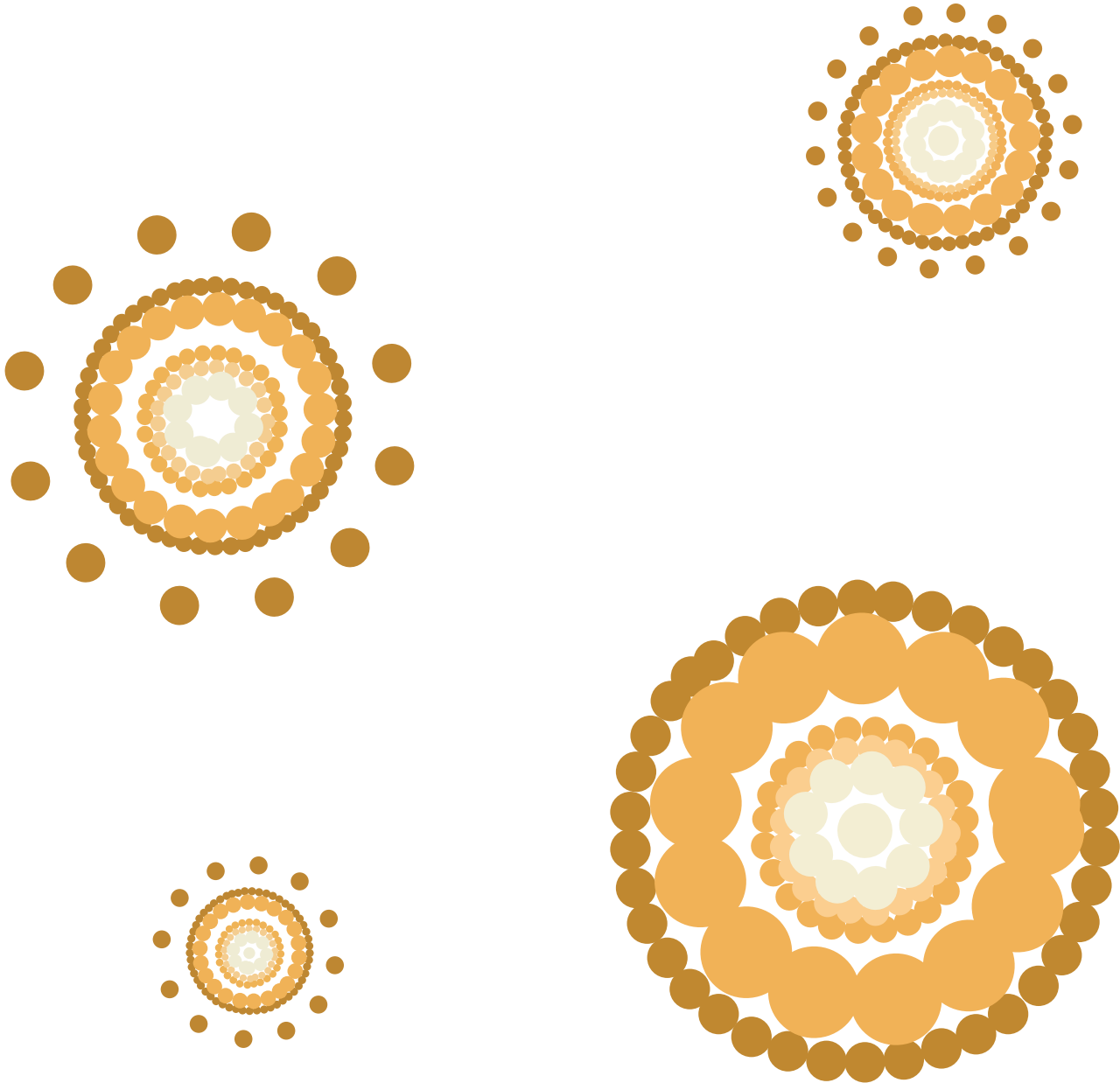
This is a major focus for NGM Group as we move forward. We are committed to identifying and supporting meaningful opportunities for Aboriginal and Torres Strait Islander peoples and communities. We are passionate about forming partnerships that provide opportunities for economic prosperity and social inclusion. Our organisation is enthusiastic about providing opportunities to be involved in events, programs and partnerships that support First Nations communities.



Thrive together

We are passionate about doing our best for our customers and communities. We are at our best when we work together for mutually beneficial outcomes.

We are passionate about bringing our customers and communities on our reconciliation journey so we can be involved in, and contribute to, better outcomes for Aboriginal and Torres Strait Islander peoples, and reconciliation as a whole.



Our vision

NGM Group's vision for reconciliation is to work as one with Aboriginal and Torres Strait Islander peoples, building genuine relationships by listening, learning and sharing. We will walk together to help shape a future based on respect, unity and participation.

