



First Nations
FOUNDATION

ANNUAL REPORT

2025



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Acknowledgement

First Nations Foundation acknowledges the First Nations people as the traditional custodians of the land. We pay our respects to Elders past and present for their strength and resilience to pave the way for a better future for First Nations people.

In particular, we'd like to acknowledge the Wurundjeri Woi Wurrung people of the Kulin Nation, who are traditional owners and custodians of the land in which our head office is based in Melbourne.

OUR VALUES

EMPOWER

We walk alongside First Nations people to build financial resilience and intergenerational wealth through all aspects of our Mob-led education, outreach and advocacy.

GET IT DONE

We're a small organisation with a bold mission. With 25-plus years of community impact and cultural grounding to guide us, we consistently punch above our weight to produce powerful results for First Nations people.

BE THE VOICE

FNF amplifies First Nations voices, driving culturally informed solutions for financial wellbeing and ensuring they influence Government and the financial services industry.

INNOVATE

Surviving on the world's driest inhabited continent for over 60,000 years takes innovation. At First Nations Foundation, we harness that spirit—working with First Nations communities to identify and co-design innovative solutions to today's challenges.

BE AUTHENTIC

FNF embraces its roots and thrives with a trust-based, uplifting culture. Whether engaging with Government, corporates, or our First Nations communities, we bring passion and purpose. We've worked tirelessly to earn the respect and understanding of industry and community alike to deliver genuine, life-changing outcomes.





MESSAGE FROM THE **CHAIR OF THE BOARD**

The 2024-25 year has once again been a successful one for First Nations Foundation (FNF) and, most importantly, for the Aboriginal communities that we work with and for.

Over the course of the year, FNF again delivered on its key outcomes of increased financial literacy and wellbeing, and greater economic advancement for our people. We have moved forward in progressing the case for sound economic policy that rests at the intersection of culture, innovation, and opportunity.

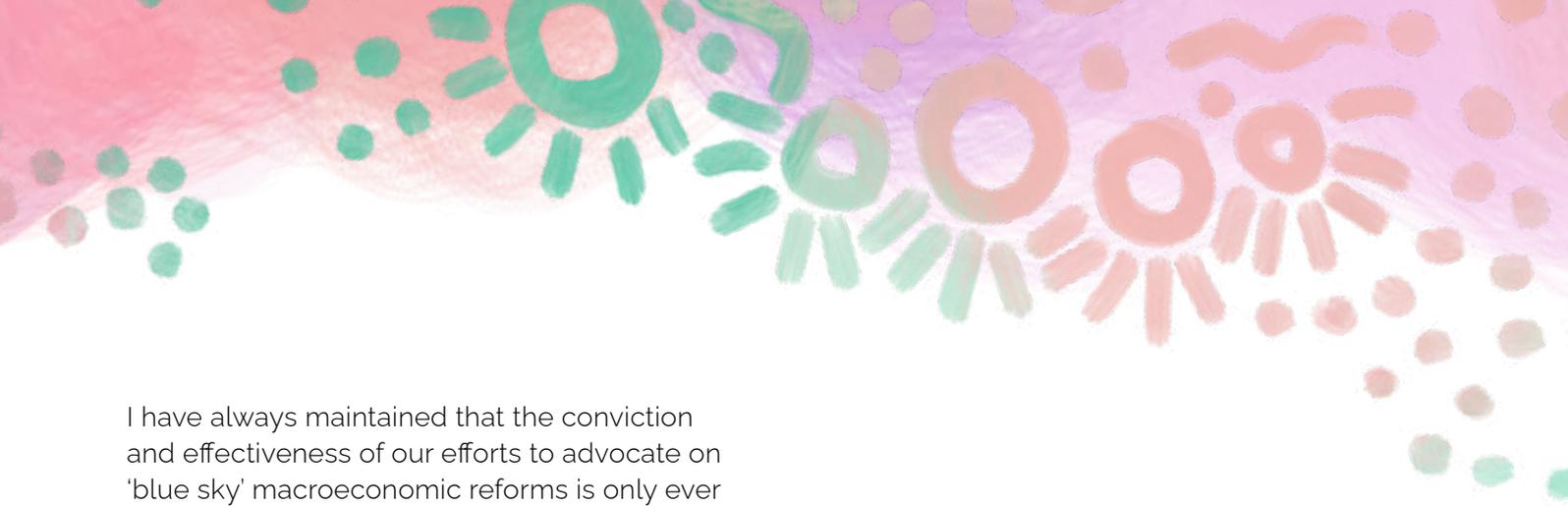
FNF has strategically scaled up its investments in policy and advocacy, and is eager to continue working closely with our friends and partner organisations.

As Chair, it has given me great pride to see the progress that the Foundation has achieved in the advocacy arena. Our team continues to make representations to parliament, key players in the banking, finance and superannuation sectors and are having our voice heard in the right rooms.

Whether it is a submission to government, an appearance before a parliamentary committee, or a casual conversation with Mob on the ground, the staff at FNF are always mindful of why this organisation has survived and thrived for more than 25 years.

Our flagship *Financial Wellness Outreach* initiative — in operation since 2016 — brought the financial services sector and leading government agencies (including the Australian Taxation Office) to five regional and remote locations across Queensland and the Northern Territory in FY25, taking the total of superannuation reconnected with First Nations people to more than \$27 million over the lifespan of the program.

“I have always maintained that the conviction and effectiveness of our efforts to advocate on ‘blue sky’ macroeconomic reforms is only ever as strong as our long-held, proud connection to community. We simply cannot pursue one without the other.”



I have always maintained that the conviction and effectiveness of our efforts to advocate on 'blue sky' macroeconomic reforms is only ever as strong as our long-held, proud connection to community. We simply cannot pursue one without the other.

I was pleased once again to see FNF well represented at the Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS) Summit, on beautiful Larrakia country, and to have the opportunity to reconnect with so many familiar faces and changemakers.

In particular, I am heartened by the leadership of Professor Peter Yu AM and his team at the ANU First Nations Portfolio, for recognising the contributions that FNF can make in driving forward the economic agenda for our people. To be invited to be a member of the First Nations Economic Empowerment Alliance that and take part in high-level policy dialogues and exchanges of ideas with our First Nations counterparts in Canada and Aotearoa New Zealand is a resounding vote of confidence in the everyday investments that our staff make in improving the financial wellbeing of Mob.

I sense that we are on the cusp of very tangible, very profound actions that can reframe the economic narrative for Indigenous Australians permanently — and for the better. Building on the momentum of Commonwealth funding commitments in the Mid-Year Economic and Fiscal Outlook in December 2024, we must not let this moment pass by.

In the spirit of FNF's purpose and mission, I can see a blueprint for real reform that is delivered *for Mob, by Mob*.

In October 2024, FNF celebrated its 25th anniversary with a well-attended function in Pirrama (Pyrmont). The founder and first Chair of FNF, Uncle Paul Briggs AO, was present on the night and gave an insight into the origins, ambitions and hopes of FNF, which are still true today.

However, none of this can be achieved without the support of the many friends, partners and supporters who work with us. So, to our current and prospective partners and philanthropic funders, I thank you again for your support and say this: come along for the journey.

On behalf of the Board, I encourage you to be proactive, have a yarn with us, and see how you can embrace your role as an enabler of economic prosperity for First Nations communities.

I wish to acknowledge the contribution of our former CEO, Phil Usher. Phil's work to uplift FNF has been significant and consolidated our organisation. We wish him well for his future endeavours.

I want to welcome Leah Bennett into the role of Managing Director, having commenced in March 2025. Leah has brought new energy and ideas, which will only enhance FNF and the work we do.

Finally, I want to thank the Board members and staff of FNF for their continuing and outstanding work. As an organisation, we can only be successful through best effort and that is what everyone at FNF gives, both in the past and present.

As great as this year has been, I look forward to an even more successful 2025-26 year and beyond.



Ian Hamm
Chair

MESSAGE FROM THE MANAGING DIRECTOR

This has been a year of tremendous growth and change for the Foundation. Our focus has remained on providing authentic, high-quality financial literacy training to First Nations communities, while continuing to influence economic policy and advocate for systemic reform that drives better outcomes for our people.

