



# Innovate Reconciliation Action Plan

JULY 2023 - JUNE 2025











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# A Message From **RECONCILIATION AUSTRALIA**



Reconciliation Australia commends Financial Rights Legal Centre on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for Financial Rights Legal Centre to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Financial Rights Legal Centre will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation

and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With over 2.3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Financial Rights Legal Centre is part of a strong network of more than 1,100 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Financial Rights Legal Centre's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Financial Rights Legal Centre on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

**Karen Mundine**  
**Chief Executive Officer**  
**Reconciliation Australia**







Mob Strong Debt Help  
Ph 1800  
Free

Mob Strong Debt Help  
Ph 1800  
Free





## A Statement from our **CHIEF EXECUTIVE OFFICER**

Financial well-being and resilience are important to leading an independent and fulfilling life. While the economic situations of Aboriginal and Torres Strait Islander people vary enormously, research has found that only one in ten are financially secure and a significantly higher proportion of Aboriginal and Torres Strait Islander people fare worse on measures of financial well-being than the rest of the population. The reasons for this are rooted in our colonial history of dispossession, cultural imperialism and discrimination.

Financial Rights Legal Centre assists people from all over Australia to understand and assert their financial rights, particularly in relation to banking, consumer loans and insurance. In our work, above all, we seek to hold financial firms to account and to ensure that their products and services are fair, suitable and accessible to those who need them. Many of our clients are Aboriginal and Torres Strait Islander people, and we have witnessed exploitative conduct wreaking terrible harm on Aboriginal and Torres Strait Islander communities.

In 2018, for example, the Financial Services Royal Commission shone a spotlight on the so-called Aboriginal Community Benefit Fund, a funeral insurer targeting Aboriginal and Torres Strait Islander communities with misleading sales practices by exploiting a loophole in the law.





The exposure by the Royal Commission prompted the government to act to close the loophole in the law, but no measures were put in place to address the inevitable losses that would result for existing customers. Many Aboriginal and Torres Strait Islander people had been paying into the funds for years, sometimes decades, to save for their sorry business. In March 2022, the ACBF funds predictably collapsed because they could no longer take on new customers. Over fifteen thousand existing members and thousands of previous members, were left with nothing to show for their many years of contributions. The losses amounted to millions of dollars.

Financial Rights' Mob Strong Debt Help service was inundated with calls from sad and angry people. Some of these people had relatives who had recently died and were awaiting burial, some were in palliative care, some had complaints on foot with the Australian Financial Complaints Authority which were now put on hold indefinitely, and still others already had decisions in their favour ordering compensation that was now unlikely to be paid. All were devastated, but sadly, not surprised – being let down and ripped off was something they had come to expect.

In assisting Aboriginal and Torres Strait Islander people to negotiate this terrible situation, and many other financial problems, Financial Rights wants to walk beside the community, to empower them to be heard and to have a say in the laws, policies, products and services that affect them. Importantly, we want to be part of the solution, not the problem. To this end, the second stage

of our Reconciliation Action Plan - 'Innovate' - will involve stepping up our work to help our staff understand the value and importance of Reconciliation and the need to build stronger relationships with Aboriginal and Torres Strait Islander peoples and organisations. We also want to recognise the enormous contribution made by our Aboriginal and Torres Strait Islander staff and empower them to feel culturally supported and safe, and to be powerful advocates for the needs of their clients and communities.

Looking back, the last three years saw us grow our reconciliation roots by encouraging our staff to look more deeply into Aboriginal and Torres Strait Islander cultures and histories. We have also worked with our Aboriginal and Torres Strait Islander staff to understand the disconnections between our service approach and the needs of Aboriginal and Torres Strait Islander people. Our service has always assisted many Aboriginal and Torres Strait Islander consumers and we have recruited Aboriginal staff, but we did not have in place proper structures and procedures to help them in a culturally competent manner and we need to keep evolving, improving and striving towards best practice and beyond.

Our dedicated Mob Strong Debt Help team, operating a phone line staffed mostly by well qualified Aboriginal and Torres Strait Islander people, has seen our Aboriginal and Torres Strait Islander client numbers grow significantly across the entire service, produced some fantastic results for individuals and successfully promoted systemic change.

