

Reconciliation Action Plan 2009/10

Working together, learning together



Determined to be different

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A message from our CEO



The launch of our inaugural Reconciliation Action Plan in July 2008 established the Commonwealth Bank Group as a strong participant in reconciliation. And we believe that in order to act effectively, we need to listen.

That's why we've created strong partnerships with Indigenous communities, individuals and other organisations. Together, we're confident that we can play our part in closing the gap.

Our first Reconciliation Action Plan (RAP) formalised our commitment to Indigenous Australians and set out a positive program for the future. This 2009 RAP celebrates the achievements of our first year and outlines the actions we will focus on over the next 12 months and beyond. We are proud

of what we have achieved to date – and we are determined to continue our work in the areas where we believe we will make a positive impact.

We have had the privilege of working with a number of Indigenous communities, individuals and organisations across Australia, who have provided us with invaluable guidance and knowledge along the way. This process of mutual exchange has been instrumental in helping us to make a positive contribution towards closing the gap.

I would like to thank all of our partners for their support. I would also like to extend my gratitude to our RAP Working Group and all our people whose enthusiasm and dedication have contributed to delivering our RAP initiatives.

Ralph Norris
Chief Executive Officer
Commonwealth Bank Group

A message from Reconciliation Australia



Reconciliation Australia congratulates the Commonwealth Bank of Australia (CBA) on the release of its Reconciliation Action Plan (RAP) report and refreshed RAP for 2009 and beyond.

The RAP program was developed by Reconciliation Australia to support organisations in all sectors to engage meaningfully in the national effort to close the gaps between Indigenous and other Australians. The CBA RAP provides a sound model and invaluable lessons for other companies.

It includes innovative programs like the Indigenous Customer Assistance Line – the first service of its type delivered by an Australian bank – and innovative programs to bolster staff engagement and cultural awareness.

But what's special about the CBA RAP goes beyond its content. Both its development and implementation have been

highly consultative, demonstrating respectful engagement with community stakeholders at all times.

Another aspect that stands out is the close commitment and involvement of the CBA executive, from CEO Ralph Norris down. This ensures the RAP has the buy-in it needs to change organisational culture for the long term.

I congratulate and thank the CBA for its leadership in promoting reconciliation and for the dynamic role played by its impressive RAP team. Board members and staff can be very proud of the achievements reflected in this report.

Reconciliation Australia looks forward to working alongside you all in coming years as you expand the company's impact on reconciliation and closing the gap.

Paul O'Callaghan
Chief Executive Officer
Reconciliation Australia

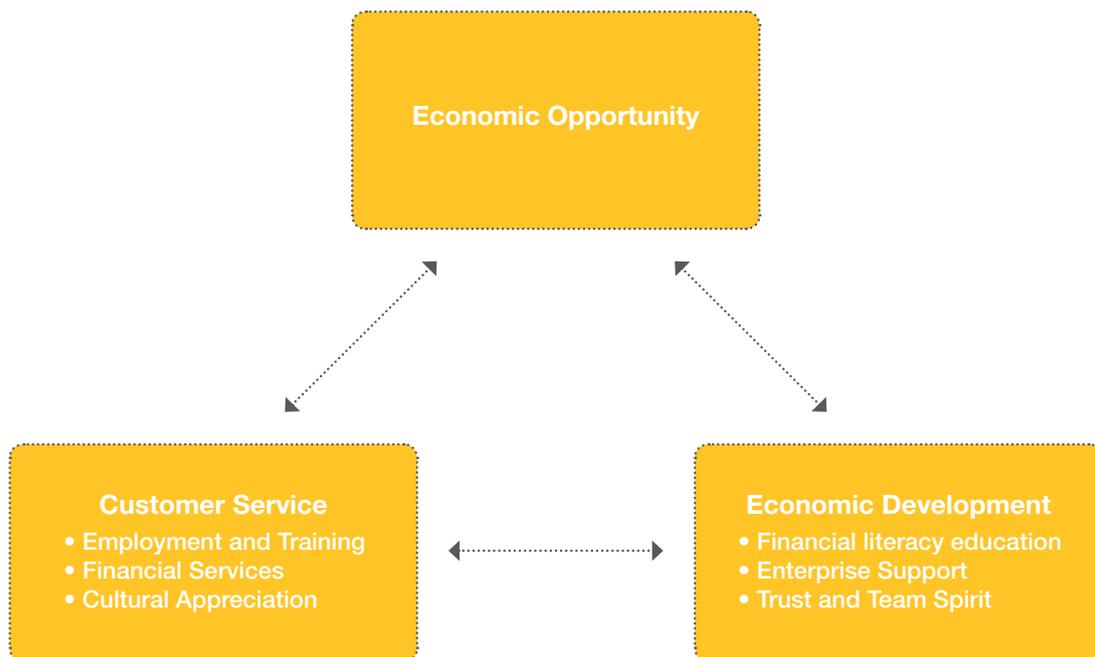
Acknowledging disadvantage, building on strengths

While it's important to acknowledge the disadvantages that Indigenous Australians face, we believe it's essential to build on the inherent strengths of Indigenous individuals, their communities, their cultures and their lands. That's why we've created a team dedicated to working with Indigenous people and focusing on their strengths.

