



IMPACT REPORT

2024



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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.

MESSAGE

FROM THE CEO

With increasing cost of living pressures and uncertainty in the economy, our people are wanting our training more than ever. And to meet this demand, we have taken a dynamic approach, making sure more Mob have access to various types of training.

For those living in urban areas, they are opting for online learning via our webinars that allows for education to be integrated into other aspects of their life. We also have bite-sized learning options via our Tomorrow Money website and Weekly Wealth Yarn.

In the regional and remote areas, we have opted for more face-to-face training via our newly updated "Financial Fitness" or our On Country program. The On Country concept involves the Foundation partnering with local organisations to deliver training in a way that best suits each community—an approach that has demonstrated profound impact.

Regardless of the way in which people are choosing to learn with us, the data on the following pages again highlights the strength of our programs. We consistently provide a culturally safe environment that allows for an open discussion around what it means to be First Nations and our association with money.



Every one of our learners is better off from doing our training. Whether it's simply "feeling more confident with money" or "knowing safer places to borrow money from", there is no question that learners are benefiting from our programs.

Thank you to our supporters and especially our Purpose Partners, Suncorp and Australian Retirement Trust, for backing the vision of the Foundation and allowing us to do what we need to, to have an incredible impact. Also, a massive shout out to the team for another year contributing to a cause that has such a positive impact on the lives of others. Every piece of work you do is what allows us to generate such profound impact on First Nations community and is critical to our success.

A handwritten signature in black ink that reads "Phil Usher".

Phil Usher
CEO

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)

OUR ACTIVITIES

- ✦ **Programs and Initiatives**
(My Money Dream, Tomorrow Money, Rich Blak Women, Indigenous Super Website, On Country Mentors Training Program)
- ✦ **Community Outreach**
(Financial Wellness Outreach)
- ✦ **Partnerships and Collaborations**
- ✦ **Research and Thought Leadership**
(Beyond the Gap Podcast)
- ✦ **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
<p>Individuals recognise they're not alone in their experience of dealing with money, and find a judgement-free source of support</p>	<p>Individuals are open to learning more about money management within personal and cultural contexts</p>		
<p>People have opportunities to share their lived experiences and support others in their community</p>	<p>Feel better about money</p> <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 	<p>Are more in control</p> <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 	<p>Working towards prosperity</p> <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
<p>First Nations people have access to a culturally safe environment for information and education (whether online or face-to-face)</p>	<p>First Nations people build capacity around money management</p>		
<p>Community partners and others in the financial sector have access to a trusted source of information and resources</p>	<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
<p>Community partners and others in the financial sector have access to a trusted source of information and resources</p>	<p>Sector provides better products and services to First Nations people</p>		
<p>Community partners and others in the financial sector have access to a trusted source of information and resources</p>	<p>Community partners have the tools and resources needed to support their First Nations communities</p> <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 <p>Sector partners implement positive actions within their business</p> <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 <p>FNF is seen as a thought leader on Indigenous financial wellbeing</p> <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.





SOCIAL RETURN ON INVESTMENT

This year, with support from BHP, First Nations Foundation engaged Social Ventures Australia (SVA) to measure and value the social impact created through our six key programs: My Money Dream, Rich Blak Women, My Business Dream, On Country, Financial Wellness Outreach and Industry Engagement.

Social Return On Investment (SROI) analysis is an internationally recognised framework for understanding, measuring and valuing the impact of a program or organisation. It is a form of cost-benefit analysis that examines the social, economic and environmental outcomes created by the activities of the program and the costs of creating them.

In the 2023 calendar year, a total of **\$3,152,439** was invested across six First Nations Foundation programs delivering an estimated total value of **\$9,958,517** in social and economic benefits. This equates to an SROI ratio of **3.2:1**.