For our organisation, this means we will strive to:

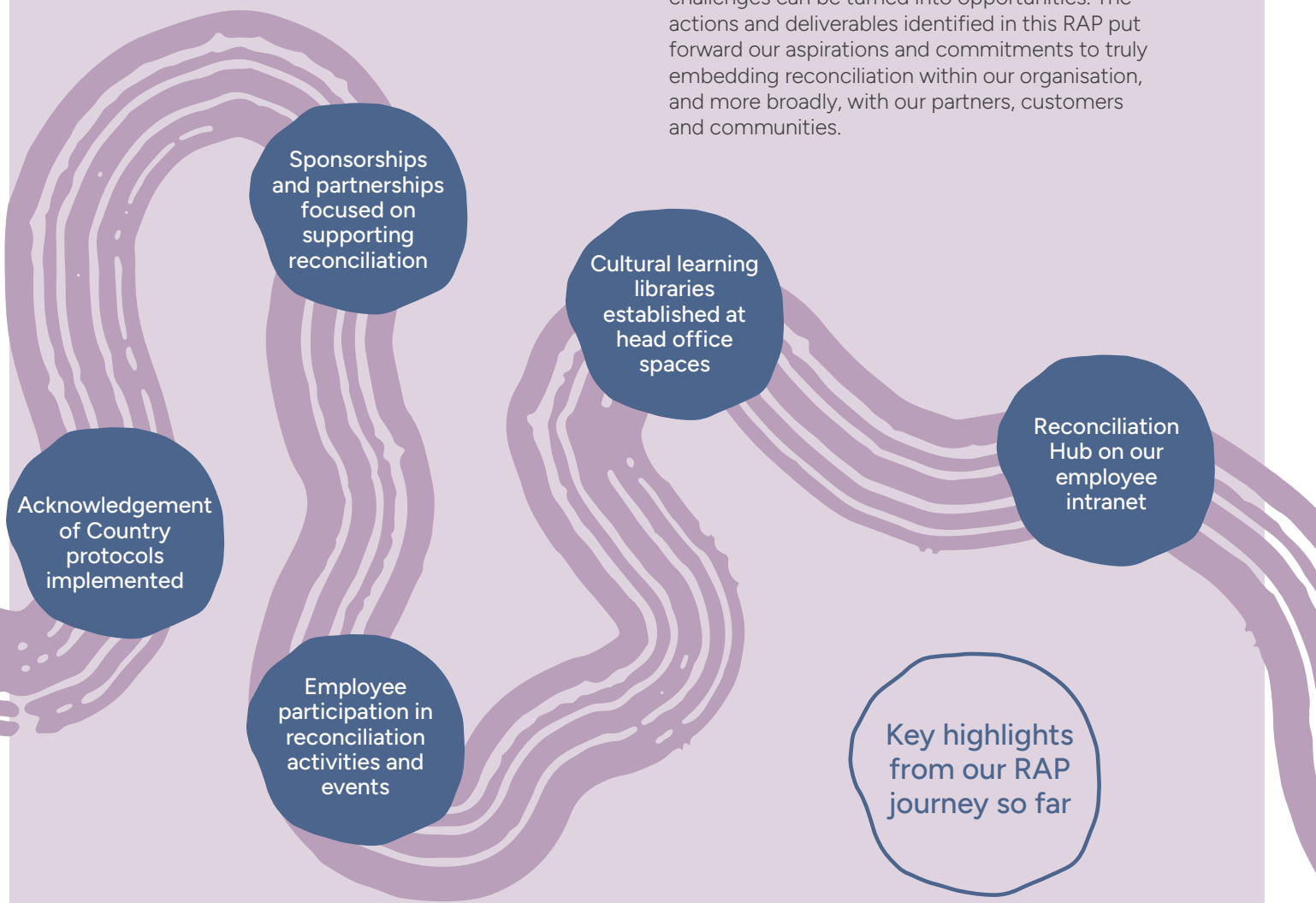
- Build an understanding of the needs of Aboriginal and Torres Strait Islander peoples and provide opportunities to learn about, celebrate, champion and embrace First Nations cultures;
- Provide equitable opportunities for economic prosperity, social inclusion and financial wellbeing for Aboriginal and Torres Strait Islander peoples;
- Form meaningful and genuine partnerships which align with our NGM Group values and our purpose of helping our customers and communities thrive; and
- Create an inclusive, diverse and culturally safe workplace for our employees.

Our reconciliation journey

In 2022, our Newcastle Permanent brand launched their first Reflect RAP, establishing a strong commitment and foundation for reconciliation. Following the 2023 merger with Greater Bank, NGM Group was endorsed to update the plan to an NGM Group Reflect RAP, representative of both of its respective/collective brands.

Aligning the two brands in our recent merger has been an opportunity for growth within NGM Group. We are focused on ensuring all employees understand the role our organisation plays in furthering reconciliation within our sphere of influence. We identified the need to acknowledge that employees were at different stages of cultural exposure, awareness and understanding.

The passion our employees have for reconciliation right across our business has meant that these challenges can be turned into opportunities. The actions and deliverables identified in this RAP put forward our aspirations and commitments to truly embedding reconciliation within our organisation, and more broadly, with our partners, customers and communities.



Governance for implementing a meaningful RAP

A RAP that is led by our people and embedded within the fabric of our business is incredibly important to NGM Group.

A governance framework to support the initiatives of the Innovate RAP has been created, led and supported by our NGM Group Board.

As part of the Executive Leadership team, our Chief Customer and Digital Innovation Officer is the Executive sponsor and champion of the RAP, ensuring NGM Group's vision and commitment to reconciliation is a priority for all our leaders.

Our RAP Champion Group

NGM Group's RAP Champion Group (RAPCG) consists of senior leaders from the working group to help further promote and drive reconciliation within the business and action deliverables committed to as part of this Innovate RAP.

