







Acknowledgement of Country

AFCA acknowledges the Traditional Custodians of this land and we pay our respects to Elders past, present and future – for they hold the songlines, the stories, the traditions, the culture and the hopes of First Nations Australia.

This land is, was, and always will be traditional First Nations Country.

We also acknowledge and pay our respect to the Traditional Custodians of the lands on which we work, including the Wurundjeri, Boon Wurrung, Wathaurong, Taungurung and Dja Dja Wurrung peoples of the Kulin nation and the Gadigal people of the Eora Nation.

Uluru Statement from the Heart

AFCA accepts the invitation of the Uluru Statement from the Heart.

The Uluru Statement is a gift, an invitation for all Australians to walk alongside Aboriginal and Torres Strait Islander peoples towards a better future. It calls for recognition of the sovereignty of Aboriginal and Torres Strait Islander peoples and the opportunity for their voices to be heard.

We support Australia's First Nations peoples in their call for a constitutionally enshrined First Nations Voice and Makarrata Commission.

We make this commitment through our Reconciliation actions and encourage our people and our community to do the same, based on the principles of Voice, Treaty and Truth.

Artist Acknowledgement



About the artist - Edwin Lee Mulligan

Edwin is a Walmajarri and Nyikina artist, also known by his traditional name Warrda Lumbadij Bundajarrdi. He is an acclaimed painter, hailing from a family of unparalleled and globally recognised artists. He has featured in numerous films, plays and is renowned throughout the Kimberley. Edwin grew up with a connection to both his Mothers' and Fathers' ancestral homes, stretching from the Martuwarra to the Great Sandy Desert. Edwin is deeply connected to his language and culture, which is strikingly evident in his painting and poetry. He moves easily between Walmajarri and English, relaying profound philosophy and spirituality in riveting parables and anecdotes.

About the artwork - Ngalimba

"This painting is about the first time I saw my Grandfather's Country. Walking this Country I realised each step represented each passing day. This work is about finding your inner strength to walk with others. 'Ngalimba' means loving energy: finding strength to help others."



Reflect RAP CEO statement – Reconciliation Australia



Reconciliation Australia welcomes the Australian Financial Complaints Authority (AFCA) to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

AFCA joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables AFCA to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Australian Financial Complaints Authority, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

Karen Mundine

Chief Executive Officer Reconciliation Australia



Chief Ombudsman's message



I am very proud to present the Australian Financial Complaints Authority's (AFCA) inaugural Reconciliation Action Plan (RAP). This document is a milestone for AFCA and communicates our commitment to reconciliation to our people and to our wider stakeholder network.

As a relatively new organisation established in late 2018, AFCA is at the very beginning of our reconciliation journey. This is a journey that we acknowledge will take both significant investment and commitment from all our people.

As a national ombudsman scheme that provides services across the country, we want to be an organisation that delivers its service to First Nations peoples in a culturally informed, respectful and accessible way. We must purposefully consider and work to transform how AFCA as a business can deliver services for the benefit of our First Nations customers.

In order to do this, we have developed this Reflect RAP. Reflection is necessary for growth, and we are committed to achieving equity for First Nations peoples.

AFCA has an important role to play in supporting and empowering First Nations peoples to speak up and be heard in relation to financial matters. We acknowledge the strength in oral storytelling, and we are committed to providing an adaptable, accessible, and flexible service, to ensure we meet the diverse needs of all First Nations peoples.

It's our commitment as an organisation to deeply look at the way we work to achieve this.

AFCA's Reflect RAP outlines the actions we will take over the next 12 months to work towards our vision for reconciliation.

It demonstrates the commitment all our people have towards creating an environment that supports greater economic and financial participation and inclusion.

We will take steps in a structured but immersive, relevant and respectful way. This includes spending time scoping and developing relationships with First Nations stakeholders, while also exploring our sphere of influence and deciding on our vision for reconciliation. This is important work that must happen before we commit to specific actions or initiatives. This is our moment to reflect and learn.

The actions we have committed to in our RAP will focus on strengthening the relationships, respect and opportunities for First Nations peoples, by building trust and understanding. We also want to ensure a deeper understanding throughout our organisation of First Nations peoples and cultures.

Importantly, this action plan has the full support of the AFCA Board, our Executive Leadership Team and AFCA's Accessibility & Inclusion Council and will be governed by AFCA's RAP working group, chaired by Deputy Chief Ombudsman and Kureinji woman Dr June Smith. Dr Smith talks in more detail below about AFCA's principles and values that will influence our vision for reconciliation.

I look forward to providing updates on our RAP journey as we reflect together and strengthen our understanding and relationships with First Nations peoples over the coming 12 months.

