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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 believe in empowering First Nations people to take control of their financial future through all aspects of our training and education.

GET IT DONE

First Nations Foundation is a nimble organisation that prides itself on being able to consistently punch above its weight. Bigger results means a bigger impact for the First Nations community.

BE THE VOICE

Through FNF, First Nations people have a voice on culturally appropriate solutions to financial wellbeing for the community. It's our job to ensure this is heard by the Government and the financial services sector.

INNOVATE

You don't successfully live on the driest continent in the world for 60,000 years without being innovative.

First Nations Foundation in collaboration with the First Nations community brings innovative solutions to modern challenges.

BE AUTHENTIC

FNF has an informal culture, however we are not casual. Whether interacting with Government, corporates or Indigenous community, we're passionate and engaged. Bringing decades of personal and professional experience, FNF has the trust of industry and the First Nations community to deliver lifechanging outcomes in a genuine way.



MESSAGE FROM THE CHAIR OF THE BOARD

The 2023/24 year has been one of great challenge and great change. At a macro level, it has been about shifting the narrative of First Nations people from one of deficits to one of strengths. This includes viewing First Nations people through an economic policy lens and not just a social policy lens, as has been the predominant case to date.

Increased focus on using the economy as the primary means of uplifting our people is critically important if we are to achieve equality and selfdetermination.

While fundamentally important, social policy alone has limitations in its contribution to the elevation of people. The reduction of deficit is critical, but has limited ability in delivering better lives, not only for now, but for future generations.

The future for our people is in the economy across its full breadth and depth as employees, employers, business owners, and as entrepreneurs. It thrives on positivity and will help reshape how First Nations people are perceived. I've always believed, and always will believe, that we are great people — we are people of great capacity and great capability and can make great contributions to national life.

To bring those contributions to their fullest life, FNF is continually seeking engagement with Government and the financial services sector. We have had significant hires this year in the policy and advocacy team, as well as the corporate communications team that has allowed us to elevate our advocacy for these outcomes.

We made several parliamentary submissions including to the Joint Standing Committee on First Nations people and Torres Strait Islander Affairs and have appeared before the committee to discuss our approach to economic prosperity.



We also had Assistant Treasurer and Minister for Financial Services Stephen Jones MP address our First Nations Super Summit, further emphasising our strategic relationship with Government.

The FNF team has become highly sought after to support organisations to implement their Reconciliation Action Plan and provide cultural awareness training specific for the financial services sector. This is another area in which the Foundation can influence the narrative around First Nations people to shift the thinking from a social/deficit mindset to a strengths-based economic mindset.

The Board and staff of FNF are deeply committed to contributing to the future of our people that is prosperous, enriching and rewarding – and most importantly, in our way, on our terms. We look forward to bringing these objectives to life in 2024/25 year and beyond.

an Hamm

Ian Hamm Chair



MESSAGE FROM THE CEO

This year has been about balancing core business whilst we position ourselves as a leader in policy and advocacy matters for First Nations people. Our business-as-usual activities of providing world class education have continued to grow into new regions and with new partners. Our social return on investment report confirms our effectiveness in what we do and states that for every \$1 invested in the Foundation, we have a social return of \$3.20.

Regarding our policy and advocacy work, we took stewardship of the First Nation Super Summit. We brought together key organisations within the sector and had people listen to First Nations voices on the ground. From this day, we generated a list of 6 priority areas for the sector to collectively work towards solving. Additionally, we have made several parliamentary submissions on areas impacting First Nations people and were invited to address the Joint Standing Committee on First Nations people and Torres Strait Islander Affairs.

People Our team continues to grow, reaching a peak of 18 people. Key recruitment in areas of policy and advocacy, as well as communication, has allowed us to elevate our brand across community, Government and the sector. Everyone continues to go well above what is required and the whole team here is the reason we can have such incredible impact on community and influence in the sector.

Outreach We continue to see incredible numbers coming back from our Financial Wellness Week outreach events. The numbers only tell half the story as the impact this has on the lives of First Nations people is simply profound.



The team were able to reconnect Mob with more than \$1.9m in superannuation, recover nearly \$72,000 in tax and generate 35 birth certificates. This was done across 10 communities where 950 community members were assisted with banking, superannuation and Government services

Of course, the support of our partners is critical to the success of these events. This year we had 29 partners across Government and the financial services sector support this program to make it the success that it is.

Performance against strategy

As we continue to significantly grow in every aspect as an organisation, we need to ensure that our systems and processes grow as well. We have almost doubled in staff size over the past 12 months and it's important to recognise that what got us to where we are now won't be enough to take us where we want to go.