Along with our updated RAP, we have developed a new Indigenous Banking Team (IBT) to execute the plan over the next 12 months. The Team's mission is simple: to provide our Indigenous customers with the highest-quality business expertise and customer service.

This level of specialised support is crucial in ensuring Indigenous communities have access to the same opportunities for wealth creation as other Australians. By engaging with those communities, supporting their economic development and offering them excellent customer service, we can play our part in closing the gap.

Supporting economic opportunity





Economic opportunity

We believe that supporting economic opportunity is the best way for us to have a positive impact on closing the gap.

We can achieve this through our dedication to meeting the specific needs of our Indigenous customers and supporting the development of skills that will assist individuals and communities to become economically sustainable.

Excelling in customer service

We'll deliver on our customer service promise by ensuring our people understand the needs of Indigenous customers and the challenges they face. We'll build the Commonwealth Bank's ability to work with Indigenous communities through our Indigenous Employment Strategy, which will give us a greater awareness and understanding of the unique circumstances of our Indigenous customers. Importantly, it will allow us to develop financial services and banking practises that are accessible, effective and appropriate.

Supporting economic development

For many Indigenous communities, particularly in regional and remote areas, supporting economic development means supporting social or community enterprises. By harnessing the strength of Indigenous communities, the Commonwealth Bank's IBT will help community-based enterprises through business development and financial literacy education. The team will work directly with Indigenous leaders to define specific community objectives, then provide skill development and capacity building programs to help achieve them.

We will assist community-based enterprises through business development support and financial literacy education.

Employment and training

As a leading Australian company with a nationwide presence and deep experience in skills development, the Commonwealth Bank Group is well placed to support Indigenous employment and training.

We believe...

That it's as important to listen as to speak.
That reconciliation is a two-way conversation.

Our commitment

We will offer training and skills development to expand employment opportunities for Indigenous Australians.

Our achievements

We have developed an Indigenous Employment Strategy (IES). The strategy will focus on providing the training and skill development required to expand the employment base of Indigenous communities.

Since 2003 we have been running a program that provides opportunities for Indigenous Year 11 and 12 students to gain valuable work experience and skills while earning an income.

The program originally provided traineeship opportunities in the branch network in New South Wales. In 2008, we expanded the program to provide positions in metropolitan and rural branches across New South Wales, Queensland, the Northern Territory and Western Australia.

Because the program has been so successful in the branch network, we have committed to expanding the program into other business units. In 2009 we provided non-branch positions in the retail bank, as well as positions in our Enterprise Services and Business Banking teams.

Highlights

Collaboration

We have been a Corporate Partner of the Aboriginal Employment Strategy to provide School Based Traineeships since 2003.

Innovation

To support our people in their important mentoring roles, we created a customised *School Based Traineeship Learning Passport*. It's a program modelled on the training guide used by new Customer Service Representatives in their first six months in a branch and it formalises the trainee's two years at the Bank.

Challenges

The development of our IES highlighted an important challenge – we weren't retaining all of our high-potential trainees.

Lessons

We're now placing more emphasis on career development for students who complete our traineeships. Our Indigenous Employment Manager will identify trainees with the right potential and work with them towards moving into permanent positions.

Next steps

Action	Responsible team	Target date	Measurable targets
Support personal and professional skill development for current Indigenous employees by: <ul style="list-style-type: none">› Reviewing and redeveloping internal training programs.› Investigating external career development programs for Indigenous staff.› Actively encouraging participation in career development opportunities.	<ul style="list-style-type: none">› Human Resources› Indigenous Banking Team	June 2010	Ensure employees who identify as Indigenous have access to development opportunities.
Provide opportunities by: <ul style="list-style-type: none">› Continuing to participate in the school-based traineeships program.› Developing a full-time traineeship program.› Developing a cadetship program.	<ul style="list-style-type: none">› Human Resources› Indigenous Banking Team	June 2012	Provide 350 positions across the Commonwealth Bank Group over the next three years.



Financial literacy and education

We believe that financial literacy is essential for a successful life in contemporary Australia, whatever your cultural background. That's why we are partnering with organisations to develop programs and provide resources to support financial literacy education for Indigenous Australians.

