



Reflect Reconciliation Action Plan



May 2022 - September 2023

Credit Union SA and Reconciliation Australia acknowledge and pay respect to the past, present and future Traditional Custodians and Elders of this nation and the continuation of cultural, spiritual and educational practices of Aboriginal and Torres Strait Islander peoples.

Aboriginal and Torres Strait Islander peoples should be aware that this document may contain images or names of people who have passed away.

Cover artwork: *The Journey*
by Monica (Nungarrayi) Turner-Collins"

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A Message from our CEO

Todd Roberts



Credit Union SA is proud to be implementing our Reflect Reconciliation Action Plan (RAP).

This will require ongoing commitment to implement positive change in our organisation and in our communities and carries the full support of our Board and all of our people across the business.

Our commitment to a Reflect RAP enables us to continue to develop relationships with Aboriginal and Torres Strait Islander stakeholders, clearly articulating our vision for reconciliation and exploring our sphere of influence in our communities.

As an organisation we have been building our knowledge and we will use the Reflect RAP to guide our thinking and behaviour and will embrace further opportunities to unlearn and re-learn, from the Aboriginal and Torres Strait Islander community to strengthen our capacity to deliver on the RAP.

This is the start of our organisations reconciliation journey, and we are confident that guided

by our Reflect RAP commitments and actions that we can realise our ambitions and that the tangible success measures of our Reflect RAP will demonstrate meaningful connections with Aboriginal and Torres Strait Islander communities and implement action to support reconciliation.



Todds Roberts
CEO





Our Business

Credit Union SA are a member owned organisation. This means it is our members, everyone who banks with us, who collectively own us.

Consequently, it's them, their families and communities who are our top priority. Our Purpose is Helping South Australians thrive and we do this each and every day by caring for our members and the community in which we operate.

Our values; People First, Strive to Achieve and Be our Best ensure, that people are at the forefront of what we do each, within our organisation, when supporting our members and engaging with the broader community. To achieve our best, we work together to provide consistent outstanding service in

every interaction with our members and across our business, which is something that we have proudly been recognised for through external awards.

Our ability to build trusted relationships with our members and the community underpins our success...

and by following our own Code of Conduct and importantly, the policies that it references, we feel confident that we are all making the right and good decisions, serving our members to the best of our ability and having a positive impact on our community.

Credit Union SA has approximately 150 employees and does not currently employ any Aboriginal and/or Torres Strait Islander staff members. We have a strong community based heritage as an organisation, having delivered accessible and innovative financial

services products to meet our members needs for over 60 years.

Our office location is 400 King William Street Adelaide, South Australia, our branch is also located at the same address. In addition to our physical location we have mobile teams that provide access and support across the state.



Credit Union SA Head Office,
as seen from Tarntanyangga

Our RAP

The Credit Union SA Reconciliation Action Plan

Credit Union SA has for over 60 years had a strong commitment to improving our community with strong links to the Education Sector and a passion for helping South Australian's thrive. We want to build on the foundations our history provides to engage with Aboriginal and Torres Strait Islander communities to build connection and support reconciliation. We see the creation of a RAP as a focussed effort to build upon the organisational knowledge we have already been building and guide our practices to improve our capabilities meeting our obligations for reconciliation in the community.

As an organisation we recognise this is a journey that requires

constant focus, leadership and accountability. Our organisation believes it is ready to commit to a RAP and Steve Newman, Senior Manager People & Culture will be responsible for driving and championing internal engagement and awareness of the RAP as the RAP Champion.

To support our RAP, we aim to continue our journey of education of our staff and further our engagement with First Nations stakeholders to seek guidance and advice. We will then support the implementation through our RAP working group, which will include a range of team members from across the organisation, our CEO and other members of the Executive

Leadership team to ensure deliverables are rolled out across the organisation and supported by the leadership team who will demonstrate their commitment through action.

We aim to continue to our journey of education of our staff and further our engagement with First Nations stakeholders to seek guidance and advice...

to strengthen our capacity to deliver on the RAP, and in response to a strong interest from our staff to participate on our RAP journey, we have also created a RAP Activation Group made up of team members from across the organisation who will role model our commitment to reconciliation and take direction from the RAP working group regarding focus and priority to embed the RAP through staff engagement initiatives.

We will also share this commitment transparently to our members via our website and in our annual report and engage our Board through regular reporting of progress and two way dialogue on our progress and commitment.

In 2021, all of our people undertook face to face Aboriginal Cultural Sensitivity & Respect Training with the aim to create deeper social understanding and work towards engaging Aboriginal and Torres Strait Islander people in the workplace and communities. We have made an ongoing commitment for all of our new employees to attend training.