We were honoured to join the First Nations Economic Empowerment Alliance and continue our substantive role as Secretariat for the Indigenous Super Working Group (ISWG). Through this work, we continue to strengthen industry collaboration and amplify the voices of First Nations people in financial services.

One highlight was hosting our second annual *First Nations Super Summit* on the traditional lands of the Cammeraygal people, where the superannuation sector and community came together to exchange insights and commitments toward improving retirement outcomes for Mob.

Partnerships have also been a major priority for the Foundation. We're proud to have welcomed four new partners this year; organisations that not only fund our work but walk alongside us to embed better practices for engaging First Nations members and customers. Many of these partnerships have gone beyond financial support, offering in-kind expertise, collaboration and a shared vision for meaningful, long-term impact.

Internally, we've focused on building sustainability by reviewing our organisational structure and investing in our people. We've welcomed several new additions to our education team and they are doing incredible work delivering programs in community. We've also strengthened our capacity through the continued rollout of our Train-the-Trainer initiative.



Our overall performance has been strong. We have remained committed to the tentpoles of our existing strategy while positioning and preparing for a refreshed organisational framework that will be ambitious, innovative and deeply community-driven.

I'd like to take this opportunity to sincerely thank all our established and new partners for their continued trust and collaboration. These relationships are vital, not only in helping us provide financial education to our communities, but also in supporting the broader industry to evolve in how it works with First Nations peoples. We deeply value the strength that is formed through collective effort and look forward to another impactful year ahead, as we continue this important journey together.

Leah Bennett
Managing Director



THEORY OF CHANGE

IMPETUS FOR CHANGE

Due to past legislation and policies, First Nations communities have had very little opportunity to manage their own money. Being paid in rations, experiencing stolen wages, low levels of income and cashless debit cards have contributed significantly to low levels of financial wellbeing.

For the first time in history, we are seeing more First Nations people employed and having higher paid jobs than ever before. However, most First Nations people don't have a trusted source of financial information or simply feel too much shame to engage with the financial services sector, thus diminishing their opportunity to create intergenerational wealth.

OUR STRATEGIC RESPONSE

We are committed to helping First Nations people achieve financial prosperity by providing holistic, First Nations-centric education services which recognise the value of culture and First Nations perspectives. Simultaneously, we work on strengthening the capabilities of the financial sector to provide better support for all First Nations people.

THOSE INVOLVED

- ✦ **First Nations people and their communities**
- ✦ **Community organisations** (incl. First Nations service providers and employers)
- ✦ **Sector Partners** (incl. financial institutions and Government agencies)

OUR ACTIVITIES

- ✦ **Programs and initiatives**
(Financial Fitness, My Money Dream, On Country Train-the-Trainer, Rich Blak Women, Culture and Money industry training, My Business Dream, Tomorrow Money)
- ✦ **Community outreach**
(Financial Wellness Outreach)
- ✦ **Partnerships and collaborations**
- ✦ **Research and thought leadership**
- ✦ **Policy and advocacy**

Impact

Supporting First Nations people to build wealth whilst staying connected to culture.

Understanding that financial prosperity is defined by the individual in light of family and community needs.

Being empowered to understand and take action in the core areas of financial wellbeing, whilst having confidence to engage with the financial services sector when needed.

IMMEDIATE RESULT	SHORT TERM	MEDIUM TERM	LONG TERM
Individuals recognise they're not alone in their experience of dealing with money, and find a judgement-free source of support	Individuals are open to learning more about money management within personal and cultural contexts		
	Feel better about money <ul style="list-style-type: none"> Understand the historical context behind lack of financial experience and confidence Decreased shame/guilt Understand that saving money and caring for community are not mutually exclusive 	Are more in control <ul style="list-style-type: none"> Can fit money into their own unique story and identity Feel confident saying no to family or community/ offering other non-financial support Can explain elements of finance to family and friends 	Working towards prosperity <ul style="list-style-type: none"> Unite financial identity with First Nations cultural identity Have the ability to educate their community on financial management skills Can provide financial support to community/ cultural matters that are important to them
People have opportunities to share their lived experiences and support others in their community	Community members support each other with money management		
	Communities collaboratively engage with financial matters <ul style="list-style-type: none"> Family and community members feel confident and motivated to have financial conversations Community members reach out to a network of support following a crisis 	Cultural discourse shift in community <ul style="list-style-type: none"> Reduced taboo regarding a prosperous financial position Beginning the 'pass-down' of generational financial knowledge within families and communities Increased number of First Nations financial professionals 	
First Nations people have access to a culturally safe environment for information and education (whether online or face-to-face)	First Nations people build capacity around money management		
	<ul style="list-style-type: none"> Increased confidence, optimism and motivation Increased knowledge and skills around budgeting Able to recognise practices and services that aren't in their best interests 	<ul style="list-style-type: none"> Can devise and action a plan based on unique priorities Willing to seek help Know where to go for financial support beyond FNF Can identify safe places to borrow from 	<ul style="list-style-type: none"> Proactive planning for unexpected expenses Pay down debts Develop savings Developing 'healthy' super Accumulating wealth and assets
Community partners and others in the financial sector have access to a trusted source of information and resources	Sector provides better products and services to First Nations people		
	Community partners have the tools and resources needed to support their First Nations communities <ul style="list-style-type: none"> Increased confidence and support to deliver culturally appropriate and trauma-informed financial literacy Increased utilisation and distribution of FNF resources 		
	Sector partners implement positive actions within their business <ul style="list-style-type: none"> Better understanding of First Nations perspectives and better equipped to engage appropriately Continued improvement in the design of products and services to better suit First Nations customers 		
FNF is seen as a thought leader on Indigenous financial wellbeing <ul style="list-style-type: none"> Stakeholders across the sector are engaged in conversations which continually increase the depth of understanding around issues and opportunities related to working with First Nations people 			



HOW WE MEASURE IMPACT

At First Nations Foundation, we use a combination of online tools and physical surveys to measure our impact.

We provide learners with the opportunity to give immediate feedback on how they are feeling about money and how that has changed after completing our training. A core part of this is ensuring that the training is culturally safe and gives learners a sense of empowerment when receiving information about the relationship First Nations people have with money.

The Impact Measurement Framework provides data that gives us a deeper understanding around the impact of our education. From here, we can make evidence-based decisions about our programs and strategies to ensure they are making a difference.



OUR IMPACT

We are proud to share the following impact highlights for the 24-25 financial year



1,844

First Nations people trained across our programs and outreach events.



73

Sessions delivered over 7 core education programs.



\$1.9M

in superannuation and \$71,497 in recovered tax reconnected with Mob.



30

Communities reached in training and outreach events.



237

Finance sector professionals trained in *Culture and Money*.



53

Partners across community, corporate and government relationships.

Please note: We have revised our reporting cycle to reflect financial year outcomes. As such, some material and survey data may previously have been captured in our 2024 Annual and Impact Reports.

IMPACT SURVEY

AND FEEDBACK HIGHLIGHTS

Financial Fitness and My Money Dream

96%

of survey participants reported feeling confident about managing money in their future

98%

of survey participants report stories and learnings shared in the training helped them to feel they can still have a connection to culture and be good with money

98%

of survey participants say that First Nations Foundation provided a culturally safe environment for information and support

98%

of survey participants feel more confident to establish healthy boundaries for family members that often ask for money

92%

of survey participants report the training helped to increase their knowledge of the historical events that have affected financial knowledge for First Nations people

"The skills and knowledge I have learnt are things that I will take and use moving forward in my everyday life."

"Loved the real talk."

"I think the program is amazing!"

"This course helped me understand how much I am spending in a week and how to decrease it."

"Great training program, culturally safe and relatable. No judgement and an easy process to follow. Lots of information and resources and it is empowering to know that with some help, these things are achievable."

"I'm excited to buy my first home."

"The program is amazing, love the online content and resources that are free."

"I will be bringing the skills I learnt into my everyday life!"

"Our facilitator was a warm, inclusive host who has a really grounded outlook on money which resonated deeply with me, and I am sure other Mob!"

IMPACT SURVEY

AND FEEDBACK HIGHLIGHTS

Culture and Money

100%

of survey participants report feeling equipped and supported to advocate within their organisation for culturally appropriate financial services

100%

of survey participants report *Culture and Money* training contributed to their organisation engaging with Indigenous customers/members in a culturally appropriate way

"Our facilitator was awesome - super engaging and very knowledgeable."

