



RECONCILIATION  
ACTION PLAN

REFLECT



**Bendigo and  
Adelaide Bank**

# Reflect Reconciliation Action Plan

May 2023 – May 2024



# Contents

Acknowledgement of Country .....	4
Board Chair and Managing Director .....	6
Reflect RAP CEO statement .....	7
Our Business.....	8
Our vision for Reconciliation .....	10
Our Reconciliation Journey.....	12
Relationships.....	16
Respect.....	18
Opportunities .....	20
Governance .....	22

# Acknowledgement of Country

*Bendigo and Adelaide Bank acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation and the Traditional Custodians of the land where we live, learn and work. We pay our respects to Elders past and present as it is their knowledge and experience that holds the key to the success of future generations.*

## Special thanks

### Cover Art

The Bendigo and Adelaide Bank Reflect Reconciliation Action Plan features an original design by Yorta Yorta and Dja Dja Wurrung artist and educator Troy Firebrace.

### Design

Bendigo and Adelaide Bank Reconciliation Action Plan design by Jordan Lovegrove of Karko Creations.

Jordan Lovegrove is a Ngarrindjeri man who has been creating Aboriginal art since 2011. Jordan's mob (Ngarrindjeri) is from the riverland area of South Australia around the Coorong, lower Murray River - Murray Bridge, Raukkan. He grew up in Adelaide and enjoys visiting his family in Murray Bridge. A creative at heart, Jordan also works as a Graphic Designer and Web Developer, creating a range of brands, artwork and digital platforms for a variety of clients from all over Australia.



[Scan or click to hear more from the artist](#)

Artist: Troy Firebrace

Country: Yorta Yorta and Dja Dja Wurrung

Original Dimensions: 150 x 140 cm

Year Created: 2022

Troy Firebrace is a proud Yorta Yorta and Dja Dja Wurrung artist and educator. Born in Shepparton, Troy was always drawn to art and painting at school, but an absence of Aboriginal history and education in his schooling lead him on a path to becoming an educator too. Troy has a Bachelor in Creative Arts, Major in Fine Arts and a Masters of Teaching Secondary. He has exhibited at Kaiela Arts Shepparton, Dudley House Bendigo and Melbourne Museum. Troy lives in Bendigo with his family.



# A message from the artist

The artwork focuses on three elements of Bendigo and Adelaide Bank. Community, Impact and Journey.

As an Aboriginal person, it's my interpretation of the Bank's ambitions and commitments, and feeling the truth in their words, which has let me step forward with trust in my creation.

**Community** is the connection the Bank is forming by learning about community and country. Ensuring the Bank's choices align with the beliefs, ambitions and respect of the community in which the Bank embeds itself. An authentic connection.

**Impact** is the result of the good, honest work the Bank strives for. The importance of relationships and quality service not only creates an open dialogue with the community, but also has a positive impact on the sustainability of the places they serve. The commitment of honest change for better impact.

**Journey** is the path of collective learning as a whole community. There is no one side benefiting from the other. The direction of the pathway is open to the whole community and that leads to prosperity. The truest form of partnership.

The Bank's ambitions are not solely of profit or just talk of finance. They are the model in which real communities are formed; where a simple "hello" becomes "how are you?" A question of investment in someone's life, free from creed, race or status. A question grounded in country.

Message from our

# Board Chair and Managing Director

## Statement of commitment



It's a privilege to introduce Bendigo and Adelaide Bank's first Reflect Reconciliation Action Plan. This plan is the first step on our journey to be a more purposeful organisation in creating and enabling social change. This document will further support us in understanding, exploring and measuring where and how we can have the most meaningful impact and lays firm foundations for Reconciliation across the Group in the years to come.

Reconciliation for us at Bendigo and Adelaide Bank means recognising, respecting, and understanding Aboriginal and Torres Strait Islander peoples and cultures and strengthening our relationship with communities right across Australia. We will work closely with Aboriginal and Torres Strait Islander employees and members of the communities in which we operate to deliver on the commitments set out in this Reconciliation Action Plan.

