



# Reflect Reconciliation Action Plan

May 2023 - May 2024



**Queensland  
Country**  
Bank



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# Acknowledgement of Country

Queensland Country acknowledges the Traditional Custodians of the lands where we work, live and play. We pay respects to Elders both past and present and recognise their continuous culture and connections to the land and sea.



*Telita Day - Personal Banking Consultant and First Nations Trainee, giving an Acknowledgment of Country at a Queensland Country all-staff conference.*

# Statement from CEO of Reconciliation Australia

**Reconciliation Australia welcomes Queensland Country Bank to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.**

Queensland Country Bank joins a network of more than 2,200 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 Queensland Country Bank 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 Queensland Country Bank, 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



# Message from CEO of Queensland Country Bank

On behalf of our team at Queensland Country Bank, I am delighted to be launching our first Reconciliation Action Plan (RAP). Our teams are deeply committed to improving financial outcomes for Queenslanders and being a values-based, member-owned organisation means that giving back to our communities is embedded into the soul of our people.

We recognise that many of the communities, particularly in North Queensland, have higher populations of First Nations peoples and therefore we have a greater opportunity to create meaningful relationships and make a positive contribution to national reconciliation. Motivated by this, our Reflect RAP is focused on discovery, education, building relationships and enhancing existing relationships, creating opportunities, and fostering a workplace that acknowledges the significance of true inclusion and sustainability.

While we have long been committed to working with First Nations people in our communities and have had strategic focus on Diversity and Inclusion since 2015, we appreciate we are at the start of our reconciliation journey. We are recognising our responsibility in how to inspire meaningful change internally and more broadly across our communities and are looking forward to working on the practical actions of the RAP. We look forward to sharing our progress and invite you on our journey in pursuing Reconciliation with the respect it deserves.



**Aaron Newman**  
Chief Executive Officer  
Queensland Country Bank

# Our motif

Our Motif was designed by Luke Duffy, a Kalkadoon Aboriginal digital contemporary artist. Luke's work draws inspiration from symbols and vibrant colours as he expresses experiences and creates understanding of stories. Using digital art in a modern world has allowed Luke to share his passion of Aboriginal culture across many platforms both at a local and national level.

**Title of the artwork: Warukara Yaunati**

**Meaning: (pathway, tracks growing)**

Warukara Yaunati represents a pathway and tracks that continue to grow and spread throughout Queensland. It represents where it all started, a small company in Mount Isa back in 1971.

The colours represent the Queensland Country Bank brand and the beautiful landscape of Kalkadoon country spreading out to the amazing coastline in Queensland.

The forming paths are the significant roots in Mount Isa which started to expand to many other locations in Queensland, reflecting the 3 values Queensland Country Bank stands by which are: Be Genuine, Bring your best and Put people first.

The Matjumba (Kangaroo) footprint represents the strong connection Queensland Country Bank has with the community, working hand in hand to offer services and support to all Members.

Within the artwork, you will see Aboriginal and Torres Strait Islander symbols representing both cultures within the community. Together branches throughout Queensland recognise and acknowledge First Nations Peoples and the commitment Queensland Country Bank provides to their Aboriginal and Torres Strait Islander Members. The Waruaka Yaunati will always continue to grow.



Luke Duffy, Rebecca Campbell, Shaina Leo, Annie Venables, Aaron Newman



# Our purpose

Our aim is to make a meaningful contribution to reconciliation in Queensland. We will continue to embrace this journey with open hearts and minds, learn and grow from challenges and raise the bar by building on our existing foundations and commitments in our Reconciliation Action Plan. We are committed to raising awareness, appreciation, and respect for First Nations people within our organisation and our communities.



*Aitkenvale Branch at the Queensland Country all-staff conference*



*All staff at the Queensland Country conference*

# Our business

**Queensland Country is a mutual bank with a distinct purpose of helping all Queenslanders live better lives through better finances.**

We've been around since 1971, when our story began in true country spirit – in Mount Isa, Queensland. As a part of our growth journey, we have been fortunate to merge with 12 like-minded mutual groups over the years. Each one has brought their own history of community connections and made contributions to our strength and culture to make us the organisation we are today. Fast forward to the 21st century, and the organisation that grew from such humble beginnings now provides financial services to over 85,000 Members, predominately across Queensland, and has over \$3B in assets. Our Head Office is located in Townsville, and we stand proud with our 450 staff, who are passionate about delivering quality products and services to the regional and rural areas of Queensland.