David Locke

Chief Ombudsman and CEO

Deputy Chief Ombudsman's message



AFCA operates on the traditional lands of First Nations peoples across Australia. This Reflect RAP demonstrates our commitment to direct engagement with First Nations peoples and communities to achieve their goals and ours.

AFCA's approach as an organisation is human-centred – a value we share with Edwin Mulligan, our RAP artist. His incredible work goes to the heart of our purpose.

The Reflect RAP serves as a guide to building meaningful, genuine and mutually beneficial relationships with First Nations peoples, communities and businesses across all areas of our organisation, so we can deliver culturally sensitive and accessible services. In this way we will contribute to reconciliation through financial and economic inclusion.

AFCA has taken great strides through our work to date, in recognising the significance and importance of our relationships with First Nations peoples, communities and organisations. I am pleased that since opening our doors on 1 November 2018, AFCA has participated in a range of activities and initiatives that have increased our understanding of First Nations cultures, that influence relationships to money and financial services.

Going forward, we want to ensure First Nations peoples are not only aware of their right to complain to the financial ombudsman but can do so with an organisation that is culturally aware and engages in culturally sensitive practice. That is one of our longer-term goals. First comes listening, learning and understanding.

To have any impact, it will come down to our people, so our goal is to build a workplace that is diverse, inclusive and where our workforce feels a strong sense of belonging and support as they walk alongside our First Nations customers.

Our diversity, inclusion and belonging strategy highlights the positive steps we have taken to attract and retain people who represent the diverse communities we serve. Our accessibility strategy aims to ensure AFCA provides services to the Australian community in an inclusive, equitable and culturally sensitive way.

But there is still much work to do, and I am pleased to be leading the RAP process at AFCA.

Our reconciliation journey starts with the commitments we have made in this Reflect RAP, to the financial and economic inclusion of First Nations peoples and to increase the diversity, inclusion, cultural safety and awareness of our workplace and the services we deliver.

We will turn our commitments into action and promote participation and equity for all.

We recognise and will be guided by the knowledge, wisdom and longevity of First Nations cultures and what we can learn from them in our dispute resolution work. We will embrace this journey with open hearts and minds as we grow from this experience.

Dr June Smith

Deputy Chief Ombudsman and Chair of AFCA's RAP working group



Our business

Who we are

The Australian Financial Complaints Authority (AFCA) is an independent, not-for-profit ombudsman scheme that helps individuals and small businesses to resolve complaints about financial products and services.

What we do

AFCA provides a fair, free and accessible alternative to courts and tribunals, covering a broad range of financial problems:

- Errors in banking transactions and credit listings
- Difficulty repaying loans, credit cards and short-term finance
- Denial of an insurance claim
- Inappropriate investment advice
- A trustee's decision about the distribution of a superannuation benefit
- Access to banking, credit and superannuation services for regional and remote communities.

Our work

Our role is to help individuals and small businesses to reach an agreement with their financial firm about how to resolve the complaint.

As an ombudsman service, we strive to understand all aspects of a complaint without taking sides. Where agreement cannot be reached by negotiation or conciliation, we make formal decisions based on the facts and circumstances of each complaint.

Our vision is to be a world-class ombudsman service, improving practices and minimising complaints, that meets the needs of the Australian community, and is trusted by all.

Our people

We are a 'people for purpose' culture and we truly believe our passion for accessibility, diversity and inclusion sets us apart.

AFCA has two offices, one in Melbourne and one in Sydney. It employs 816 people from diverse backgrounds. Of these, 253 report being born overseas and 146 indicate English is not their first language. 305 come from a culturally or linguistically diverse background.

As at October 2021, 5 of our employees identified as First Nations people.



Our RAP

Why we are developing a RAP

People are central to what we do. Feedback from our customers indicates that complainants have a positive experience with us when they feel seen and heard, even if they don't receive the outcome they'd hoped for.

Our Reflect Reconciliation Action Plan is our commitment to seeing and hearing First Nations people, many of whom we believe are financially excluded and underrepresented in financial complaints at AFCA.

On average, AFCA receives about 75,000 complaints each year, with almost 2% of those lodged by First Nations peoples. We want to investigate and remove any barriers to accessing our service, and particularly looking at what, for many, is the first interaction with us – how complaints are lodged.

We want to acknowledge the importance and power in oral storytelling, that sits alongside contracts, policies, spreadsheets and certificates. We want to ensure that First Nations peoples are welcome at AFCA – that they know where to go to resolve a financial complaint and when they get there, find a service that is trustworthy, fair and adaptable to their needs.