"Understanding what is culturally appropriate and some great insight into barriers that First Nations peoples face when it comes to banking and finance"

100%

of survey participants report that they would recommend the *Culture and Money* program to others

"Thank you so much for this training, I would highly recommend... and would love to do an extended version of this if it ever existed!"

"I valued getting an understanding of how Indigenous people view wealth; that it's about what's shared, not what's accumulated for yourself. It was a good reminder about grassroots development still being the right way forward, supporting people to drive their outcomes and how we can listen and share our experiences to make sure we get the right outcomes."

EDUCATION AND OUTREACH STRATEGY

IMPLEMENTED FROM JANUARY 2025

FNF's Education and Outreach Strategy is designed to empower First Nations Australians through three key focus areas: First Nations Youth, Regional Communities, and Outreach.

This comprehensive strategy embeds financial capability and resilience on a national scale. By training community professionals across Australia, we ensure the delivery of culturally tailored financial literacy education directly within local communities. Additionally, our outreach efforts focus on connecting remote communities with services that enhance financial inclusion.

FIRST NATIONS YOUTH

FNF empowers young people with essential financial literacy skills through culturally tailored education. By training and supporting community mentors to deliver engaging, relevant **Financial Fitness for Youth** workshops, we help young people gain confidence in managing money, avoiding financial pitfalls, and building a foundation for financial independence.

This program is designed to break the cycle of economic disadvantage and foster intergenerational wealth, with ongoing support to ensure long-term impact.

Beneficiaries: First Nations young people.

Program audience: Youth mentors, youth program coordinators/facilitators, teachers.

REGIONAL COMMUNITIES

FNF is driving large-scale impact by embedding financial literacy and capability into regional communities through the **Financial Fitness** program.

By training local mentors, we empower them to deliver culturally tailored financial education directly to their communities. This mentor-led approach ensures that financial knowledge is accessible and relevant to the unique needs of First Nations people.

As a result, communities are empowered to improve their financial wellbeing and create stronger economic foundations.

Beneficiaries: First Nations people in regional communities.

Program audience: Financial counsellors, financial capability workers, community program coordinators/facilitators, i.e. family/health programs.

OUTREACH

FNF's **Financial Wellness Outreach** program connects rural and remote First Nations communities with face-to-face support from finance sector professionals.

By bringing these services directly to the communities, we help individuals access financial guidance and support that is often out of reach in these locations. This approach breaks down barriers to financial inclusion, ensuring community members receive the support they need to access services and strengthen their financial wellbeing.

Beneficiaries: First Nations people in regional and remote communities.

Program audience: Financial services such as banks, super funds and insurers, government services such as ATO and Centrelink, ombudsman and consumer advocates, financial counsellors, Traditional Owners, local community services.

OUR PROGRAMS

FINANCIAL FITNESS

FNF's *Financial Fitness* workshops have been designed as an introduction to foundational money skills, alongside context about the historical experiences of First Nations people with money. Participants learn practical money skills while also having the opportunity to yarn about cultural challenges and money shame. Our workshops are led by our First Nations facilitators in a culturally safe space.

MY MONEY DREAM

My Money Dream is FNF's flagship online financial literacy program. It has been created *for Mob, by Mob*, to help teach the skills for financial security and future prosperity. It delivers essential financial skills within a cultural and historical framework.

ON COUNTRY TRAIN-THE-TRAINER

The *On Country* program trains external professionals working in community organisations and/or financial wellbeing roles across Australia to deliver culturally tailored financial literacy education in their communities. Participants receive resources, mentor training and access to an online hub with tools and coaching to support First Nations financial wellbeing and community connections.

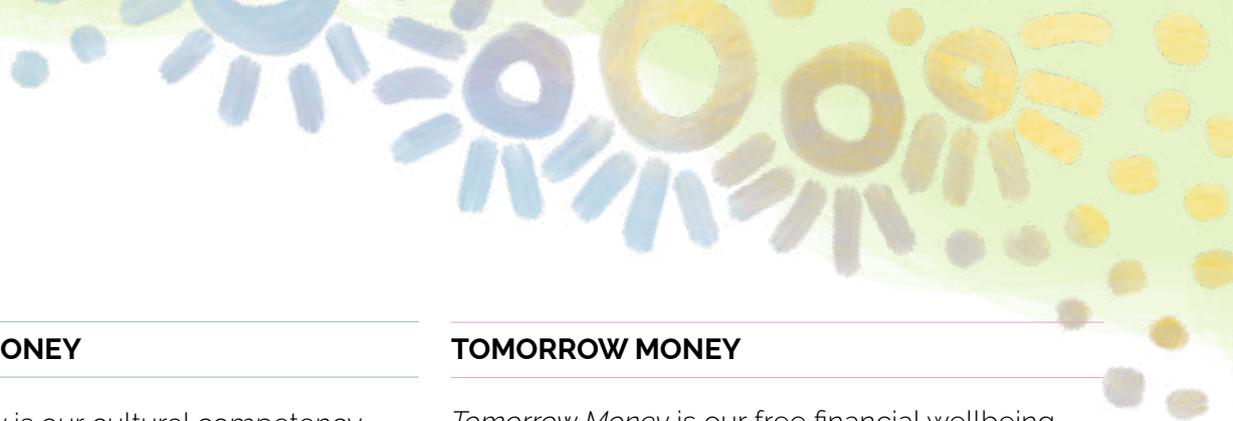
RICH BLAK WOMEN

Our *Rich Blak Women* initiative is a powerful program across multiple platforms, supported by a network of deadly sisters around Australia. *Rich Blak Women* offers its network a culturally safe and informative space, where women are empowered to discuss money mindset, cultural and family obligations around money, understand their worth and how to create intergenerational wealth. The project includes webinars, face-to-face workshops, free resources and our *Rich Blak Women* podcast and YouTube series.



Rich Blak Women:
Kristy Dickinson (left)
Founder of Haus of
Dizzy; Kaitlin Lee
(right) founder of Yura
Consultancy with FNF
Managing Director,
Leah Bennett.





CULTURE AND MONEY

Culture and Money is our cultural competency training, created for the financial services and government sectors. This First Nations-led training program is designed to give organisations a better understanding of Aboriginal and Torres Strait Islander cultures and in turn enhance the delivery of financial services to First Nations people.

TOMORROW MONEY

Tomorrow Money is our free financial wellbeing hub designed to be the go-to place to educate and empower First Nations Australians to take control of their financial future. It's full of resources, guides, articles and personal stories that cover everything from home ownership to super to credit and debt.

MY BUSINESS DREAM

My Business Dream empowers Mob to transform their ideas into thriving enterprises by providing essential financial education, entrepreneurial skills, and practical tools for building and sustaining a successful business.

WEALTH YARN

Our *Wealth Yarn* is a monthly e-newsletter tailored for First Nations Australians, providing practical financial tips and insights. Sourced from our *Tomorrow Money* website, *My Money Dream* learning modules and *Rich Blak Women* content, the newsletter offers articles and resources that are sensitive to the unique needs of First Nations communities.



FINANCIAL WELLNESS OUTREACH

FNF's *Financial Wellness Outreach* program takes a holistic approach to financial wellbeing by bringing banks, superannuation funds, government services, financial counsellors, and consumer advocates directly to rural and remote First Nations communities.