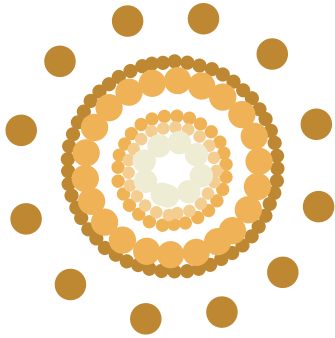
Our RAPCG includes:

- NGM Group's RAP Champion and Chief Customer and Digital Innovation Officer;
- Executive Officer, Newcastle Permanent Charitable Foundation and Board member of Reconciliation NSW;
- Sustainability Manager;
- Senior Legal Counsel and Assistant Company Secretary;
- Head of Talent Management, People and Culture; and
- Community Engagement Manager, Greater Bank Sponsorships and Community.



Smoking ceremony with our Board of Directors on the inaugural day of NGM Group

Some of the members of the
NGM Group RAP Working Group



Our RAP Working Group

NGM Group's RAP Working Group (RAPWG) consists of employees from all departments and across both brands of the business, including our contact centres, head offices and branches. We currently have four Aboriginal and Torres Strait Islander employees on our RAPWG.

The role of the RAPWG is to contribute ideas to support the progression of our vision for reconciliation; guide and action the deliverables and targets of our Innovate RAP; and support the broader organisation in building cultural awareness.

Our RAPWG includes:

Chief Customer & Digital Innovation Officer (Executive Sponsor, RAP Champion), Customer & Digital Innovation
Workforce & Systems Specialist, Greater Bank Customer Contact Centre
Administration Team Leader, Greater Bank Customer Contact Centre
Customer Service Officer, Newcastle Permanent Customer Retail
Community Engagement Manager, Greater Bank Sponsorships & Community
Community Engagement Specialist, Greater Bank Sponsorships & Community
Customer Service Officer, Greater Bank Customer Retail
Leadership Capability Specialist, Organisation Capability
Senior Legal Counsel & Assistant Company Secretary, Legal Services/Company Secretariat
People & Culture Specialist – ER, Leadership, Learning & Culture
IT Graduate – Architecture & Planning, Architecture, IT Portfolio & Enablement
Customer Contact Consultant, Multi Channel, Customer Retail
People & Culture Business Partner, People & Culture
Senior Specialist – Organisation Communication, Corporate Affairs
RAP Coordinator, Sustainability
Executive Officer, Newcastle Permanent Charitable Foundation
Sustainability Manager (RAP Chair), Sustainability
Digital Content Specialist, Brand & Marketing
Customer Assist Specialist, Customer Assist
Head of Talent Management, People & Culture
Senior Non-Financial Risk Advisor, Non Financial Risk
Senior Advisor, Risk Culture & Strategy, Enterprise Risk
Senior Internal Auditor, Operations
Senior Manager – Premium Banking, Newcastle Permanent Customer Retail





Our Cultural Advisor

A proud Gamilaroi woman, Cherie Johnson sits on our RAPWG and RAPCG, providing invaluable support and advice. Cherie has been supporting us on our reconciliation journey since the development and implementation of our first Reflect RAP.

Cherie is the founder of Speaking in Colour – a 100% owned, and 90% Aboriginal-woman-operated, Aboriginal company. She is also a mother and a teacher, and is passionate about progressing reconciliation.