Our operations team continue to build the internal infrastructure of the organisation that allows our education and outreach team to deliver our services with impact. It's this combination that has allowed us to execute on every aspect of our 12-month strategy and has set us up for an impactful 2025.

Acher

Phil Usher CEO



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, led by our First Nations facilitators in a culturally safe space.

Key Figures:

 242 individuals attended face-to-face Financial Fitness workshops facilitated by FNF trainers

- *** 42 individuals** attended Financial Fitness webinars
- # 15 face-to-face workshops
- 12 organisations trained/ partnered with for delivery



MY MONEY DREAM

My Money Dream is FNF's award-winning online financial literacy program.

It has been created by Mob, for Mob, to help teach the skills for financial security and future prosperity. It delivers essential financial skills within a cultural and historical framework.

Key Figures:

*** 529 new** My Money Dream registrations for 2024

 24 organisations partnered with to provide access to My Money Dream for their staff





ON COUNTRY

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.

The two-day **On Country** training brings together workers from regional communities to upskill in delivering First Nations Foundation's financial education programs directly to their communities. Participants gain handson experience with culturally relevant teaching methods and resources to empower their local communities with financial capability. This year we hosted training in Bunbury and Adelaide with two organisations and trained 12 staff to be mentors.

Key Figures:

- * 12 mentors trained
- * 2 organisations trained
- * 2 in-person mentor training retreats
- * 8 resources created
- *** 143 community members** attended mentor-led training
- * 9 professionals webinars held
- **594 mentors** registered for On
 Country financial wellness resource hub
- # 440 people signed up to the monthly
 On Country mailing list
- * 932 resources downloaded from On Country financial wellness resource hub

Through our **On Country** partnership with Madalah, 143 high school students from Years 10-12 received financial wellness training in community in Western Australia.



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-toface workshops, free resources, our Rich Blak Women podcast and YouTube series.

> As part of Rich Blak Women our monthly Resilient and Ready webinars empower our network with finance and career knowledge – from home ownership to negotiating a pay rise.

Key Figures:

- *** 718 listens** to the Rich Blak Women podcast
- 8 new episodes of Rich Blak
 Women on YouTube
- * 6 Resilient and Ready webinars
- *** 704 page visits** to women's resources on Tomorrow Money
- 390 hard copy Money
 Journals distributed
- ★ 342 digital Money Journals downloaded

6,726 across our Rich Blak Women socials community:

- * 1,346 followers on Instagram
- * 2,400 members in Facebook group
- * 2,827 subscribers to the email list
- * 153 subscribers on YouTube





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RICH BLAK WOMEN cont...

Rich Blak Women on YouTube

In 2024, we worked on a new 8-part season of our Rich Blak Women (RBW) YouTube series, which covers themes of financial wellness, defining success and practising cultural wellness, reconciliation, self-worth in business, navigating spaces, community, prosperity and legacy.

Featuring our 2024 RBW Ambassadors— Woppaburra, Butchulla woman and owner of the fashion business MumRed, Samala Thakialee Cronin, and Wiradjuri and Gamilaraay woman, storyteller and photographer Marley Morgan this series aims to empower First Nations women by sharing their stories and experiences.

Through open discussions and shared wisdom, the series looks to foster a deeper understanding of the challenges and triumphs faced by Blak women, encouraging a sense of community and support.

The Rich Blak Women Money Journal

In 2024, we proudly launched The Money Journal, a practical and culturally relevant resource designed to help First Nations women build financial wellbeing.

Bringing together essential financial information and FNF factsheets, this journal is a valuable tool that First Nations women can use independently, at their convenience. Complementing FNF's financial education initiatives, the journal is a free take-home resource offering both theoretical insights and practical guidance on financial planning and management.





FINANCIAL

WELLNESS OUTREACH

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

This initiative offers face-to-face assistance with financial requests in a culturally safe environment, ensuring that First Nations people can access essential services that might otherwise be inaccessible due to community 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.

Key Figures:

*** 3** Financial Wellness Outreach programs delivered

* 10 Communities reached

 950 community members assisted with banking, superannuation and government services

THE GULE

CROYDON

PROGRAM

NORMANTON

 29 government and financial service partners included

> RAMINGINING GAPUWIYAK MILINGIMBI GALIWIN'KU YIRRKALA

EAST

LAND

ARNHEM

PALM ISLAND

\$1,909,420 superannuation reconnected with Mob

\$71,497 tax recovered for Mob





CULTURE AND MONEY

Culture and Money is our cultural competency training for financial services and government sectors.