It is our goal to continue developing trusted relationships with First Nations consumers, communities and community groups, contributing to closing the financial literacy gap. In some First Nations communities, money was introduced as late as the 1960s. As a concept, money is disconnected from traditional knowledge about managing valued resources, such as land.

For this reason, we are also committing to calling out the behaviour of financial firms as we see it, whose products and services may not be culturally appropriate and may cause detriment to First Nations peoples.

Implementing our RAP

Our Reflect RAP is the beginning of our reconciliation journey, as we consider key aspects of our business, ensuring we are meeting the needs of our people and the communities we serve.

We will form our RAP Working Group by inviting our people to express their interest to play an integral role on this journey, driving completion of the goals we have set ourselves in this plan, with the support of the AFCA Board, our Executive Leadership Team and AFCA's Accessibility & Inclusion Council. Our RAP Champion will be AFCA's Deputy Chief Ombudsman and Kureinji woman Dr June Smith, who will be responsible leading the internal engagement and awareness of the RAP.

We are committed to bridging the financial literacy gap and will champion our reconciliation activities under the RAP with all our stakeholders, including governments, regulators, industry peak bodies, our member financial firms and consumer groups.

We are taking this first step to transform, deliberately and mindfully, who we are as a business and as people, for the benefit of our First Nations customers.

Our Reconciliation Journey To Date

AFCA is a relatively new organisation. Established on 1 November 2018, we came together from three organisations. So, while AFCA's reconciliation journey is in its early stages, we stand on the shoulders of our predecessors, and our ongoing engagement with consumer groups serving First Nations communities, and particularly with financial counsellors, financial capability workers, and community legal and advocacy groups.

Since inception, AFCA has proactively demonstrated respect for First Nations peoples and Traditional Owners by Acknowledging Country at all appropriate internal meetings and external events and helping our people to understand the meaning of this protocol. We have also taken every opportunity to connect our people with First Nations histories, dates of significance, lived experiences and cultures to continue building understanding, awareness and respect.

As an external dispute resolution scheme approved by ASIC, accessibility underpins everything we do, and we have always approached this from the perspective of providing equity for all. However, more and more of our First Nations customers – and particularly those living in regional or remote areas – tell us that it is very important that AFCA understands First Nations peoples, and where possible, provides a First Nations case worker on request.

Our milestones

2019

In 2019 – our first as an organisation – we celebrated NAIDOC Week by welcoming guest speakers who shared their experiences working with First Nations communities. In Melbourne we hosted proud Gunditjmaran woman Caitlin Patterson from the Australian Charities and Not-for-profits Commission and Nathan Boyle, a Wiradjuri person from Central Western NSW, from the Australian Securities and Investments Commission's Indigenous Outreach Program. In Sydney we hosted Brendon Thomas, Legal Aid NSW's first Aboriginal Chief Executive Officer, along with Nathan Boyle, who kindly spoke again.



2020

In 2020 we launched AFCA's Accessibility & Inclusion Network, a significant internal community of practice covering three focus areas: Reconciliation, Mental Health and Pride (LGBTQIA+ Allies). The Network is governed by a Council of passionate senior people who ensure Network recommendations are aligned with our broader corporate strategy. The Reconciliation group was instrumental in driving this RAP to completion.

We recognised National Reconciliation
Week 2020 by providing the opportunity
for our people to view former Prime Minister
Kevin Rudd's Apology to Australia's First
Nations peoples. We also hosted an inhouse screening of the documentary
'The Australian Dream' about Adam
Goodes, offering a deep insight into
identity and belonging.

We celebrated NAIDOC Week 2020 by hosting guest speaker Ian Hamm, Chairperson of First Nations Foundation, and AFCA's first Aboriginal panel member. Ian shared valuable insights on the practical steps AFCA could take to provide a better experience for our First Nations customers. 2021

For National Reconciliation Week 2021, AFCA screened 'Backtrack Boys', with an in-house question and answer session with the director Bernie Shakeshaft. Members of our Reconciliation group hosted small yarn circles with our people, with a video introduction by Lynda Edwards, Coordinator Financial Capability Community of Practice (Financial Counselling Australia), about the cultural practice of introductions in community – What's your name? Where are you from? Who's your mob?

We celebrated NAIDOC Week 2021 with an address from Professor Jack Beetson, Executive Director of the Literacy for Life Foundation. Jack's story inspired our people, creating the 'Laptops for Literacy' project – see Our current activities and partnerships, page 13.