Credit Union SA have an active People & Culture Committee that through collaboration with the organisation have provided opportunities for staff engagement since 2021 through education and activities as follows:

National Sorry Day

Acknowledgment and education through All Staff Communication

National Reconciliation Week 2021

Reconciliation SA Breakfast

support for the Reconciliation SA event with attendance by our people

National Reconciliation Week

Screening hosting of Lunch Time Reconciliation Week screenings of Living Black: "Patrick Dodson - Father of Reconciliation" in our Staff Café for our people.

National Reconciliation Week Morning Tea hosted by the P&C

Committee engaging the say.kitchen who provided catering with a distinct Indigenous flavour. say.kitchen is part of the St Johns Youth services that we have a proud association with.

Acknowledgement of the anniversary of the Mabo decision

June 3, 1992 the High Court of Australia recognised that a group of Torres Strait Islanders, led by Eddie Mabo, held ownership of Mer (Murray Island).

Reconciliation SA sponsorship

Sponsorship funds of \$10,000 to contribute as a Major Sponsor for the 2022 Apology Breakfast

As this was postponed this sponsorship funding was used by Reconciliation SA to create the National Apology Commemorative Film 2022 and attendance of 1 table of staff and 1 First Nations Community Table for National

Reconciliation Week Breakfast on Friday May 27th.

National Reconciliation Week 2022

Reconciliation SA Breakfast support for the Reconciliation SA event as above with attendance by 10 of our people who also volunteered to be part of our Reconciliation Action Plan Working Group.

Encouragement of learning about what the 2017 Uluru Statement from the Heart means and what needs to happen next including sharing a podcast that provides an overview of what needs to happen next including a referendum of which all Australian's will be involved in.

National Reconciliation Week Screening hosting of Lunch and Learn viewing of "Freedom Rides" an episode of the Living Black Program that screens on SBS TV in our Staff Café.

National Reconciliation Week Morning Tea hosted by the P&C Committee getting behind Villi's fundraising for the Tjindu Foundation. The Tjindu Foundation vision is creates positive, long-term change for Aboriginal children in communities across South Australia through cultural education and success in schooling that enables them to become future leaders.



Credit Union SA staff during National Reconciliation Week, 2022



Our approach is that we encourage leaders to use their own words to capture the following:

We meet on the lands of the Kaurna peoples (also acknowledging other lands where people may be for online meetings where applicable)

.....
The traditional custodians of the Adelaide plains region

.....
We respect their spiritual relationship with their country and acknowledge their elders past, present and emerging

.....
Always was and always will be Aboriginal land

.....
We also encourage leaders and our people to reflect of the meaning of Acknowledgement of Country and share experiences that reinforce the importance of reconciliation and storytelling.

Our Partnerships

and Current Activities

Credit Union SA have established connection with Reconciliation SA as local advisor for the design and delivery of the RAP. In addition to this and the sponsorship mentioned above we promoted the promotional video and attendance at key events through our social media channels to raise awareness.

We have a long standing partnership, over 12 years, as a Major Community Partner with St John's Youth Services who work with young people in the Adelaide metropolitan area aged from 16 to 25, who are experiencing or at risk of homelessness including Aboriginal and Torres Strait Islander young people. This partnership has included staff participation in education

visits, staff training, Corporate Governance, volunteering and funding of driving lessons through every car loan taken out with us since 2021 which has now realised over \$10K in driving lessons.

Credit Union SA has a long history of sponsorship of the professional development of teachers and educators, included in this support are the following connections to our Aboriginal Lands Schools.

Major Sponsor

Aboriginal Lands Conference Held in Alice Springs

Aboriginal Induction Days We speak to every teacher that will work in any of the 'lands schools'

Department for Education Flinders Park 1 Portfolio, Anangu Lands Partnership

Platinum Partner

Department for Education Public Education Awards, that support the 'Aunty Josie Agius Award'

