

# Keystart Innovate Reconciliation Action Plan

July 2024 – July 2026



RECONCILIATION  
ACTION PLAN

INNOVATE

**Keystart.**



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### Acknowledgment

We wish to acknowledge the Traditional Custodians of the land we operate on, the Whadjuk people of the Noongar nation. We also wish to acknowledge and respect their continuing culture and the contribution they make to the life of this city and region.

## A message from our CEO.

I am proud to share with you some of the achievements of our Reflect RAP and the progress we are making as we move to launch our Innovate Reconciliation Action Plan (RAP) on our continued commitment to reconciliation. It is with great pride that I reaffirm our dedication to fostering respectful relationships and contributing to positive change.

The recent referendum result was a pivotal moment in our nation's history, underscoring the urgency and significance of the work being done by communities, organisations, service providers and individuals. Now, more than ever, our collective efforts are crucial in shaping and strengthening the bonds between all Australians.

Our journey toward investing in relationships with, showing respect for, and creating opportunities in partnership with First Nations peoples has been rewarding. Through our Reflect RAP, we have witnessed tangible improvements in the way we do business. Our workplace is now more aware and educated, our supply chain is more diverse, and we have achieved better outcomes for Aboriginal and Torres Strait Islander peoples and the broader community.

Listening to the voices of First Nations peoples has been instrumental in guiding our actions. The outcomes of our Reflect RAP demonstrate that when we actively engage with and incorporate these perspectives, we not only create a more inclusive and equitable workplace but also contribute to positive social change.

As we reflect on our achievements, I would like to acknowledge the collective effort that has brought us to this point. The dedication of our team members and the collaboration with external Aboriginal and Torres Strait Islander partnerships has played a crucial role in making a meaningful impact in our organisation.

In the spirit of reconciliation, Keystart continues to learn, grow, and work together to build a future where everyone, regardless of their background, has equal opportunities to thrive. Our journey is ongoing, and I am confident that with our shared commitment, we will contribute to a more just and inclusive Australia.

**Mark Tomasz**  
Keystart CEO



## A message from our RAP Working Group Co-Chairs.



**Denise Conway**

*RAP Working Group Co-Chair*

I have been in the role of Co-Chair of Keystart's RAP Committee from the beginning of Keystart's RAP journey. As the Aboriginal Co-Chair, I have the shared responsibility with my Co-Chairs of guiding Keystart through the stages of RAP - Reflect and Innovate.

During this time, as Co-Chair I have seen firsthand how business strategies and operations can drive reconciliation by fostering relationships, respect, and opportunities for Aboriginal and Torres Strait Islander communities. For an Aboriginal person, being a Co-Chair in the RAP process is not just a leadership role; it represents a personal and community journey towards healing and empowerment. It's about bringing lived experience to the table, ensuring that the voices of Aboriginal peoples are heard and that their culture and rights are respected within the business sphere and beyond. The impact of businesses on reconciliation is significant, as they can create meaningful partnerships and contribute to sustainable economic growth within Aboriginal communities. This role embodies the potential for transformational change, aligning business practices with the profound values of equity and mutual respect that are at the heart of reconciliation.

During past few years, as Co-Chair I have witnessed the evolution of Keystart's commitment to reconciliation.