In 2021 all members of AFCA's Executive Team, along with 35 employees across senior management and customerfacing roles attended the Aboriginal and Torres Strait Islander Money and Cultural Competency Program run by First Nations Foundation. Chief Executive Office Phil Usher and Project Officer Jordy Dwyer discussed the traditional frameworks of law, the impact of colonisation on First Nations communities, and how we can learn from our shared history to resolve First Nations customers' complaints safely and respectfully.

2022

In 2022 we will ensure all AFCA people are aware of our commitment to reconciliation by launching a companion e-learning module to Reconciliation Australia's 'Share our Pride' online resource that gives non-Indigenous people a glimpse into the lives and cultures of Australia's First Peoples.

Our current activities and partnerships



AFCA recognises the importance of building meaningful and strong relationships with First Nations peoples, communities and community groups.

We have purposely developed relationships and participate in activities that increase our understanding of First Nations peoples' relationships with money and financial services, and to ensure First Nations peoples are aware of their right to complain to the financial ombudsman.

This includes participation in the Australian and New Zealand Ombudsman Association's Indigenous Engagement Special Interest Group, Financial Counselling Australia's annual Yarning Circle at their national conference, and membership of the North Queensland Indigenous Consumer Task Force.

We have developed strong relationships with Financial Counselling Australia's Financial Capability Community of Practice, along with state-based financial counselling associations, including providing travel bursaries for rural and remote First Nations financial counsellors and financial capability workers to attend conferences.

Convened in 2019, AFCA's Consumer Advisory Panel – a group of senior consumer advocates – which includes representation from the Indigenous Consumer Assistance Network (ICAN). We consult with ACAP members on all major consumer-related projects at AFCA and facilitate high level discussion about emerging issues, united under our strategic themes of quality, fairness and customer service. ACAP meets quarterly with AFCA's senior leadership team.

Established a year later, AFCA's Consumer Advocate Liaison Meetings (CALM) bring together representatives from 24 community organisations, including ICAN, North Australian Aboriginal Justice Agency and the Victorian Aboriginal Legal Service. CALM was created to share our insights and data, and to hear directly from advocates working in the community about their interactions with our service, so we can work together on best practice solutions. Meetings are held quarterly with members of AFCA's senior management team.

In 2021 AFCA's Deputy Chief Ombudsman June Smith, along with Community Engagement Manager Melanie Hallam attended a forum with financial counsellors and financial capability workers from the Kimberley region, in Broome. The Forum was hosted by Financial Counsellors' Association of WA and was a significant opportunity to hear from members of the local community, who were invited to speak to representatives from the big four banks, telecommunications and utilities providers, and industry ombudsmen about issues in the community. It was here that our connection with the Kimberley began, and why we were moved to work with Edwin Lee Mulligan for the artwork in this document.

Outreach also forms an important part of our engagement activities and, pandemic years aside, AFCA continues to attend events like the Yabun Festival, Australia's largest one day celebration of Aboriginal and Torres Strait Islander cultures. Yabun presents not only a great opportunity to speak directly to visitors from all over the country, but also the chance to network with our fellow service providers who join the community exhibitor space.



Literacy for Life Foundation and the Laptops for Literacy project

Literacy for Life Foundation is an Aboriginal-run charity that trains local First Nations people to deliver literacy classes in their communities. AFCA invited Executive Director Professor Jack Beetson to tell his story during NAIDOC Week 2021. Jack's mission to impact literacy rates among First Nations communities in Australia resonated with our people, and an idea was born.

Laptops for Literacy

The Laptops for Literacy project began with 11 AFCA laptops being repurposed for digital literacy classes offered to Literacy for Life Foundation students in Yarrabah, Queensland. To date, 21 laptops have been provided to the Yarrabah campaign, giving students access to a computer on a one-to-one basis. By the end of 2022 AFCA will be able to provide over 100 repurposed computers to Literacy for Life campaigns Australia-wide.

Community visit

In May 2022, Community Engagement Manager Melanie Hallam visited the Literacy for Life campaign in Yarrabah and talked to students about AFCA and how we help people to resolve financial complaints.

Case study

Funeral insurance and the Aboriginal Community Benefit Fund

To date AFCA has received more than 1200 complaints against four Aboriginal Community Benefit Fund (ACBF) companies, also known as the Youpla group, since AFCA began operating in 2018.

We have also issued 178 decisions against ACBF companies, all of them in favour of the complainants. In these decisions, AFCA found that ACBF misled First Nations peoples.

The companies had branded themselves as an Aboriginal business and sold funeral insurance to the community, in circumstances where ACBF was not Aboriginal run or led and had no cultural credentials.

ACBF went into communities, spoke to Elders, and used them to influence people to sign up for funeral insurance policies. The complainants who purchased the polices often had little understanding of how the products worked.

