



INDIGENOUS BUSINESS AUSTRALIA

Q3 2018

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ACKNOWLEDGEMENT

IBA respectfully acknowledges the Traditional Owners of the land we are meeting on today and pays respects to the Elders both past and present. This respect is extended to other Aboriginal and Torres Strait Islander people here today.

IT'S WHY WE EXIST

IBA serves, partners and invests with Aboriginal and Torres Strait Islander people who want to own their future. We go further than provide money; we invest in people, places and ideas that are ready. We help make them real.

We're deeply invested in the financial success and economic independence of Indigenous Australians.

It's why we exist.



How helping you, helps others



1 IBA supports you to get ready for home ownership, or to develop your business or investment idea.



2 IBA gives you a loan or invests with you to buy a home, start or grow your business, or make your investment dreams a reality.



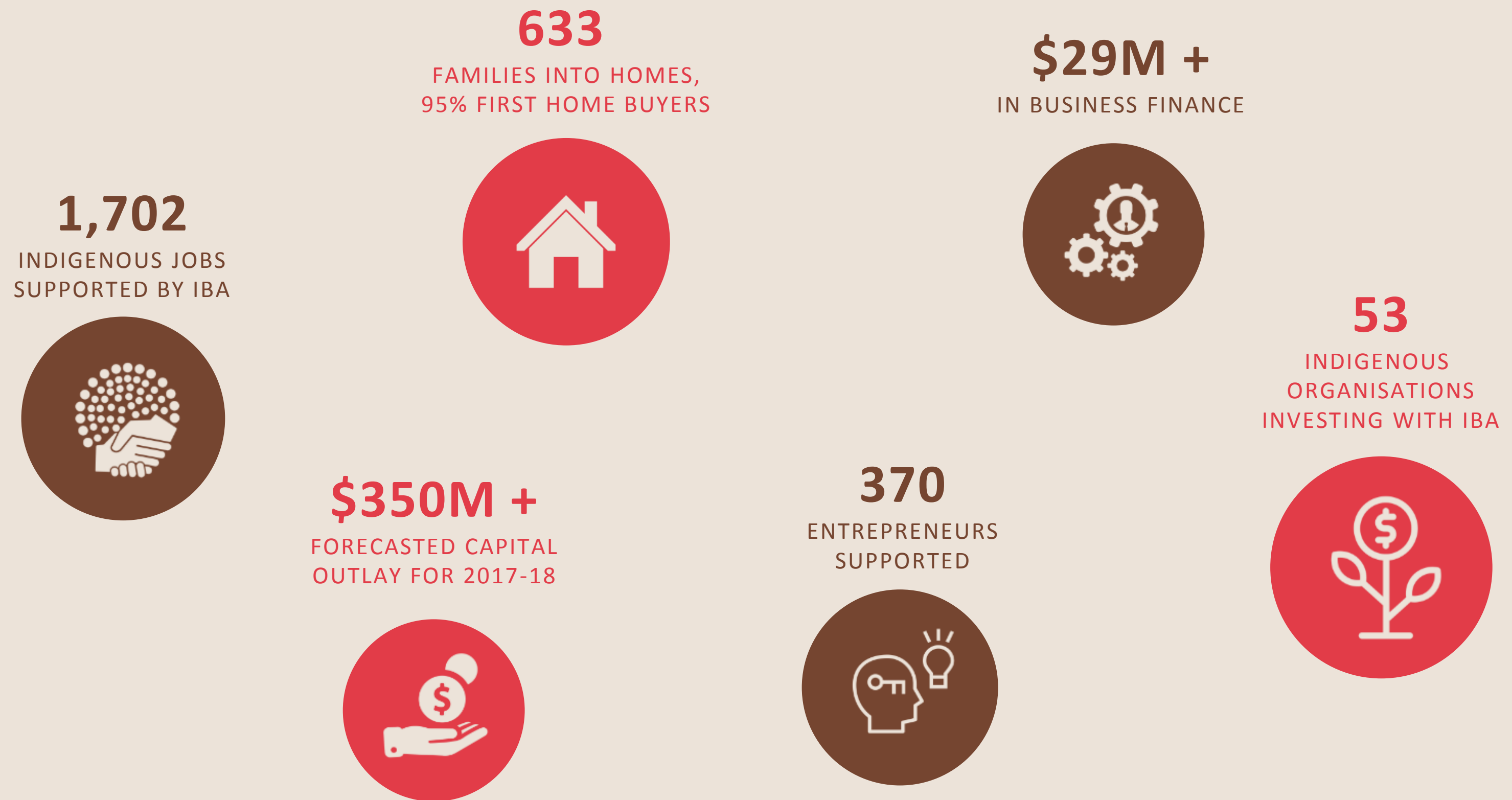
4 IBA then reinvests 100% of its returns to support even more Aboriginal and Torres Strait Islander people to achieve their dreams.