*For every
\$1 invested*

\$3.20
*of social and
economic
value is
created*

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*



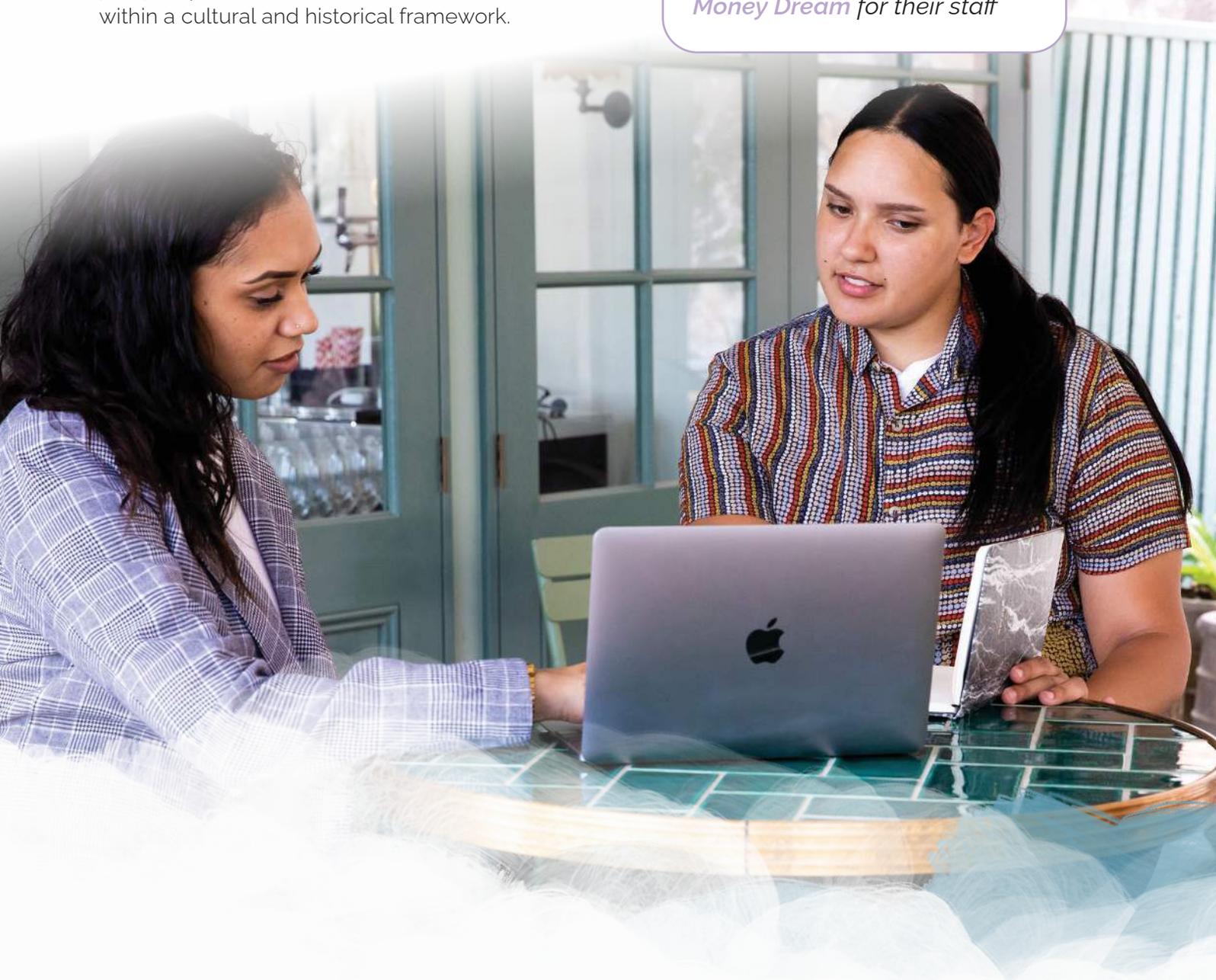
MY MONEY DREAM

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 hands-on 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-to-face 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



*Samala Cronin & Marley Morgan
'Rich Blak Women', S2 EP02*

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 Thakiale 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.