As key members of the Save Sorry Business Coalition, our team has been instrumental in bringing about the government's recently announced emergency grants program for people affected by the funeral insurer collapse mentioned above. Over the next two years we hope to continue to build on this work, expand the team and their influence, both internally and externally within our field of influence.

In the same way that Financial Rights has a long way to go in our Reconciliation journey, we see opportunities for other organisations within the community sector, government and the financial services industry to better understand and serve our Aboriginal and Torres Strait Islander communities.

**“We will endeavour to be a force for positive change, by engaging constructively, pursuing continuous improvement ourselves and supporting Aboriginal and Torres Strait Islander voices to be heard and truly listened to.”**









# Support for the **ULURU STATEMENT**

Since 15th October 2019  
the following statement has  
appeared on our website and  
on website footers.



To the Aboriginal and Torres Strait Islander Peoples,

We recognise your connection to land since time immemorial.

We recognise your continuing and undying connection to land and your culture, which has never been ceded or extinguished but instead ignored and forgotten.

We recognise the traumatic impacts of being marginalised and disenfranchised by having your culture and connections denied in our institutions over generations.

We recognise that leaving this alone does not accord with the beliefs in our hearts and this arrangement must change and change now as a national priority.

We recognise the Uluru Statement from the Heart and the many Aboriginal and Torres Strait Islander voices who joined together to be heard to:

- Seek constitutional reform and recognition and ensure a voice in Parliament to comment on laws that affect you.
- Create a Makarrata Commission to work out our differences so we can understand each other.
- Create a truth telling process about our history and learn.

We look forward to walk with you, work with you and support you to take this next step towards reconciliation.