This First Nations-led program is designed to give organisations a deeper understanding of First Nations perspectives to enhance the delivery of financial services to First Nations people. The training offers culturally responsive content where participants can explore, test and question preconceived values and understandings of First Nations culture as it relates to money. Grounded in contemporary and historical contexts, learners build rich and informed knowledge to apply when working with Aboriginal and Torres Strait Islander people and communities.

By having a more culturally informed workforce across the financial services and Government sectors, we will see better outcomes and experiences for First Nations clients.

Key Figures:

- * 173 individuals trained
- 8 finance sector
 organisations trained

"The expertise and training provided by FNF was invaluable and equipped our employees to engage with First Nations people in a more culturally sensitive and appropriate way.

We are grateful to First Nations Foundation for equipping us with the tools to foster cultural understanding and inclusivity.

The training provided by First Nations Foundation has not only enriched our team but has also strengthened our commitment to serving all our members with empathy and respect."

Paula Formella Account Manager, Hostplus



MY BUSINESS DREAM

My Business Dream empowers Mob to turn their business dreams into reality by equipping participants with the essential business finance education, entrepreneurial skills and tools required for launching and managing a sustainable business.

FNF's Fireside Yarn events serve as a gathering space for First Nations entrepreneurs with ambitious business ideas, dreams, and aspirations.

Fireside Yarn 1: The theme "Unapologetically Powerful, Blak and Deadly" honours First Nations entrepreneurs who have consciously used their platform to amplify First Nations' voices, challenge false-narratives imposed on First Nations communities, engage in radical truth-telling, provide positive and authentic portrayals of the Blak community, and celebrate cultural unity.

Fireside Yarn 2: The theme 'Blak Fulla Magik' celebrates our panel, who have purposefully and intentionally implemented their cultural identity into their entrepreneurial and business ventures. Leading the way in purposeful, fulfilling and meaningful work as a Blak business owner.

Key Figures:

- * 113 individuals trained
- * 10 workshops held

★ 86 attendees at 2 Fireside Yarn panel events

 26 women participated in the 2-day Indigenous Women's Business Forum in Geelong, VIC

*** 6 modules** developed for the My Business Dream self-paced learning portal

"My focus is on removing hurdles and misinformation for Mob looking to start a business. Starting a Blak business is like starting a movement. Seeing Blak businesses around me is inspiring, especially since I didn't grow up seeing that representation."

Lateisha Vincent, proud Wiradjuri woman living on Gadigal Country and FNF's Indigenous Business Training Facilitator



From left: Lateisha Vincent, Sinead Singh, Kaylene Langford, Emma Stenhouse & Samala Thakialee (Cronin).







TOMORROW MONEY

Tomorrow Money is our free financial wellbeing hub designed to be the go-to place to educate and empower First Nations people 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.

Key Figures:

* 8081 unique visitors

nancial Wellbeing

*** 18,628 page visits** with an average of **2.31 views** per user

* Most popular articles: The Visionary, Money Tips from Mob, Managing Humbug (Part Two), Quick Tips to Cut Your Holiday Costs



TOMORROV MONEY cont...

Wealth Yarn

Our Wealth Yarn is a monthly newsletter tailored for First Nations people, aimed at providing practical financial tips and insights. In 2024 we changed the frequency of the newsletter from weekly to monthly, based on user feedback. Sourced from our Tomorrow Money website and our My Money Dream and On Country workshops, the newsletter offers articles and resources that are sensitive to the unique needs of First Nations communities.

In addition to financial information, we promote our upcoming webinars, workshops and events through the Wealth Yarn, along with inspiring spotlight stories from our community. By sharing these resources, we equip our readers with the tools to better navigate their finances and enhance their financial wellbeing, all while fostering a holistic approach to financial literacy.



Key Figures:

- * 36 'Wealth Yarn' e-newsletters sent
- *** 13,246 email subscribers** to the monthly 'Wealth Yarn' newsletter
- * 10 questions submitted to 'Ask Aunty'

Ask Aunty

In the heart of First Nations communities, where culture, tradition and family are intertwined, financial wellbeing is essential. However, this aspect often gets overlooked as there may not always be someone to provide trusted financial guidance. To further our mission of being a trusted and culturally safe space for financial empowerment, First Nations Foundation has introduced the Ask Aunty initiative. This initiative provides a safe, anonymous and supportive space for First Nations people to seek answers to their financial questions without feeling shame or embarrassment.

The initiative understands that financial concerns are deeply personal and often tied to cultural and familial values. By creating a space where people feel safe to ask questions without judgment, Ask Aunty aims to break down the barriers that prevent many from seeking the help they need.