We know how important it is to service remote communities, and we have a long history of working with Far North Queensland stretching from Innisfail out to Mount Isa and as far North as Weipa. We also look after the regional areas of North and Central Queensland, including Charters Towers, Burdekin, Bowen, Mackay, and Rockhampton regions, and we have eight office locations in the South stretching from Maleny, Brisbane, and Ipswich through to the west in Stanthorpe.

Being a member-owned organisation, returning profits to our Members and their communities is important to us, as is our commitment to recruiting locally. We feel our employees should reflect the communities where we operate, and equally we see the value of investing in our people and providing opportunities to work within their community and continue to give back. Providing paid community volunteer leave for our employees, yearly community grants and sponsorship programs, financial information sessions to local schools, and Donations and Sponsorships to local groups are just some of the ways to help us keep connected in our communities.

Being responsible, ethical, embedding sustainable practices, and valuing people is non-negotiable. We are guided by global frameworks and standards, including the United Nations Sustainable Development Goals (SDG), The United Nations Global Compact, and the Paris Climate Agreement. We continue to hold products that support 'green' initiatives. Our workplace comprises 82% women, with management having a female representation of 58% and our Board having a 50% gender balance. We have held 9 Employer of Choice citations for Gender Equality, and each year we are committed to ensuring we maintain compliance with the Workplace Gender Equality Agency. While we are yet to capture data on our cultural identities across the organisation, we are proud of the seven staff who actively participate in promoting their culture during NAIDOC week, joining the Diversity Working Groups, or completing an Indigenous Traineeship.



# Our Reconciliation Action Plan (RAP)

For us, “Country” is a state of mind rather than our geography. It’s about being genuine in everything we do; it’s about being honest, up-front with Members, and contributing to the sustainability of our communities. We have and will continue to develop quality relationships with our Members based on our commitment to our firmly held values of ‘putting people first, ‘being genuine’ and ‘bringing our best.

We are passionate about ensuring our workplaces reflect the communities we serve and that our staff have a strong connection to the community. By providing programs for staff to give back, such as: our Community Volunteer Program; our Good for Good grants; and Sponsorships, together with a strategic and public commitment to reconciliation, will ensure that we recruit and retain staff who are aligned to our story of providing ethical and responsible banking and insurance services to all Queenslanders.

This RAP is our commitment to our staff, Members, Community, and Aboriginal and Torres Strait Islander peoples. We recognise the inequities in our society, especially concerning financial literacy and housing, and we appreciate that we have an opportunity to take the lead to educate, support, and service First Nations peoples and our youth in achieving improved social equity. We want to take steps to break the bias, bridge the gaps and better integrate reconciliation within our organisation.

Completing the Reflect RAP will help us identify where we are as an organisation so we can gain clarity on how to build internal cultural capability and engage our staff to align perspectives and achieve a truly culturally safe workplace where everyone can bring their whole selves to work. This RAP is developed by people across the organisation who are passionate about Diversity and Inclusion and has been endorsed by our Executive team. Our Head of Human Resources is responsible for engaging and driving awareness of Reconciliation and is our RAP Champion. Through internal collaboration, we have newly formed a Reconciliation Working Group (RWG) which includes three First Nations representatives who provide guidance and advice regarding the RAP, artwork and initiatives we introduce into the workplace. Initiatives, actions and reporting discussed at the RWG are cascaded via a formal committee and reported to The Board. Further, we endeavour to include the deliverables of this RAP within our Business plan and as such will update any progress monthly and report to the Committee quarterly.

# Our partnerships/ current activities

In 2016 we partnered with the Cowboys Leagues Club and their First Nations Earn Learn Legend program and hired our first Aboriginal Trainee. Since then, we have committed to ensuring we always have an active First Nations Trainee in the business every year and we partner with Foundations and organisations to recruit First Nation Trainees in our local areas. In 2021 we grew this commitment to two a year.

In 2017 we introduced our first Acknowledgement of Country at an all-staff event where 350 people attended. We now deliver an ‘Acknowledgment of Country’ at every Leadership forum, relevant Committee meetings and other large corporate events.