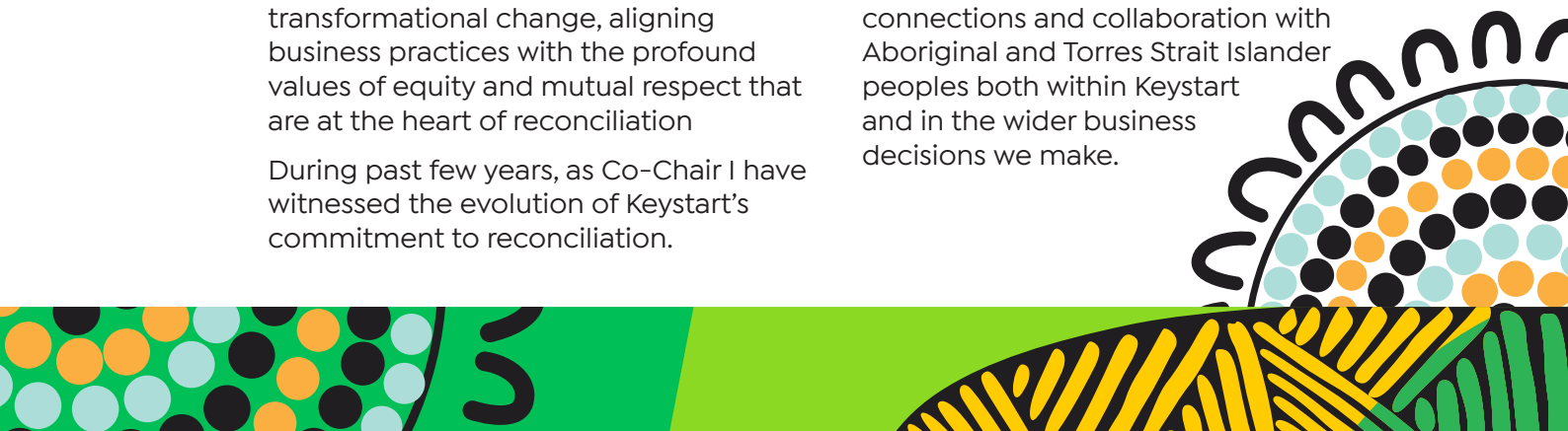


**Julie McKay-Warner**

*RAP Working Group Co-Chair*

I have had the privilege to hold the role of Co-Chair of Keystart's RAP Committee for the last two years. As the Non-Aboriginal Co-Chair, I have worked closely with, and learned from, Denise and others in the RAP Committee through the end of the Reflect RAP and moving now into the Innovate RAP. During this time, as Co-Chair, I have come to understand so much more about the challenges facing Aboriginal and Torres Strait Islander peoples. I am deeply moved by the words in the Uluru Statement From The Heart and the simple request of Aboriginal and Torres Strait Islander peoples to have their voice heard. I hope that in some small way, through my role as Co-Chair of our RAP Committee and my advocacy on Reconciliation, that I help to support that.

For me, Reconciliation involves being authentic and honest, being open to listen and learn. As a Committee we have been able to reflect and assess the successes and the challenges of the previous RAP. Through the lens of Respect, Relationships and Opportunities I hope to lead a conversation on how we can continue and better foster our connections and collaboration with Aboriginal and Torres Strait Islander peoples both within Keystart and in the wider business decisions we make.



# The story of Teresa's Artwork created for Keystart.

## Mia Mia Dreaming

"This artwork symbolises our traditional shelter (Mia Mia), with a roof and strong sides protecting family. All around there are message sticks which my people use to communicate story across country. The sticks carry messages to Aboriginal and Torres Strait Islander peoples about the power to be found in a stable home providing safety and security for extended family.

The big circle in the middle shows people in the camps like the old days, coming together for warmth, strength, ceremony and unity. The blue circle represents the many gnarma (waterholes) and the rives crossed on our people's journey along the way to finding safer, more secure shelter for us, our children and our old people."

**Teresa Miller,**  
2023

## About our Artist

Noongar Artist **Teresa Yeridan Miller** was born in Kinjaling (Albany) Minang Boodjar, Western Australia. Teresa's artistic name Beelya Yorg (The River Woman) is bonded to the name of her great great-grandmother. Teresa Yeridan Miller is the matriarch of her family. She is a direct descendant of Midgegooroo and his warrior son, Yagan. As a Noongar Artist, Teresa expresses her spiritual and cultural connection to Whadjuk Boodja and Beelya Bibblimum Boodja.

Keystart was introduced to Teresa by Norlap Creative, a Supply Nation business. In addition to art, Teresa is dedicated to her parallel professional career – developing and managing Aboriginal community development programs, focusing on improving mental health. Teresa donates 2% of all her sales to suicide prevention and mental health strategies in Noongar country Aboriginal communities.

<https://www.teresamillerdesign.com.au>





## Our vision for reconciliation.

At Keystart, our mission is to make the dream of affordable home ownership a reality for more people.

We understand the fundamental role that housing plays in the social and economic wellbeing of individuals and communities. Through our work we aim to ensure Aboriginal and Torres Strait Islander peoples have just as much opportunity to own their own home as any other Australian. We recognise the importance

of embracing reconciliation as an integral part of our corporate identity and operations. Our vision for reconciliation is deeply rooted in our commitment to forging stronger connections, understanding and respect amongst all Australians to create a more inclusive and equitable society.