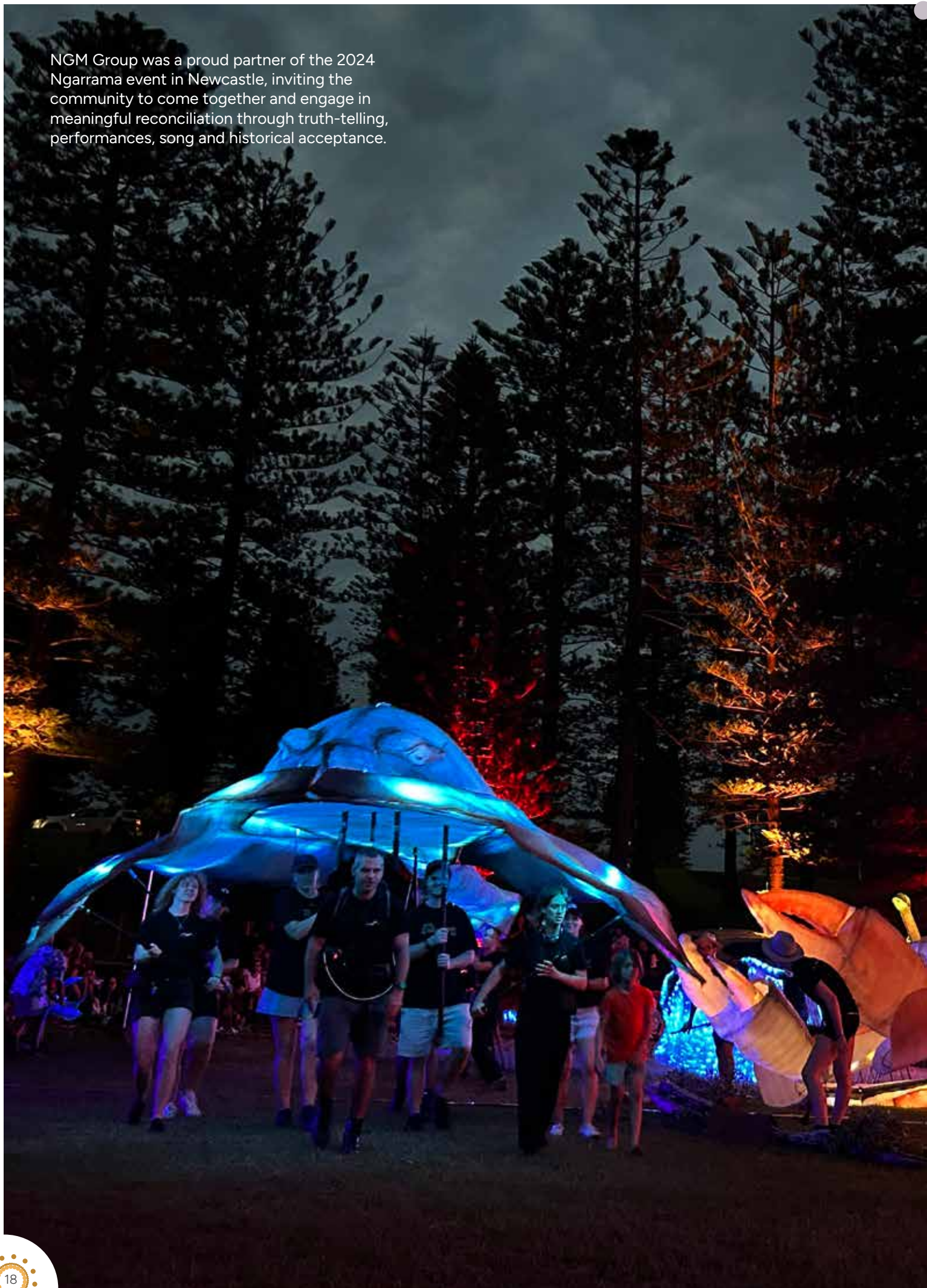


“It is my life’s vocation to bring about change. How we do that at NGM Group is using the RAP to catalyse the action; to imagine target areas for innovation and to measure impact, achieve and exceed.

Aligned with the business strategy and company values, this is NGM Group’s way of creating the Aboriginal lens in everyday business, helping to serve the community in which we live. Now, more than ever, it is time to work beside individuals and companies in their quest for reconciliation, to be part of the solution in real and tangible ways. This can be our point of difference as a nation and as people. This is how we bring allies along on the journey.”

Cherie Johnson

NGM Group was a proud partner of the 2024 Ngarrama event in Newcastle, inviting the community to come together and engage in meaningful reconciliation through truth-telling, performances, song and historical acceptance.





Our commitment to community

We are dedicated to supporting the various local communities within which we operate across NSW and southeast Queensland. We do this by forming meaningful partnerships within our communities that are based upon delivering impactful, inclusive, and sustainable change.

This dedication is reflected in our commitment to community funding programs, support of local events, sponsorship programs, partnerships, employee volunteering, and staff initiatives that give back to our communities.

Charitable Foundations

NGM Group's holistic community commitment is enhanced by the significant financial and philanthropic support provided by our two Charitable Foundations, Greater Charitable Foundation (GCF) and Newcastle Permanent Charitable Foundation (NPCF).

Sponsorship and community engagement

NGM Group's sponsorship portfolios provide opportunities for holistic community impact and encourage social equality, collaboration, and advocacy across our geographic footprint. Sport, art, culture, and education are just some of the key areas supported through our sponsorship portfolios.

We are proud to share just some of the partnerships we have already undertaken, with a view to establish additional mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

Partnerships for language and literacy

The GCF's partnership with the Australian Literacy and Numeracy Foundation (ALNF) commenced in 2019 in support of ALNF's Early Language and Literacy Program (EL&L) in the Taree region. The EL&L Taree Project is an 'early years' education program, incorporating speech and language pathology principles, designed to optimise the language and literacy outcomes of Aboriginal and Torres Strait Islander children from Taree and surrounding townships.

Many communities across the Manning Valley experience significant disadvantage, including high levels of disengagement from education, poor home literacy practices and high transgenerational illiteracy. There is also a high proportion of First Nations families in the area.

The EL&L Taree Project provides community members with the skills required to meet the language and literacy challenges including qualifications (Cert IV course), skill-building workshops, resource provision, and ongoing mentoring for participants and participating sites (community preschools). The training and ongoing support empowers communities, educators, parents, and carers with effective techniques and learning resources to teach their own children the foundational language and literacy skills required for success at school and in later life.



Australian Literacy and Numeracy Foundation's (ALNF) Early Language and Literacy Program (EL&L)



Galambila
Aboriginal
Health Service's
*Deadly Kids.. Healthy
Mob!* project

Improving the health and wellbeing of Aboriginal children

Children's wellbeing and cultural sensitivity is at the heart of Galambila Aboriginal Health Service's *Deadly Kids.. Healthy Mob!* project, which is proudly funded by NPCF.

The project aims to improve the health, wellbeing and future for Aboriginal children in the Coffs Harbour region through early childhood education.

Since its commencement in July 2022, *Deadly Kids.. Healthy Mob!* has delivered weekly information sessions to parents, extended family, Elders and carers to share practical skills to keep their children healthy and strong. Topics have included hearing checks, brain development, nutrition, having fun with play, sleep routines, meal preparation, healthy relationships, self-care and life skills.

To develop and deliver the *Deadly Kids.. Healthy Mob!* project, Galambila drew on their decades-long experience delivering a range of primary healthcare services for their local Aboriginal community.

The long-term goal of the project is to improve school readiness, school attendance and overall health outcomes for future generations.

Supporting family resilience

Parents of young children in the Taree region who are feeling isolated or overwhelmed by their parenting role are receiving invaluable support thanks to a partnership between NPCF and Karitane.