*Samala Cronin & Marley Morgan
'Rich Blak Women', S2 EP03*

FINANCIAL WELLNESS OUTREACH

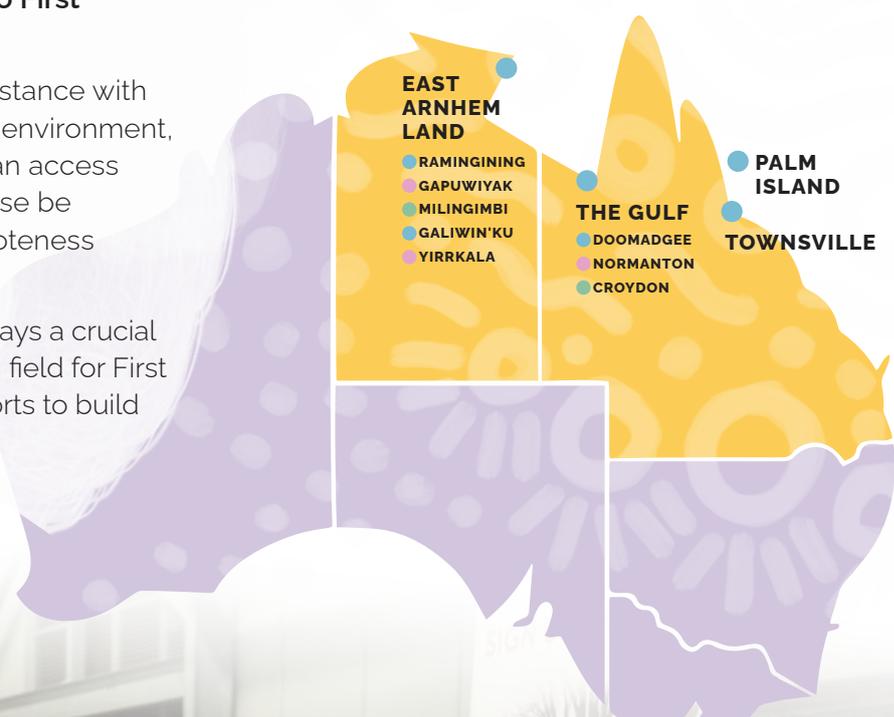
FNF's Financial Wellness Outreach program takes a holistic approach to financial services by bringing consumer advocates, superannuation funds, government services and financial counsellors directly to First Nations communities.

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
- * 29 government and financial service partners included



\$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.

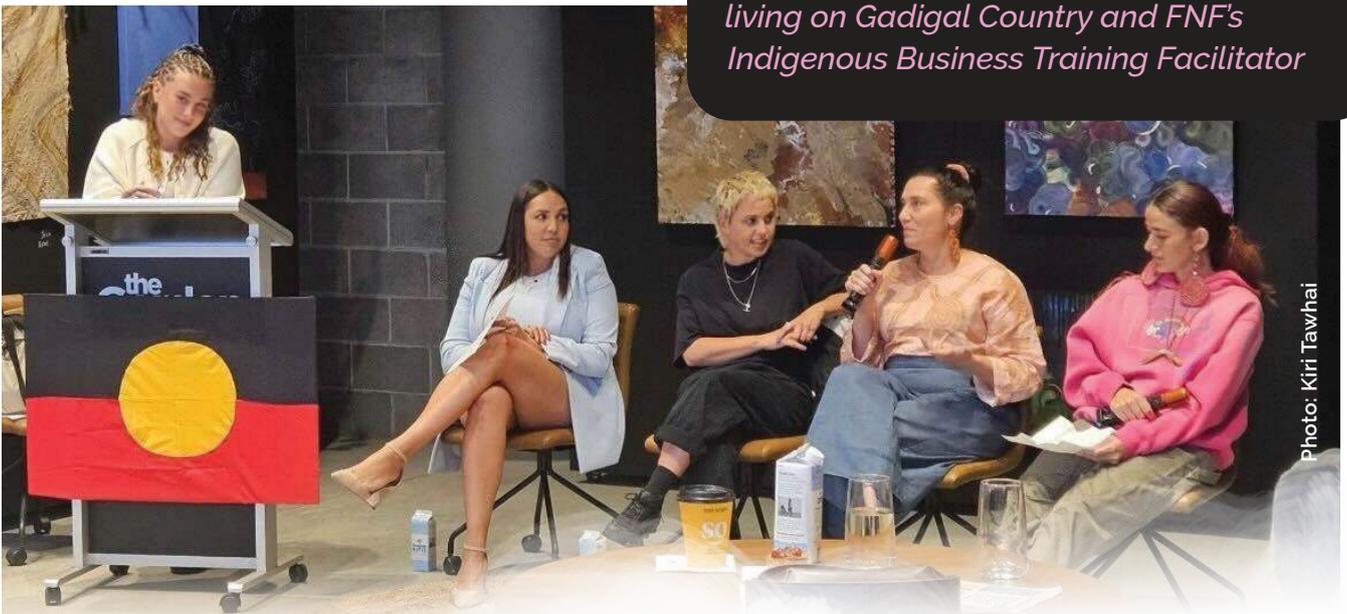
Fireside Yarn 2: The theme "Blak Fulla Magik" celebrates our panel, who have purposefully and intentionally implemented their cultural identity into their entrepreneurial and business ventures. Leading the way in purposeful, fulfilling and meaningful work as a Blak business owner.