First Nations

ANNUAL REPORT 2024

2024 FIRST NATIONS SUPER SUMMIT

In February 2024, FNF hosted the first Indigenous-led First Nations Super Summit and took on secretariat duties for its attached Indigenous Super Working Group (ISWG).

This pivotal moment represented the first instance the event had ever been First Nations-led and featured community voices who offered invaluable on-the-ground insights.

Centred around improving superannuation standards for First Nations people to ensure an equitable and dignified retirement as well as generational wealth building, the summit identified key priority areas that prevented First Nations people from accessing and managing superannuation effectively.

Together, community and the financial services industry united and decided on six priority areas that the ISWG has worked on over the course of 2024. This annual event serves as an opportunity to break down long-standing barriers that have separated First Nations people from the superannuation outcomes they deserve. FNF will continue to oversee the summit and ISWG in pursuit of tangible outcomes to level out the economic playing field for First Nations people.

Key themes identified:

- * The standardisation of forms.
- Empowering financial counsellors to represent First Nations clients.
- Improve cultural awareness of those in the superannuation sector who interact with First Nations communities.
- Improve financial literacy education within First Nations communities.
- Enable super funds to recognise individuals as Aboriginal or Torres Strait Islander.
- Acknowledge the significance of First Nations kinship structures.

You can find our full 2024 First Nations Super Summit report on our website.





CELEBRATING 25 YEARS OF FNF

In 2024, FNF celebrated its 25-year Gala. The milestone event was focused on the theme "Past, Present, Future", reflecting on FNF's journey and the incredible strength of the communities we serve.

Our own story intertwines with pivotal moments in Australia's history, highlighting our collective path towards economic reconciliation and empowerment for First Nations communities.

FNF recognises the past wrongs experienced by First Nations people, the strength of communities across Australia today and continues to strive for a future where all First Nations people are financially free.



Key Figures:

 * Over \$50,000 raised towards our regional and remote engagement strategy (this will support our Financial Wellness Outreach and On Country programs to build financial wellness throughout more First Nations communities)

160 attendees



WHERE WE HAVE DELIVERED TRAINING & OUTREACH

- 1 GARRAMILLA / DARWIN, Larrakia Country
- 2 MEANJIN / BRISBANE, Turrbal Country
- 3 CURRUMBIN, Yugambeh Country
- 4 MEEI / MOREE, Gamilaraay Country
- 5 CHITTAWAY POINT, Darkinjung Country
- 6 CENTRAL COAST, Darkinjung Country
- 7 WARRANE / SYDNEY, Gadigal Country
- 8 WAGGA WAGGA, Wiradjuri Country
- 9 NAARM / CARLTON, Wurundjeri Country
- 10 NAARM / MELBOURNE, Wurundjeri Country
- 11 NAARM / ST ALBANS, Wurundjeri Country
- 12 DJILANG / GEELONG, Wadawurrung Country
- 13) TARNDANYA / ADELAIDE, Kaurna Country
- 14 GOOMBURRUP / BUNBURY, Noongar Boodja Country
- 15 BOORLOO / PERTH, Whadjuk Country
- 16 LEONORA, Wongatha Country
- 17 KARLKURLA / KALGOORLIE, Wongatha Country
- 18 LAVERTON, Wongatha Country



ANNUAL REPORT 2024

EAST ARNHEM LAND inc. RAMINGINING, GAPUWIYAK, MILINGIMBI, GALIWIN'KU, YIRRKALA, Yolngu Country

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- THE GULF inc. DOOMADGEE, NORMANTON, CROYDON Gulf of Carpentaria Country
 - BWGCOLMAN / PALM ISLAND, Manbarra Country
- 22 GURAMBILBARRA / TOWNSVILLE, Wulgurukaba Country

PARTNER SPOTLIGHT

This year we partnered with global research firm Morningstar, to deliver the first ever investment education and training course for First Nations people.

The 6-module online course offers an introduction to investing with the aim of boosting financial literacy within First Nations communities.

Having the support of Morningstar's extensive knowledge and research for this partnership has produced a highly engaging and informative financial literacy course which is the first of its kind in Australia. Our priority is empowering First Nations communities to make informed financial decisions that will also have positive impacts on future generations.

The investment education course aims to debunk the myths that investing is a quick way to earn money and rather presents investing as a long-term financial decision that can pay off years down the track. It also dispels the idea that investing is complicated and only designed for those who already have money.



Christine St. Anne, Fabian Pazmino



THANKYOU TO OUR SUPPORTIVE PARTNERS AND DONORS

The ongoing success and reach of the Foundation would not be possible without the critical support of our partners and donors.

We at the Foundation deeply appreciate this support, and I want to express my heartfelt gratitude for your contribution to our journey of financially empowering First Nations people.