*The Keystart Executive team*

## Our business.

**Keystart was established in 1989 as an initiative of the WA State Government to help Western Australians access finance to own their own home.**

As of 2024, we employ 136 people in our office in Subiaco, in Boorloo (Perth), which sits on Whadjuk Country. The Keystart office is situated close to significant landmarks such as the Derbarl Yerrigan (Swan River) and Kaarta-Gar-up (Kings Park). We feel privileged to work together in this place. As an organisation, we believe strongly in a culture of respect and understanding.

Keystart's mission is to make the dream of affordable home ownership a reality for more people in Western Australia. We are committed to providing an affordable pathway into home ownership and do this by offering low deposit home loans with no lender's mortgage insurance. Any surplus funds generated are returned to the Department of Communities (Housing Authority) to assist in their social housing initiatives. Keystart has put over 122,000 people into their own homes.

As part of our mission, we have worked closely with Aboriginal and Torres Strait Islander peoples across Western Australia;

from the far north Kimberley, inland to Kalgoorlie and Albany in the south, to help them attain their home ownership dreams. We have heard stories of our customers' Keystart journey and the positive impact that home ownership has had on their lives, and their communities. We have witnessed first-hand the benefits that can be delivered when we work together from a place of understanding and fairness to achieve common goals. We employ Home Loan Specialists who travel across Western Australia to provide education and to assist those wanting to apply for a home loan to access home ownership.

Keystart has a dedicated Aboriginal Home Ownership Scheme (AHOS), which, throughout its history has been run by Aboriginal people for Aboriginal people. Through our AHOS team we aim to provide culturally appropriate support to Aboriginal and Torres Strait Islander peoples to help them access affordable home loan options through both full ownership and shared ownership models.

We currently have three Aboriginal employees and have set up an Aboriginal Traineeship Program, which employs an additional two trainees annually for the completion of a Certificate III in Business and provides workplace experience and training across a number of areas of our business. One of these trainees has successfully secured a permanent role in our customer relationships team.



The Keystart RAP Committee



## A spotlight on Keystart's customers.

### War veteran's journey to his dream of home ownership.

Aboriginal man, distinguished war veteran and founder of Honouring Indigenous War Graves (HIWG), John Schnaars OAM and his wife Jan started their home ownership journey with Keystart in 2019. Born in Perth but having grown up in the Wheatbelt, John knew owning a home would offer him and his wife Jan the stability and security they desired.

John's service has been recognised with numerous military medals and awards, including the Order of Australia Medal (General Division) in 2019. Beyond his military accomplishments, John is the founder of Honouring Indigenous War Graves Inc, a non-profit organisation established in June 2005 with the primary objective of honouring the service and sacrifices of Indigenous veterans in Western Australia.

John and Jan partnered with a dedicated Keystart home loan specialist who supported them through their home loan application, starting with understanding how much they could borrow and the deposit requirements. The couple had managed to save just enough to cover the deposit, by saving small and often when they could in a money tin at their home.

"When we got into the house, we learned how to fix it up and painted it throughout. We've added in tiles, a skylight and aircon units – we have done a lot to make our house a home," says John.

Their home reflects their shared dreams. Jan's green thumb cultivated lemons, oranges, mandarins, avocados, and homegrown chillies, while John's DIY enthusiasm added warmth and personality.

John and his wife accomplished their dream of homeownership through hard work and continue to set themselves up by keeping ahead of their home loan repayments, "When we happen to have any extra cash, we put extra payments off the loan to stay ahead."

John said the best advice he could give to anyone looking to buy their first home is the same advice he gives to the war veterans he works closely with "Believe in yourself" he says, "Find a job you enjoy, and stick at it – learn to save."





## Our RAP and our reconciliation journey.

Keystart's Innovate Reconciliation Action Plan (RAP) represents the commitment of all Keystart employees and our Board to ensure fairness and respect for Aboriginal and Torres Strait Islander peoples. Keystart strongly believes in the importance of reconciliation, and we are actively committed to advocating for and leading positive social change. Our Innovate RAP seeks to reaffirm our formal commitment to reconciliation, by continuing to develop and strengthen relationships with Aboriginal and Torres Strait Islander peoples, engaging our employees, our customers, and our stakeholders in reconciliation; and developing opportunities that empower Aboriginal and Torres Strait Islander peoples.