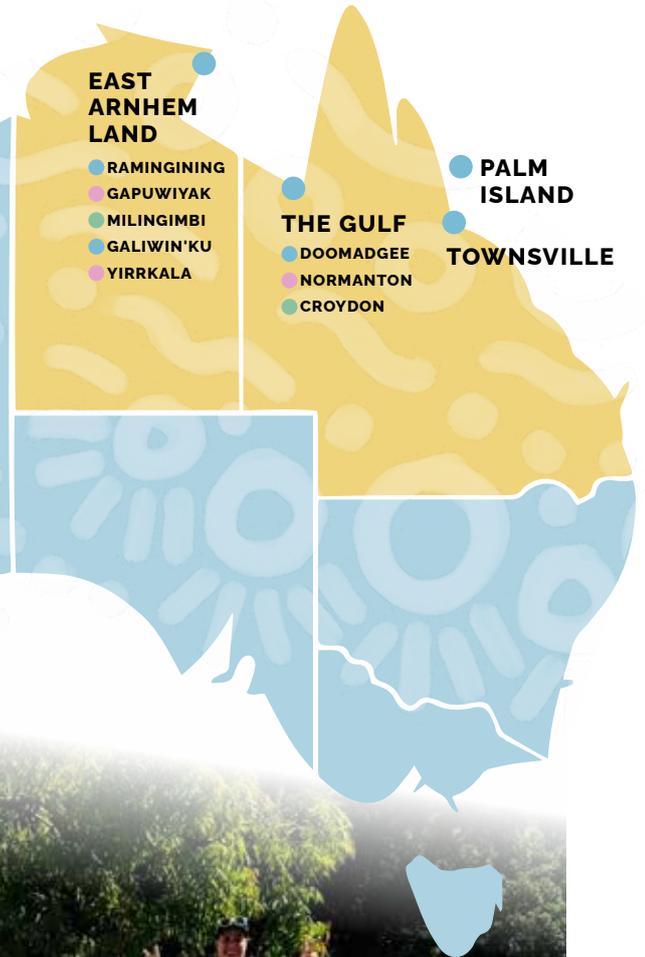
This initiative offers face-to-face support for financial needs in a culturally safe environment, ensuring that First Nations people can access vital services often out of reach due to remoteness or language barriers.

FNF's *Financial Wellness Outreach* plays a crucial role in levelling the economic playing field for First Nations communities, supporting efforts to build intergenerational wealth.

\$1,909,420
superannuation
reconnected with Mob

\$71,497
tax recovered for Mob

950 people helped





WHERE WE DELIVERED TRAINING & OUTREACH

INDUSTRY

WARRANE / SYDNEY, Gadigal Country, NSW
TARNDANYA / ADELAIDE, Kurna Country, SA
NAARM / MELBOURNE, Wurundjeri and Boon Wurrung Country, VIC
MEANJIN / BRISBANE, Yuggera and Turrbal Country, QLD
MPARNTWE / ALICE SPRINGS, Arrernte Country, NT

COMMUNITY

NAARM / MELBOURNE, Wurundjeri and Boon Wurrung Country, VIC
NAARM / ST ALBANS, Wurundjeri Country, VIC
DJILANG / GEELONG, Waddawurrung Country, VIC
MEANJIN / BRISBANE, Yuggera & Turrbal Country, QLD
TARNDANYA / ADELAIDE, Kurna Country, SA
GARRAMILLA / DARWIN, Larrakia Country, NT
LEONORA, Wongatha Country, WA
LAVERTON, Wongatha Country, WA

MEANJIN / BRISBANE, Turrbal Country, QLD
GOOMBURRUP / BUNBURY, Wardandi Noongar Country, WA
BOORLOO / PERTH, Whadjuk Country, WA
ARLPARRA / UTOPIA, Alyawarr and Anmatyerre Country, NT
AMPILATWTJA / UTOPIA, Aherrenge Country, NT
MPARNTWE / ALICE SPRINGS, Arrernte Country, NT

FINANCIAL WELLNESS OUTREACH

EAST ARNHEM LAND inc. RAMINGINING, GAPUWIYAK, MILINGIMBI, GALIWIN'KU, YIRRKALA, Yolngu Country, NT
THE GULF inc. CROYDON, Tagalaka and Kurtijar Country, QLD;
NORMANTON, Gkuthaarn and Kukatj Country, QLD;
DOOMADGEE, Gangalidda and Waayni Country, QLD
BWGCOLMAN / PALM ISLAND, Manbarra Country, QLD
GURAMBILBARRA / TOWNSVILLE, Wulgurukaba and Bindal Country, QLD

ADVOCACY

FY25 will be remembered as the year where FNF found its voice and proudly spoke truth to power on emerging economic issues. We have always adopted an evidence-based approach to research and engagement and have never backed away from difficult policy conversations where the lives and livelihoods of First Nations communities are concerned.

We are grateful that when we do speak, we do so with the endorsement of our many partner organisations in the financial services sector, and with the trust from Mob who participate in our education and outreach programs and keep us grounded.

Once again, our team travelled far and wide to ensure that the key messages we deliver to government and industry are honest, authentic, and shaped by First Nations perspectives.

We stand strongly as the only Indigenous-led financial education organisation with a national footprint, and, in FY25, we expanded our reach beyond international borders.

"...our team travelled far and wide to ensure that the key messages we deliver to government and industry are honest, authentic, and shaped by First Nations perspectives."

For the first time, our Board invested in the development of a comprehensive policy platform, putting FNF's cultural knowledge and financial services expertise at the forefront of critical national conversations leading into the 2025 Federal Election.

Through this process, we tabled nine clear and implementable recommendations to enhance the long-term financial prosperity of our people:

- 1.** Invest in culturally safe education and outreach programs to enable self-determination and safeguard against abusive behaviour.
- 2.** Develop a comprehensive framework to periodically measure the economic wellbeing of First Nations communities, including the scale, composition and contribution of First Nations businesses to the national economy.

- 3.** Allow the Australian Taxation Office (ATO) to disclose information about the existence of superannuation accounts to potential beneficiaries of deceased individuals, without the need for a Legal Personal Representative (LPR).
- 4.** Explore new mechanisms to strengthen and accelerate First Nations peoples' access to finance and capital.



- 5.** Conduct a detailed review of responsible lending and capital flow from mainstream banks and financial institutions to First Nations communities.
- 6.** Create opportunities for First Nations international partnerships and trade pathways, informed by successful models for economic empowerment in international jurisdictions (i.e. Canada, Aotearoa New Zealand).
- 7.** Establish a formal process to define and regulate First Nations businesses, including an investigation into the practice of 'black cladding' and policies to combat it.

8. Modify the Scam Prevention Framework (SPF) to reduce the burden on vulnerable consumers and alleviate points of friction in the proposed remediation process.

9. Progress and implement reforms to the Commonwealth Indigenous Procurement Policy (IPP).

Launching this paper and providing sound reasoning for investment in First Nations economic policies is one of several steps that we have taken to elevate the profile of the organisation. This also tied a bow on months of meaningful engagement with the Joint Standing Committee on Aboriginal and Torres Strait Islander Affairs, as part of a targeted parliamentary inquiry.

Importantly, having registered our advice to government in the public domain, we are empowered to continue to hold officeholders to account, and to audit the effectiveness of our own performance, in striving to see these recommendations come to life.

Across the financial year, we worked tirelessly serve as a conduit between community and industry and to advocate alongside fellow First Nations-led organisations with goodwill, strategy and conviction.

Some highlights of our staff's efforts include:

✦ We served in a substantive leadership capacity as Secretariat for the Indigenous Super Working Group.

✦ We hosted the 2025 *First Nations Super Summit* on the traditional lands of the Cammeraygal people.

✦ We joined the First Nations Economic Empowerment Alliance as a member organisation.

✦ We co-signed an open letter to the Assistant Treasurer with major funds and consumer advocates on improving visibility of super for deceased Australians' loved ones.

✦ We provided written and verbal evidence to the Joint Standing Committee on Aboriginal and Torres Strait Islander Affairs' *Inquiry into economic self-determination and opportunities for First Nations Australians*.

✦ We provided public commentary on the status of the compulsory income management framework and the need for greater investment in culturally safe financial education.

✦ We developed a major research proposal on digital financial inclusion with the Centre for Indigenous Policy Research at ANU.

✦ We attended an ATO workshop to advise the Commissioner and Second Commissioner on emerging taxation issues for First Nations communities.

✦ We conducted an introductory meeting with the Ambassador for First Nations People and senior staff from the Office of First Nations International Engagement within the Department of Foreign Affairs and Trade.

✦ We attended a business roundtable hosted by the Minister for Indigenous Australians, Senator Malarndirri McCarthy and Senator Jana Stewart.

✦ We supported a student group from the University of Sydney in their preparation of a research paper on First Nations customers' experience in the financial services sector.

✦ We launched a discussion paper ('The First Economy') for Indigenous Business Month.

✦ We travelled to Canberra to meet with MPs and Ministerial offices during parliamentary sitting weeks.

"Across the financial year, we worked tirelessly to serve as a conduit between community and industry..."

✦ We advised the ATO's Assistant Commissioner on the management of taxation refunds for First Nations individuals in remote communities eligible for a Zone Tax Offset.