Our commitment

We will provide money management skills for life by working with local partners to tailor our programs to meet the unique needs of individual communities.

Our achievements

The Commonwealth Bank Foundation has a long-term commitment to supporting education and enhancing the financial literacy skills of all Australians. We believe enhancing financial literacy skills for Indigenous Australians and their communities is essential to achieving economic equality. By working with organisations that have on-the-ground knowledge of individual Indigenous communities, we are able to ensure our programs meet their needs.

A practical approach

In 2009, we started a partnership with Djarragun College Cairns, an independent P – Grade 13 school that caters for the needs of Indigenous students. Our aim is to develop a financial literacy program for their students.

We must act because...

Around 45% of Indigenous people finish Year 12. That compares to 86% of non-Indigenous students.

At the time of the last census in 2006, only 48% of Indigenous people of working age were employed. The figure for the general population was 72%.

Source: *Closing the gap on Indigenous disadvantage: the challenge for Australia*, Australian Government, February 2009.

The program will have an emphasis on enterprise, taking a practical approach to teaching secondary students about money management.

With our education partner, Dare to Lead, we are piloting a new, targeted money management curriculum to resource and support remote schools around Australia.

Helping to educate Indigenous financial services professionals

Through our partnership with the Indigenous Consumer Assistance Network (ICAN), we have developed the ICAN Indigenous Financial Counselling Mentorship Program. This program is supporting David Yorkston to receive a Diploma in Community Services, Financial Counselling. When he completes his studies, David will become one of only a handful of accredited Indigenous financial counsellors.



Highlights

Collaboration

In 2009, the Commonwealth Bank Group became a founding patron of the Australian Indigenous Education Foundation (AIEF). The AIEF supports Indigenous students by providing scholarships to boarding schools around Australia.

We have also been a supporter of the St Joseph's College Indigenous Education Fund since 2006. We are proud to continue our commitment to Indigenous education through an investment of \$1 million over five years in the AIEF.

Innovation

We continue to look for new approaches to improving financial literacy through effective on-the-ground partnerships. Currently we are working through programs at high school and tertiary level, as well as through curriculum development, scholarships and sponsorships.

Challenges

We started working with Dare to Lead on our remote school money management program at the beginning of 2009.

We identified a community to work with and started our community consultation phase. We discovered that, while the community wanted us to continue the work we were already doing with adults, they would rather wait until the pilot was completed before offering the program to their children.

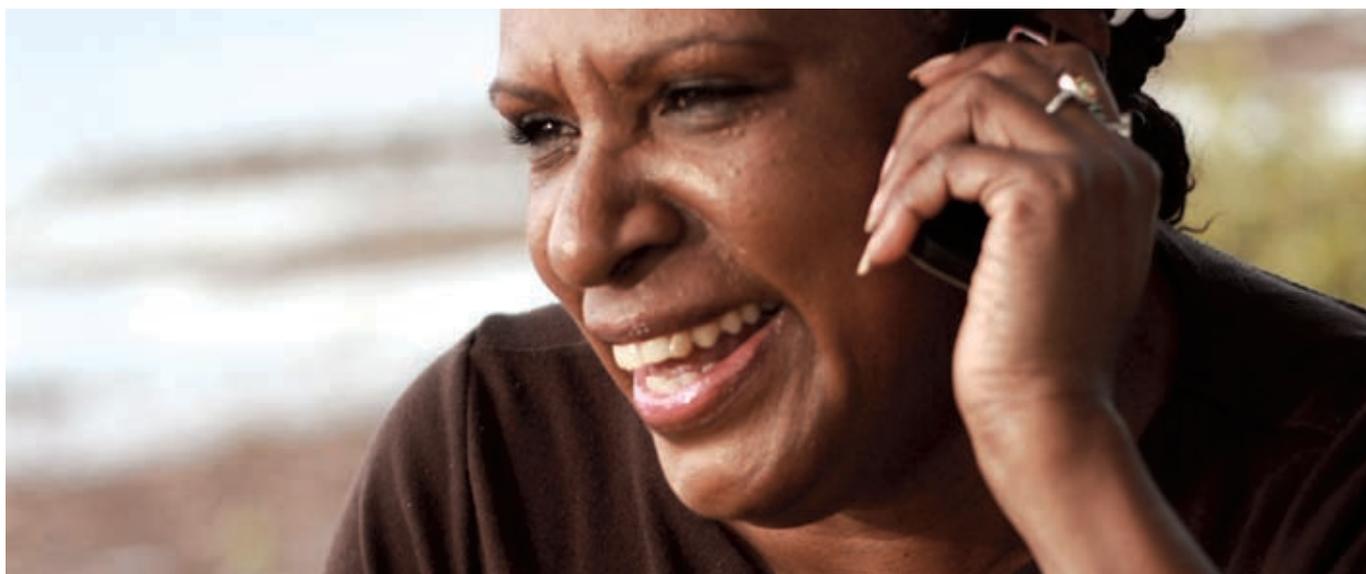
Lessons

The consultation phase of our remote schools program taught us a valuable lesson about the importance of broad and inclusive consultation with communities and a need for flexibility. In this case, it allowed us to learn about the needs of the community we were working with and to implement the program in a region where the community was comfortable participating in a pilot.