I would also like to extend my thanks to those of you who generously volunteer your time and energy to be part of our community initiatives. Your on-the-ground assistance is vital and strengthens our efforts.

Each of you plays a significant role in our ability to achieve economic reconciliation for First Nations people, and for that, I thank you deeply.

The following is a list of partners who have generously contributed to the Foundation over the past 12 months, and who we would like to personally acknowledge.

Phil Usher CEO

Our Partners:

54 Reasons Aboriginal Family Support Services SA Accor Group AGL Allan & Gill Gray Philanthropy Australasia (AGGPA) AMP ANZ Bank Arnhem Land Progress Aboriginal Corporation (ALPA) ASFA auDA Foundation Australian Financial Complaints Authority (AFCA) Australian Institute of Landscape Architects Australian Taxation Office

PURPOSE PARTNERS:

SUNCORP



AustralianSuper

BHP

Births, Deaths and Marriages QLD

BlackRock

Brighter Super

Canaccord Australia Foundation

CareerTrackers

Cbus Superannuation

Commonwealth Bank of Australia

CPA Australia

Department of Jobs, Skills, Industry and Regions (DJSIR), Victorian Government

Doltone House

Donnie Harris Law

Continued over >



Our Partners:

Ecstra Foundation Ember Connect Empower Community Health Care Services Energy and Water Ombudsman QLD Financial Rights Legal Centre – Mob Strong Debt Help First Australians Capital First Nations Economics Great Southern Bank Greenpoint Media Greenpoint Productions HESTA Hismile Hostplus IFM Investors Indigenous Business Australia Indigenous Consumers Assistance Network Insignia Financial Insurance Council of Australia International Funders for Indigenous Peoples James Henry Photography Koh Living Larter Consulting Legal Aid QLD LinkedIn's Global Root Causes Fund Madalah Merivale Metlife Metropolitan Local Aboriginal Land Council MinuteMan Press Melbourne

Morningstar Australasia Muggera Cultural Enterprise National Australia Bank Ngarrimili NSW Aboriginal Land Council Office of Fair Trading – Department of Justice and Attorney-General Pathfinders National Aboriginal Birth Certificate Program PayPal Giving Fund PCYC Palm Island People First Bank Performance 7 Rainbow Gateway Ltd Palm Island Reconciliation Australia Rest Shelter Housing Action Cairns (SHAC) - No Interest Loans Scheme (NILS) Slik Stryker Super Members Council of Australia The Bourke Family Benevolent Fund via APS Foundation The Commons The Glen Centre The RegTech Association The Smith Family Victorian Women's Benevolent Institution Waalitj Foundation Westpac Bank Zurich Insurance Company

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OUR BOARD OF DIRECTORS



IAN HAMM Chairperson

Yorta Yorta man currently in Yarraville, **Wurundjeri Country**



RAYLENE BELLOTTIE Deputy Chair

Nanda woman currently in Stirling, **Mooro Country**



MICHELLE CRAWFORD Director Preston,

Wurundjeri Country



LEAH BENNETT Director

Bradbury, **Wiradjuri Country**



MELISSA ARCHER Director of Finance Newcastle,

Awabakal Country

NENIN



RAJIV VISWANATHAN Director Surry Hills, Gadigal Country



EVEANNE LIDDLE Director

Central Arrernte and Luritja Pertame woman currently in Brighton,

Wurundjeri Country

FINANCES

During 2024, FNF continued to grow its revenue on prior years to achieve \$3.47m in turnover, a 17% increase year-on-year. This is the direct result of the Foundation gathering momentum in its support base. Key donors in the corporate sector, Government and the general public have continued to see the value in investing in the Foundation's programs delivering outreach, financial education and resources. For more information about the Foundation's financial position, please see the 2024 Financial Statement, available on our website: www.firstnationsfoundation.org.au







REMUNERATION FOR BOARD

NAME	POSITION TITTLE	REMUNERATION
lan Hamm	Board-Chair	\$7,500
Raylene Bellottie	Deputy Chair	\$5,000
Melissa Archer	Non-Executive Director Finance	\$5,000
Michelle Crawford	Non-Executive Director	\$5,000 (donated to FNF)
Leah Bennett	Non-Exectuive Director	\$5,000
Rajiv Viswanathan	Non-Exectuive Director	\$0
Eveanne Liddle	Non-Exectuive Director	\$5,000

INDIGENOUS PROCUREMENT

In FY 2024, FNF's total spend on Indigenous procurement was \$261,081, which was 19.2% 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



provides online financial literacy training for 50 First Nations Mob



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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