Karitane has been a leader in early parenting support since 1923, providing guidance and education for families with children from birth to five years. They provide advice on the unique challenges on parenting, including sleep and settling, feeding and nutrition, establishing routines, managing toddler behaviour and perinatal mental health.

Karitane extends its reach through a range of community groups and programs, including Volunteer Family Connect (VFC), a program that trains volunteers and matches them with families in the community. These volunteers help families to adjust to a new baby, cope with multiple children, and overcome feelings of isolation and frustration.

Funding from the NPCF enabled the VFC program to expand to Taree where it specifically supports the First Nations community. The program was co-designed on a community-led basis to ensure it is culturally sensitive for the local Aboriginal community.



Cultural enrichment and education

Newcastle Permanent was the proud major sponsor of the 2023 Speaking in Colour Cultural Resurgence exhibition, held at the Newcastle Museum from May 2023 through to the end of July 2023. The exhibition offered our community a wonderful gift of cultural enrichment and education, with a contemporary take on traditional Aboriginal practices.

The artworks featured at the exhibition were created by more than 600 school students and community members from across the Hunter region.

Newcastle Permanent's sponsorship of the exhibition helped to ensure it was accessible for all. The sponsorship covered the cost of free guided tours for the community, which allowed attendees to learn and gain an appreciation for the beauty and complexity of Aboriginal art. An incredible 36 curator talks were held throughout the exhibition period with 755 students and visitors choosing to take part in the educational activities.

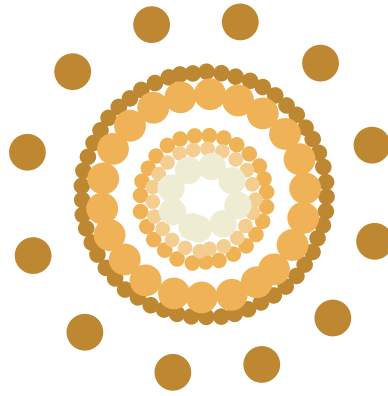
Newcastle Permanent's sponsorship also ensured the exhibition remained open and free to attend for the 23,300 people that visited the Newcastle Museum during the time of this exhibition.

Diversity in rugby

Newcastle Permanent established a partnership with Hunter Rugby in 2022 to celebrate and educate our community on the importance of diversity in sport. Newcastle Permanent was a major sponsor of the Mulubinba Wildfires for their annual 7s tournament and helped establish a Youth Diversity in Rugby training session for our aspiring next generation of football stars. The event kicked off with a cultural education ceremony featuring a smoking ceremony and Acknowledgement of Country, followed by a host of skill drills for over 60 children led by Mulubinba Wildfires and Pasifika teams.



Photo: Stewart Hazell



Djuyalgal Scholarship

Greater Bank's partnership with local Newcastle business Façon magazine presented an opportunity to support our First Nations communities through the establishment of the Indigenous Storyteller Scholarship Program.

The Indigenous Storyteller Scholarship (or 'Djuyalgal Scholarship' in the traditional Gathung language of the Worimi People) program has been designed to celebrate, sustain, and grow First Nations art and design in NSW. Applications were open to all Aboriginal and Torres Strait Islander peoples aged 16 and above located in NSW and pursuing a career in the creative arts.

The program consisted of nine creative discipline categories: fashion design, accessory design, art painting, music, dance, writing, digital art, film, and photography.

The winner received:

- A \$10,000 scholarship from Greater Bank;
- A mentoring session with a leading voice from their creative discipline; and
- Guidance from Murrook Cultural Centre and use of their facilities.

An independent panel of Indigenous and artistic leaders were involved in selecting a finalist from each category, with the winner announced at an event at Murrook Cultural Centre in Port Stephens during NAIDOC Week – 2 to 9 July 2023.

Jahvis Loveday was announced as the 2023 Scholarship winner, with his contribution coming from the 'film' category. From the Dyirbal tribe of Far North Queensland and born and raised on Bundjalung country, Jahvis created 12 short films and 250 online videos. Jahvis aims to bring to life the stories of his First Nations brothers and sisters through narratives unique to country.

The program unearthed a wealth of creative talent across the state with more than 70 quality entries received from which nine finalists were selected, all of whom were given the opportunity to share their craft and obtain sound advice from a mentor in their field.

The Hunter region's oldest First Nations community-owned and led sporting group

Greater Bank has been the major sponsor of the Emus team that participated in the NSW Aboriginal Rugby League Knockout tournament in 2022 and 2023.

The Newcastle Emus are the Hunter region's oldest First Nations community-owned and led sporting group. They were formed 40 years ago to participate in the NSW Aboriginal Rugby League Knockout tournament, which started in Sydney in 1971 and has been described as a 'modern day Corroboree', featuring teams and supporters from across the state.

While rugby league continues to be a focus for the Emus, they also take part in various national and state events including touch football, netball, cricket, and soccer. The Emus bring people together from across the Hunter to promote healthy communities, social and economic inclusion, and continue to sponsor and mentor young people into achieving their potential.