Next steps

Action	Responsible team	Target date	Measurable targets
Support Indigenous education scholarships by continuing to support the Australian Indigenous Education Foundation.	› Commonwealth Bank Foundation	June 2013	Invest \$1million over five years.
Support financial literacy education for remote schools by: › Consulting with communities and assessing appropriate units of work for remote schools. › Providing curriculum resources to remote schools to match consultation and assessment outcomes.	› Commonwealth Bank Foundation	June 2010	Have units of work mapped to the curriculum for Western Australia and South Australia.
Support Indigenous Education by working with Djarragun College to develop a financial literacy program for secondary students.	› Commonwealth Bank Foundation	April 2010	Deliver a program to a group of Djarragun College students as identified by the College.

Financial services



Our vision is to be Australia's finest financial services organisation through excelling in customer service. That means providing the best possible service to all Australians, no matter what their needs or where they may be.

We believe...

That reconciliation is good for everyone – our customers, our staff, our business and the nation.

That reconciliation is not only good social policy, but also good business practice.

Our commitment

We will ensure that our services and products are relevant, sustainable and user-friendly, and that they accommodate the needs of our Indigenous customers.

Our achievements

To better support Indigenous customers with their banking and money management needs, we launched the Indigenous Customer Assistance Line (ICAL) pilot program on 25 May, 2009. Our aim was to provide the best possible customer service to Indigenous customers living in remote areas.

In developing ICAL, we drew on our previous experience in creating special services for distinct cultural groups within Australian society. But we also had to take into account the special circumstances that affect Indigenous communities, including their isolation. As a result, ICAL has a unique operating model. The ICAL team has developed strong relationships on the ground, so we can offer a greater number of services to customers over the phone, particularly in remote areas.

To ensure this service meets the community's needs, the pilot program is being undertaken with the assistance of remote Aboriginal communities in Far North Queensland, including the Wujal Wujal, Yarrabah and Pormpuraaw communities, as well as communities across the Torres Strait Islands. By establishing stronger relationships within these communities we can gain a better understanding of the banking needs and issues faced by our customers living in remote and isolated areas.

Highlights

Collaboration

To ensure we were communicating effectively with our customers, we worked with an Indigenous design agency to create marketing material that was appropriate for the communities we were working with.

Innovation

Promoting the Indigenous Customer Assistance Line to our audience required us to think carefully about how we used language, since many of our customers spoke English as a second language. That meant images became more important in telling our story. In order to ensure our promotion was effective and appropriate, we worked with a marketing agency that specialised in communicating with Indigenous communities.

We were also providing the service to customers from two distinctly different cultures, so we needed to develop different marketing material for Torres Strait Island communities and Aboriginal communities.

Importantly, ICAL is the first service of its type for a Bank in Australia.

Challenges

For ICAL to succeed, we needed to ensure the service's objectives could be integrated into the performance objectives and operating model used by our Phone Banking Team. It took a few more months than we anticipated to get the details right!

As a result, the pilot will be completed a few months after the target date we originally set.

Lessons

Taking the extra time we needed to get the ICAL model right has contributed to the favourable feedback on the pilot. Taking the time to plan the service thoroughly to ensure it meets the needs of our customers will allow us to successfully roll ICAL out to other remote areas. Our goal is to provide financial services appropriate for the cultural diversity of Indigenous Australia, rather than a one-size-fits-all model.

Next steps

Action	Responsible team	Target date	Measurable targets
To support remote customers by working with communities to determine if ICAL is a service that meets their needs.	<ul style="list-style-type: none">› Direct Banking› Indigenous Banking Team	December 2009	Publish a discussion paper focusing on the outcomes of the trial program at the end of the trial phase.
Develop a NetBank Training Program to assist Indigenous customers to use NetBank effectively.	<ul style="list-style-type: none">› Indigenous Banking Team	June 2010	Deliver programs in four remote communities in Far North Queensland.

Enterprise support



We're learning how we can support Indigenous enterprises through on-the-ground partnerships across Australia.