More than 160 years ago, Bendigo and Adelaide Bank was founded on the land of the Dja Dja Wurrung and the Taungurung Peoples of the Kulin Nation. The history of this land stretches back over 65,000 years, rich in cultures and traditions. We acknowledge that this history includes colonisation, dispossession and the forced removal of Aboriginal and Torres Strait Islander peoples from this land and we seek to better understand our shared histories.



We proudly support communities across Australia by feeding into the prosperity of our customers and communities, not off it, and we are committed to continuing to work with Aboriginal and Torres Strait Islander peoples through the delivery of a range of joint community strengthening initiatives.

When we reflect on the work outlined in this Reconciliation Action Plan, we are both proud, but more importantly, excited for a future with a clear guiding strategy in our first Reflect Reconciliation Action plan. Through our Community Enterprise Foundation, we have provided grants to community programs which have included First Nations scholarship programmes, bushfire relief and recovery funding, mentoring and leadership programmes for First Nations women, seed funding for bushfoods enterprises, hospitality training, and agriculture and arts funding to help tell the story of cultural loss through film.

On behalf of our Board, Executive team and employees, we understand that there is much work ahead of us to further embrace Reconciliation. We are proud to endorse this Reflect Reconciliation Action Plan and invite you to join us, as with this document, we formally commit Bendigo and Adelaide Bank to our continuing reconciliation journey.

**Jacqueline Hey**  
*Chair and Independent Director*

**Marnie Baker**  
*CEO and Managing Director*

# Reflect RAP CEO statement



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

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

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

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

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

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

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

This Reflect RAP enables Bendigo and Adelaide Bank to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

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

**Karen Mundine**  
*Chief Executive Officer*  
Reconciliation Australia

# Our Business

Bendigo and Adelaide Bank is one of Australia's largest retail banks and a Top 100 ASX listed company.

Established more than 160 years ago, Bendigo and Adelaide Bank's unique purpose is to feed into the prosperity of the community, not off it. In line with our vision of becoming Australia's bank of choice, our strategy is to focus on the success of our customers, people, partners and communities. We support more than 2.2 million customers and deliver value for more than 110,000 shareholders, all powered by the expertise and dedication of our 7,000 employees. Together with our partners and extensive branch network, we provide a wide range of banking services including award-winning digital banking services to ensure our customers can bank how they want, when they want. We have 73 Bendigo Bank locations in Victoria, 6 in NSW, 1 ACT, 33 in QLD, 3 in WA, 14 in SA, 7 in TAS and 1 in the NT and corporate offices located in Adelaide, Bendigo, Melbourne, Perth, Sydney, Brisbane and Ipswich. We also have a unique and extensive Community Bank presence across the country who we partner with to provide banking services in their local communities. We have 137 Community Bank locations in Victoria, 45 in NSW, 3 in ACT, 50 in QLD, 4 in NT, 14 in SA, 13 in TAS and 37 in WA. To date Bendigo Community Banks have reinvested over \$292 million into their local communities nation wide.

We also support local communities through our Community Enterprise Foundation™. Established in 2005 as our philanthropic arm it provides community and charitable partners access to a Foundation structure. The Foundation works closely with community and charitable partners across Australia to facilitate the collection and distribution of funds through grant programs and community focused appeals.

Our people are core to who we are and we're committed to creating a workplace that everyone can feel supported to bring their whole selves to work, this includes our First Nations employees. In 2021 all staff were invited to participate in the Diversity Council of Australia's Inclusion@Work Index. Of the 2541 staff members that completed the survey sixteen identified as an Aboriginal and/or Torres Strait Islander person.







# Our vision for Reconciliation

After reviewing our existing reconciliation activity, we recognised that a central and coordinated approach integrated into our corporate strategy would provide greater focus and have a wider impact across the Group.