✦ We lodged a written pre-Budget submission to Commonwealth Treasury.

✦ We accepted prominent speaking roles at two Indigenous-led international conferences.

Through it all, we were pleased to see the Commonwealth allocate funding to a five-year workstream for the development of a First Nations Economic Framework and the establishment of a First Nations Economic Partnership.

FNF has not only a seat at the table, but a significant contribution to add in the continued shift away from deficit-minded policy responses and toward a prosperous economic future for all First Nations people.

2025 FIRST NATIONS SUPER SUMMIT

In February 2025, FNF hosted its second annual *First Nations Super Summit* on the traditional lands of the Cammeraygal people. Thanks to the support and hospitality of our partner, Zurich, this milestone brought together a community of advocates and industry leaders from across financial counselling, superannuation, government, and the not-for-profit sector. With more than 80 registered delegates on hand, the occasion offered a platform for shared reflection and to hold one another to account on key sector reform priorities.

The Summit is the only event of its kind — Indigenous-led and grounded in culture — where the lived experience of First Nations members and customers in financial services sits at the core of every discussion. Attendees were asked to consider how they can better serve First Nations communities and meet the unique cultural needs of their members, including greater support and recognition for financial counsellors and capability workers, and long-overdue recognition for Indigenous kinship structures.

Collectively, six strategic priorities for the ISWG were identified for the calendar year ahead:

1. Industry-wide adoption of the AUSTRAC guidance on alternative forms of identification
2. Improve cultural competency of member servicing staff through industry specific training and resources
3. Enable Financial Counsellors to certify documents for superannuation matters
4. The standardisation of forms
5. Enable super funds to recognise individuals as Aboriginal or Torres Strait Islanders
6. Acknowledge the significance of Indigenous kinship structures.

Leah Bennett (FNF) left the room with a simple message: "Each step forward should bring us closer to a system that is accessible, culturally safe, and responsive to the needs of First Nations peoples."



[Click here](#) or scan the QR code to view the complete 2025 First Nations Super Summit report.



INTERNATIONAL ENGAGEMENT

As part of our commitment to continuous improvement, we took our education blueprint and advocacy strategy abroad in FY25.

In July 2024, we arrived in Rotorua, Aotearoa to connect with our Māori partners and international delegates at *Te Hui Taketake a Te Puna Tahua Toa*, a global Indigenous business summit.

The summit provided a platform for magnificent cultural immersion for our staff, and the opportunity to co-facilitate a workshop with More Than Money, a local financial capability specialist.

We were humbled to present to a packed room, running a breakout session on the successes of our 'Train-the-Trainer' pilot program and our approach to empowering community workers to deliver *Financial Fitness* modules.

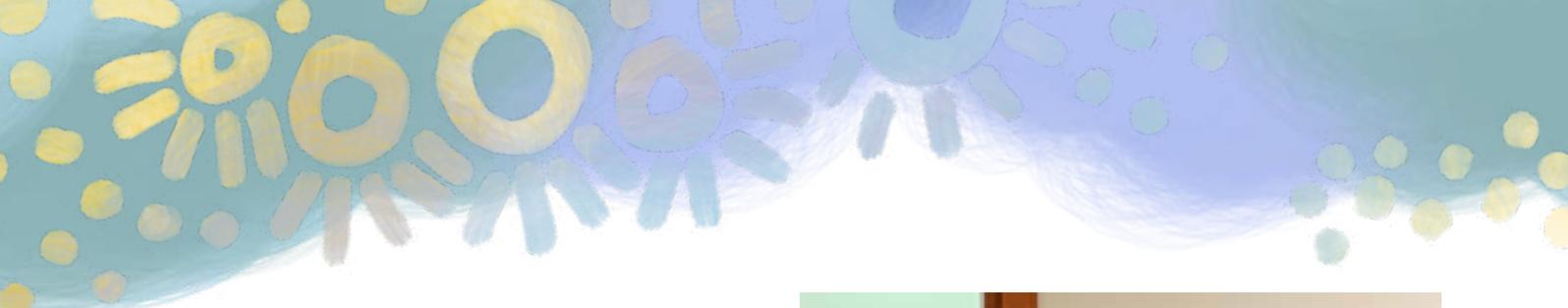
The gathering in Rotorua also enabled FNF to deliver an in-person briefing to Assistant Deputy Minister, Lands and Economic Development, Indigenous Services Canada, Keith Conn, and steadily build brand awareness in a global setting.

We are always looking to nurture our relationships with First Nations organisations on Turtle Island (North America) and, in 2024-25, our bond with Aboriginal Financial Officers Association of Canada (AFOA Canada) opened a pathway to introduce a whole new audience to our *for Mob, by Mob* model of financial education.

Across 18 days of travel and in five locations, our staff put FNF on the map, nurtured trusted relationships with like-minded organisations and deepened their understanding of Indigenous economic affairs across Canada.

FNF wishes to acknowledge Terry Goodtrack, President and CEO of AFOA Canada, and Dan Brant, member of the Mohawks of the Bay of Quinte and a Board member of AFOA Canada, for their gracious support and hospitality while our team were visitors to Indigenous lands.





In February and March of 2025, we delivered five in-person presentations and connected with more than a dozen organisations, rich with Indigenous knowledge.

Our delegation's activities included:

- ✦ FNF's Chair, Ian Hamm, featured on a panel discussion, 'Setting the Foundation for True Reconciliation', on the final day of the 2025 AFOA Canada Conference.
- ✦ Destiny Dewis (Project Manager — *On Country*) and Angus Crawford (General Manager — Economic Policy, Research and Government Relations) facilitated a concurrent breakout session on the theme on FNF's model for economic empowerment.
- ✦ We established meaningful connections with First Nations leaders and changemakers while attending the conference on the unceded lands of the Mi'kmaq people in Halifax, Nova Scotia, including representatives from the First Nations Bank of Canada and the Assembly of First Nations.
- ✦ We travelled to Ottawa to meet with (and present to) senior policy and program staff at the offices of Indigenous Services Canada, a department of the Federal Government of Canada.
- ✦ We held follow-up discussions with the Assistant Deputy Minister, Lands and Economic Development, Indigenous Services Canada, in Ottawa.
- ✦ We explored cultural exhibits at the National Gallery of Canada.
- ✦ We visited Parliament Hill and the Senate of Canada building in the national capital.
- ✦ We visited Mādahōki Farm in the National Capital Greenbelt, a cultural agritourism destination to experience Indigenous practices and sustainable development initiatives.
- ✦ We exchanged ideas on campus with the Office of Indigenous Initiatives at Queen's University, in Kingston, Ontario.



"...we delivered five in-person presentations and connected with more than a dozen organisations, rich with Indigenous knowledge."

- ✦ We were welcomed to Tyendinaga Mohawk Territory by Elder, Dan Brant, for a tour on reserve, briefing on local governance model, and introduction to the Chief of the Band Council, R. Donald Maracle.
- ✦ We collaborated with Prosper Canada, a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation, on financial empowerment strategies for First Nations people, during a site visit to their offices in downtown Toronto, Ontario.

At FNF, we are always striving to understand what best practice in financial education looks like.

We are privileged to have been welcomed to Aotearoa New Zealand and Canada and look forward to strengthening the friendships that we have formed, as we work together to make Indigenous economic self-determination a lasting reality.

PARTICIPANT INTERVIEW

ARIMAYA YATES, CEO, ENGINEERING AID AUSTRALIA

Who are you, who's your Mob, and can you describe the sort of work that you do?

I'm a proud Taungurung woman from the Nira-balluk clan of Taungurung nation. We're part of the Kulin Mob. So, North East Victoria, sub-alpine regions, very cold, snowy mountains, fresh water, river people.

I live down on Wadawurrung country now. I just moved down here, which is a part of the story because it's part of what the program helped me to do: buy a house.

I am CEO of Engineering Aid Australia. It's a 30-year-old, established national not-for-profit. We bring Aboriginal and Torres Strait Islander youth into engineering and STEM.

Did First Nations Foundation financial wellness training help you start good money habits?

Yes, it helped me enormously. It helped me to get real with my relationship with money. Initially, I didn't even understand that it was a relationship. And then I got to understand it is a relationship and learnt how to think about it in the same way I think about my personal relationships — and look at how I can foster it to be a healthy one.