In its 178 decisions against these companies, AFCA has ordered ACBF to pay compensation to its customers totalling \$1.4 million.

We prioritised these complaints by creating a separate team, trained specifically to understand the relevant cultural protocols, to investigate the issues and communicate respectfully, both with represented and unrepresented people.

All four companies have now gone into liquidation, which means AFCA can no longer work on complaints against them. However, existing complaints remain in our system, and we can continue to receive new complaints, which we have paused awaiting further developments.

AFCA continues to work with advocacy organisations to ensure new complaints are lodged. We have developed a streamlined approach for these complaints, in a significant step towards ensuring this process is tailored and easy to use by remote First Nations peoples.

RAP commitments



Relationships

Action	Deliverable	Timeline	Responsibility
Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	March 2023	Deputy Chief Ombudsman
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	April 2023	Deputy Chief Ombudsman
	Develop a strategy to engage with Aboriginal and Torres Strait Islander community organisations	June 2023	Deputy Chief Ombudsman
Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	April, 2023	Head of Communications & Brand
	RAP Working Group members to participate in an external NRW event.	27 May- 3 June, 2023	Accessibility Strategy Lead
	Organise an internal NRW event for staff	27 May- 3 June, 2023	Deputy Chief Ombudsman
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	April, 2023	Chief Ombudsman & CEO



Action	Deliverable	Timeline	Responsibility
Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all staff	November 2022	Chief Ombudsman & CEO
	Share and promote an electronic copy of the Reconciliation Action Plan on our website and other channels	November 2022	Head of Communications and Brand
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	February 2023	Deputy Chief Ombudsman
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	February 2023	Deputy Chief Ombudsman
	Continue to hold AFCA's Consumer Advocate Liaison Meetings and ACAP meetings quarterly to hear First Nations communities' feedback on improving our services	November 2022, February, May, August, November 2023	Deputy Chief Ombudsman
	Continue to build relationships in the sector focused on understanding First Nations peoples' engagement with AFCA	November 2022, February, May, August, November 2023	Deputy Chief Ombudsman
Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	June 2023	Executive General Manager – People & Culture
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	August 2023	Executive General Manager – People & Culture

Respect

Action	Deliverable	Timeline	Responsibility
Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	April 2023	Deputy Chief Ombudsman
	Conduct a review of cultural learning needs within our organisation, including measuring our people's current level of knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements.	April 2023	Executive General Manager – People & Culture
	Share information with staff about cultural heritage walks / activities in Melbourne and Sydney.	November 2022	Head of Communications & Brand
	Develop and launch an organisation-wide elearning program to increase awareness of Aboriginal and Torres Strait Islander cultures, histories and knowledge and rights within our organisation (companion to Share our Pride)	November 2022	Executive General Manager – People & Culture
	Review onboarding practices to ensure information about cultural protocols and corresponding resources are promoted to new staff.	June 2023	Executive General Manager – People & Culture



Action	Deliverable	Timeline	Responsibility
Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	December 2022	Chief Ombudsman & CEO
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	January 2023	Deputy Chief Ombudsman
Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June 2023	Chief Ombudsman & CEO
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	First week in July 2023	Head of Communications & Brand
	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2023	Deputy Chief Ombudsman



Opportunities

Action	Deliverable	Timeline	Responsibility
Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	October 2023	Executive General Manager – People & Culture
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	September 2023	Executive General Manager – People & Culture
Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Review existing procurement policy to identify barriers to Aboriginal and Torres Strait Islander supplier diversity.	February 2023	EGM – Finance, IT, PMO & Strategy
	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	March 2023	EGM – Finance, IT, PMO & Strategy
	Identify Aboriginal and Torres Strait Islander businesses to be considered for AFCA procurement needs.	March 2023	EGM – Finance, IT, PMO & Strategy
	Investigate Supply Nation membership.	March 2023	EGM - Finance, IT, PMO & Strategy





Governance

Action	Deliverable	Timeline	Responsibility
Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Form a RWG to govern RAP implementation.	November 2022	Deputy Chief Ombudsman
	Draft a Terms of Reference for the RWG.	December 2022	Deputy Chief Ombudsman
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	January 2023	Chief Ombudsman & CEO
Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	November 2022	Deputy Chief Ombudsman
	Engage senior leaders in the delivery of RAP commitments.	December 2022	Chief Ombudsman & CEO
	Define appropriate systems and capability to track, measure and report on RAP commitments.	February 2023	EGM – Finance, IT, PMO & Strategy
Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September 2023	Reconciliation Network Chair
Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	August 2023	Reconciliation Network Chair



Silvia Renda

Chief Adviser and Head of Government Relations

(03) 8623 2035 srenda@afca.org.au