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 Thakiale (Cronin).

Photo: Kiri Tawhai



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
- ★ 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*



TOMORROW 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.



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.

Key Figures:

- ✦ 135 attendees
- ✦ 3 resulting working groups



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.

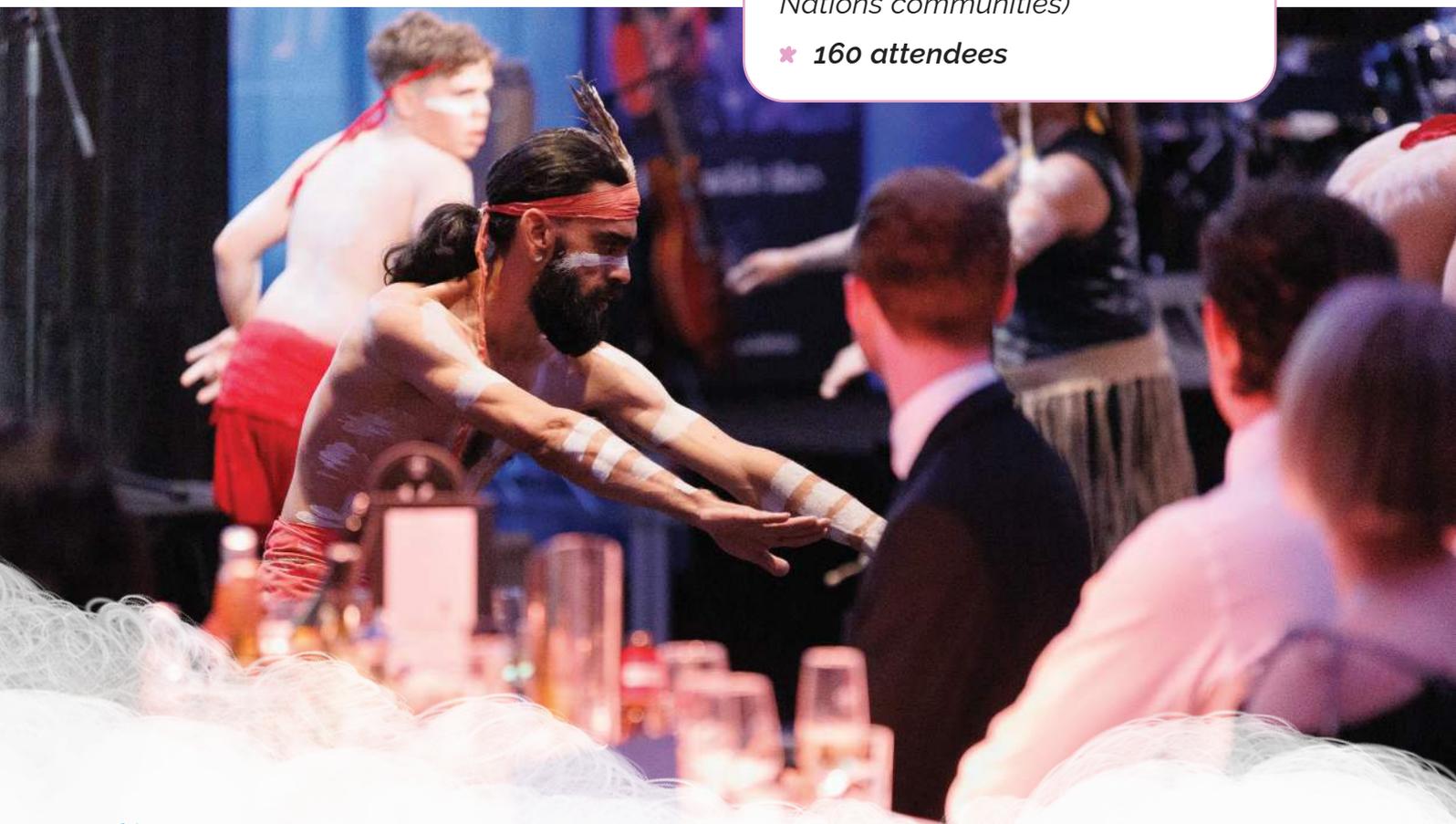
Our own story intertwines with pivotal moments in Australia’s history, highlighting our collective path towards economic reconciliation and empowerment for First Nations communities.