In 2021 we began to consult with our people, Executive and community stakeholders before establishing a Reconciliation Action Plan Working Group. The Group consisted of 15 employees including senior leaders, employees from areas of the business responsible for actions within the RAP, and employees with a passion for reconciliation to ensure we had representation from across the Bank.

To assist in guiding our working group and to provide advice on refining our initiatives and objectives we engaged Andrea Harms, CEO of the David Liddiard Group, an experienced business development executive specialising in projects designed to close the gap and to achieve greater First Nations economic outcomes.

After a series of workshops, our Reflect RAP was developed. This document sets out key actions to support us in exploring and understanding where we can have the most meaningful impact and to lay the foundation of our reconciliation efforts going forward.

Our Reflect RAP forms a key pillar of our Belonging at BEN strategy, which is focused on diversity and inclusion. Our Executive and Board have endorsed this strategy and will oversee the execution of the RAP and subsequent reporting.

One of our first actions is to establish an ongoing RAP working group of employees who will manage the day-to-day delivery of the plan. This group will be an extension of the working group responsible for creating the Reflect Reconciliation Action Plan with addition of new members with key responsibilities within the plan. We recognise the role employees play, and we will be establishing a First Nations Employee Network to guide conversations at every level of our organisation.

**Our Reflect RAP seeks to deliver:**

## Corporate strategy

Our Reflect RAP forms part of our corporate strategy and will support us in understanding where we can make the biggest contribution to reconciliation.

## Cultural competency

Increasing employees' understanding and knowledge of Aboriginal and Torres Strait Islander relations and cultures through education.

## Cultural recognition

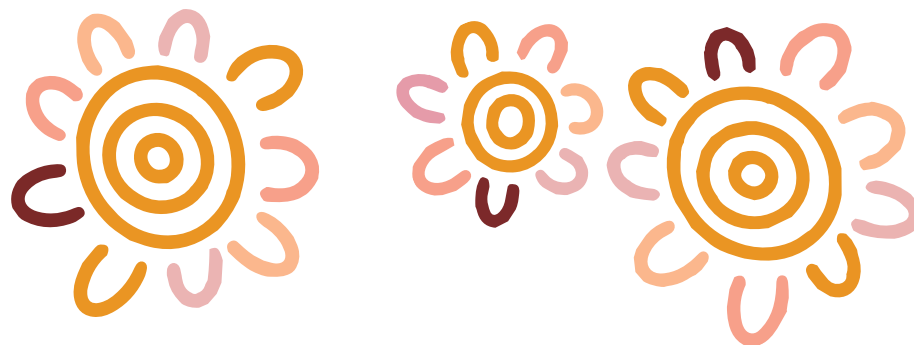
Creating a culture that respects and acknowledges Aboriginal and Torres Strait Islander cultures, heritage, values and beliefs.

## Relationships and partners

Strengthening relationships with Aboriginal and Torres Strait Islander stakeholders and organisations to collaborate on delivering beneficial outcomes for Aboriginal and Torres Strait Islander communities, our customers and our business.

## Growth and employment

We're committed to increasing work opportunities that are culturally inclusive of Aboriginal and Torres Strait Islander peoples.





## RAP Champion Statement of Commitment

As Bendigo and Adelaide Bank's RAP Champion, I am both pleased and proud we are delivering on this important body of work.

Australia is home to the oldest continuous living cultures on earth and recognising and respecting Aboriginal and Torres Strait Islander peoples and cultures is important to us as we formally commit our Bank to the reconciliation process.

This is a work in progress, but it is also to be considered very much a living document and one that will guide us in defining the role we can all play in reconciliation for the years ahead.

We recognise that reconciliation is an area where we can work to increase our engagement. Our focus will therefore necessarily be on promoting and practicing respect, building relationships and investing in development opportunities with, and for, Aboriginal and Torres Strait Islander employees, customers and communities.

I genuinely look forward to working with our Working Group members in driving and implementing this change across the Bendigo and Adelaide Group and to engaging with our Board, as together, we imagine, develop and realise the benefits that are sure to flow from our collective efforts.