School Visits

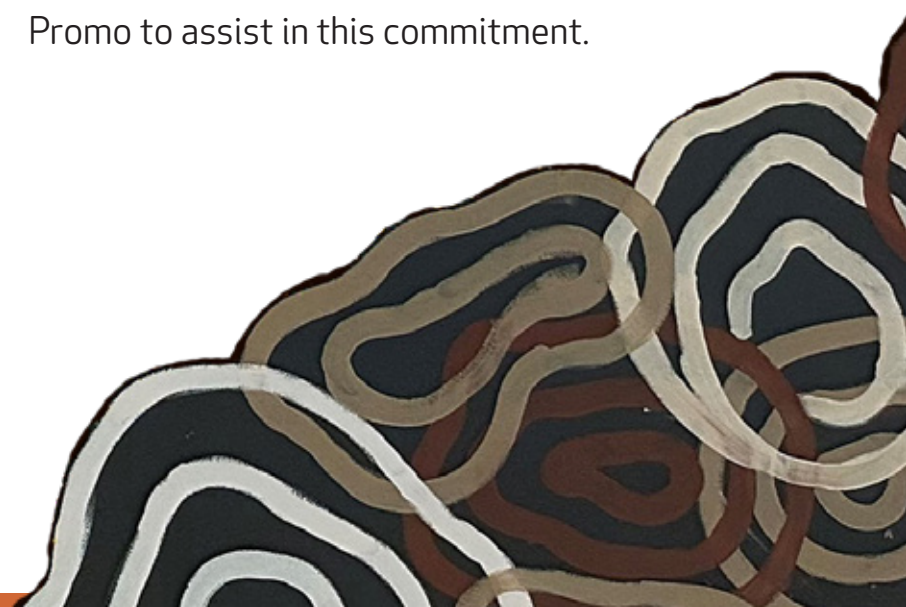
Our staff have visited the remote Aboriginal schools to provide financial services support to educators at these schools

Over the years Credit Union SA has supported many initiatives by Flinders University that have helped pathway education university students achieve placements at Aboriginal lands schools.

To provide education to our staff we engaged with Bookabee Australia, a family owned and operated business who provide authentic Aboriginal education through the 'Aboriginal Cultural Sensitivity and Respect Training' which was delivered to all staff.

In 2022 we engaged in a Corporate Membership with the Diversity Council Australia to provide all staff with access to resources, research webinars and other events to increase education and engagement on diversity and inclusion.

When sourcing promotional materials we have over the last 16 years, engaged with Position Promo an independent, Aboriginal-owned and operated company who want to realise the ability to provide employment opportunities within the business, along with engaging other Aboriginal-owned businesses or businesses committed to the long-term employment of Aboriginal people, all of which will support economic participation and inclusion. In the 2021-2022 financial year we spent over \$50,000 with Position Promo to assist in this commitment.



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.	October 2022	Sponsorship Specialist
	Work with Aboriginal and Torres Strait Islander stakeholders and organisations to develop principles to maintain and strengthen mutually beneficial relationships	December 2022	Senior Manager People & Culture
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	October 2022	Broker Relationship Manager

Action	Deliverable	Timeline	Responsibility
Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2022	Performance & Learning Specialist
	RAP Working Group and Activation Group members to participate in an external NRW event.	27 May to 3 June 2023	Senior Manager People & Culture
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May to 3 June 2023	Senior Manager People & Culture
	Encourage and support staff and senior leaders to participate in an internal event to recognise and celebrate NRW.	27 May to 3 June 2023	Chief Executive Officer
Raise Internal awareness of our RAP	Develop and implement a plan to raise awareness amongst all staff across the organisation about our RAP commitments.	October 2022	Member Relationship Consultant
	Develop and implement a plan to engage and inform key internal stakeholders of their responsibilities within our RAP	October 2022	Senior Manager People & Culture
	Communicate our commitment to reconciliation to all staff.	November 2022	Chief Executive Officer

Action	Deliverable	Timeline	Responsibility
Promote Reconciliation through our sphere of influence	Maintain our relationship with Reconciliation SA for collaboration and guidance on reconciliation initiatives.	September 2023	Senior Manager People & Culture
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	January 2023	Financial Crimes Analyst
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	January 2023	Financial Crimes Analyst
Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	December 2022	Company Secretary
	Conduct a review of P&C policies and procedures to identify existing anti-discrimination provisions, and future needs.	January 2023	Senior 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.	Continue to deliver Cultural Awareness and Sensitivity training to all our people (both initial and refresher) considering face to face and online training methodology	January 2023	Performance & Learning Specialist
	Capture data and measure our staff's current level of knowledge and understanding of Aboriginal and Torres Strait Islander cultures and histories.	January 2023	Performance & Learning Specialist
	Conduct a review of cultural awareness training needs within our organisation.	March 2023	Performance & Learning Specialist
	Develop a strategy for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	June 2023	Senior Manager People & Culture
	Incorporate important historical dates of significance for Aboriginal and Torres Strait Islander peoples into our outlook calendars each with a brief intro into what occurred and the impact—"on this day".	March 2023	Chief Digital & Information Officer

Action	Deliverable	Timeline	Responsibility
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	Senior Manager Marketing
	Share promotional materials within NAIDOC week that celebrate First Nations peoples and cultures	First week in July 2023	Senior Manager Marketing
	Introduce our staff to NAIDOC Week by promoting external community events in our local area.	June 2023	Sponsorship Specialist
	Access NAIDOC events in our local area utilising connections at Reconciliation SA, St Johns Youth and others.	First week in July 2023	Sponsorship Specialist