Sincerely  
Karen Cox, Chief Executive Officer  
Financial Rights Legal Centre



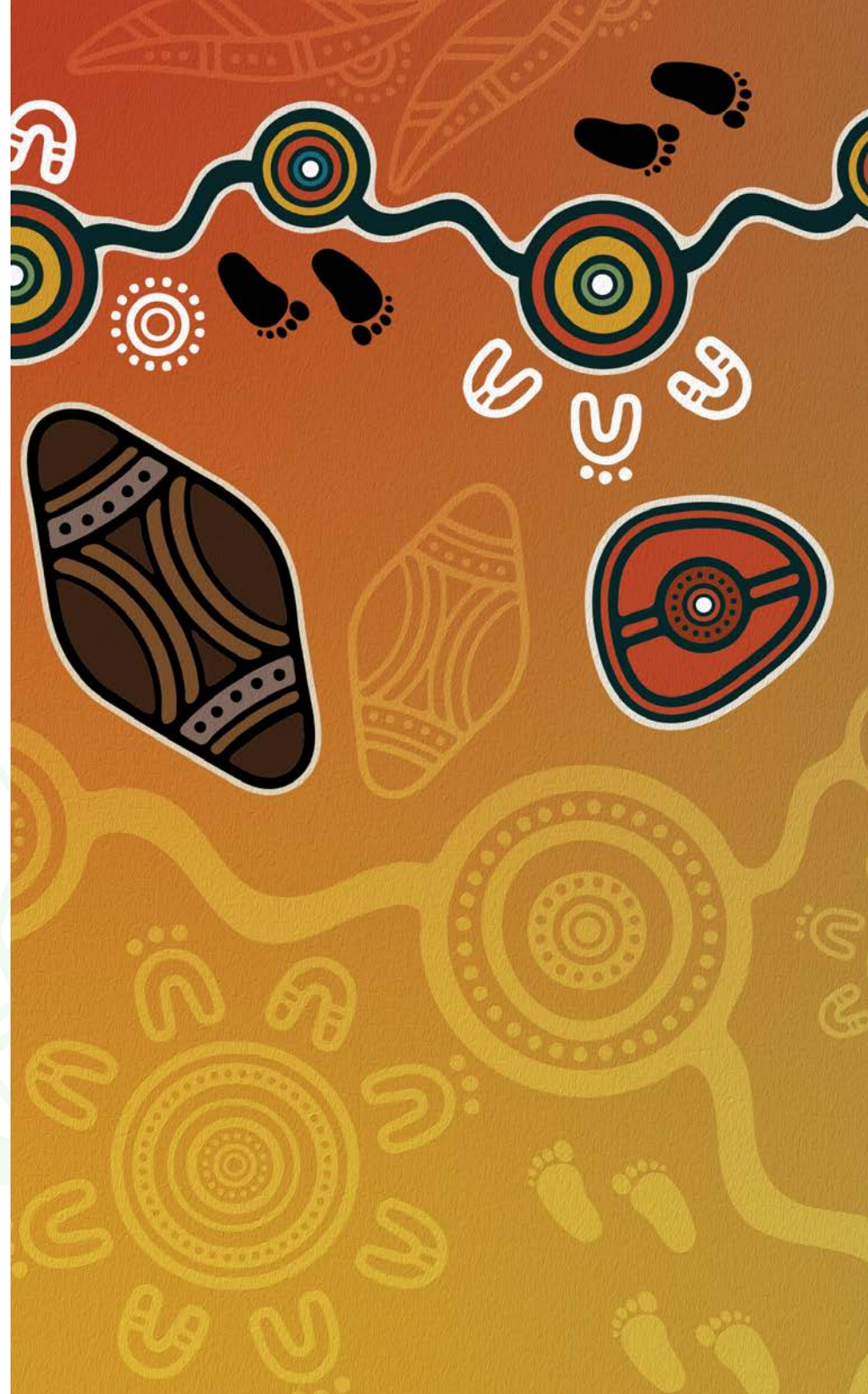


# About our **RAP ARTWORK**

## **Artwork designed by Dixon Patten, Bayila Creative**

The Mob Strong logo was designed guided by the attributes of the not for profit service: providing connection, a culturally safe place, education and awareness leading to empowerment, advocacy, support and communication.

Dixon used symbols to convey the coming together of people and community for the support that Mob Strong offers. Elements within the artwork have been chosen for their strength and growth – both aspects of Mob Strong's work to share with their callers.









# RAP Artwork **ELEMENTS**



## **Healing Hands**

Providing connection, a culturally safe place, education and awareness leading to empowerment, advocacy, support and communication.



## **The Pathway**

Coloured for land, sea and people, the pathways indicate Financial Right's inclusive and welcoming service.



## **The Shield**

Represents Financial Right's goal of preventing ongoing harm to Aboriginal and Torres Strait Islander peoples.



## **Gum Leaves**

The watermark gum leaves in the design represent growth and renewal.



## **Healing Stones**

Drawing from the colours of the sky, earth, sand and rock, the healing stones represent an inclusive approach, welcoming all to Financial Rights.



## **Meeting Place**

The meeting place in the design shows our commitment to being open and accepting as you share your story.



## **People**

People sitting at meeting place illustrates the collaborative nature of our teams.



# Our Vision For **RECONCILIATION**

Financial Right's vision for reconciliation is a nation where Aboriginal and Torres Strait Islander people can access financial products and services which are fair and meet their cultural and economic needs. It also means a nation where products and services, including legal and financial counselling services, are shaped by and for Aboriginal and Torres Strait islander people to promote financial resilience and freedom from exploitation.

Financial Rights is committed to our vision through the following:

- Ensure the input of Aboriginal and Torres Strait Islander peoples are central in the design of our services.
- Create opportunities for staff to listen and reflect on Aboriginal and Torres Strait Islander histories and our relationship between financial hardship and colonisation.
- Develop for staff respectful and culturally safe engagement strategies with Aboriginal and Torres Strait Islander peoples and communities.
- Use our network to develop campaigns to redress financial hardship issues in solidarity with Aboriginal and Torres Strait Islander peoples and organisations.
- Engage in an ongoing process of personal and organisational self-reflection to address unconscious bias.







EAST ARNHEM  
Gapuwiyak Community Housing  
For any tenancy related enquiries please call  
Merinda Munkitdy on 0473 5  
Email: a.munkitdy@gapuwiyak.com.au

North Australian Aboriginal  
Family Legal Service  
What we help with  
Family Law  
Domestic and Family  
Child Protection  
Victims of Crime  
Court Support  
Non-Legal  
Housing, etc.  
We also provide  
Darwin  
Katherine  
Nhulunbuy

Mob Stron  
Debt Helpline  
Mob Det  
Financial Rights Legal Centre



# About Our **BUSINESS**

Financial Rights is a community legal centre that specialises in helping people understand and enforce their financial rights, especially low income and otherwise marginalised or vulnerable people.