We must act because...

The life expectancy of Indigenous Australians is 17 years lower than that of other Australians.

Indigenous Australians have an infant mortality rate almost three times that of the rest of the population.

Source: Closing the gap on *Indigenous disadvantage: the challenge for Australia*, Australian Government, February 2009.

Our commitment:

We will partner with Indigenous communities to determine the role enterprise development and employment can play in meeting their community aspirations.

Our achievements

This year, we focused on understanding where the Commonwealth Bank Group can best support the development of Indigenous enterprises. We commissioned a report by Corporate Social Responsibility, Sydney, which found that the most appropriate and sustainable way for us to support Indigenous communities is to offer tailored services that recognise and build on the cultural and kin obligations of individual communities, as well as the business opportunities in each region.

By working with Indigenous leaders, organisations and community members, we aim to develop programs based on mutual respect and cooperation that meet the unique needs and diverse environments of our Indigenous clients. Our participation in economic development will see us providing sound financial management skills and helping to create social and economic opportunities by providing specialised banking services and enterprise support programs.

We're aiming to develop strong, long-term relationships with communities and working with them to create community-based enterprises.

Highlights

Collaboration

The Commonwealth Bank has signed up to the Australian Indigenous Minority Supplier Council (AIMSC) to participate in their three year supplier diversity trial.

We were one of the first Corporates to sign up to this initiative and we look forward to working with AIMSC.

Innovation

AIMSC represents a new way of promoting Indigenous enterprise. Established as an advocate for the Indigenous business community, it will lead the integration of Indigenous business into the Australian economy.

For us, it's also a new approach to sourcing suppliers. We're excited about the possibilities.

Challenges

The diversity of Indigenous communities makes it challenging to develop a program that works successfully in different parts of the country. Understanding how we can support an individual, family or community to achieve their own aspirations has been a complex and rewarding journey.

Lessons

We need to take a flexible approach tailored to the needs of each community, learning actively as we go.

Next steps

Action	Responsible team	Target date	Measurable targets
Refine our approach to supporting Indigenous enterprise development by undertaking a preliminary investigation into: <ul style="list-style-type: none">› The feasibility of localised small to medium enterprises.› Social Enterprise development.	› Indigenous Banking Team	May 2010	Publish a final report on opportunities to develop place sensitive initiatives for Indigenous enterprise pathways.
Develop corporate partnerships by forming a networking group to support Indigenous enterprise development.	› Indigenous Banking Team	June 2010	Create an operating network of corporate organisations and NGOs with skill sets that can support community based enterprise development.
Implement a targeted program of enterprise development support by: <ul style="list-style-type: none">› Working with our partners to identify appropriate locations and communities.› Undertaking a pilot enterprise education program.	› Indigenous Banking Team › Regional partners	December 2010	Conduct two pilot enterprise development programs in selected locations.

Cultural appreciation

Australian Aboriginal cultures are the oldest living cultures in the world and a vital part of Australia's identity.

We believe...

That the best way to bring people together is to help them experience the richness of one another's culture

Our commitment

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

Our achievements

Through our RAP, we are creating opportunities for our staff to develop a greater understanding and appreciation of Aboriginal and Torres Strait Islander cultures. Our Leadership Team strongly believes that our engagement with Indigenous cultures and our commitment to reconciliation will have a positive impact on all areas of the Commonwealth Bank Group, enriching our staff, improving our business, and promoting the quality of life of the communities where we live and work.

Learning about ancient cultures with new tools

Our e-learning program was developed to raise awareness of our commitment to reconciliation. The program provides our staff with an introduction to Indigenous cultures and outlines the unique position of Aboriginal and Torres Strait Islander people in our culture and history.

Partnering with an Australian icon

In 2009, we are proud to be the twentieth anniversary partner of the Bangarra Dance Theatre, an internationally celebrated dance company blending traditional Aboriginal and Torres Strait Islander cultures with contemporary dance.



Courtesy of Bangarra Dance Theatre, photo by Jason Capobianco.

Highlights

Collaboration

In partnership with the Christensen Fund, we provided a bursary for the NAIDOC Person of the Year Award recipient.

Innovation

In 2009, for the first time, we have had the opportunity to support the NAIDOC Awards. These annual awards recognise the outstanding contributions that Indigenous Australians make to the community.

Challenges

We set ourselves the goal of giving all of our staff the opportunity to learn about Aboriginal and Torres Strait Islander cultures. But with 45,000 people in more than 1,000 locations around Australia, that was a challenging task.

Lessons

While online training provides an accessible and effective solution, there is still more to be done if we are to communicate the depth and complexity of Indigenous cultures. We will continue to look for new ways to engage our staff and help them understand its richness and diversity.