Action	Deliverable	Timeline	Responsibility
<p>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</p>	<p>Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.</p>	<p>February 2023</p>	<p>People & Performance Consultant</p>
	<p>Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.</p>	<p>September 2023</p>	<p>Chief Digital & Information Officer</p>
	<p>Consult with local Traditional Owners to explore opportunities to rename meeting rooms in local Kurna language</p>	<p>December 2022</p>	<p>Chief Operations Officer</p>
	<p>Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols. E.g. During All Staff Meetings.</p>	<p>December 2022</p>	<p>Chief Operations Officer</p>
	<p>Engage with Aboriginal and Torres Strait Islander artists to produce artwork for use in internal exhibitions.</p>	<p>October 2022</p>	<p>Chief People & Strategy Officer</p>

About the Artist

Monica (Nungarrayi) Turner-Collins

Monica Turner-Collins is a 18 year old Anmatyerre/Arrernte woman from Santa Teresa and Yuelamu communities, located in the Tanami desert a few hours remote of Alice Springs, Northern Territory. Monica has been living on Kurna country for almost two years, having moved to South Australia in 2021.

Deriving from a strong line of traditional Aboriginal artists, Monica has been painting from a very young age alongside her Grandmothers, Mother and Aunties.

Her artwork reflects her spiritual Emu dreamings and her connection to country and culture. She uses painting to connect back to her country and culture while living on Kurna land.

Outside of creating incredible artworks, Monica is a talented footballer and was named South Australian NAIDOC Young Sports Person of the Year in 2022. Monica has just completed year 12 in the hopes to become a nurse or paramedic in the future, so she can return home to community and help her own mob.

Credit Union SA commissioned Monica to paint three pieces to be displayed in the business; titled The Journey, The Celebration and The Connection.

The Journey is featured prominently throughout this document, and is on display in the Credit Union SA head office. Of this painting, she explains:



“This painting is a representation of connections and respect to Kaurna country. It’s a combination of Deserts (me an Arrente woman) the Credit Union SA staff and community meeting and thriving on the beautiful Kaurna country. It represents all the different bodies that meet on Kaurna country.”

Above: Monica Turner-Collins

Insert left: Monica working beginning work on “The Journey”

Opportunities



Action	Deliverable	Timeline	Responsibility
Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Promote in our vacancy advertising, website and social media channels that we are an inclusive, equal opportunity employer and strongly encourage First Nations people to apply	September 2022	People & Performance Consultant
	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	July 2023	Senior Manager People & Culture
	Establish agreement with St John's Youth to explore employment or work experience opportunities for Aboriginal and Torres Strait Islander young people who are impacted by homelessness.	February 2023	Chief People & Strategy Officer
	Build understanding of current Aboriginal and Torres Strait Islander staffing in our organisation to inform future employment and professional development opportunities.	December 2022	People & Performance Consultant
	Engage with other similar financial institutions to gain understanding and explore opportunities to increase First Nations employment	April 2023	Senior Manager People & Culture

Action	Deliverable	Timeline	Responsibility
Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	September 2022	People & Performance Consultant
	Investigate the use of services to support Aboriginal and Torres Strait Islander owned businesses	July 2023	Senior Manager People & Culture
	Including investigate relationships with Supply Nation and Print Junction to use their services where practical to do so.	February 2023	Chief People & Strategy Officer
	Investigate Supply Nation membership	December 2022	People & Performance Consultant

Governance

and Tracking our Progress



Action	Deliverable	Timeline	Responsibility
Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP	Form the RWG that reflects a cross section of our organisation to govern RAP implementation	October 2022	Chief Executive Officer
	Leverage additional support of the RAP Working Group and ownership of RAP through creation of RAP Activation Group which will consist of other staff and leaders at Credit Union SA to bring the RAP to life.	October 2022	Senior Manager People & Culture
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	October 2022	Senior Manager People & Culture
	Develop a charter or equivalent for the RWG, including membership, meeting frequency and roles and responsibilities.	December 2022	Senior Manager Marketing

Action	Deliverable	Timeline	Responsibility
Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	December 2022	Chief People & Strategy Officer
	Engage senior leaders in the delivery of RAP commitments.	November 2022	Chief Executive Officer
	Maintain a senior leader to champion our RAP internally.	October 2022	Chief Executive Officer
	Define appropriate systems and capability to track, measure and report on RAP commitments.	December 2022	Chief People & Strategy Officer
Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	July annually	RAP Champion
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August annually	RAP Champion
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September annually	RAP Champion
Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	July 2023	RAP Champion



Contact

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Culture (RAP Champion)

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