We provide free and independent financial counselling, legal advice, assistance and representation to individuals about a broad range of financial issues. Financial Rights operates the following services:

- National Debt Helpline – for NSW residents experiencing financial difficulties (NSW and shared with another service provider).
- Credit and Debt Legal Advice Line – for NSW residents who have legal financial issues.
- Insurance Law Service – National service for individuals with consumer insurance issues.
- Mob Strong Debt Help – National service for Aboriginal and Torres Strait Islander peoples experiencing financial troubles.

We also provide support to other community caseworkers, including particularly financial counsellors, through our Caseworker Hotline. Mob Strong Debt Help (Mob Strong) also supports other Aboriginal and Torres Strait Islander workers in financial counselling and financial capability roles.

Financial Rights took over 13,000 contacts for advice or assistance during the 2021/2022 financial year. This

provided us with the opportunity to serve individuals who identify as Aboriginal and Torres Strait Islander 1,692 times. In addition, 35% of our legal and financial counselling services were for Aboriginal and Torres Strait Islander clients.

As at June 2023, Financial Rights employs 41 staff, including 4 who identify as Aboriginal and Torres Strait Islander people. Our office is located in Surry Hills, NSW. We operate a hybrid working model, with the majority of staff working partially remotely and partially in the office. We provide a national service for Aboriginal and Torres Strait Islander peoples, Mob Strong.

Mob Strong is a free nationwide legal advice and financial counselling program for Aboriginal and Torres Strait Islander peoples. The program specialises in supporting people with debts from consumer loans (such as credit cards, pay day loans and car loans), banking, debt recovery and insurance (including car, home, travel, life and funeral insurance) in a culturally safe manner.

As of August 2022, the Financial Rights Board can have up to a maximum of 8 directors one of which must be Aboriginal and Torres Strait Islander identified. We are currently recruiting for Aboriginal or Torres Strait Islander board applicants and looking to fill the position in the 2023 calendar year.

We have an Aboriginal Advisory Committee (AAC) which was set up in 2017 to give our organisation advice and guidance

on providing effective services to Aboriginal and Torres Strait Islander peoples.

The AAC currently consists of 2 prominent Aboriginal people working in the financial services space but we are endeavouring to look for more candidates:

- Nathan Boyle, Senior Analyst of the Australian Securities and Investments (ASIC) Indigenous Outreach program.
- Robynne Quiggin is a Professor at UTS focussed on legal, compliance and policy areas of relevance to Aboriginal and Torres Strait Islander peoples including human rights, financial inclusion, financial services, consumer issues, and governance.

**The AAC works closely with our Aboriginal and Torres Strait Islander staff members to provide them support and guidance as needed.**



# OUR RAP

Financial Rights has a strong commitment to providing useful and effective financial counselling and legal advice services to Aboriginal and Torres Strait Islander peoples. We see the RAP as a means of strengthening our existing policies and procedures and publicly acknowledging the importance of reconciliation to our service and our commitment to progressing reconciliation in Australia.

The RAP will provide guidance to our strategic plan to strengthen and broaden our relationships with Aboriginal and Torres Strait Islander communities in order to increase our focus on identifying opportunities for collaboration with, and support of, local and national Aboriginal and Torres Strait Islander organisations.

Cultural safety should be considered as part of planning any changes to client service delivery, whether permanent or as part of a pilot, or temporary response to a situation or challenge.

**Financial Rights acknowledges the importance of developing strong effective relationships based on mutual respect and trust.**

Furthermore, Financial Rights recognises that Aboriginal and Torres Strait Islander peoples' values, beliefs and cultures need to inform the services delivered by Financial Rights in order to maintain working relationships, and to fulfil the future goals and ambitions of Financial Rights, the community and other stakeholders.

## We have developed this RAP in order to:

1. Ensure our service effectively engages with Aboriginal and Torres Strait Islander peoples in its planning and decision-making processes.
2. Develop strong working relationships with Aboriginal and Torres Strait Islander organisations.
3. Ensure the services we offer to Aboriginal and Torres Strait Islander peoples are provided in the most effective way, based on a clear understanding of Aboriginal and Torres Strait Islander needs and cultural practices.
4. Enhance access to, and outcomes from, our service for Aboriginal and Torres Strait Islander peoples.
5. Provide employment and leadership opportunities for Aboriginal and Torres Strait Islander staff.
6. Using our networks as a sphere of influence towards reconciliation.
7. Show our respect for Aboriginal and Torres Strait Islander peoples – supporting the goals and values of reconciliation.