Next steps

Action	Responsible team	Target date	Measurable targets
Continue to support reconciliation and Indigenous cultures by: <ul style="list-style-type: none"> › Supporting a national Indigenous cultural partner. › Promoting our commitment to reconciliation to our staff. › Encouraging and supporting local events. 	<ul style="list-style-type: none"> › Sustainability and Partnerships 	December 2009	Identify a cultural partner for sponsorship in 2010.
Acknowledge Traditional Custodians of the Land at appropriate events and conferences that are led by the CEO.	<ul style="list-style-type: none"> › Corporate Communications › Indigenous Banking Team 	October 2009 onwards	Acknowledgement of Country at the Group's Annual General Meeting.
Develop an understanding of Indigenous culture among the Group's leadership by providing cultural awareness presentations at the Group's leadership forums.	<ul style="list-style-type: none"> › Corporate Communications › Indigenous Banking Team 	October 2009 onwards	Annual presentations at selected Executive Management and Leadership Forums and CEO Conferences.
Develop the cultural awareness of our branch staff by: <ul style="list-style-type: none"> › Developing a cultural appreciation program for staff that focuses on how understanding cultural backgrounds will allow us to better serve Indigenous customers and support their needs. 	<ul style="list-style-type: none"> › Indigenous Banking Team › Retail Banking Services 	December 2009	Pilot a cultural awareness program with the new intake of school-based trainees.

Trust and team spirit



At the Commonwealth Bank Group, creating trust and team spirit is one of our strategic priorities. One way we can do that is to provide our staff with the opportunity to work with Indigenous communities, enriching both their own lives and those of the communities they work with.

Our commitment

We will work across the Commonwealth Bank Group to identify mutually beneficial partnerships, supporting organisations that work with Indigenous communities.

Our achievements

We believe that the best way for our staff to learn about Aboriginal and Torres Strait Islander cultures is to be immersed in them. By providing meaningful volunteer opportunities, our staff can learn about Indigenous cultures while helping to build the capacity of organisations working with Indigenous communities.

Bringing information technology to isolated communities

Our IT and Enterprise Support teams have formed a committee, the Enterprise Services Reconciliation Action Initiative, to bring together a number of Sydney based IT staff who want to use their unique skills to assist Indigenous community-based projects. Through this committee we are the founding partner of One Laptop per Child Australia (OLPC), which provides children living in remote areas with purpose-built, educational laptops. Our staff will support OLPC by providing business advice, technical expertise and project management support, as well as through fundraising.

The Committee is also assisting the Kimberley Land Council in Western Australia by providing technical expertise on digitising and archiving historical and culturally sensitive material. Whilst this initiative is in its early phase, the intent is to preserve these artefacts for current and future generations and improve access to such a valuable resource.

Our support of Indigenous cricket

Our Sustainability and Partnerships team worked with longstanding partner, Cricket Australia, to support the development of cricket in Indigenous communities. In 2008, cricketers Mike Hussey, Nathan Bracken and Moises Henriques travelled to Jabiru and Oenpelli in the Northern Territory to conduct a development clinic with the local children. In 2009, Australia A cricketers Jason Krezja, Adam Voges, John Holland and George Bailey conducted a development clinic with children on Palm Island in Queensland.

Highlights

Collaboration

Staff from Enterprise Services travelled to Rawa School (WA), Newcastle Waters School (NT) and Shepherdson College, Elcho Island (NT) to help hand out 300 laptops as part of the pilot program.

Che Kristo was involved: "Before working on the OLPC project, I had only a very limited knowledge of Indigenous communities, particularly the isolation that many of them face. Seeing young people in remote communities connecting with the rest of the world through their little green laptops is amazing."

"This connectedness is something that will open up a world of possibilities".

Innovation

Our involvement in the OLPC project started when our Enterprise Services staff decided to take the initiative and look for opportunities to make a difference in the Indigenous heartland. It's a powerful demonstration of team spirit in action, and of innovative thinking helping us to use specialised skills for the community's benefit.

Challenges

Our Cricket Australia players almost didn't make it to the cricket clinic in Oenpelli – thanks to the rapidly rising, tidal East Alligator River! And the river lived up to its name, with 17 crocodiles spotted while the players waited patiently for the tide to subside.

The players arrived in town later than scheduled but the students enjoyed the session and the stories.

Lessons

Working closely with communities has shown us that flexibility is essential. As well as cultural and language differences, there are also environmental factors that regularly come into play that aren't always considered during the planning process!