Jahvis Loveday was announced as the 2023 Indigenous Storyteller Scholarship winner

Photo: Darby Young

Supporting grassroots Aboriginal and Torres Strait Islander community programs

Greater Bank's Community Funding program operates across seven regions (Central Coast, Central West, Gold Coast, the Illawarra, Mid North Coast, New England and Northern Rivers), providing 21 local community groups with funding support every month. Since the program's inception in 2016, it has supported a number of organisations working on First Nations-focused activities, some of which include:

- Calare Public School – Aboriginal and Torres Strait Islander Student Support Classes;
- Naru Surf Gathering Goori Grom's Learn to Surf Program;
- Birpai Dolphins Boys and Girls Rugby League;
- Mudyala Aboriginal Corporation;
- OneMob Radio;
- DeadlyScience;
- Gomeroli Maliyan-Go Football Club;
- Walhallow Public School – 100% Aboriginal and Torres Strait Islander Student Primary School – P&C Breakfast Club; and
- Jumbunna Community Preschool and Early Intervention Centre.



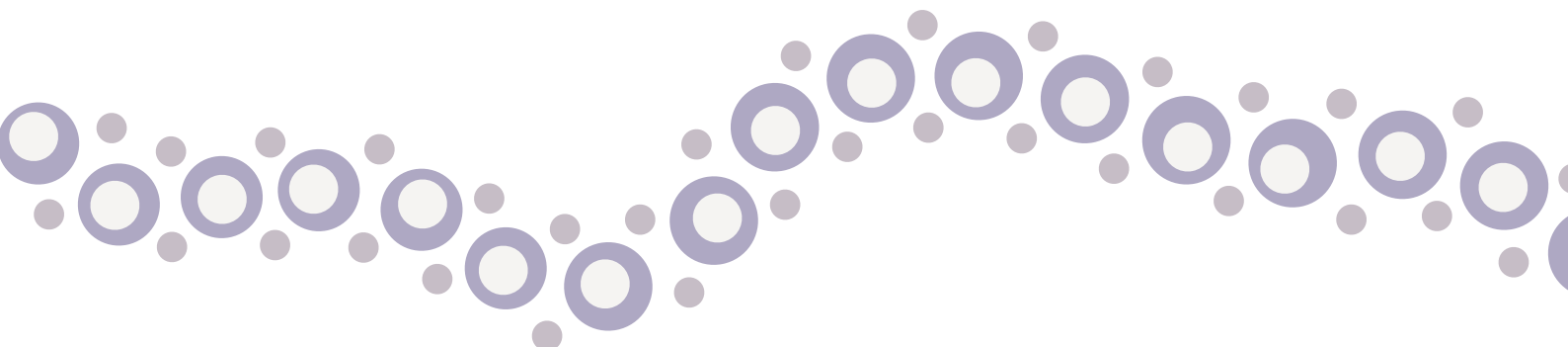
2023
Newcastle
NAIDOC Festival
flag-raising ceremony
at Civic Park

Partnering for NAIDOC Week 2023

Both our Newcastle Permanent and Greater Bank brands were proud sponsors of the Newcastle NAIDOC Festival presented by Awabakal Ltd during NAIDOC Week 2023.

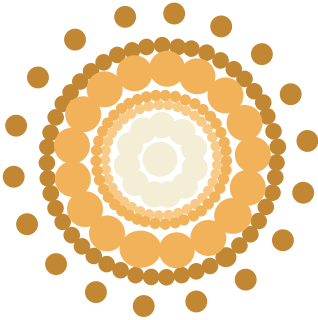
Our Greater Bank brand supported the Dreamtime Dance Circle, whilst our Newcastle Permanent brand presented a kids sporting activity.

The event attracted thousands of Novocastrians, bringing both Indigenous and non-Indigenous people together to educate future generations and celebrate the rich culture and diversity within our community.





Midnight Dreaming dancers performing at the 2023 Indigenous Storyteller Scholarship Program announcement event



Engaging our people on our reconciliation journey

Engaging all NGM Group employees in reconciliation is key to embedding it within our workplace and as part of our business as usual. We provide our employees with access to two community leave days every year to encourage and facilitate their involvement in community initiatives. In addition to giving their time, we also provide our employees with the opportunity to share their 'talent' or 'treasure' within the community, including providing donations to charitable organisations, or sharing their skill sets.

Some of our employees have chosen to dedicate their time, talent and treasure to the following initiatives with a focus on reconciliation.

The Australian Literacy and Numeracy Foundation (ALNF) Share-A-Book Program

For the past two years, staff have engaged in ALNF's Share-A-Book Program, an initiative that provides new and quality pre-loved books to Aboriginal and Torres Strait Islander, refugee and marginalised communities across Australia. More than 550 new and pre-loved books have now been donated to preschool-aged children within the Taree community.

Workplace giving

Heritage Newcastle Permanent employees proudly donated over \$12,000 to Warlga Ngurra Women's and Children's Refuge through our Employee Donation Program in July 2023.

Warlga Ngurra is a Hunter-based women and children's refuge that offers emergency accommodation and associated outreach programs for women who are homeless due to domestic violence. Some of their vital support services include court support, advocacy, grief and loss support, gambling support groups and children's activities groups.

Cultural libraries

We have cultural learning libraries established at our two head offices and are in the process of setting up a third library at one of our data management and call centre facilities. These libraries showcase a range of Indigenous literature, from children's books to biographical stories and historical pieces. The library provides a safe space for employees to sit and read, or the option to borrow a book that will help expand their knowledge or understanding of First Nations culture and creativity. At our libraries, we also share audible and podcast options.

Reconciliation Hub

Our newly created Reconciliation Hub is located on our employee intranet. This hub showcases the latest information related to our RAP, significant events, relevant news, partner updates, and reconciliation related resources. It provides a quick, easy-access portal of information for employees to engage with every day.