Our Innovate RAP will enable all Keystart employees to reach a greater level of understanding through access to training, information and cultural events. Our aim is to deliver better outcomes for Aboriginal and Torres Strait Islander peoples through: our Aboriginal Home Ownership Scheme (AHOS); providing employment opportunities; a better customer experience through increased cultural competence; and business opportunities through our procurement activities. We welcome the opportunity to continue to further contribute towards reconciliation. We look forward to continuing our working relationships with Reconciliation Australia, Reconciliation WA, and the many stakeholders we developed



The Keystart RAP Committee



Reconciliation WA Presentation to Keystart

relationships with during our Reflect RAP. We aim to further these while forging new relationships on our ongoing journey.

In July 2019, Keystart commenced our Reflect RAP journey. This was launched in May 2021 and with this, we embarked on a successful chapter of delivering on our commitments. Our learnings from our Reflect RAP 2021-2022 included how crucial the importance of executive and board support is, as well as the need to focus on accountability, governance and reporting throughout the duration. We also saw challenges with mixed accountabilities across our RAP Working Group, and some challenges with consistency across the RAP Working Group over the duration of time that the Reflect RAP was being developed and delivered.

In 2023, we sought nominations from employees to form our Innovate RAP Working Group. The RAP Working Group has a formal structure with two Co-Chairs – one Aboriginal representative and a non-Aboriginal representative. We have ten employees that form our current RAP Working Group. The working

group is championed by an Executive Sponsor – Keystart's Chief Operating Officer and includes a minimum of two Aboriginal and at least nine non-Aboriginal employees from across our business, from Customer Relationships, Executive Services and Aboriginal Home Ownership Scheme teams who sit in both senior and junior roles. The group has regular meetings (face to face, virtual, indoors and outdoors) and workshops to plan, come together with ideas and continue to promote the understanding and objectives of our RAP to our people. We came together from across our organisation with a common goal to contribute to the aspiration of reconciliation with the Traditional Custodians throughout Western Australia. Throughout our internal consultation, we continually emphasised the important role that each employee has in contributing to reconciliation. Our RAP Working Group consulted regularly with our RAP Champions, Keystart's Chief Executive Officer and Chief Operating Officer and Keystart's Board of Directors during the process, to ensure support throughout all levels of the organisation.





Wadumbah Dance Troupe

Our external consultation included ongoing opportunities for learning and engagement with Reconciliation WA; taking part in regular peer group meetings such as RAP Rings events, which Keystart also had an opportunity to host to provide other likeminded organisations some of our key learnings from our Reflect RAP; and our continuing partnership with Kooya Consultancy who has assisted the organisation with increasing our knowledge and cultural awareness and our understanding of the meaning of reconciliation.

The Innovate RAP will allow everyone at Keystart to understand the steps we must take to prepare our organisation for a variety of reconciliation initiatives. Key areas we will focus on are the

education of all Keystart employees to enhance cultural competence; building and maintaining relationships with key Aboriginal and Torres Strait Islander stakeholders; and learning how we can best contribute to the aspiration of reconciliation, particularly during what is a significantly important and challenging period in Australia's reconciliation journey.

Keystart acknowledges the results of The Voice referendum, where a majority of Australians and States voted against the proposition. Despite this, Keystart's ambition is to continue to build strong connections in our workplaces, our communities and our lives and to build a future where everyone, regardless of their background, has equal opportunities to thrive.

## A spotlight on Keystart's trainees.

### *“My name is Sarah, and I am a Wardandi Miriwoong Woman.”*

I started working at Keystart in 2023 on a Traineeship completing my Certificate III in Business.

I joined Keystart as I was interested to try a different career path and gain new skills. I haven't worked in a finance and business type industry before - my previous experience has mainly been in Community Services, as I would like to one day be a social worker and help those in smaller communities with mental health and drug and alcohol problems and use my lived experience to help empower others. I have many aspirations for my future career and Keystart is assisting me by providing the opportunity to gain new skills that I will pass on to others.

The support system at Keystart has been broad, and there have been many different staff who have been here to help me. I have found guidance and comfort from the Indigenous staff at Keystart, and everyone has made me feel

welcome and feel as part of the family. As an Aboriginal woman, I think I can help contribute and support our customers by showing an open mind and using my lived experiences to show a strong sense of empathy and understanding that both Indigenous and non-Indigenous customers can connect with.

