

Products and Services

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Expand programs that offer safe and affordable credit to more people on low incomes.	Expanded programs reaching more people with aim to reach 30,000 NIS loans in 2018	Significant increase in financial inclusion and economic mobility for people on low incomes.	Operations	Dec-18
Customers	Provide programs which support the needs of people who have experienced barriers to starting their own business.	Increased participation in our microenterprise program LaunchME with 80 people in 2018	More people are able to generate increased income or experience improved financial capability.	Innovation and Marketing	Dec-18
Customers Community	Increase access to better alternatives for small cash online loans for people with limited options.	Increased awareness and uptake of our new loan program – Speckle	Better use of suitable credit products by people on low and moderate incomes, especially women.	Retail and Online	Dec-18
Customers	Expand physical footprint in current and new states to people who need access to safe and affordable programs.	<ul style="list-style-type: none"> ➤ Growth in the number of Good Money and microfinance network locations ➤ Target of 40 net new locations in 2018 	More people on low incomes are able to access safe and affordable financial services.	Retail and Online Operations	Dec-18
Community	Extend our leadership of the Financial Inclusion Action Plan into major sectors that can make a significant difference to financial inclusion and resilience, but are not yet well represented on the FIAP program.	45 Trailblazers by end of 2019. 200 Trailblazers by end of Phase Two (2022).	More Australian companies and organisations have FIAPs in place that respond to the needs of customers, staff, and communities suffering from financial exclusion and hardship.	Advisory	2022

Capabilities, Attitudes and Behaviours

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Explore the current and potential opportunities to develop positive financial behaviours through our programs, both face-to-face and online.	<ul style="list-style-type: none"> ➤ Documented review of programs to identify opportunities to include behaviourally-informed financial capability supports. ➤ Learnings shared internally and with other FIAP organisations. 	<ul style="list-style-type: none"> ➤ Better understanding of the potential to apply behavioural principles into program design. ➤ Employees are better equipped to use behavioural techniques. 	Advisory	Sep-18
Employees	Promote employee benefits such as EAP for financial wellbeing, mortgage check and salary sacrificing.	Employees are aware of and access support packages available related to financial wellbeing and capability	Employees are better able to cope with financial stress and have improved financial wellbeing.	People and Culture	Dec-18
Employees	Undertake an employee financial wellbeing survey.	Survey of financial wellbeing of Good Shepherd Microfinance employees. Analysis of the survey used to tailor capability building activities.	Understanding of financial capability and wellbeing of employees, leading to tailored capability building activities in the future.	Advisory People and Culture	Dec-18

Awareness and Understanding of Culture and Diversity

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees Customers	Support our people to participate in cultural awareness training to ensure our programs support the cultural needs of clients.	More than 80% of employees have undertaken some form of cultural awareness training.	Clients are able to access financially inclusive programs in ways that are sensitive to needs of culture and diversity.	People and Culture	Dec-18
Employees	Continue to offer increased superannuation and superannuation during paid parental leave to all employees.	Continued offering of 0.5% increased employer contribution and superannuation support during paid parental leave.	Reduced inequalities in superannuation for those who have taken parental leave.	People and Culture	Dec-18

Good Shepherd Microfinance

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Customers Community	Provide programs that focus on women, with an aspirational target of 70% of services provided to women.	At least 70% of clients are women	Women are able to access microfinance services that meet their needs and help achieve increased financial resilience and wellbeing.	Operations	Ongoing
Customers Community	Ensure programs are relevant to Aboriginal and Torres Strait Islanders, who are currently 24% of NILS clients.	At least 25% of NILS clients Aboriginal and Torres Strait Islanders	Aboriginal and Torres Strait Islanders are able to access microfinance services that meet their needs and help achieve increased financial resilience and wellbeing.	Operations	Ongoing
Customers Community	Support the national microfinance network to tailor NILS programs to meet the needs of women experiencing family and domestic violence.	Microfinance network provides services for women experiencing family and domestic violence.	Women experiencing family and domestic violence are able to access services that improve their financial wellbeing and resilience.	Operations	Ongoing

Economic Participation and Status

Stakeholder	Committed Action Statement	Output	Outcome	Responsibility	Timeframe
Employees	Continue to analyse and report on Gender Pay Gap on an annual basis.	Annual review of Gender Pay Gap within target less than 2%.	Women have increased economic participation and equality.	People and Culture	Dec-18
Employees	Team members across all levels have Learning & Development plans that support future career opportunities.	<ul style="list-style-type: none"> ▶ More than 90% of employees have development plans in place. ▶ Career development workshops in place. 	Increased economic and career opportunities employees at all levels and across all locations.	People and Culture Organisation-wide	Dec-18
Customers	Introduce new customer satisfaction survey to measure social and economic impact of programs.	<ul style="list-style-type: none"> ▶ Benchmark survey completed and report highlights opportunities for improved. ▶ Results shared with microfinance network. 	Improved ability to understand what is working and where programs can be improved.	Operations Advisor	Dec-18
Customers	Build our capacity to support the financial wellbeing of people working on low to moderate incomes through major employers.	Support 700+ individuals through programs in partnership with major employers.	Employees experience improved financial wellbeing which contributes to maintaining workforce participation.	Retail and Online	Dec-18