In 2017 we completed our first Diversity and Equality Strategy, which set out the commitment to having a culturally diverse workforce that reflects our communities and a commitment to employ a First Nations trainee across North Queensland.

Our Diversity and Equality Policy was endorsed by the Board in July 2020.

The relationships and mentoring since 2018 from the staff at the Department of Seniors, Disability Services, Aboriginal and Torres Strait Islander Partnerships have been invaluable. Their locally run Townsville Indigenous Networking events have helped connect us with First Nations business people around the local area.

In early 2022 we invited the Department to educate staff on the Aboriginal and Torres Strait Islander cultural histories. Around ten leaders from the local area attended and opened them up to new learnings and opening up conversations.

This year, we have formed relationships with two not-for-profit foundations, Clontarf Foundation and Stars Foundation. Both are dedicated to improving young Aboriginal and Torres Strait Islander men’s education, confidence, and life skills (Clontarf Foundation) and women (Stars Foundation). Our relationship with these two groups has been mutually beneficial as we:

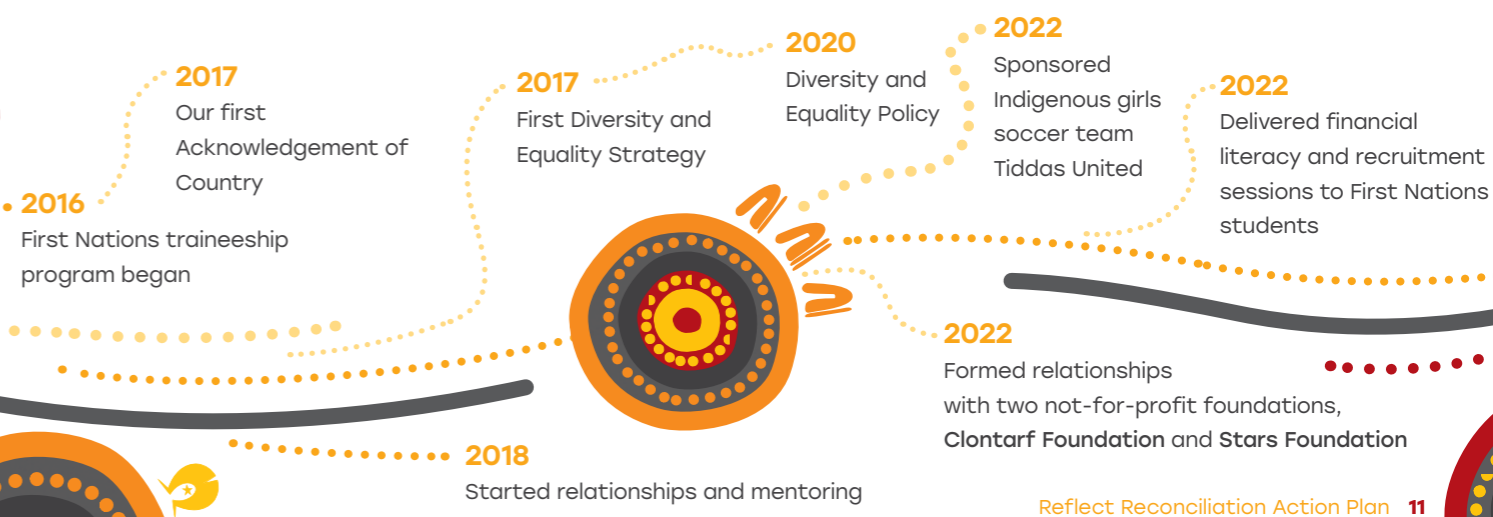
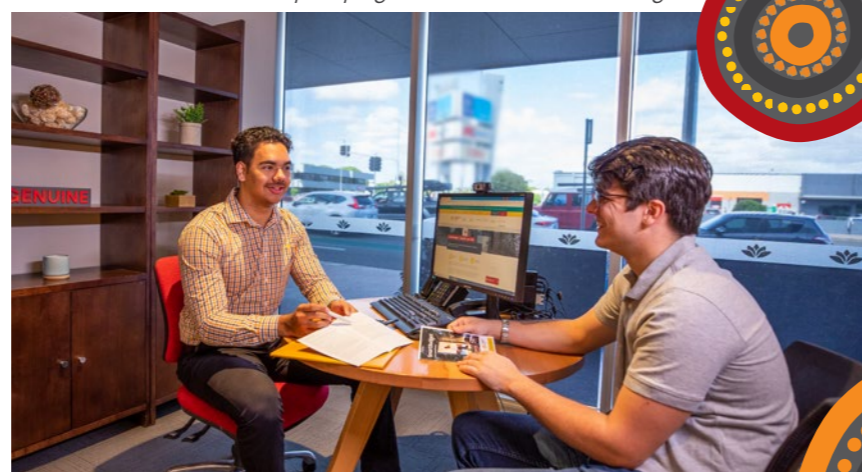
- Delivered three information sessions that discussed financial literacy and recruitment
- Participated in over 15 hours of Community Volunteering
- Engaged two work experience students
- Recruited a full-time trainee.