Next steps

Action	Responsible team	Target date	Measurable targets
Continue to support the OLPC project through the Enterprise Services Reconciliation Action Initiative.	› Enterprise Services	December 2009	Publish a report on the benefits and issues identified during the pilot phase of OLPC project.
Work with our staff and business units to investigate ways to engage staff in capability building initiatives in Indigenous communities and organisations.	› Indigenous Banking Team	November 2009	Work with at least one business unit to identify and initiate a partnership, and support them through the first 12 months.

We believe...

That a plan is for a year, but reconciliation is for a lifetime.

What we did in 2008/09

Opportunities

Action	Targets	Achievements in 2008–2009
Offer a clear career pathway from education to the workplace.	Provide two working pilot programs in Cairns, Queensland, and Tamworth, New South Wales.	Revised We will now provide full-time traineeships within the Group to support Indigenous Australians.
Support Indigenous students by providing traineeships.	Recruit at least 40 student trainees per year over the next three years.	Achieved We currently have trainees in Retail Banking Services, Premium Banking Services and Enterprise Services.
Support Indigenous enterprises.	Publish a discussion paper on identified opportunities and present a paper to the Executive Committee.	Achieved We have published our paper, which is available at www.commbank.com.au
Develop financial literacy education programs.	Create the program content, develop a delivery model and choose pilot locations.	In progress We're on track to deliver the training programs as planned.
Encourage recruitment and retention of Indigenous Employees.	Develop a strategy for growth and see an increase in the number of Indigenous employees at the Commonwealth Bank.	Achieved Our Indigenous Employment Strategy has been developed and we have appointed a Manager for Indigenous Employment.
Support personal and professional skill development for current Indigenous employees.	Ensure our Indigenous employees have access to development opportunities.	In progress This is a focus for our Indigenous Employment Strategy for 2010 as planned.

Relationships

Action	Targets	Achievements in 2008–2009
Build stronger relationships with Indigenous stakeholders.	Initiate at least one program by the end of 2008.	Achieved We have supported the One Laptop per Child program, as well as cricket clinics in Aboriginal communities.
Investigate opportunities to support events that promote reconciliation and Indigenous cultures.	Develop a RAP communication strategy by October 2008 and identify a cultural sponsorship by the end of 2008.	Achieved We are the twentieth anniversary partner of Bangarra Dance Theatre for 2009 and a supporter of the 2009 NAIDOC Awards.

Relationships (cont.)

Action	Targets	Achievements in 2008–2009
Excel in customer assistance by implementing an Indigenous Customer Assistance Line.	Publish a discussion paper on the outcomes of a trial phase for the service, share what we learnt and make a recommendation to all business units.	In progress The Indigenous Customer Assistance Line is being piloted in Far North Queensland. Our discussion paper will be available once the pilot is completed.
Share what we've learnt from our partners with our business units.	Provide a detailed report in our annual review about how we're learning about our Indigenous customers and how this has transformed services provided to Indigenous customers.	Achieved We've provided quarterly updates to the Board members of the Commonwealth Bank Foundation and twice-yearly updates to the Group's Executive Committee.

Respect

Action	Targets	Achievements in 2008–2009
Acknowledge Traditional Custodians.	Include acknowledgements at appropriate significant national events and conferences that are led by the CEO, as well as national events supported by the Group.	Achieved Acknowledgements have been performed at events such as the Leadership Forum and Annual General Meeting. The protocols we use were developed with the New South Wales Reconciliation Council.
Help the Group's leadership develop an understanding of Indigenous cultures.	Conducting annual presentations at selected Executive Management and Leadership Forums and CEO Conferences.	Achieved Dare to Lead 4 Business has presented to the Group's Leadership Team.
Implement an Indigenous cultural learning strategy.	Create an online learning program accessible by staff across the Group.	Achieved The Indigenous Cultural e-Learning Module is available for all staff on the Group's Learning Centre.
Develop a Cultural Awareness Training Program for branch staff.	Pilot a cultural awareness program in far north Queensland. Initially, the program will be rolled out to branches with Aboriginal Employment Service trainees.	In progress The program is on track and will be ready for implementation with the new intake of School Based Trainees.