## Effective implementation of the RAP requires robust organisation championed by our Chief Executive Officer and led by its RAP working group made up of:

- Board Director
- Senior Solicitor and Reconciliation Working Group Chair – Aboriginal Identified
- Chief Operations Officer
- Office Manager and Company Secretary
- ICT Manager
- Solicitor
- Financial Counsellor





**MOB STRONG**  
DEBT HELP

- Mark Holden - Dunghutti
  - Solicitor & Policy Advocate
- Bettina Cooper - Boandik
  - Financial Counsellor & Strategy Lead
- Jason D...
  - Finan...
- Yvette T...
  - Finan...
- Sementi...
  - Traine...









# Our Journey TO RECONCILIATION

We are ready to progress with our reconciliation journey after our inaugural Reflect RAP (October 2018 to October 2019). We have built and continue to build relationships with Aboriginal and Torres Strait Islander external stakeholders, including financial counsellors, legal services, land councils, businesses and clients.

Mob Strong Debt Help was a massive reason why we needed to develop our RAP and was a great boon towards our reconciliation journey. We wanted to make an Aboriginal and Torres Strait Islander led program that helps all Aboriginal and Torres Strait Islander peoples across the country when they were in financial hardship. The Aboriginal and Torres Strait Islander staff and their progress really have helped us better understand not just the financial issues faced, but also helped us better connect with the Aboriginal and Torres Strait Islander stakeholders who share the same goal and help better enlighten us.

One of our biggest challenges we understood was our capacity to develop and implement this RAP as a community legal centre with limited staffing and resources. We are deeply grateful to our staff for taking the time out of their many existing duties to help because they all believed in the importance of reconciliation.

There were setbacks with the pandemic, uncertain funding and the collapse of the Youpla group but we still pushed for reconciliation little by little, whether making time for a reconciliation event or a staff discussion about a cultural topic.

Beginning our reconciliation journey was also very humbling for Financial Rights. We have been helping communities with financial matters for over 30 years and assumed that this already developed deep ties with Aboriginal and Torres Strait Islander communities and peoples. However, these assumed connections really meant a disconnection to the community and their organisations. We knew then that these connections needed to be developed formally. Further, we needed to build a safe space for our Aboriginal and Torres Strait Islander staff as our foundation work exposed some of our shortcomings we needed to fix.

**A major step with our Reflect RAP has been getting our staff acquainted with what reconciliation truly is for Aboriginal and Torres Strait Islander peoples and how to build on it.**





# Our partnerships AND CURRENT ACTIVITIES

Our partnerships are ongoing – we work with a range of organisations including specialist Aboriginal and Torres Strait Islander financial counselling groups to increase accessibility to our service, especially for people living in remote communities. We currently work together with the following organisations to improve access for Aboriginal and Torres Strait Islander consumers to our service:



## **Indigenous Consumer Assistance Network (ICAN)**

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We work with ICAN in North Queensland on joint advocacy opportunities, most notably in relation to the Save Sorry Business Coalition. We also collaborate to improve referrals between our services to optimise outcomes for clients.

## **Northern Australian Aboriginal Justice Agency (NAAJA)**

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We have accepted a number of referrals from NAAJA recently and have been asked to visit to provide training in our areas of expertise and further develop the relationship between our services.

## **Financial Counsellors Association of NSW (FCAN) Aboriginal Network**

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We interact with Network members at FCAN events and conferences, especially the designated Aboriginal and Torres Strait Islander events. We have also used this Network to get feedback on our Aboriginal and Torres Strait Islander publications and outreach strategies. We have also provided training workshops for members of the FCAN Aboriginal Network.

## **Legal Aid NSW Civil Law Service for Aboriginal communities**

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Legal Aid NSW refer Aboriginal and Torres Strait Islander consumers to us when they don't have the capacity or the specialist knowledge to represent them and we refer to them in turn.

## **Financial Counselling Australia**

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We present at numerous State and National Financial Counsellors Conferences throughout the year, especially the designated Aboriginal and Torres Strait Islander events. These events are attended by many financial counsellors who provide services to Aboriginal and Torres Strait Islander consumers.