That was the number one thing at the at the start. And then I learned about how to really be honest about my debt.

I went on a big journey of slowly repaying debts without feeling like my budget was so limited I couldn't enjoy any of my money. It was all put on debt.

I managed to get through it, thanks to the tools that I'd learnt through First Nations Foundation and building that healthy relationship and being honest about that relationship with myself and taking control of it.



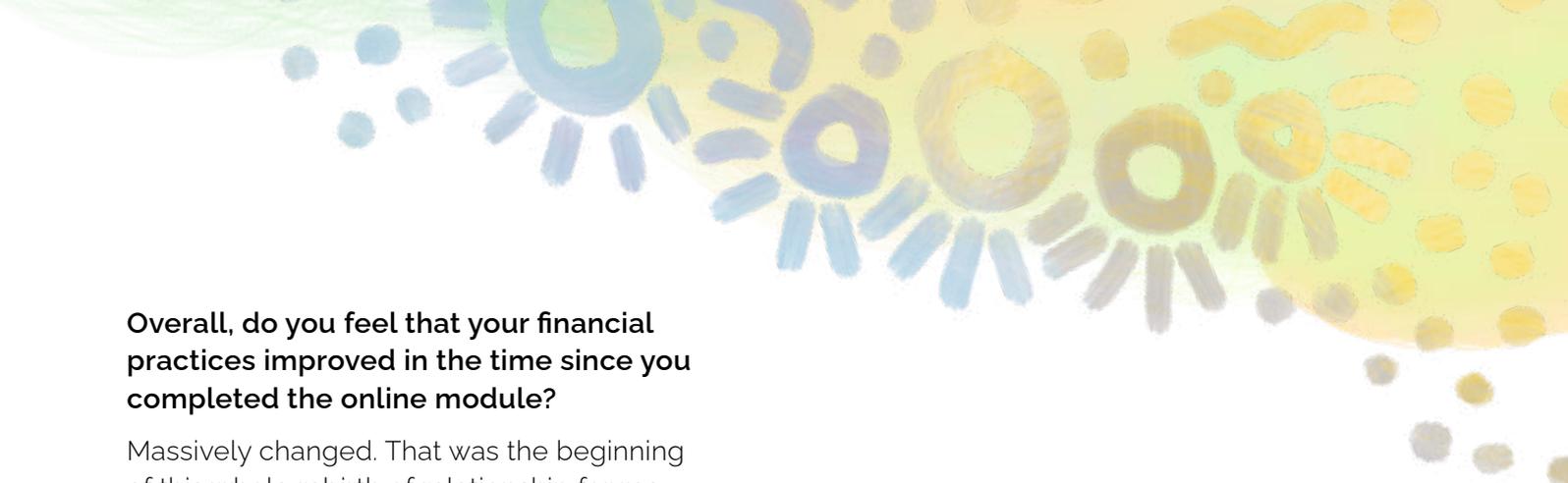
"I live down on Wadawurrung country now. I just moved down here, which is a part of the story because it's part of what the program helped me to do: buy a house."

What do you think was your biggest lesson from the training and how have you used this in everyday life?

It was about my relationship with money and not having a healthy relationship with it and just all the emotion attached to that. Especially being a single parent, there's a lot of deep emotion that would drive me to ignore.

The reality and just building that healthy relationship with finances and investing, you know, into me.

That was the key take away of going I can have control of this, not the other way around — and make it healthy.



Overall, do you feel that your financial practices improved in the time since you completed the online module?

Massively changed. That was the beginning of this whole rebirth of relationship for me with money. But I'd gone from being in around \$40,000 of debt, to smashing the debt, and building a healthy budget that didn't make me feel like I was budgeting. I became conscious about my spending and save. And now I've just bought my first home.

Since you completed the training, have you set a money goal and what sort of progress have you made towards it?

I did, I set the goal to create this home and save my deposit, which I did, and I saved a significant deposit. I smashed the debts. That was the first goal. The second goal was saving for this home, which I've done now. The goal now is maintaining the mortgage, which I'm doing.

"That was the key take away ... I can have control of this, not the other way around — and make it healthy."

What part of the First Nations Foundation program you participated in did you enjoy the most?

Having the cultural lens on the conversations around money. I've done a lot of financial training because I wasn't taught. But there was no other conversation I've ever had that acknowledged that kinship system of our obligations financially like when you're the working person.

Do you know if your family, friends, or community have implemented any of the lessons that you've shared with them in their own lives, or have you seen improvements in their relationship with money?

I know quite a few women that have come and done some of your programs. I've motivated a lot of people around me that are close because they're all ask — 'how did you do that?' — and it does take hard work.

Where do you think the biggest gaps are for First Nations people and communities and financial wellbeing?

I think addressing poverty consciousness and the emotional challenge with starting the journey because there's just so much unknown fear around money.

After undertaking the *Financial Fitness* training, how would you describe your relationship with money?

It's healthier. I'm still weak in some areas. I'm still impulsive, but it's so much more balanced. It's a much more balanced relationship. Now, I understand if I am impulsive and want to buy something pretty — there's a cost to that, and it might mean a detrimental cost to my family of not having food on the table or the bills aren't paid. So, it's a much more balanced relationship now.

PARTICIPANT INTERVIEW

ANN-MAREE LONG, HEAD OF COMMUNITY ENGAGEMENT, EPIC PATHWAYS

Who are you, who's your Mob, and can you describe the sort of work that you do?

I'm a very proud Bachelor, Wappa Barra and Torres Strait Islander woman. I was born and raised on Jarowair and Giabal country in Toowoomba, Queensland, and I now live on Yuggera and Turrbal country, but am frequently back home to Hervey Bay as my mum lives there.

I run a small business alongside my mum called Sandpoppy Weaving. So, we use weaving as a tool for healing because as survivors of family and domestic violence, we know how important ancient crafts are for grounding, wellbeing and connecting. I also work as Head of Community Engagement at EPIC Pathways. So, youth empowerment, drop-ins to schools across Greater Brisbane region to talk around strength and identity, community connections and pride, as well as future pathways.

Which First Nations Foundation program and or event were you involved in?

My first touchpoint with FNF was through CareerTrackers as you Mob had presented for some of our students, and then I was grateful to have engaged FNF with some of our programs at EPIC Pathways more recently.

I used the *On Country* booklet when FNF facilitators came and delivered yarns on two occasions with our high school participants from EPIC Pathways. I've also utilised the *My Business Dream* portal for my own independent business with my mum.

How do you think you would have described your relationship with money and finances?

I'd say that I had a relationship with money almost in a scarcity mindset. One that wasn't about, abundance, opportunity and growth. So, I feel like my relationship with money because of First



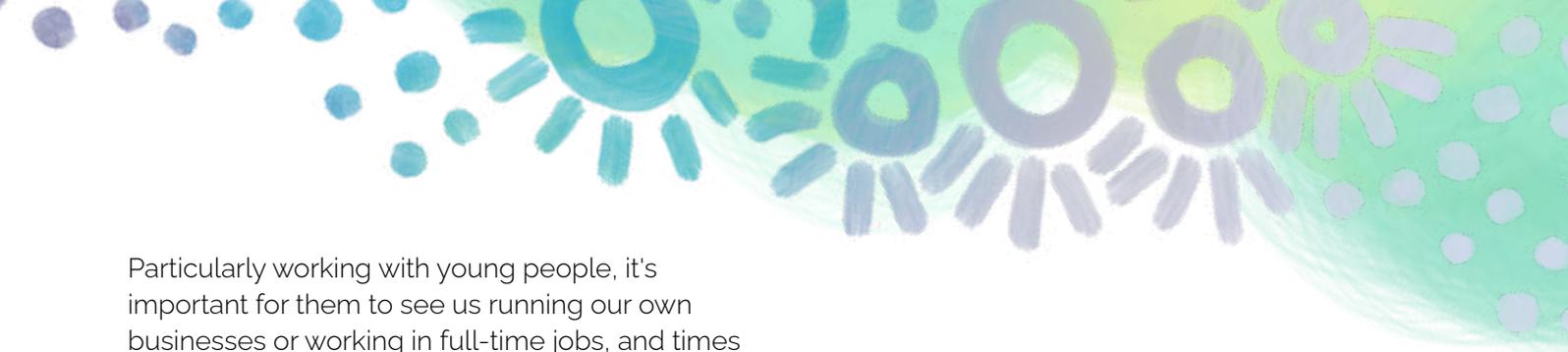
Nations Foundation has allowed me to really broaden my mindset and expand what financial freedom and economic empowerment looks like for me and my family and my community.