**Richard Fennell**

Chief Customer Officer, Consumer Banking  
*RAP Champion*

# Our Reconciliation Journey

Supporting local community led organisations is core to who we are, our purpose is to feed into the prosperity of our communities and not off them. To date, our reconciliation activities have primarily taken place through our passionate branches working with local communities and through our Community Enterprise Foundation.

The activities have been centred around supporting cultural understanding, education, providing grants for community led initiatives and providing emergency relief due to natural disasters. Some of these key activities include:

## Supporting cultural engagement and understanding

### Opening of the Mitchell Street

Our branch on Mitchell Street in Bendigo, Victoria, recently underwent significant refurbishment, unveiling itself as a 'branch of the future'. On 6 July 2021, during NAIDOC week, the Bank celebrated the re-opening of this branch by welcoming Aunty Marilyne, a Dja Dja Wurrung Elder, who provided a Welcome to Country followed by a Smoking Ceremony. This special event was also attended by Troy Firebrace, a local Aboriginal artist who was commissioned to design and paint a vibrant internal mural within the branch that tells the story of Bendigo coming together as a place of community. This event opened up many opportunities to continue to work with Troy including the creation of the artwork for our Reflect Reconciliation Action Plan.

### Alison Homestead Museum

Community Bank Wyong has been a long-time supporter of the Alison Homestead Museum. In 2012, the Alison Homestead Museum in Wyong was subjected to an arson attack and part of the museum, including many cultural artefacts, were destroyed. In addition to long term financial support for Alison Homestead, Community Bank Wyong provided the museum with a Community Grant via the Community Enterprise Foundation. The funds were used to commission a local First Nations artist Jodie Freeman to create a mural that tells the Dreaming Story of Gurria, the Rainbow Serpent who made the local mountains and lakes, and Yam plant - as Wyong means 'Yam.'

### Jawun

Between 2015 and 2020, Bendigo and Adelaide Bank participated in the Jawun program. This program provides opportunities for senior leaders at the Bank to complete a secondment with Aboriginal and Torres Strait Islander organisations in communities across Australia. A total of twenty four secondees spent an accumulated total of 138 weeks in communities with four of our Executives visiting attendees during the course of this program. In the Goulburn Murray, Lower River Murray and Far West Coast regions where secondees were placed, thirteen Aboriginal and Torres Strait Islander organisations were supported. Bendigo and Adelaide Bank secondees provided specialised skills including data analysis, business management, system design, marketing and human resources along with staff education. Each of the thirteen Aboriginal and Torres Strait Islander organisations benefited from the interpersonal skills and commitment that Bendigo and Adelaide Bank employees bring daily to their work.

Each secondee also reported an improved understanding of Aboriginal and Torres Strait Islander peoples, histories and cultures, along with improved personal and professional effectiveness. As we move forward we will seek to identify opportunities similar to Jawun.

### Warrandyte Primary School – RAP

Reconciliation is the responsibility of every Australian and for Warrandyte Primary School (WPS) this has become a student-led focus. Their RAP was instigated by students who are passionate in their desire to learn about and show respect for Australia's First Nations peoples. WPS wants to help lead this change and show other Victorian schools that reconciliation is a valuable and worthwhile process for both students and the community. To help support the development of their RAP, Community Bank Warrandyte provided the school with a grant to purchase and install new flag poles, and for the commissioning of artwork on the school's water storage tank by Amanda Wright, a local Aboriginal artist.

# Education

## Supporting education

A number of our branches support school based traineeships which provide an opportunity for Aboriginal and Torres Strait Islander students to gain corporate experience before leaving school. Queensland student, Ella Cairns found her traineeship experience invaluable as it prepared her for the corporate working world on leaving school. Throughout her two-year 'Indigenous Traineeship' with our Mossman and Port Douglas branches, Ella worked one day per week during school terms and stepped up to cover any staff shortages in her holidays. Impressing both colleagues and leaders, Ella became a permanent member of the team in December 2019.