Our staff are members of Financial Counselling Australia's First Nations Network and collaborate to support Aboriginal and Torres Strait Islander Financial Counsellors, advocate on Aboriginal and Torres Strait Islander issues relevant to our clients and pursue best practice in providing culturally appropriate financial counselling services.







## Aboriginal and Torres Strait Islander Foundation

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We have met with a number of other Aboriginal and Torres Strait Islander organisations with a view to improving our understanding of each other services, improving referral pathways, resources sharing and other opportunities for co-operation including: Aboriginal and Torres Strait Islander Foundation.

## ASIC Indigenous Outreach Program

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We have a collaborative relationship with members of the ASIC Indigenous Outreach Program and meet as required to raise concerns, share intelligence and look for opportunities for joint or complementary activities.

We liaise with the Program staff about systemic issues we see in our casework such as funeral insurance, car loans and consumer leases. We have also attended presentations led by the Indigenous Outreach Program.

## Consumer Action Law Centre (CALC)

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CALC is a community legal centre dedicated to helping Aboriginal and Torres Strait Islander peoples in Victoria with their Koori helpline. We have worked with CALC on different policy issues affecting Aboriginal and Torres Strait Islander peoples including finance and Centrelink laws.

## Wurringa Baiya Aboriginal Women's Legal Centre

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We have accepted a number of referrals from Wurringa Baiya to provide specialist advice in financial and insurance matters.

## Muru Mittigar

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Muru Mittigar is an Aboriginal-owned Social Enterprise, providing 'real time' employment and training opportunities in the workplace.

We accept case referrals and give advice to caseworkers about Aboriginal and Torres Strait Islander clients who are suffering from financial stress or disputes with financial services.







### Anglicare, Northern Territory

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We have conducted outreach in East Arnhem Land in partnership with Anglicare, NT and also co-operated to draw attention to important policy issues for those communities.

### Save Sorry Business Coalition

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This group is made up of different consumer advocate groups around Australia, including Financial Rights. It is Aboriginal and Torres Strait Islander led and supported by each member and its sole purpose is to help those impacted by the ACBF/Youpla collapse.

Together, we have developed promotional and educational materials about the collapse, media stories and lobbied government to help those impacted.

### Kinchela Boys Home

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We have worked with Kinchela Boys Home in relation to providing financial resilience information to adult survivors of institutional abuse.

### SA Financial Counselling Association and WA Financial Counselling Association

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South Australian Financial Counselling Association and Western Australian Financial Counselling Association in relation to training and co-operation on money issues for First Nations people in those states.

### Sydney Region Aboriginal Corporation (SRAC)

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Is a multifaceted organisation providing support to local Aboriginal community, Disabled and/or Aged individuals through client centred programs that utilise choice and control, breaking barriers and limitations for Aboriginal people.

We have attended outreach to regional NSW with Sydney Region Aboriginal Corporation and have accepted a number of referrals to provide specialist advice.



# RAP commitment

## RELATIONSHIPS

Financial Rights acknowledges the importance of developing strong effective relationships based on mutual respect and trust.

Furthermore, Financial Rights recognise that Aboriginal and Torres Strait Islander peoples' histories, values, beliefs and cultures need to inform the services delivered by Financial Rights in order to maintain working relationships, and to fulfil the future goals and ambitions of Financial Rights, the community and other stakeholders.

**Strategy Focus area:**  
**Promote Access to Justice**



Action	Deliverables	Timeline	Responsibility
<b>1.</b> Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local, national and interstate Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	June 2024	Lead: Chief Executive Officer (CEO)
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	Dec 2024	WG Chair
<b>2.</b> Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	April 2024 April 2025	Lead: CEO Support: Office Manager & Company Secretary
	RAP Working Group members to participate in an external NRW event.	27 May- 3 June, 2024 and 2025	Reconciliation Working Group (RWG) Chair
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 June, 2024 and 2025	Lead:CEO Support: Office Manager & Company Secretary
	Organise at least one NRW event each year.	27 May- 3 June, 2024 and 2025	RWG Chair
	Register all our NRW events on Reconciliation Australia's NRW website.	May 2024 & 2025	RWG Chair
<b>3.</b> Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	Nov 2024	Lead: Chief Operations Officer (COO) Support: CLE Coordinator
	Communicate our commitment to reconciliation publicly, to the RAP Network and also our reconciliation partners.	March, June, Sept, Dec 2023 2024 & 2025	CEO
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	Nov 2024	CEO