3 If you take out a loan, we offer you a competitive interest rate. If you invest with us, we earn investment returns alongside you.

OUR IMPACT

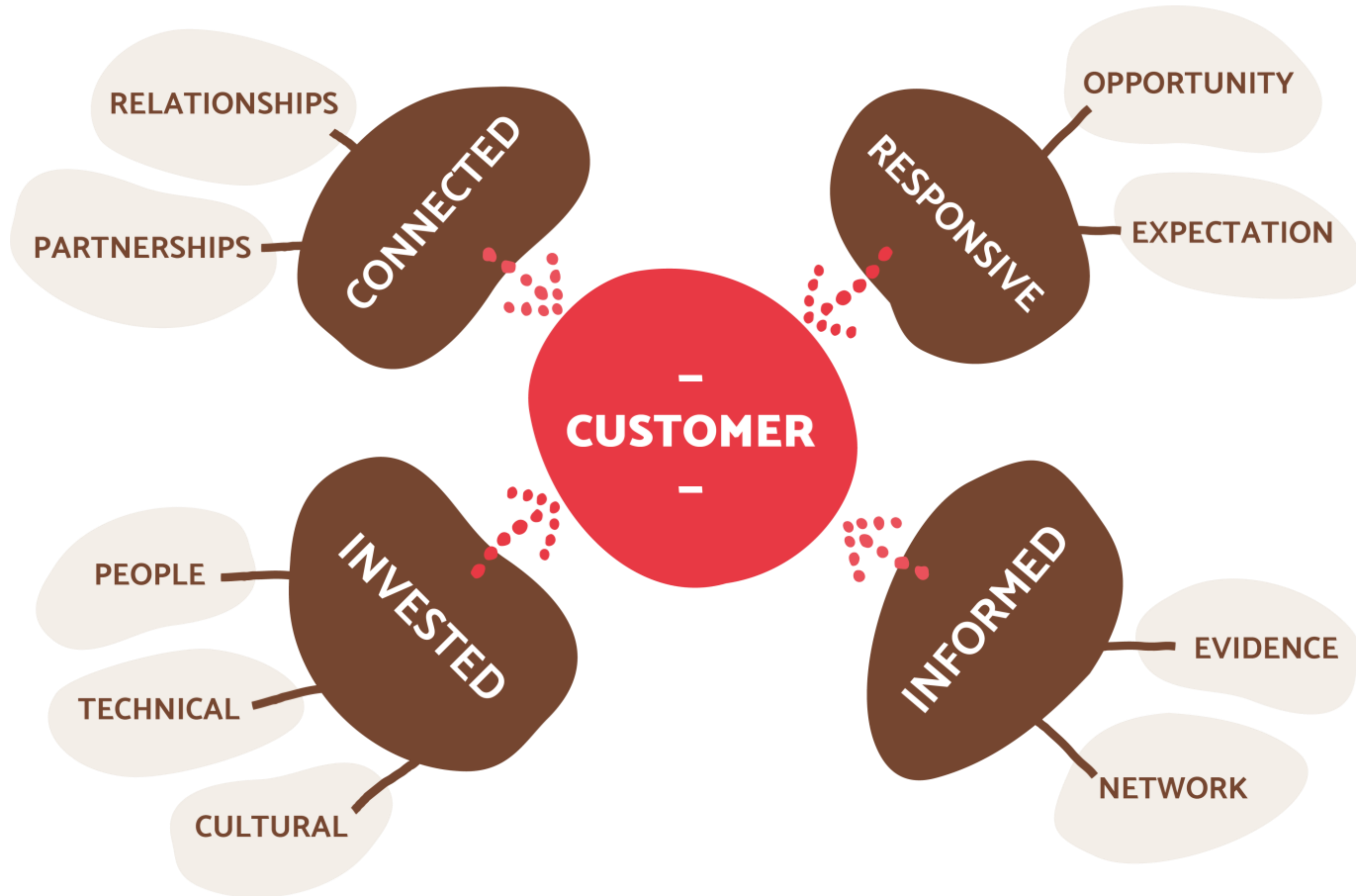
This year, IBA is on track to deliver our biggest impact ever for Aboriginal people and Torres Strait Islander people. Since 1 July 2017, we have provided:





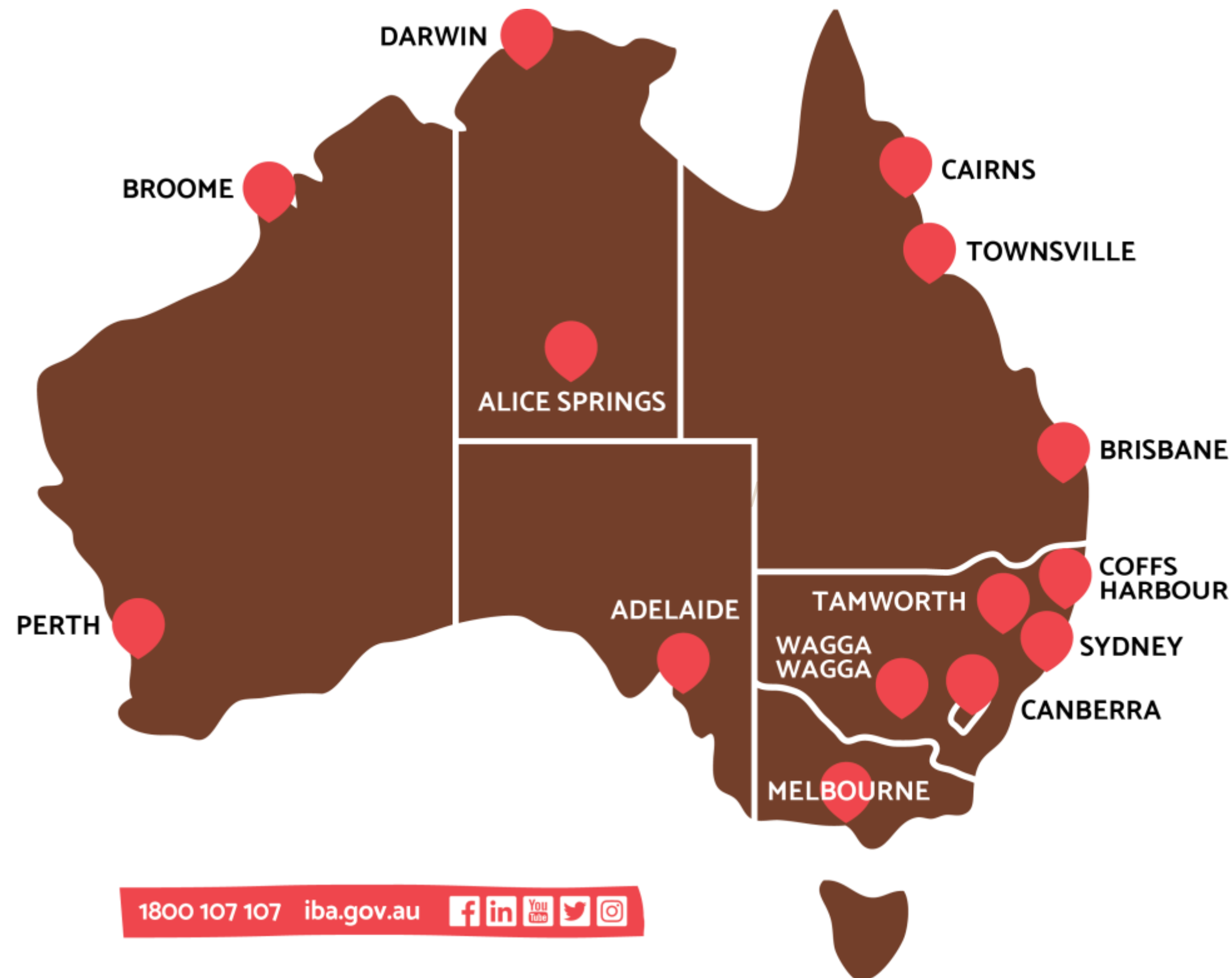
WHO WE ARE

HOW WE ENGAGE



WHERE TO FIND US

With 14 locations around Australia, there should always be someone close by to help you work out next steps.



1800 107 107 iba.gov.au     



WHAT WE DO



HOMES

YOU, INVESTED