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*

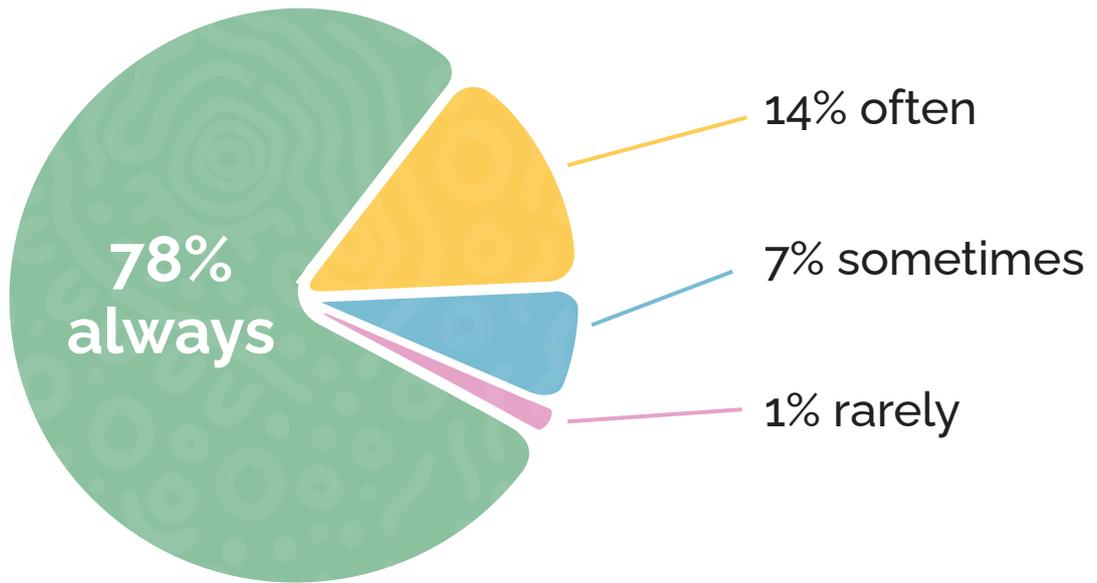


WHERE WE HAVE DELIVERED TRAINING & OUTREACH

- 
- 1 GARRAMILLA / DARWIN, *Larrakia Country*
 - 2 MEANJIN / BRISBANE, *Turrbal Country*
 - 3 CURRUMBIN, *Yugambah 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*
 - 19 EAST ARNHEM LAND inc. RAMINGINING, GAPUWIYAK, MILINGIMBI, GALIWIN'KU, YIRRKALA, *Yolngu Country*
 - 20 THE GULF inc. DOOMADGEE, NORMANTON, CROYDON
Gulf of Carpentaria Country
 - 21 BWGCOLMAN / PALM ISLAND, *Manbarra Country*
 - 22 GURAMBILBARRA / TOWNSVILLE, *Wulgurukaba Country*