Did First Nations Foundation's financial wellness training help you start any good habits?

I feel not shying away from looking at all my transactions, and being more forthcoming when it comes to seeing, I suppose, my money flow. Also, identifying where my income is going to, seeing trends in my spending and just to feel comfortable in having oversight and ownership over that information.

What do you think was your biggest lesson from the training and how have you used this in everyday life?

The key takeaway from my experiences working with FNF would be the power of a personal story and hearing the stories of other Mob share their journey with their finances in a vulnerable, open and informative way.



Particularly working with young people, it's important for them to see us running our own businesses or working in full-time jobs, and times where we've had to learn lessons or reflect about our spending.

What I value the most out of FNF's training was the real vulnerable storytelling — *for Mob, by Mob*, to create a space where others can share, reflect and then and from there utilise the tools as opposed to going straight into the toolkit without the full context or picture of what has happened before.

What I've enjoyed from sessions is the power of the language we use when it comes to money. Just having some of that positive reframing of language, particularly for someone who is the first in the family to own a business. I'm teaching my mum a lot about business and financial independence, as well as learning myself in real time, while also mentoring young people and talking about our money dreams.

Overall, do you feel that your financial practices improved since the time you completed the online *My Money Dream* modules?

I'm in a place where I still have a few more modules to go, but for me it's been really important to utilise that tool as a place to stop, pause and reflect. I am always feel excited to utilise the workbooks, the website and resources them and to share them with my peers because it's visually a really fun place to reflect. I feel enthusiastic to jump on. It's a place for furthering cultural empowerment and money matters.

Since you completed the training, have you set a money goal and what sort of progress have you made towards it?

Yes, definitely. It was very helpful as I approached a fellowship that I recently undertook for six weeks in the USA. It allowed me to really think about breaking down how much money I needed to

feel comfortable in my fellowship, so that I could have things such as rent, car insurance and other frequent transactions happening on the backend at home. I was pleasantly surprised myself with my ability to do so.

For Aboriginal and Torres Strait Islander businesses in regional and remote Queensland, having resources like *My Money Dream* leading into these big opportunities (like the 2032 Olympics) is really important and a great tool to be able to share far and wide.

"What I value the most out of FNF's training was the real vulnerable storytelling — for Mob, by Mob, to create a space where others can share, reflect and ... utilise the tools."

Do you know if your family, friends, or community have implemented any of the lessons that you've shared with them in their own lives, or have you seen improvements in their relationship with money?

Yes, there is one friend in particular who I have shared with about my journey with FNF and my relationship with finances more broadly.

Her and I had our own session together one weekend where we journal about our relationship with money and we utilised a few different prompts to think about it. We were able to sit down and explicitly write out where a lot of our costs or expenses were going.

My friend, who also is a mentor for young and vulnerable community members, offered a really great and safe space to share what we learned and build on any gaps. A big one I should mention, of course, is that ongoing conversation I had with my mum around building our knowledge together.

CASE STUDY

FIRST NATIONS FOUNDATION X LUTHERAN CARE

In June 2025, First Nations Foundation provided our two-day *On Country* Train-the-Trainer session for our partner Lutheran Care.

Training involved preparing Lutheran Care staff to delivery our culturally designed *Financial Fitness* to local First Nations communities. We trained 10 staff, which is expected to have a reach of 250 First Nations community members. Strong partnerships, deep listening and collaboration are at the heart of Lutheran Care's work in communities. Our partnership with them has strengthened their wraparound financial wellbeing model. Together we are helping to create a "one-stop-shop" for financial wellbeing and education for remote Aboriginal communities with limited face-to-face services. This united approach improves access, boosts the uptake and impact of financial literacy, and strengthens advocacy by aligning organisations to address shared challenges and drive systemic change.

"It has inspired our staff to build trust and connection creatively before delivering content, enhancing the impact of our services."

INTERVIEW: *Featuring Lutheran Care SA/NT staff Susan Richards, Executive Manager Families and Community Services; Zakaria Deng, Community Development and Partnerships Lead; and Louise Lam, Financial Counsellor.*

Which FNF program/event did you engage with?

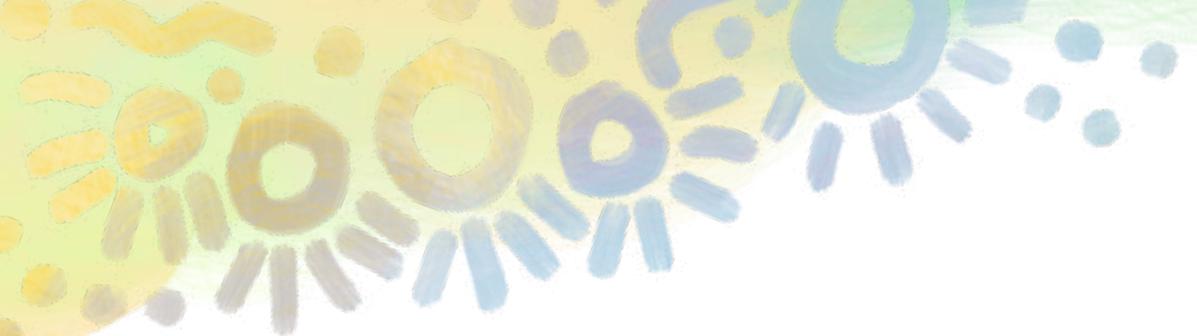
Our staff engaged with the two-day *Financial Fitness* training in mid-June 2025. The training strongly aligns with Lutheran Care's approach in community, embedding local voice to promote self-determination, with the training 'developed by Mob, with Mob, for Mob'.

Following the *On Country* Mentors training, do you feel confident to host training or coaching in your community?

For more than 15 years, Lutheran Care has been delivering support services in Central Australia, including outreach into 28 remote communities. *On Country* Mentors training has enhanced our staff's ability to provide culturally relevant tools to host workshops that resonate even further with community members. The yarning circles, open conversations, and listening approach are approaches we are passionate about embedding in our ongoing work across the Territory.

Have you delivered any sessions? If yes, how did they go?

Yes. Using *Financial Fitness* tools, we delivered sessions on romance scams, general scams and raising awareness about online gambling - a significant issue in some communities. The tools' simple language and visual aids made the concepts accessible, especially for those with communication or literacy challenges and presented "real" risks that supported powerful discussions.



The sessions were well-received; community members were highly engaged, often surprised by the examples, and eager to learn practical ways to protect themselves. Feedback indicates that participants now feel more confident recognising when they come across unusual or suspicious requests or activity.

How confident are you that the financial future of your clients would be improved if they complete the *Financial Fitness* training?

Confident. The *Financial Fitness* training provides an additional layer of cultural context, practical examples, and easy-to-use tools to our current wraparound support model and training further strengthens the confidence for community members to take control of their own financial, digital, and literacy learnings and further empowering them to make informed decisions.

"Most importantly, we anticipate ... a generational ripple effect, strengthening financial capability today to improve outcomes for children, families and the broader community into the future..."

Do you have any examples of clients using FNF knowledge or resources to improve their financial wellbeing?

After our scam awareness sessions, community members have reported they are now more cautious about sharing personal information and more confident in recognising scams. The visual tools helped spark conversations about gambling harm, prompting some community members to set limits and seek support.

What do you think are the biggest impacts the FNF program/event has had for your clients?