I have noticed that everyone here goes above and beyond to provide better outcomes for Indigenous Peoples. The staff are very understanding and go the extra mile to help customers and to make it clear that Keystart is here to help regardless of the struggles they may be facing. This message is important, especially for Indigenous communities, as many mobs are struggling, and it builds a sense of trust and enables Keystart to build relationships in more ways.

I am proud to work at Keystart – the work environment, ethics and values they hold, and implement is something I am glad to represent. I hope to see Keystart continue to help to create more change in the community in years to come.

**Sarah Al-Shuweli**







**Shaneka  
Shae**



***“I am Shaneka, a Noongar Yamatji woman working at Keystart in the customer relations team.”***

I started here at Keystart as a Trainee in 2021 after I finished high school at 18. I also completed a traineeship with ANZ while still in school where I received my Certificate II in Business, I was curious about the finance industry and wanted to explore this and gain more knowledge and was especially interested in Keystart’s mission.

Being in the middle of two sisters, I saw my older sibling as a role model as she also completed the same traineeship program as myself. My first school-based traineeship where you needed top grades and attendance. That motivated me to work hard and receive working experience. Now, I am thrilled to be supporting the second round of Keystart trainees. It comes naturally to me – during their interviews, I gave them office tours and helped calm their nerves.

When Sarah started, I was able to show her the ropes and helped her understand some of our customer calls and tasks. I encouraged her to discover what she enjoys here and stay engaged, which she’s doing fantastically!

Helping customers is truly rewarding, and being Aboriginal allows me to sometimes understand their backgrounds better. I am confident in my ability to help our customers now and achieve their goals. A highlight for me is participating in community workshops, where we go out to Aboriginal communities in Perth and regional areas, explaining how Keystart can assist people to get a home of their own, and answering their questions. I’ve represented Keystart at NAIDOC events and in Waroona – such amazing experiences!

My hope is that Keystart continues to take on more trainees in the years to come – I would love to continue to support others who come through the doors here like I was supported.



# Message from Chair of Reconciliation Australia.

## First Innovate RAP

Reconciliation Australia commends Keystart 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 Keystart 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, Keystart 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 close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Keystart is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Keystart'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 Keystart on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

**Karen Mundine**  
Chief Executive Officer  
Reconciliation Australia







Our Aboriginal Home Ownership  
Customers Rhonda and Frank





## Relationships.

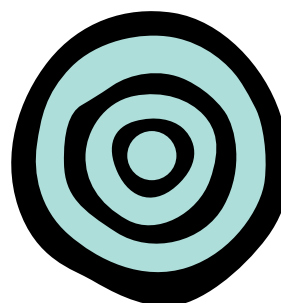
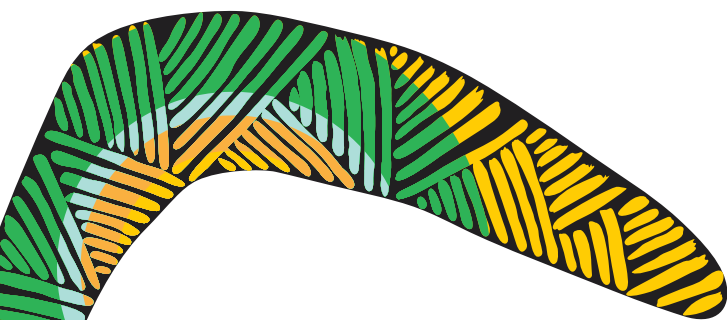
Building strong relationships between Aboriginal and Torres Strait Islander peoples and other Australians is crucial to allow Keystart to create and maintain positive connection and inclusivity among staff, customers and community.

Through building these relationships, Keystart will foster a stronger connection with community, provide greater support for Aboriginal and Torres Strait Islander businesses, and increase understanding and awareness of Aboriginal and Torres Strait Islander cultures, while working towards overall better outcomes for customers and staff.