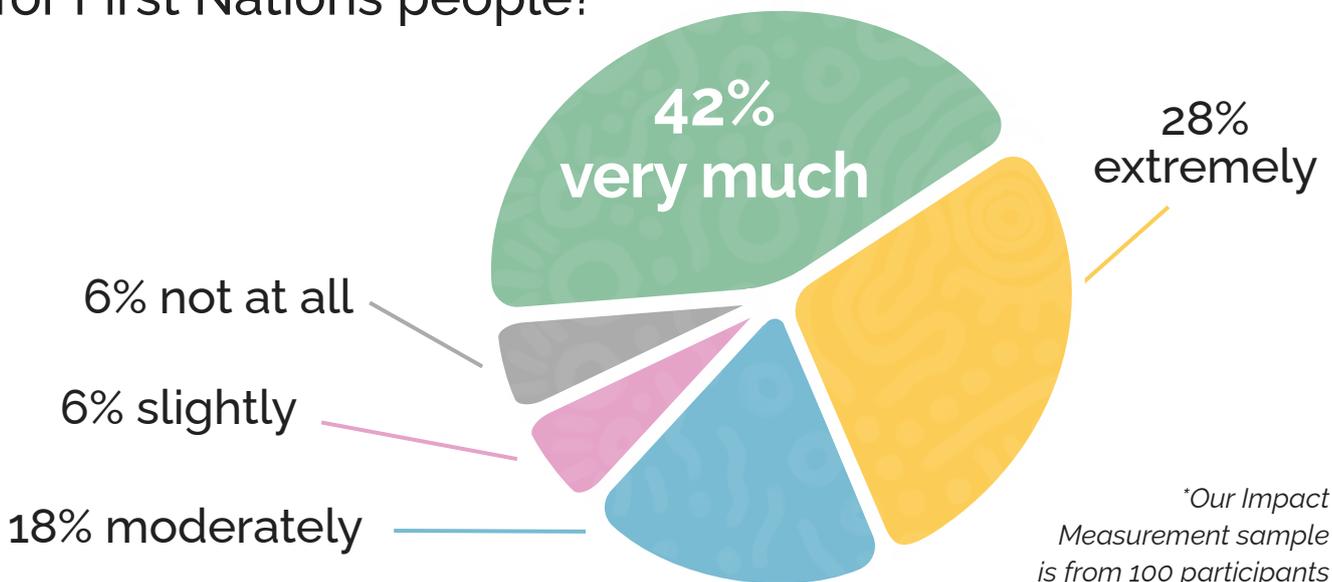
Question:

Would you say that First Nations Foundation provided you with a culturally safe environment for information and support?



Question:

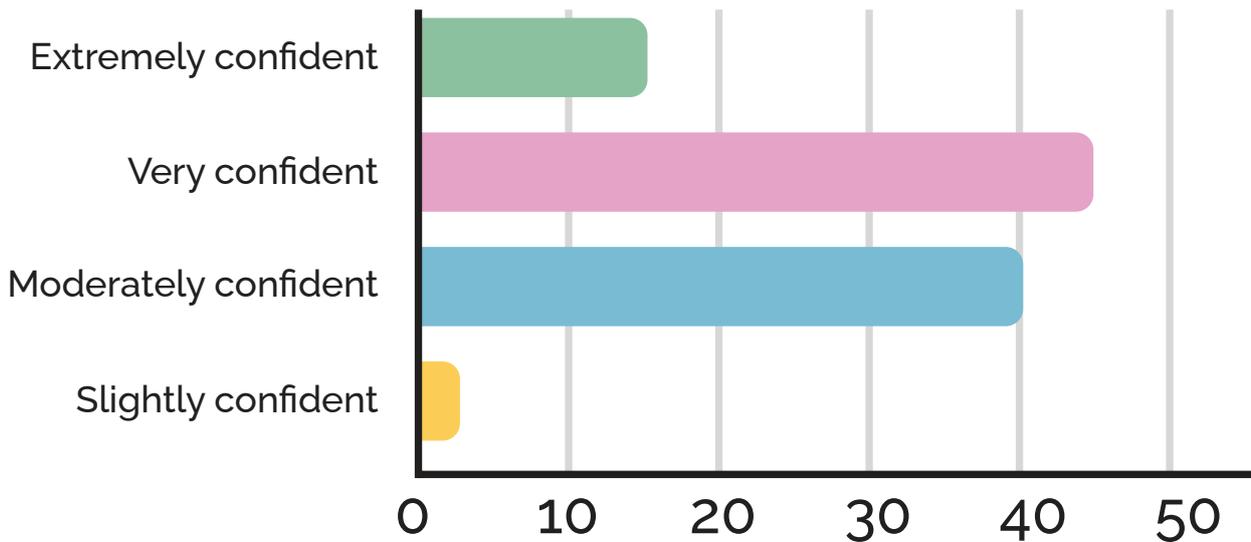
Did the training help to increase your knowledge of the historical events that have affected financial knowledge for First Nations people?