Cultural Resurgence staff event

During the Newcastle Permanent sponsored Cultural Resurgence Exhibition, a dedicated event was held at the Newcastle Museum for all NGM Group employees. This event was a unique opportunity for employees to broaden their knowledge on Aboriginal history and culture and hear from keynote speaker and NGM Group Cultural Advisor, Cherie Johnson.

NAIDOC Week 2023

NGM Group employees participated in a range of activities to recognise NAIDOC Week 2023. Employees volunteered to support the Newcastle NAIDOC Week Festival by attending the flag-raising ceremony at Civic Park and walking alongside community members in the official NAIDOC march before joining in a day full of family fun and celebrations at Foreshore Park.

“I am a proud Birpai Indigenous woman. When it comes to Indigenous Australians, some people have prejudged perceptions about what an Indigenous person is meant to look like, or what their names are or what they sound like. We all need to take the time to reflect on how we can all contribute to removing the stigma about what it means to be an Indigenous Australian.”

Tara Hong,
Senior Manager,
Premium Banking



Our commitments

Relationships

At NGM Group we recognise forming a RAP is a positive step towards reconciliation with First Nations peoples. We are passionate about working as one with Aboriginal and Torres Strait Islander people to build genuine relationships and partnerships. We recognise this needs to be a collaborative effort and will do this by connecting our business with community.

One of NGM Group's key strategic priorities is to 'be an integral part of our communities', and we see building true and meaningful partnerships and relationships with the traditional owners of the lands on which we operate as key to achieving this. This also demonstrates how reconciliation is formally embedded into the fabric of our strategic direction as an organisation, emphasising the depth of our commitment.

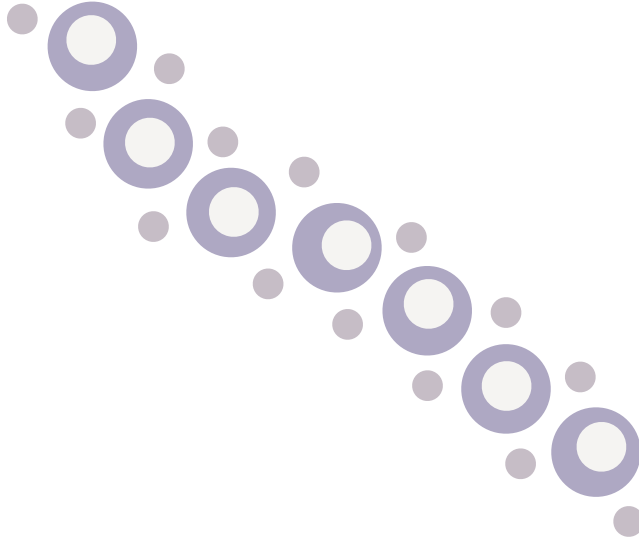
As a customer-owned financial institution, we believe the focus of our relationships with our First Nations communities should be on providing equitable opportunities for economic prosperity, social inclusion and financial wellbeing for Aboriginal and Torres Strait Islander people.

Action: Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

Deliverable	Timeline	Responsibility
Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement	April 2024	Sustainability Manager
Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations	August 2024	Sustainability Manager

Action: Build relationships through celebrating National Reconciliation Week (NRW).

Deliverable	Timeline	Responsibility
Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff	May 2024, 2025	Senior Specialist – Organisation Communication
RAP Working Group members to participate in an external NRW event	27 May–3 June 2024, 2025	Sustainability Coordinator
Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW	27 May–3 June 2024, 2025	Chief Digital & Innovation Officer/Senior Specialist – Organisation Communication
Organise at least one NRW event each year	27 May–3 June 2024, 2025	Sustainability Coordinator
Register all our NRW events on Reconciliation Australia's NRW website	May 2024, 2025	Sustainability Coordinator
Connect with local Reconciliation Week community working groups to understand how NGM Group is best placed to support activities	April 2024, 2025	Sustainability Manager
Deliver annual message from RAP Champion during NRW	27 May–3 June 2024, May 2025	Chief Digital & Innovation Officer



Action: Promote reconciliation through our sphere of influence.

Deliverable	Timeline	Responsibility
Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce	April 2024	Senior Specialist – Organisational Communication
Communicate our commitment to reconciliation publicly	April 2024	Chief Digital & Innovation Officer
Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes	May 2024	Sustainability Manager
Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation	April 2024	Sustainability Manager
Explore opportunities to include reconciliation in our existing partnership reporting mechanisms	June 2024	Lead: Executive Officer NPCF, Community Engagement Manager GB Support: Sustainability Manager
Publish case studies and stories from community partnerships pertaining to reconciliation on our intranet	June 2024	Lead: Executive Officer NPCF, Community Engagement Manager GB Support: Senior Specialist – Organisation Communication

Action: Promote positive race relations through anti-discrimination strategies.

Deliverable	Timeline	Responsibility
Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs	December 2024	Chief People & Culture Officer
Develop, implement, and communicate an anti-discrimination policy for our organisation	July 2025	Chief People & Culture Officer
Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy	May 2025	Chief People & Culture Officer
Educate senior leaders on the effects of racism	December 2024	Chief People & Culture Officer

Respect

As our unique vision for reconciliation identifies, we wish to walk together with Aboriginal and Torres Strait Islander people to help shape a future based on respect, unity, and participation. We aim to do this by embedding cultural learning into our organisation's formalised learning curriculum and create an internal employee culture based on respect and truth telling. We want to encourage understanding, awareness, and growth as we forge our own genuine pathway to reconciliation.