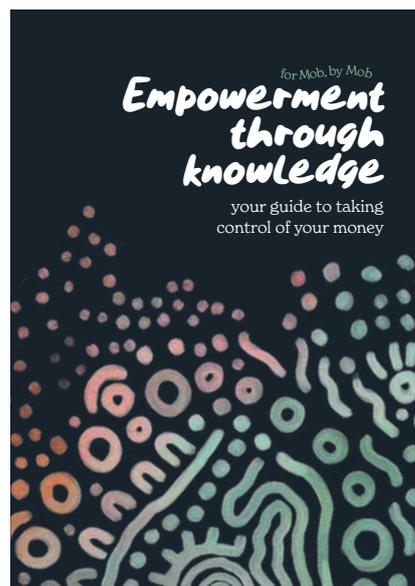
We believe the biggest effect has been the increased engagement with, and understanding of, training materials that reflect clients lived experience. It is anticipated that this addition to our training repertoire will help build practical knowledge to protect finances, particularly around scams and gambling harm. Most importantly, we anticipate that the continuation of this type of education support will mean stronger impact on financial knowledge retention, and possibly cause a generational ripple effect, strengthening financial capability today to improve outcomes for children, families and the broader community into the future.

What was your biggest takeaway from the training/event?

A key takeaway is the value of delivering financial education developed by First Nations people for First Nations people via cultural practices like yarning circles that foster genuine engagement. It has inspired our staff to build trust and connection creatively before delivering content, enhancing the impact of our services. We are looking forward to partnering with communities in Central Australia and utilising the *Financial Fitness* culturally relevant tools - especially in communities where English is an additional language - to ensure Lutheran Care's workshops honour Aboriginal knowledge-sharing traditions, while addressing contemporary community priorities to deliver lasting value for years to come.

PARTNER SPOTLIGHT

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION (NATSIHA)



NATSIHA is proud to have partnered with First Nations Foundation to create the *Empowerment Through Knowledge* booklet — a resource designed to support Aboriginal and Torres Strait Islander peoples at every stage of the housing journey.

Whether it's understanding tenancy rights, managing finances, or taking the first steps toward home ownership, *Empowerment Through Knowledge: your guide to taking control of your money* empowers our Mob with the knowledge and confidence to make informed decisions. Financial wellbeing is central to housing security, and this collaboration reflects our shared commitment to community-led education that builds independence, stability, and opportunity.

We thank First Nations Foundation for their expertise and partnership in creating this important tool. Together, we're helping our communities strengthen financial resilience and open the door to housing choices that meet their needs and aspirations.

— Zachariah Matysek (Acting CEO, National Aboriginal and Torres Strait Islander Housing Association)

"...this collaboration reflects our shared commitment to community-led education that builds independence, stability, and opportunity."



[Click here](#) or scan the QR code to view and download the booklet.

THANK YOU

TO OUR SUPPORTIVE PARTNERS AND DONORS

First Nations Foundation proudly acknowledges the ongoing support and dedication of our partners. Their commitment is the driving force behind programs that deliver financial education and empower First Nations communities across Australia. Together, we are creating pathways to economic inclusion and building a stronger, more equitable future.

OUR PARTNERS:

54 Reasons

Aboriginal Family Support Services

Accor Group

ANZ

Arnhem Land Progress Aboriginal Corporation (ALPA)

Australian Financial Complaints Authority (AFCA)

Australian Taxation Office

AustralianSuper

Basic Rights (Queensland)

BHP

QLD Births, Deaths and Marriages

Brighter Super

CareerTrackers

Commonwealth Bank of Australia

Cbus Superannuation

Certified Practising Accountant (CPA) Australia

Dilin Duwa Centre for Indigenous Business Leadership

Donnie Harris Law

Ecstra Foundation

Ember Connect

Empower Community Health Care Services

Energy and Water Ombudsman (QLD)

Epic Pathways

First Nations Economics

FORWAARD Aboriginal Corporation

HESTA Super Fund

Hostplus

Indigenous Business Australia

Indigenous Consumer Assistance Network (ICAN)

PURPOSE PARTNERS:

SUNCORP



Australian Retirement Trust

Insignia Financial

Legal Aid Queensland

LinkedIn

Lutheran Care NT

Madalah

MetLife

Mob Strong Debt Help

National Australia Bank

National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)

Ngarrimili

Office of Fair Trading – Queensland Department of Justice and Attorney-General

Pathfinders National Aboriginal Birth Certificate Program (PNABC)

PCYC Palm Island

Rainbow Gateway Ltd Palm Island

REST Super

Services Australia

Shelter Housing Action Cairns

The Smith Family

Tagai State College

Waalitj Foundation

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Z Zurich Foundation

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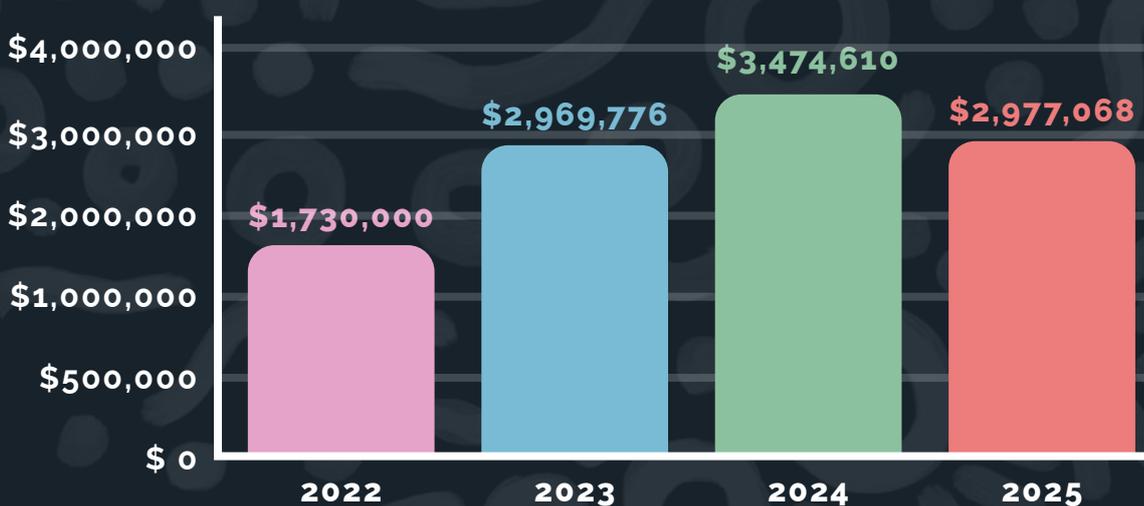
FINANCES

In financial year 2024-2025, FNF recorded **\$2,977,068 in revenue**, reflecting continued support from corporate, government and public donors who value the Foundation's outreach, financial education and resource programs.

Despite this strong backing, the Foundation reported a **net loss of \$234,394**, highlighting ongoing investment in program delivery and strategic initiatives. FNF is working hard to ensure its financial sustainability by securing long-term partnerships with organisations whose values align with the Foundation.

For more information about the Foundation's financial position, please see the 2025 Financial Statement, available on our website: www.firstnationsfoundation.org.au

REVENUE



SURPLUS/DEFICIT



REMUNERATION FOR BOARD

NAME	POSITION	ATTENDANCE	REMUNERATION
Ian Hamm	Chair	4 of 4	\$7,500
Raylene Bellottie	Deputy Chair	4 of 4	\$5,000
Melissa Archer	Non-Executive Director Finance	4 of 4	\$5,000
Michelle Crawford	Non-Executive Director	2 of 4	\$5,000*
Leah Bennett	Non-Executive Director**	3 of 4	\$3,750
Rajiv Viswanathan	Non-Executive Director	1 of 4	\$0
Eveanne Liddle	Non-Executive Director	3 of 4	\$5,000

*Donated to FNF.

**Ceased being remunerated as a Board Director upon commencement as Managing Director in March 2025.

INDIGENOUS PROCUREMENT

In financial year 2024-25, FNF's total spend on Indigenous procurement was **\$274,848**. This was **24% of the total operating expenditure**, minus employee expenses.



**1 IN 2 FIRST NATIONS PEOPLE ARE
IN FINANCIAL DISTRESS AND 75% OF
THE COMMUNITY STILL STRUGGLE TO
ACCESS FINANCIAL SERVICES.**

If you can, please consider supporting our important work building financial prosperity for First Nations people in Australia.

\$1,000

can help fund a face-to-face money skills workshop in a First Nations community

\$5,000

provides online financial literacy training for 50 First Nations Mob

\$10,000

can fund a financial empowerment outreach event in remote Australia

Donating means we can reach more communities with our vital money skills training and resources. Any contribution helps.

Please scan the QR code to donate today, or get in touch with our team to discuss partnership and sponsorship opportunities: operations@fnf.org.au

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First Nations
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