Since 1975, IBA has helped more than 18,000 Aboriginal and Torres Strait Islander families buy their first home.

Many of these families came from public housing and the majority would not have qualified for finance anywhere else.

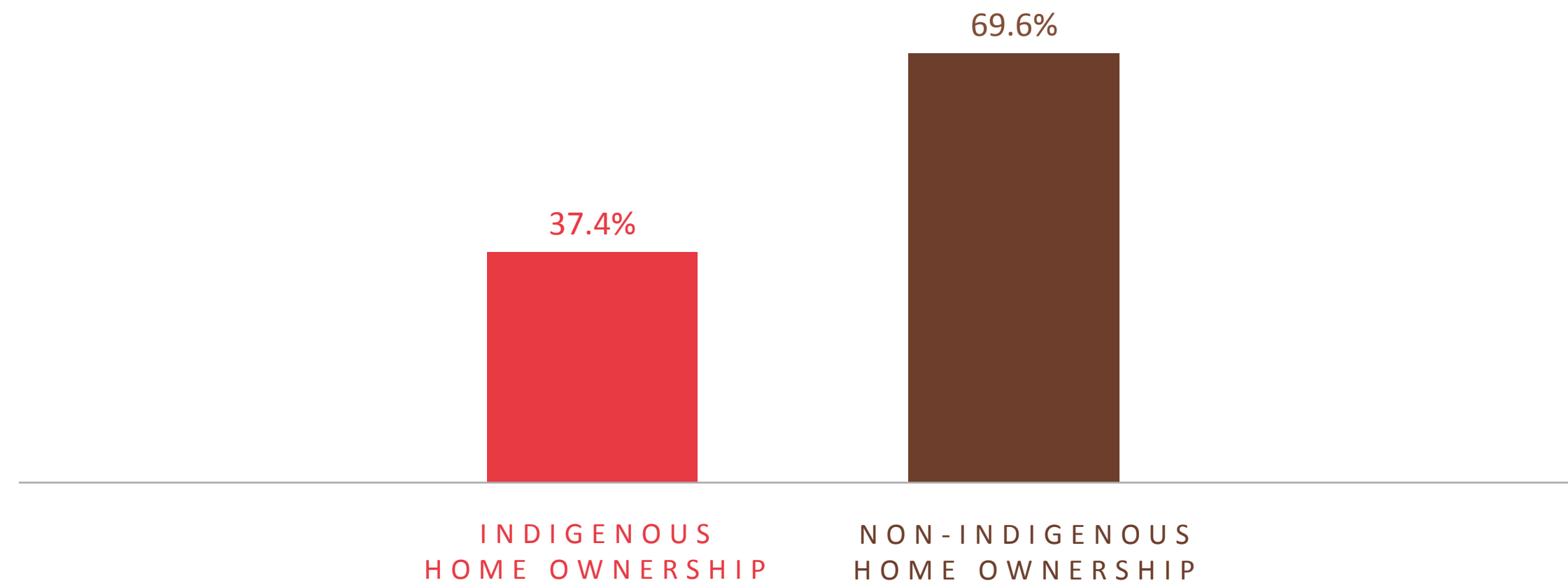
We do this by providing:

- flexible interest rates
- low deposit requirements
- standard loan term of 32 years.



WHY WE DO WHAT WE DO

Owning your own home is a dream that many Australian's share, but it is also a key factor building inter-generational wealth, prosperity and health. However, currently in Australia there is a long way to go before we have equity in home ownership between Indigenous and non-Indigenous families.



“
MY TWO LITTLE
KIDS GET TO
GROW UP IN
DARWIN, WHICH
I’VE ALWAYS
WANTED.

” - Edward and Sophie





INVESTMENTS

HOW WE CAN HELP YOU



We partner with Indigenous corporations
in an investment portfolio that provides financial returns,
and a lot more, for investors and their communities.



Our partnerships lead to positive outcomes for the entire Indigenous economy, including jobs, procurement, commercial capacity development, and sustainable financial returns.



We unlock access to large scale investment opportunities that would otherwise be unavailable. We provide the scale, expertise, capability development and direct involvement. We are actively engaged in the success of each investment.



FUTURES, INVESTED

We partner with Indigenous Australians to achieve economic independence through investments in commercial enterprises by creating strong financial returns, employment, training and supply chain opportunities.

We do this through:

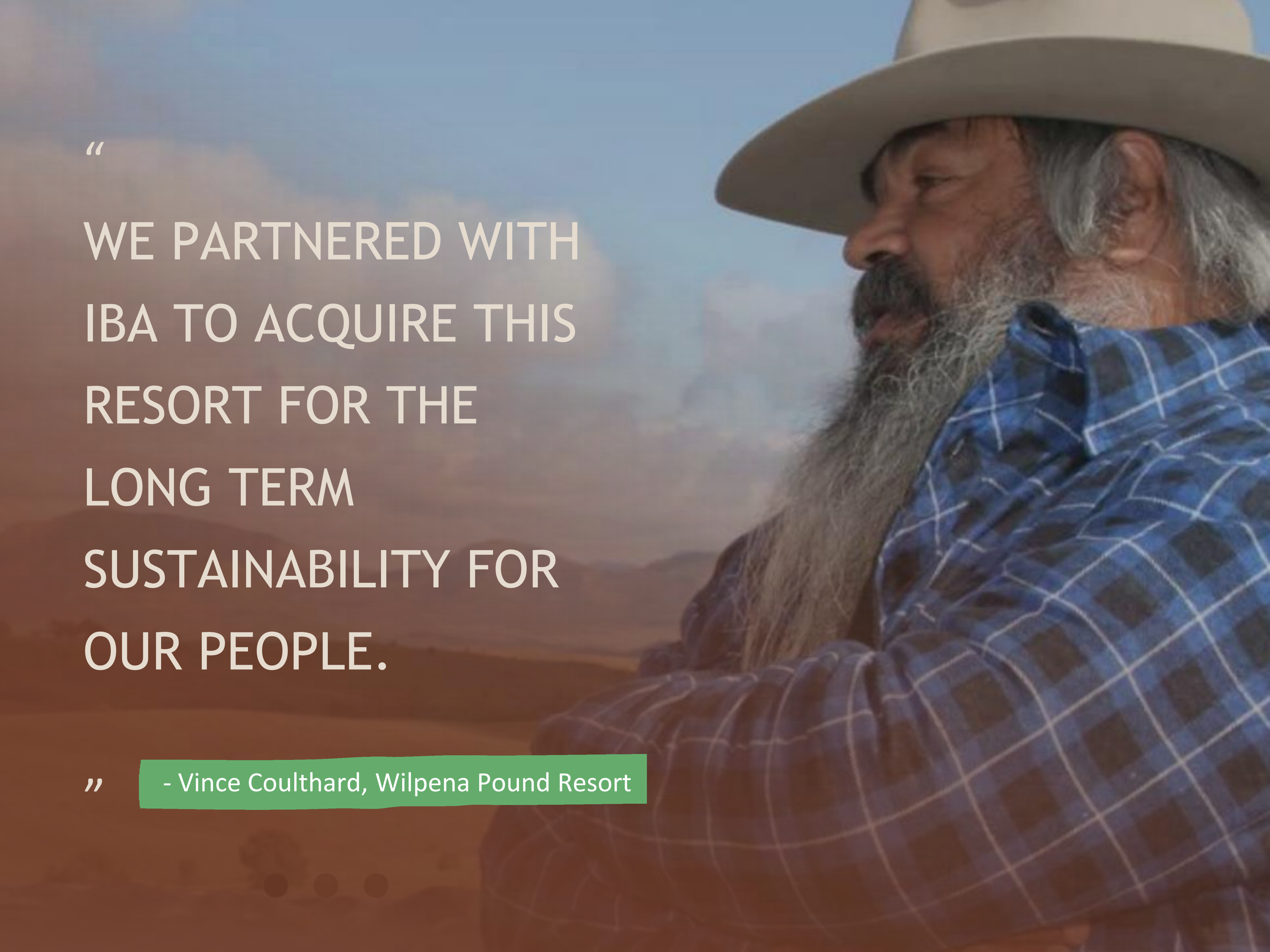
- direct investments
- asset and funds management
- capability development.

“

WE PARTNERED WITH
IBA TO ACQUIRE THIS
RESORT FOR THE
LONG TERM
SUSTAINABILITY FOR
OUR PEOPLE.

”

- Vince Coulthard, Wilpena Pound Resort





BUSINESS

IDEAS, INVESTED

We work with Aboriginal and Torres Strait Islander people to start or grow their business.