Action: Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.

Deliverable	Timeline	Responsibility
Conduct a review of cultural learning needs within our organisation	August 2024, 2025	Sustainability Manager
Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy	May 2024	Sustainability Manager
Develop, implement, and communicate a cultural learning strategy document for our staff	March 2026	Chief People & Culture Officer
Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning	August 2024, 2025	Sustainability Manager

Action: Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.

Deliverable	Timeline	Responsibility
Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols	April 2024	Sustainability Coordinator/ Senior Specialist – Organisation Communication
Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country	April 2024, April 2025, April 2026	Sustainability Coordinator/ Senior Specialist – Organisation Communication
Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year	July 2024, 2025	Sustainability Coordinator
Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings	April 2024	Sustainability Manager

Action: Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.

Deliverable	Timeline	Responsibility
RAP Working Group to participate in an external NAIDOC Week event	First week in July 2024, 2025	Sustainability Manager
Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week	December 2024	Chief People & Culture Officer
Promote and encourage participation in external NAIDOC events to all staff	First week in July 2024, 2025	Senior Specialist – Organisation Communication
Connect and partner with local NAIDOC community working groups to understand how NGM group is best placed to support NAIDOC celebrations	April 2024	Community Engagement Specialist
Include resources on the Reconciliation Hub that provide access to Aboriginal and Torres Strait Islander languages	April 2024	Sustainability Coordinator/ Senior Specialist – Organisation Communication

Opportunities

We are committed to building an understanding of the needs of Aboriginal and Torres Strait Islander people so that we can provide opportunities that are meaningful and truly impactful. We acknowledge that we need to look internally first to understand how we can enhance some of our own processes to ensure we provide culturally safe and beneficial opportunities that embrace and champion First Nations cultures.

Action: Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.

Deliverable	Timeline	Responsibility
Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities	December 2025	Chief People & Culture Officer
Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy	October 2025	Chief People & Culture Officer
Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy	December 2025	Chief People & Culture Officer
Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders	December 2025	Chief People & Culture Officer
Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace	December 2025	Chief People & Culture Officer

Action: Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.

Deliverable	Timeline	Responsibility
Develop and implement an Aboriginal and Torres Strait Islander procurement strategy	October 2024	Chief Operating Officer
Investigate memberships such as Supply Nation membership	April 2024	Chief Operating Officer
Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff	September 2024	Chief Operating Officer
Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses	April 2024	Chief Operating Officer
Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses	April 2024	Chief Operating Officer

Governance

We are committed to ensuring that we have an effective governance framework in place to support the aspirations, initiatives, and deliverables of our RAP. Equally, we believe that there is a lot to learn from First Nations principles of governance, particularly around ideals focused on stewardship of Country and looking at how things work together holistically, inclusively, and collegially.

Action: Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.

Deliverable	Timeline	Responsibility
Maintain Aboriginal and Torres Strait Islander representation on the RWG	August 2024	Sustainability Manager
Establish and apply a Terms of Reference for the RWG	August 2024, 2025	Sustainability Coordinator
Meet at least four times per year to drive and monitor RAP implementation	Monthly RAPWG meetings; RAPCG meetings March, July, September, December 2024–2026	Sustainability Coordinator
Invite Aboriginal and Torres Strait Islander guest speakers to at least two RAPWG meetings a year	May 2024, February 2025, February 2026	Sustainability Coordinator

Action: Provide appropriate support for effective implementation of RAP commitments.

Deliverable	Timeline	Responsibility
Define resource needs for RAP implementation	April 2024, February 2025	Sustainability Coordinator
Engage our senior leaders and other staff in the delivery of RAP commitments	April 2024	Chief Customer & Digital Innovation Officer
Define and maintain appropriate systems to track, measure and report on RAP commitments	December 2024	Sustainability Manager
Appoint and maintain an internal RAP Champion from senior management	September 2024, 2025	Executive Committee

Action: Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.

Deliverable	Timeline	Responsibility
Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence	June 2024, 2025	Sustainability Manager
Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey	1 August 2024, 2025	Sustainability Manager
Complete and submit the annual RAP Impact Survey to Reconciliation Australia	30 September 2024, 2025	Sustainability Manager
Report RAP progress to all staff and senior leaders quarterly	April, June, September, December 2024, 2025, 2026	Senior Specialist – Organisation Communication/Chief Customer & Digital Innovation Officer
Publicly report our RAP achievements, challenges and learnings, annually	October 2024, 2025	Chief Customer & Digital Innovation Officer
Investigate participating in Reconciliation Australia’s biennial Workplace RAP Barometer	April 2024	Sustainability Manager
Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP	March 2026	Sustainability Manager

Action: Continue our reconciliation journey by developing our next RAP.

Deliverable	Timeline	Responsibility
Register via Reconciliation Australia’s website to begin developing our next RAP	September 2025	Sustainability Manager

Action: Learn more about First Nations principles of Governance.

Deliverable	Timeline	Responsibility
Seek to engage relevant Aboriginal and Torres Strait Islander stakeholders or organisations that could provide further insight into First Nations principles of governance	December 2024	Sustainability Manager

Artist Tywana Caldwell
proudly sharing her artwork
at NGM Group head office



For more information, please contact:

Kelly Gannon
Sustainability Manager, NGM Group
0419 419 729
kelly.gannon@greater.com.au



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