'If any other student is thinking about taking on a traineeship like this – I'd say go for it! It was a really great learning experience. From the daunting first interview, to the information I needed to learn to help customers, to figuring out how to juggle the demands of school work and the traineeship – there was a lot to learn! By the time I finished school I had built up a really great resume and was ready to take on a permanent role with the Bank.' Ella Cairns

## The Ready Foundation

The Ready Foundation was established by AFL SportsReady and aims to assist in relieving poverty, suffering, distress, or misfortune experienced by Aboriginal and Torres Strait Islander young peoples and other disadvantaged youth. With the help of the Community Bank Clifton Hill in 2020, the Ready Foundation provided a \$20,000 grant to offer a traineeship opportunity for a young First Nations person.

In 2020, Tayah Quayle, a proud First Nations woman, took on the traineeship, undertaking a Certificate IV in Sport Development while working as an Indigenous Support Officer at Thornbury Primary School, a role that sees her connecting with Aboriginal and Torres Strait Islander youth. "In my role I help disengaged Indigenous kids re-connect with their classes, their cultures and themselves through one-on-one time and through their love of sports," said Tayah. I feel really grateful to be given the opportunity to work at this amazing school and it's all thanks to this traineeship opportunity," she added.

## Scholarships

Bendigo and Adelaide Bank, through their numerous scholarship programs, support students pursuing their education goals at a university or TAFE level. In 2018 we launched our first Indigenous Scholarship Program to support students who identify as Aboriginal and/or Torres Strait Islander to complete university or TAFE studies with a \$5,000 scholarship per year for two years. This scholarship supports students with study related expenses including accommodation, travel, study costs and study related materials. Since the program's inception, we have awarded 22 scholarships totalling \$155,000 for students to study at either university or TAFE.

Recently the program has further evolved with the introduction of an additional two Rural Bank scholarships in 2022 for Aboriginal and Torres Strait Islander students in recognition of the significant contribution Aboriginal and Torres Strait Islander Peoples make to rural industries and to further grow diversity and opportunity. The scholarship awards \$5,000 per year, for a maximum of two years, or for the duration of the successful recipient's course. Similar to the Bendigo Bank Indigenous Scholarship Program, scholarships can be used to cover course fees, study resources and accommodation, supporting and enabling recipients to pursue further studies.

The Bendigo Bank Indigenous Scholarship Program allows us to ensure we are providing scholarships to create pathways to study for Aboriginal and/or Torres Strait Islander youth who may not have had the opportunity otherwise, through a focus on supporting access and equity.

"Thanks to the Bendigo Bank Indigenous Scholarship Program my first year of studying a Bachelor of Nursing at the University of South Australia has been made easy. The scholarship allowed travelling to Adelaide for University practical blocks to be as stress free as possible knowing I was able to put the money towards plane flights and accommodation, which was of extreme benefit to me. I look forward to my future years of study and am incredibly thankful for the Bendigo Bank and their scholarship program", Leah Mahoney, recipient of the 2021 Bendigo Bank Indigenous Scholarship Program.

## Procurement

We are dedicated to supporting the growth of Aboriginal and Torres Strait Islander businesses within our supply chain, including our membership with Supply Nation which connects us with certified businesses. In line with the Bendigo and Adelaide Bank Sustainability Report, we are dedicated, wherever possible to making socially responsible procurement decisions. In 2021, we worked closely with our stationery supplier – Winc – to offer our staff more socially responsible alternatives, which included swapping out some of our existing ordered products with those supplied by Aboriginal and Torres Strait Islander businesses. Products included tissues, paper and notebooks. Not only did this help better support local Aboriginal and Torres Strait Islander businesses, but it was beneficial to our business from a cost productivity perspective. We plan to build on this strategy with a view to increasing our spend with Aboriginal and Torres Strait Islander businesses and continuing to grow these partnerships into the future.

## Investing in our communities

Through our charitable arm, Community Enterprise Foundation, we support the communities we operate in by providing grants, appeals, and scholarships. The Foundation ensures all programs are community led and work hard to achieve community outcomes.