# RELATIONSHIPS

Action	Deliverables	Timeline	Responsibility
<b>3.</b> Promote reconciliation through our sphere of influence.	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	Nov 2023	RWG Chair
	Collaborate with Reconciliation Australia, the RAP Network and other like-minded organisations to develop ways to advance reconciliation.	Nov 2023	RWG Chair
	Maintain consultation with Australian Securities and Investments Commission's Indigenous Outreach Program to share intelligence and explore collaboration opportunities to advance reconciliation.	Nov 2023	Mob Strong Strategy Lead
	Maintain consultation and collaboration with FCA and related state bodies First Nations Network meetings and projects.	Nov 2023	Mob Strong Strategy Lead
	Maintain consultation and collaboration with ICAN on joint advocacy opportunities.		
<b>4.</b> Promote positive race relations through anti-discrimination strategies.	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	Feb 2024	COO
	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	May 2024	COO
	Develop, implement and communicate an anti-discrimination policy for our organisation.	Nov 2024	COO
	Educate senior leaders on the effects of racism.	Nov 2024	Lead: RWG Chair Support: CLE Coordinator
<b>5.</b> Formalise relationship with Aboriginal Advisory Committee	Join National Campaign 'Racism. It stops with me.'	Dec 2023	RWG Chair
	Draft Memorandum of Understanding with AAC to give our organisation advice and guidance on providing effective services to Aboriginal and Torres Strait Islander peoples.	December 2023	CEO
	Invite AAC to attend staff meeting to help explain the AAC to Financial Rights staff.	December 2023	RWG Chair
	Hold quarterly meetings with AAC to draw cultural advice and guidance for Financial Right's activities.	March, June, Sept, Dec 2023 2024 & 2025	Lead: CEO Support: RWG Chair



# RAP commitment

## RESPECT

Staff at Financial Rights are committed to increasing their knowledge and understanding of, and respect for, Aboriginal and Torres Strait Islander cultures and histories.

Building respectful relationships and developing knowledge of Aboriginal and Torres Strait Islander histories and cultures allows us to better serve the Aboriginal or Torres Strait Islander clients who call Financial Rights and Mob Strong Debt Help.

**Strategy Focus area:**  
**Promote Access to Justice**



# RESPECT

Action	Deliverables	Timeline	Responsibility
<p><b>6.</b></p> <p>Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.</p>	Conduct a review of cultural learning needs within our organisation.	December 2023	CLE Officer
	Investigate and share cultural learning opportunities for staff.	December 2023	CLE Officer
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy.	June 2024	RWG Chair
	Develop, implement and communicate a cultural learning strategy for our staff.	June 2025	CLE Officer
	Provide opportunities for RAP Working Group members, HR managers and other Key leadership staff to participate in formal and structured cultural learning.	June 2024	Lead: COO Support: Director of Casework, Director of Advice
	Provide opportunities for Aboriginal and Torres Strait Islander Elders to engage with Financial Rights staff on cultures and histories.	June 2024	Lead: COO Support: Director of Casework, Director of Advice
	Develop a resource sheet for staff to increase cultural capability when speaking with Aboriginal and Torres Strait Islander callers.	June 2024	Lead: CEO Support: Director of Casework, Director of Advice
<p><b>7.</b></p> <p>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</p>	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	June 2024	RWG Chair
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	June 2024	Office Manager & Company Secretary
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	December 2023 & 2024	Office Manager & Company Secretary
	Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	Review December 2023 & December 2024	Office Manager & Company Secretary



Action	Deliverables	Timeline	Responsibility
<b>8.</b> Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July, 2023 & 2024	RWG Chair
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	June 2024, June 2025	COO
	Promote and encourage participation in external NAIDOC events to all staff.	First week in July, 2023 & 2024	RWG Chair

# RAP commitment

## **OPPORTUNITIES**

Financial Rights is committed to providing equal employment opportunities for Aboriginal and Torres Strait Islander peoples at all levels.

Financial Rights is committed to creating a more inclusive and culturally appropriate environment that may ultimately increase the quality and cultural safety of legal services to Aboriginal and Torres Strait Islander peoples.