**Focus area:** Aligned to Keystart's strategic goal of providing even better customer and employee outcomes.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	July 2025	Co-Chairs RAP Working Group
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	December 2024	Chief Operating Officer
	Engage Aboriginal and Torres Strait Islander stakeholders and organisations to attend internal company wide events.	July 2025	Co-Chairs RAP Working Group
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	27 May-3 June 2025 & 2026	Executive Manager, Organisational Capability
	RAP Working Group members to participate in external NRW events.	27 May-3 June, 2025 & 2026	Executive Manager, Organisational Capability
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May-3 June 2025 & 2026	Co-Chairs RAP Working Group
	Organise at least one NRW event each year.	27 May-3 June 2025 & 2026	Executive Manager, Organisational Capability
	Register all our NRW events on Reconciliation Australia's <a href="#">NRW website</a> .	May 2025 & May 2026	Executive Manager, Organisational Capability





Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	July 2025	Executive Manager, Organisational Capability
	Communicate our commitment to reconciliation publicly.	July 2025	Chief Operating Officer
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	September 2025	Chief Operating Officer
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	October 2025	Co-Chairs RAP Working Group
4. 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.	May 2026	Executive Manager, Organisational Capability
	Develop, implement, and communicate an anti-discrimination policy for our organisation.	August 2025	Executive Manager, Organisational Capability
	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	August 2025	Executive Manager, Organisational Capability
	Educate senior leaders on the effects of racism.	February 2025	Executive Manager, Organisational Capability
	Educate all staff on the effects of racism.	April 2025	Executive Manager, Organisational Capability

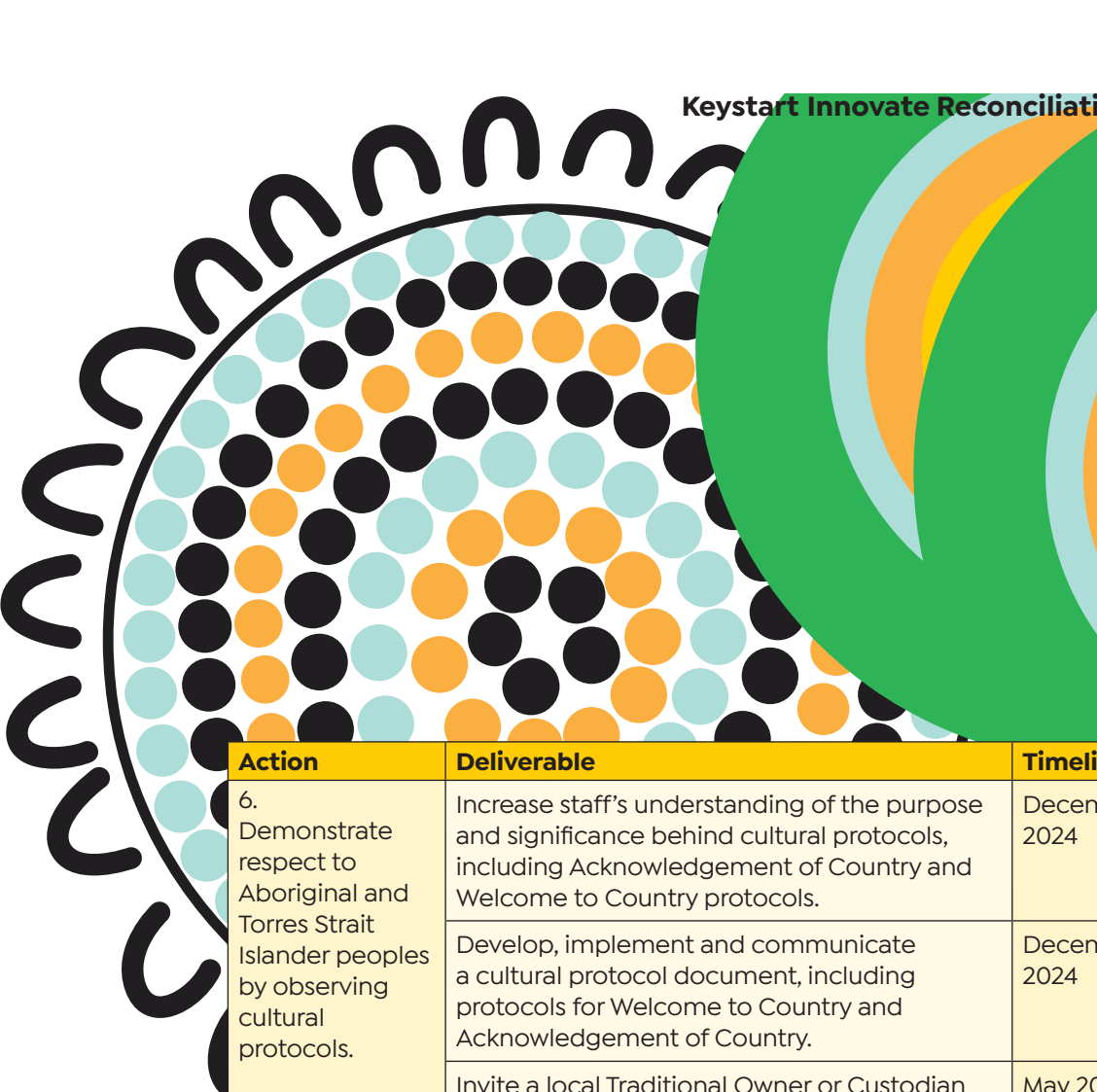
## Respect.