### South Coast Women's Health and Welfare Aboriginal Corporation

In December 2021, we provided South Coast Women's Health and Welfare Aboriginal Corporation with a \$100,000 grant. This is a wonderful organisation that seeks to reclaim, revive, protect and share traditional plants and bushfoods in order to build the knowledge, pride and connection to country for local First Nations women and girls. This work supports employment, skills and training opportunities for First Nations women and girls into culturally safe and meaningful work in the bushfoods, hospitality and agricultural areas.

### Children's Ground Limited

In December 2021, we provided Children's Ground Limited with a \$100,000 investment to help deliver the Empowering Women Through Employment project. The project is focusing on First Nations women's leadership, voices and empowerment and aims to see the active engagement of women in their communities, in cultural life (governance, decision-making, cultural teaching and transmission, etc.), in employment and in leadership. The project hopes to see changes in opportunities for, and engagement in women using their voice, so they may tell their truth and experiences to the current and next generations of young girls and women.

## Bushfire recovery

The Black Summer bushfires of 2019/2020 were difficult for our communities. Through Bendigo Bank's Victorian Bushfire Appeal we supported local organisations to assist bushfire affected individuals, families and community with the necessary immediate relief, community outreach, and connectiveness programs.

We provided the Victorian Aboriginal Child Care Agency with \$100,000 for initial bushfire relief payments and funded the Connection to Culture Hub, events community engagement and cultural resources to local schools. The Gippsland & East Gippsland Aboriginal Co-Op was funded \$200,000 for bushfire relief support and short-term community engagement initiatives.

Moogji Aboriginal Council East Gippsland received \$67,500 of funding to support the relief efforts in their community. We're also supporting the Moogji Aboriginal Council East Gippsland with \$132,000 to make a film which will document the story of the cultural loss. We will learn how local Koorie organisations have rallied the community to reclaim culture and land in the aftermath of the fires.

**Action 1:** Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

Deliverable	Timeline	Accountability
Identify and engage Aboriginal and Torres Strait Islander stakeholders and organisations in our sphere of influence at our Adelaide, Bendigo and Docklands locations.	May 2023	General Manager Corporate Affairs
Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	July 2023	Head of Social Purpose

**Action 2:** Build relationships through celebrating National Reconciliation Week (NRW).

Deliverable	Timeline	Accountability
Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff through our internal communication channels including newsletters and forums.	May 2023	Head of Internal Communications
RAP Working Group members to participate in an external NRW event.	27 May - 3 June, 2023	RAP Working Group Chair
Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May - 3 June, 2023	Head of Internal Communications

**Action 3:** Promote reconciliation through our sphere of influence.

Deliverable	Timeline	Accountability
Communicate our commitment to reconciliation to all staff through our internal communication channels including newsletters, intranet and forums, Yammer and social media.	May 2023	Head of Internal Communications
Identify external stakeholders that our organisation can engage with on our reconciliation journey.	May 2023	General Manager Corporate Affairs
Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	May 2023	Head of Organisational Capability

**Action 4:** Promote positive race relations through anti-discrimination strategies.

Deliverable	Timeline	Accountability
Research best practice and policies in areas of race relations and anti-discrimination.	August 2023	Head of Organisational Capability
Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	August 2023	Head of Employee Relations





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**Bendigo Bank**

Bank Sets... change without notice \* USD Cash 0.7412 - USD TT's



## Action 5: Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.

Deliverable	Timeline	Accountability
Develop a strategy for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights within our organisation.	June 2023	Head of Organisational Capability
Conduct a review of cultural learning needs across our organisation.	August 2023	Head of Organisational Capability
Investigate the development of a cultural learning strategy across the organisation, informed by the identified needs of our staff.	September 2023	Head of Organisational Capability