What we will do in 2009 and beyond

Opportunities

Action	Responsible team	Target date	Measurable targets
<p>Support personal and professional skill development for current Indigenous employees by:</p> <ul style="list-style-type: none"> › Reviewing and redeveloping internal training programs. › Investigating external career development programs for Indigenous staff. › Actively encouraging participation in career development opportunities. 	<ul style="list-style-type: none"> › Human Resources › Indigenous Banking Team 	June 2010	Ensure employees who identify as Indigenous have access to development opportunities.
<p>Provide traineeship opportunities by:</p> <ul style="list-style-type: none"> › Continuing to participate in the school-based traineeships program. › Developing a full-time traineeship program. › Developing a cadetship program. 	<ul style="list-style-type: none"> › Human Resources › Indigenous Banking Team 	June 2012	Provide 350 positions across the Commonwealth Bank Group over the next three years.
<p>Support Indigenous education scholarships by continuing to support the Australian Indigenous Education Foundation.</p>	<ul style="list-style-type: none"> › Commonwealth Bank Foundation 	June 2013	Invest \$1million over five years.
<p>Support financial literacy education for remote schools by:</p> <ul style="list-style-type: none"> › Consulting with communities and assessing appropriate units of work for remote schools. › Providing curriculum resources to remote schools to match consultation and assessment outcomes. 	<ul style="list-style-type: none"> › Commonwealth Bank Foundation 	June 2010	Have units of work mapped to the curriculum for Western Australia and South Australia.
<p>Support Indigenous Education by working with Djarragun College to develop a financial literacy program for secondary students.</p>	<ul style="list-style-type: none"> › Commonwealth Bank Foundation 	April 2010	Deliver a program to a group of Djarragun College students as identified by the College.
<p>Implement a targeted program of enterprise development support by:</p> <ul style="list-style-type: none"> › Working with our partners to identify appropriate locations and communities. › Undertaking a pilot enterprise education program. 	<ul style="list-style-type: none"> › Indigenous Banking Team › Regional partners 	December 2010	Conduct two pilot enterprise development programs in selected locations.

Relationships

Action	Responsible team	Target date	Measurable targets
To support remote customers by working with communities to determine if ICAL is a service that meets their needs.	<ul style="list-style-type: none"> › Direct Banking › Indigenous Banking Team 	December 2009	Publish a discussion paper focusing on the outcomes of the trial program at the end of the trial phase.
Develop a NetBank Training Program to assist Indigenous customers to use NetBank effectively.	<ul style="list-style-type: none"> › Indigenous Banking Team 	June 2010	Deliver programs in four remote communities in Far North Queensland.
Refine our approach to supporting Indigenous enterprise development by undertaking a preliminary investigation into: <ul style="list-style-type: none"> › The feasibility of localised small to medium enterprises. › Social Enterprise development. 	<ul style="list-style-type: none"> › Indigenous Banking Team 	May 2010	Publish a final report on opportunities to develop place sensitive initiatives for Indigenous enterprise pathways.
Develop corporate partnerships by forming a networking group to support Indigenous enterprise development.	<ul style="list-style-type: none"> › Indigenous Banking Team 	June 2010	Create an operating network of corporate organisations and NGOs with skill sets that can support community based enterprise development.
Continue to support the OLPC project through the Enterprise Services Reconciliation Action Initiative.	<ul style="list-style-type: none"> › Enterprise Services 	December 2009	Publish a report on the benefits and issues identified during the pilot phase of OLPC project.
Work with our staff and business units to investigate ways to engage staff in capability building initiatives in Indigenous communities and organisations.	<ul style="list-style-type: none"> › Indigenous Banking Team 	November 2009	Work with at least one business unit to identify and initiate a partnership, and support them through the first 12 months.

Respect

Action	Responsible team	Target date	Measurable targets
Continue to support reconciliation and Indigenous cultures by: <ul style="list-style-type: none"> › Supporting a national Indigenous cultural partner. › Promoting our commitment to reconciliation to our staff. › Encouraging and supporting local events. 	<ul style="list-style-type: none"> › Sustainability and Partnerships 	December 2009	Identify a cultural partner for sponsorship in 2010.
Acknowledge Traditional Custodians of the Land at appropriate events and conferences that are led by the CEO.	<ul style="list-style-type: none"> › Corporate Communications › Indigenous Banking Team 	October 2009 onwards	Acknowledgement of Country at the Group's Annual General Meeting.

What we will do in 2009 and beyond (cont.)

Respect (cont.)

Action	Responsible team	Target date	Measurable targets
Develop an understanding of Indigenous culture among the Group's leadership by providing cultural awareness presentations at the Group's leadership forums.	<ul style="list-style-type: none"> › Corporate Communications › Indigenous Banking Team 	October 2009 onwards	Annual presentations at selected Executive Management and Leadership Forums and CEO Conferences.
Develop the cultural awareness of our branch staff by: <ul style="list-style-type: none"> › Developing a cultural appreciation program for staff that focuses on how understanding cultural backgrounds will allow us to better serve Indigenous customers and support their needs. 	<ul style="list-style-type: none"> › Indigenous Banking Team › Retail Banking Services 	December 2009	Pilot a cultural awareness program with the new intake of school-based trainees.

Tracking progress and reporting

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

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