**Our Impact Measurement sample is from 100 participants across our programs*

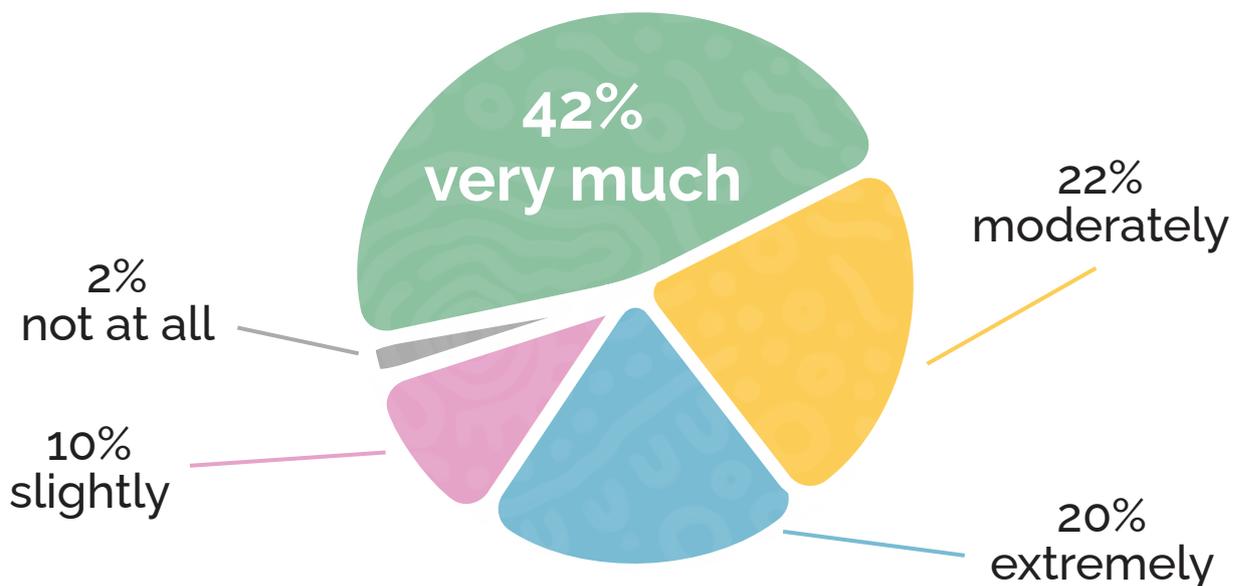
Question:

Having completed this program, how confident do you feel about managing money in your future?



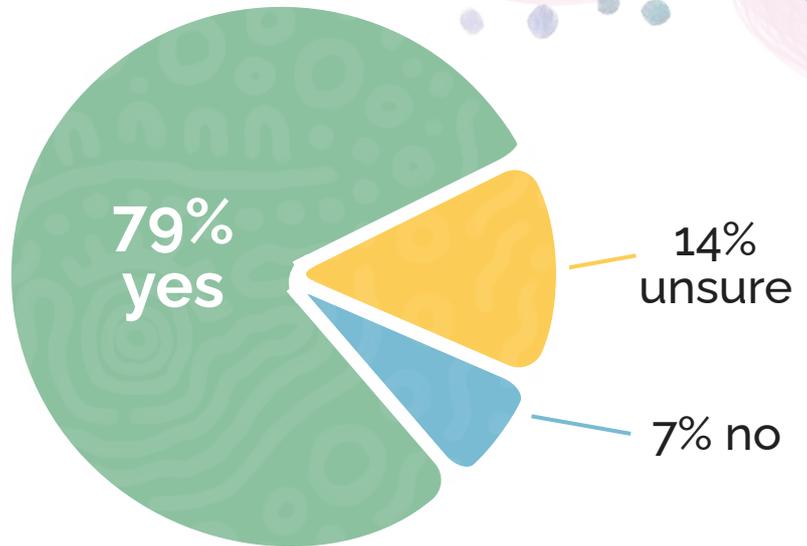
Question:

Do you feel more confident establishing healthy boundaries for family members that often ask for money?