## Action 6: Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.

Deliverable	Timeline	Accountability
Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area, starting with the Adelaide, Bendigo and Docklands offices.	May 2023	Head of Organisational Capability
Based on the learnings from the process and experiences, investigate ways of supporting our other offices to make similar connections with local Traditional Owners in their specific locations.	June 2023	Head of Organisational Capability
Increase the understanding by staff of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	May 2023	Head of Organisational Capability
Consult with local First Nations stakeholders to develop an appropriate Acknowledgement of Country for our website.	May 2023	Head of Organisational Capability

## Action 7: Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.

Deliverable	Timeline	Accountability
Raise awareness and share information amongst our staff about the meaning of NAIDOC Week through our internal communication channels.	June 2023	Head of Internal Communications
Introduce our staff to NAIDOC Week by promoting attendance at NAIDOC events in our local area.	June 2023	RAP Working Group Chair
Organise an internal NAIDOC Week event in collaboration with a First Nations organisation.	July 2023	RAP Working Group Chair
RAP Working Group to participate in an external NAIDOC Week event.	July 2023	RAP Working Group Chair





**Action 8:** Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.

Deliverable	Timeline	Accountability
Investigate opportunities to increase financial inclusion for Aboriginal and Torres Strait Islander peoples.	July 2023	Head of Social Purpose
Develop a rationale for Aboriginal and Torres Strait Islander employment within our organisation.	July 2023	Head of People and Culture Operations
Continue to offer the Bendigo Bank Indigenous Scholarship Program for First Nations students.	May 2023	Head of Social Purpose
Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	July 2023	Head of People and Culture Operations
Review our recruitment processes to ensure there are no barriers to Aboriginal and Torres Strait Islander applicants.	May 2023	Head of People and Culture Operations

**Action 9:** Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.

Deliverable	Timeline	Accountability
Develop a business case for increased Procurement engagement with Aboriginal and Torres Strait Islander businesses.	May 2023	Head of Enterprise Procurement
Incorporate this business case into our Social Impact Procurement Strategy.	May 2023	Head of Enterprise Procurement
Establish our current Procurement baseline with Aboriginal and Torres Strait Islander businesses and continue to build on this into the future, to appropriate targets.	May 2023	Head of Enterprise Procurement
Continue our relationship with WINC to increase purchasing stationery and other products from Aboriginal and Torres Strait Islander businesses.	May 2023	Head of Enterprise Procurement
Maintain and continue to utilise Supply Nation membership.	May 2023	Head of Enterprise Procurement
Promote the benefit of Supply Nation and the engagement of Aboriginal and Torres Strait Islander businesses to our organisation.	May 2023	Head of Enterprise Procurement



**Action 10:** Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.

Deliverable	Timeline	Accountability
Maintain a RWG to govern RAP implementation.	May 2023	RAP Working Group Chair
Draft a Terms of Reference for the RWG.	May 2023	RAP Working Group Chair
Increase Aboriginal and Torres Strait Islander representation on the RWG.	June 2023	Head of Organisational Capability

**Action 11:** Provide appropriate support for effective implementation of RAP commitments.

Deliverable	Timeline	Accountability
Define resource needs for RAP implementation.	May 2023	Head of Organisational Capability
Engage senior leaders in the delivery of RAP commitments.	May 2023	RAP Champion
Define appropriate systems and capability to track, measure and report on RAP commitments.	May 2023	Head of Organisational Capability

**Action 12:** Build accountability and transparency through reporting RAP achievements, challenges, and learnings both internally and externally.

Deliverable	Timeline	Accountability
Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	September 2023	Head of Organisational Capability
Report RAP progress and activity to all staff and senior leadership twice yearly.	August 2023 and February 2024	Head of Organisational Capability
Internally report on our Reflect RAP achievements, challenges and learnings at the conclusion of our Reflect RAP.	June 2024	Head of Organisational Capability

**Action 13:** Continue our reconciliation journey by developing our next RAP.

Deliverable	Timeline	Accountability
Register via Reconciliation Australia's website to begin developing our next RAP.	June 2024	Head of Organisational Capability



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BENDIGO

Bank Sells  
December 15 9:36am 3P TT's 0.534

Tori  
Reconciliation Consultant

## Contact

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