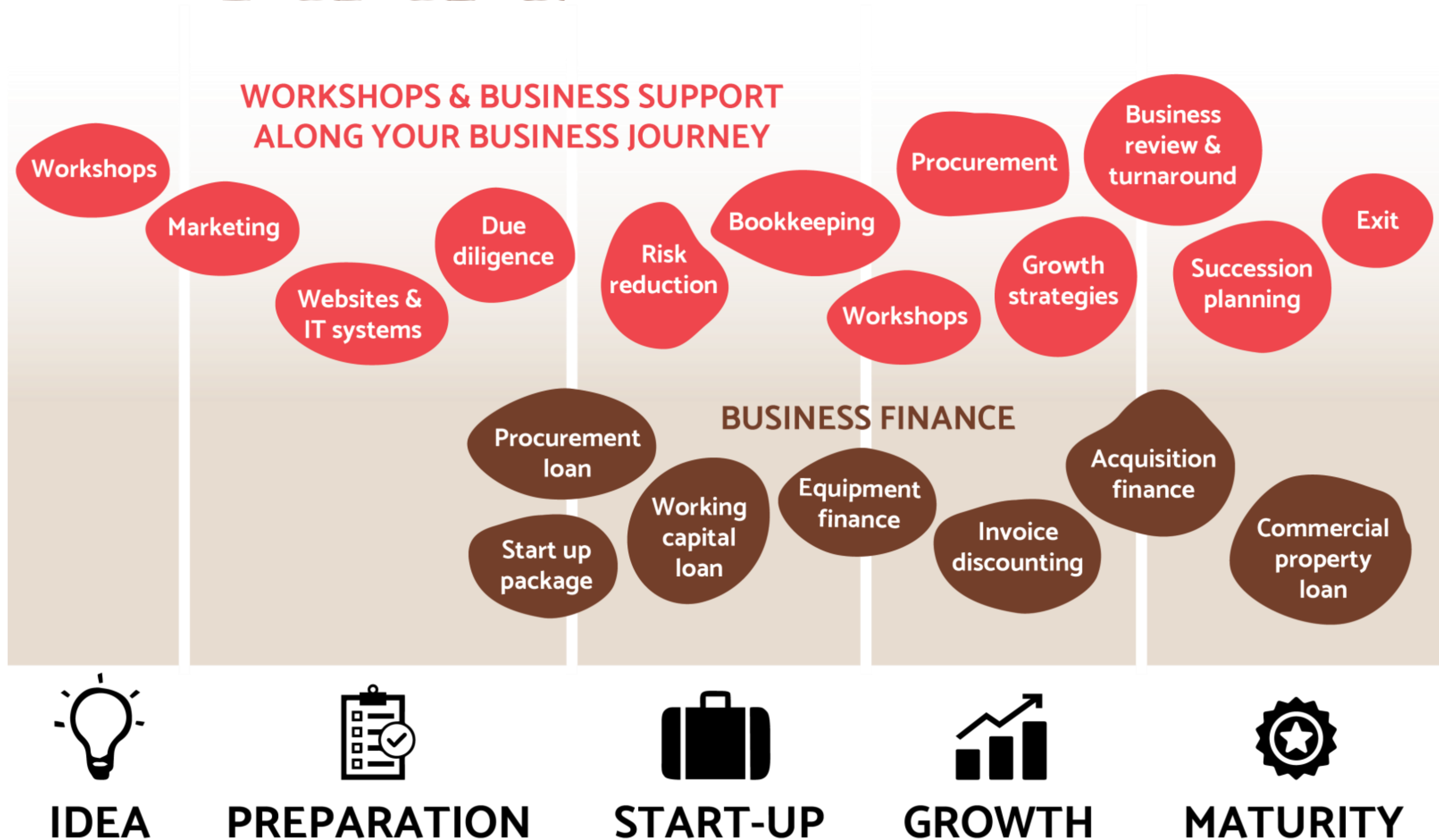
From entrepreneurs who are just starting their journey, to well established businesses wanting to expand, IBA can help make your dreams a reality.

We do this in a number of ways, including:

- workshops to develop business skills for all lifecycles of business
- access to resources, insights and other support
- financials support through loans, leasing or access to capital.