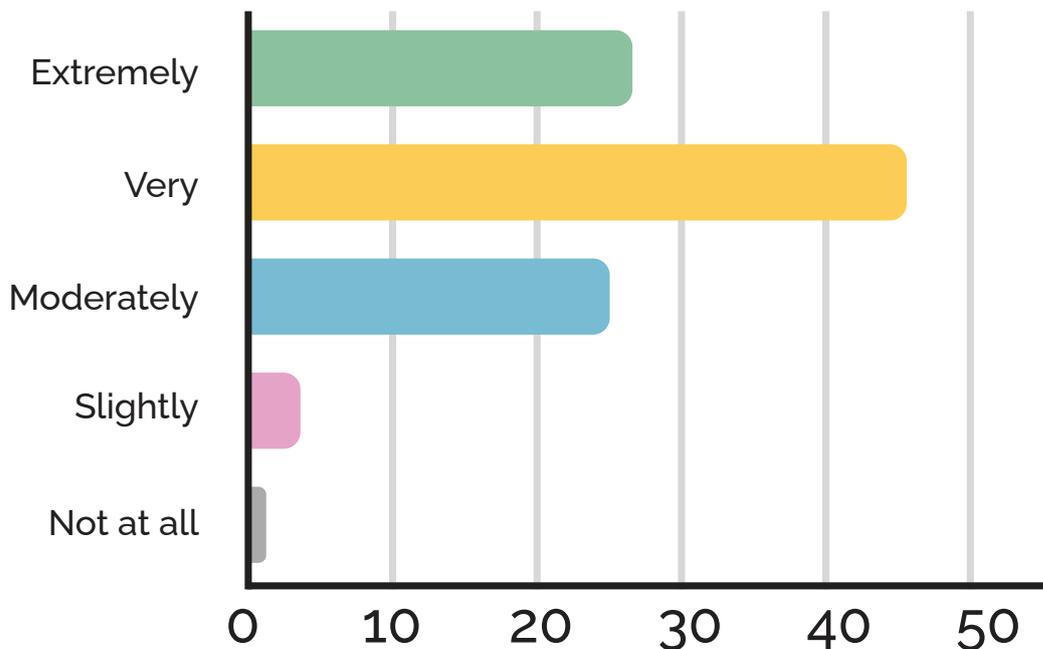
Question:

Has the program helped you identify safe places to borrow money from?



Question:

Did the stories and learnings shared in the training help you feel that you still have a connection to culture and can be good with money?



BEFORE & AFTER THE TRAINING

This explores how confident people were before and after completing the training

BEFORE TRAINING	Very Poor	Poor	Fair	Good	Excellent
Overall knowledge and understanding of money	7%	14%	52%	20%	7%
Setting up fee free bank accounts	7%	24%	37%	20%	12%
Importance of having a good credit score	9%	18%	40%	23%	10%
How to use online banking and set up direct debits	3%	13%	38%	31%	15%
AFTER TRAINING	Very Poor	Poor	Fair	Good	Excellent
Overall knowledge and understanding of money	0%	1%	12%	61%	25%
Setting up fee free bank accounts	1%	0%	15%	51%	32%
Importance of having a good credit score	0%	0%	9%	4%	42%
How to use online banking and set up direct debits	1%	0%	14%	50%	34%

Highlights include:

100% of participants reported increased confidence in key money skills.

99% of participants felt that stories and learnings shared in the training helped them to feel that they can still have a connection with culture and be good with money.

98% of participants felt an increase in confidence establishing healthy boundaries for family members that often ask for money.

94% of participants report increased knowledge of the historical events that have affected financial knowledge for First Nations people.

MESSAGES FROM MOB

"A very big thank you for the workshop, it has been a wonderful, friendly, safe and personal experience."

"Sharing this with family has really helped me to have a safe yarn with them about curbing spending, saying no to humbugging and being strong about saving a little at a time."

"I would definitely recommend to my family, friends and in my workplace. This is valuable content as it could change inter-generational wealth."

"So deadly!"

"I have thoroughly enjoyed the program through First Nations Foundation, and I am glad I have this and continue to share with Mob each week."

...AND OUR PARTNERS

"I would 100% recommend to anyone and this has helped me understand more about money and how to take care of it as well because it helps me, and my family grow as prosperously into the future knowing I can manage our money."

"It is extremely helpful to partner with someone who has existing relationships in the community. We were clearly very welcome where we went."
AFCA Staff Member

"Excellent work FNF for supporting First Nations communities and ongoing support you provide all year round. Thank you."
ATO Staff member

"Elders being able to apply for a NILS loan on the day and speak face to face was deadly said the elder."

Pearl Turner, Team Leader,
Financial Capability Program

"Eddie Buli and the FNF team - all round excellent, knowledgeable, professional, hard working, well connected with community, supportive. Thank you for running excellent events and having us join."

Bank Staff (NAB)

"It was all in all an incredible week to connect with customers, clients, communities."

THANK YOU

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

PURPOSE PARTNERS:

SUNCORP



Australian Retirement Trust

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

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

**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

3 Albert Coates Ln, QV,
Melbourne VIC 3000
Email info@fnf.org.au
firstnationsfoundation.org.au



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FOUNDATION