**Strategy Focus area:**  
**Support our people and our planet**



Action	Deliverables	Timeline	Responsibility
<b>9.</b> Increase cultural appropriateness and accessibility of our services for Aboriginal and Torres Strait Islander clients	Engage with an Aboriginal and Torres Strait Islander consultant or organisation to create and deliver a regular survey for Aboriginal and Torres Strait Islander clients to identify improvements in the cultural appropriateness of our services.	June 2024	Lead: Mob Strong Strategy Lead Support: RWG Chair
	Review data from survey feedback to amend/improve our services.	June 2024 June 2025	Lead: Mob Strong Strategy Lead Support: RWG Chair
	Review and update client complaints process to cater for the specific cultural needs of Aboriginal and Torres Strait Islander clients.	December 2023	Lead: CEO Support: Director of Advice, Director of Casework
	Improve cultural competency of director staff by giving them opportunities to listen in on Mob Strong calls and attend outreach visits at least annually.	June 2024 June 2025	Lead: CEO Support: Director of Advice, Director of Casework
<b>10.</b> Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	Dec 2023	Lead: Mob Strong Strategy Lead Support: RWG Chair
	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	June 2024	Lead: Mob Strong Strategy Lead Support: RWG Chair
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Dec 2024	Lead: CEO Support: Director of Advice, Director of Casework
	Continue to advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	June 2024	Lead: CEO Support: Director of Advice, Director of Casework

# OPPORTUNITIES

Action	Deliverables	Timeline	Responsibility
<b>10.</b> Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	June 2024	COO
	Maintain the percentage of Aboriginal and Torres Strait Islander staff employed in our workforce.	June 2025	CEO
	Ensure every Aboriginal and Torres Strait Islander staff member has a documented personal development plan that includes items such as – training, education, mentoring, networking events.	March 2024 March 2025	COO
	Recruit an Aboriginal and/or Torres Strait Islander Board member.	December 2023	CEO
<b>11.</b> Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	December 2024	Office Manager & Company Secretary
	Investigate Supply Nation membership.	December 2024	Office Manager & Company Secretary
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	December 2024	Office Manager & Company Secretary
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	June 2025	COO
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	December 2024	Office Manager & Company Secretary
<b>12.</b> Solidify Mob Strong Debt Help as an Aboriginal and Torres Strait Islander led program	Continue to operate and grow Mob Strong Debt Help in Aboriginal and Torres Strait Islander staffing.	June 2024 June 2025	COO
	Include Mob Strong Debt Help staff and AAC in Financial Rights strategic plan FY 2024-FY2026.	December 2023	CEO
	Explore opportunities for increased self-determination for the Mob Strong Debt Help team, including the potential for independent governance and leadership.	December 2023	Lead: CEO Support: COO



RAP commitment

# GOVERNANCE



# GOVERNANCE

Action	Deliverables	Timeline	Responsibility
<b>13.</b> Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	Dec 2023 & Dec 2024	RWG Chair
	Establish and apply a Terms of Reference for the RWG.	Dec 2023	RWG Chair
	Meet at least four times per year to drive and monitor RAP implementation.	Sept, Dec 2023 March, June, Sept 2024 March June 2025	RWG Chair
<b>14.</b> Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	Aug 2023	RWG Chair
	Engage our senior leaders and other staff in the delivery of RAP commitments.	Dec 2023	RWG Chair
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	Aug 2023	RWG Chair
	Maintain an internal RAP Champion from senior management.	July 2024	CEO
<b>15.</b> 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, annually	RWG Chair
	Report RAP progress to all staff and senior leaders quarterly.	Sept, Dec 2023 March, June, Sept 2024 March, June 2025	RWG Chair
	Publicly report our RAP achievements, challenges and learnings, annually.	Dec 2023 & 2024	CEO
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	March 2024	Office Manager & Company Secretary
	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.	June 2024 June 2025	RWG Chair



Action	Deliverables	Timeline	Responsibility
<p><b>15.</b></p> <p>Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.</p>	<p>Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.</p>	<p>1 August 2023 1 August 2024</p>	<p>RWG Chair</p>
	<p>Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.</p>	<p>June 2025</p>	<p>RWG Chair</p>
<p><b>16.</b></p> <p>Continue our reconciliation journey by developing our next RAP.</p>	<p>Register via Reconciliation Australia's website to begin developing our next RAP.</p>	<p>Dec 2024</p>	<p>RWG Chair</p>



## Contact details

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