We are currently working with the Northern Australian Infrastructure Facility (NAIF) to partner with them in financing loans for organisations which has a public benefit, drives economic and population growth and Indigenous involvement in northern Australia. As part of this we will create an Indigenous Engagement Strategy to set objectives around participation, procurement and employment that reflect the First Nations population in the region.

Libby Zollner presenting sponsorship cheque to Tiddas United



Tristan Winship helping a Member with SmartBudget



RELATIONSHIPS			
ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
1. 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.	August 2023	Head of Human Resources
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	June 2023	Head of Human Resources
	Maintain and strengthen our ongoing relationships with Clontarf Foundation and Stars Foundation.	July 2023	Head of Human Resources
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2023	Head of Engagement
	Ensure RAP Working Group members to participate in an external NRW event.	27 May- 3 June, 2023	Head of Human Resources
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 June, 2023	Executive Manager People and Culture
3. Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all staff.	May 2023	CEO
	Communicate our commitment to reconciliation publicly via our website and social media.	June 2023	Marketing Manager
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	June 2023	Head of Human Resources
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	July 2023	Head of Human Resources
4. Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	September 2023	Head of Human Resources
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	October 2023	Head of Human Resources

RESPECT			
ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
5. 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.	October 2023	Head of Human Resources and Head of Capability
	Investigate cultural learning opportunities for staff.	November 2023	Head of Human Resources and Head of Capability
	Conduct a review of cultural learning needs within our organisation.	September 2023	Head of Capability
6. 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.	October 2023	Sustainability Manager
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	July 2023	Head of Human Resources and Head of Capability
	Encourage and support staff to include an Acknowledgement of Country at the commencement of important meetings.	August 2023	Head of Human Resources and CEO
7. 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	Head of Human Resources
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	June 2023	Head of Human Resources
	Ensure RAP Working Group members participate in an external NAIDOC Week event.	July 2023	Head of Human Resources with RAP Working Group

## OPPORTUNITIES

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	Develop a business case or workforce plan for increasing Aboriginal and Torres Strait Islander employment within our organisation.	October 2023	Head of Human Resources
	Continue our First Nations Traineeship program with a focus to retain trainees into full time employment and create career pathways.	August 2023	Head of Human Resources
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	October 2023	Head of Human Resources
9. 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.	August 2023	Sustainability Manager and Executive Manager Corporate Services
	Investigate Supply Nation membership.	July 2023	Sustainability Manager and Executive Manager Corporate Services

## GOVERNANCE

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain a RWG to govern RAP implementation.	August 2023	Head of Human Resources
	Draft a Terms of Reference for the RWG.	July 2023	Head of Human Resources
	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	September 2024	Head of Human Resources
11. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	July 2023	Head of Human Resources
	Engage senior leaders in the delivery of RAP commitments.	June 2023	Executive Manager People and Culture
	Maintain a senior leader to champion our RAP internally.	June 2023	Executive Manager People and Culture
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Define appropriate systems and capability to track, measure and report on RAP commitments.	August 2023	Executive Manager of People and Culture and Sustainability Manager
	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 annually	Head of Human Resources
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August annually	Head of Human Resources
13. Continue our reconciliation journey by developing our next RAP.	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September, annually	Head of Human Resources
	Register via Reconciliation Australia's <b>website</b> to begin developing our next RAP.	February 2024	Head of Human Resources



## Contact details

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