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Gerard Brown  
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The Secretary  
Standing Committee on Aboriginal and Torres Strait Islander Affairs  
House of Representatives  
Parliament House  
CANBERRA ACT 2600

By email: [atsia@reps@aph.gov.au](mailto:atsia@reps@aph.gov.au)

Dear Sir/Madam

**Re: Inquiry into Indigenous Employment**

Australia and New Zealand Banking Group Limited (ANZ) appreciates the opportunity to contribute to this inquiry.

ANZ is in the early stages of its involvement with Indigenous communities and is building initiatives to address Indigenous issues, including financial inclusion, support of Indigenous enterprises and Indigenous employment.

One current initiative is a traineeship program in NSW. Since May 2003, ANZ has been involved in a School Based Traineeship Program in conjunction with the Aboriginal Employment Strategy ('AES'). The AES has provided a separate submission to this inquiry.

Under this program, ANZ branches in Wee Waa, Tamworth, Gunnedah, Moree and surrounding areas have recruited Year 11 and 12 students from local schools to perform basic customer service functions. These traineeships usually run during the trainee's final two years at school. The trainees work at the branch full time during school holidays and for around 7 hours a week during term. The trainees are paid by the AES (which in turn invoices ANZ for the cost).

ANZ provides on-the-job customer service training and support. AES keeps in regular contact with the trainees and offers an ongoing mentoring service to both the trainee and other ANZ branch staff. Trainees also undertake a training program that meets the requirements of a 'declared traineeship' in NSW. ANZ usually provides the curriculum for a Certificate 3 qualification in Financial Services, but other formal training is available and is provided by AES. At the completion of the traineeship, AES assists the trainee to find full-time employment, further training or a combination of both.

The overall objective of the traineeships is to provide young Indigenous students with:

- an understanding of banking
- practical on-the-job training and a recognised qualification at the end of the traineeship and
- experience in a workplace environment with ongoing monitoring and support and the increased confidence that comes with that experience.

There are currently 12 Indigenous trainees employed in ANZ branches across North-West NSW. ANZ and AES are aiming to recruit a further 12 trainees to the program over the next 6 months, which would ensure there is at least one trainee in each ANZ branch in the North-West region of NSW.

ANZ is seeking the assistance of specialists to implement a broader based strategic approach to Indigenous employment across the bank. One such specialist is the Department of Employment and Workplace Relations through its Corporate Leaders for Indigenous Employment Project (CLIEP).

While improving the employment outcomes for Indigenous Australians is one way ANZ can contribute to improving the socio-economic condition of Indigenous Australians, ANZ is also committed to the broader objectives of improving levels of financial literacy in the Indigenous community and supporting Indigenous enterprise through micro-financing initiatives.

ANZ has identified and has commenced working with organisations which are best placed to reach Indigenous communities and facilitate the delivery of financial literacy and money management information and skills.

ANZ is partnering with the Commonwealth Department of Family and Community Services to deliver financial literacy and money management training to up to six Indigenous communities in Western Australia and Northern Territory.

One of the key success factors of this initiative will be the employment of local, preferably Indigenous, people in each of the remote communities to facilitate delivery of the program and to advise on the best methods of delivery. It is estimated that 4 'facilitators' will be employed in each remote site.

ANZ is also partnering with the Traditional Credit Union in NT to expand and develop its financial literacy program and to assist in the delivery of the program to its 13,000 members. The partnership will enable an Indigenous project officer to be employed to oversee the program.

In Victoria, ANZ is working with the Shepparton Indigenous community to explore a broad partnership with the objective of establishing a community development finance framework. This partnership will initially deliver a financial literacy education program. Over time, it is hoped that this partnership will grow to include a micro-finance component to facilitate the development of Indigenous enterprises and businesses.

Enclosed for your information is a copy of ANZ's quarterly newsletter summarising our community programs and partnerships.

Please call Jane Nash on 03 9273-6323 to discuss any aspect of this submission.

Yours sincerely



Gerard Brown

**Group General Manager, Corporate Affairs and Investor Relations**