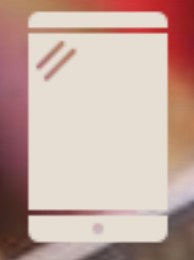
HOW WE CAN HELP YOU



NEW PROJECTS



**STRONG WOMEN
STRONG BUSINESS**



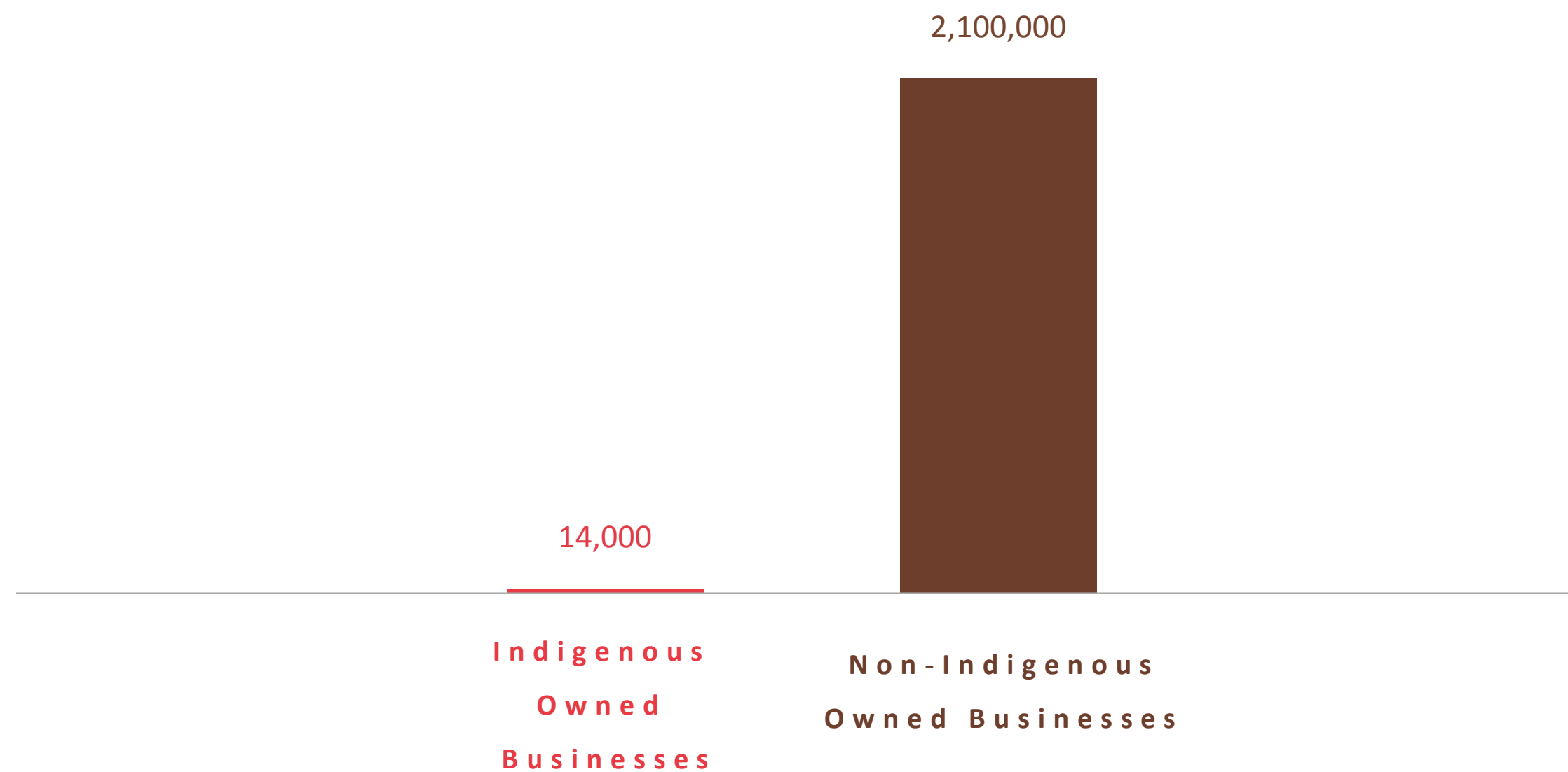
**SMARTPHONE
BUSINESS APP**




**ACCELERATOR
PROGRAM**

WHY WE DO WHAT WE DO

While Aboriginal and Torres Strait Islander people represent almost 3% of the Australian population, less than 0.7% of Australian businesses are Indigenous-owned.





“
WE COULD
DEMONSTRATE THERE
WAS A DESIRE FOR
WHAT WE WERE
DOING AND WE GOT
IBA’S SUPPORT.”

” - Gavin Kelly, Smart Syphon



womeninbusiness@iba.gov.au



THANK YOU