At Keystart, we recognise the importance of respecting Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights as the First Nations peoples of Australia. Our organisation is dedicated to providing tailored products and services to facilitate home ownership, and this commitment extends to fostering a deep understanding and appreciation of First Nations cultures and histories. We are committed to ongoing learning and actively celebrate the successes of these communities in our journey toward reconciliation.

**Focus area:** Aligned to Keystart's strategic goals of even better customer and employee outcomes and improving skills and development. Respect is deeply embedded within our organisation, aligning closely with our overarching vision and core values. It is not just a separate initiative; it is an essential part of our strategic direction. The commitment to our RAP is supported wholeheartedly by our Board of Directors, senior leadership team, and all levels of our organisation.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Conduct a review of cultural learning needs within our organisation.	December 2024	Executive Manager, Organisational Capability
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	May 2025	Manager, Aboriginal Home Ownership Scheme
	Develop, implement, and communicate a cultural learning strategy document for our staff.	December 2024	Executive Manager, Organisational Capability
	Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning, including on country learning opportunities.	April 2026	Executive Manager, Organisational Capability
	Provide the opportunity for Aboriginal and Torres Strait Islander peoples to host speaking events in office.	July 2025	Executive Manager, Organisational Capability





Action	Deliverable	Timeline	Responsibility
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December 2024	Executive Manager, Organisational Capability
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	December 2024	Co-Chairs of RWG
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	May 2026	Co-Chairs of RWG
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	July 2024	Executive Manager, Organisational Capability
	Review internal policies to ensure opportunity for First Nations peoples - i.e. 'Sorry Business' leave	July 2024	Executive Manager, Organisational Capability
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Provide the opportunity for the RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2024 - 2026	Co-Chairs of RWG
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week, and other culturally significant events.	June 2025, 2026	Executive Manager, Organisational Capability
	Promote and encourage participation in external NAIDOC events to all staff.	First week in July 2024 - 2026	Co-Chairs RAP Working Group


## Opportunities.

Importantly, Keystart is uniquely placed to support Aboriginal and Torres Strait Islander peoples to get into their own home. We have the genuine opportunity to build generational economic resilience by growing home ownership rates. Keystart is committed to the importance of creating employment and development opportunities for Aboriginal and Torres Strait Islander peoples. As a business, we commit to doing more to support their businesses through procurement, connections, and opportunities, and set an example for other companies to follow and learn from.

**Focus area:** Aligned to Keystart's strategic goal of even better employee and customer outcomes.

Action	Deliverable	Timeline	Responsibility
8. 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.	July 2024	Executive Manager, Organisational Capability
	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	December 2024	Executive Manager, Organisational Capability
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, succession planning, retention and professional development strategy.	June 2025	Executive Manager, Organisational Capability
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	December 2024	Executive Manager, Organisational Capability
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	December 2024	Executive Manager, Organisational Capability
	Increase the percentage of Aboriginal and Torres Strait Islander peoples employed in our workforce by 50%, including in management, professional or specialist roles.	July 2026	Chief Operating Officer
9. 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.	September 2024	Executive Manager, Organisational Capability
	Investigate Supply Nation membership.	August 2024	Executive Manager, Organisational Capability
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	September 2024	Executive Manager, Organisational Capability
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	July 2025	Executive Manager, Organisational Capability
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	April 2026	Executive Manager, Organisational Capability



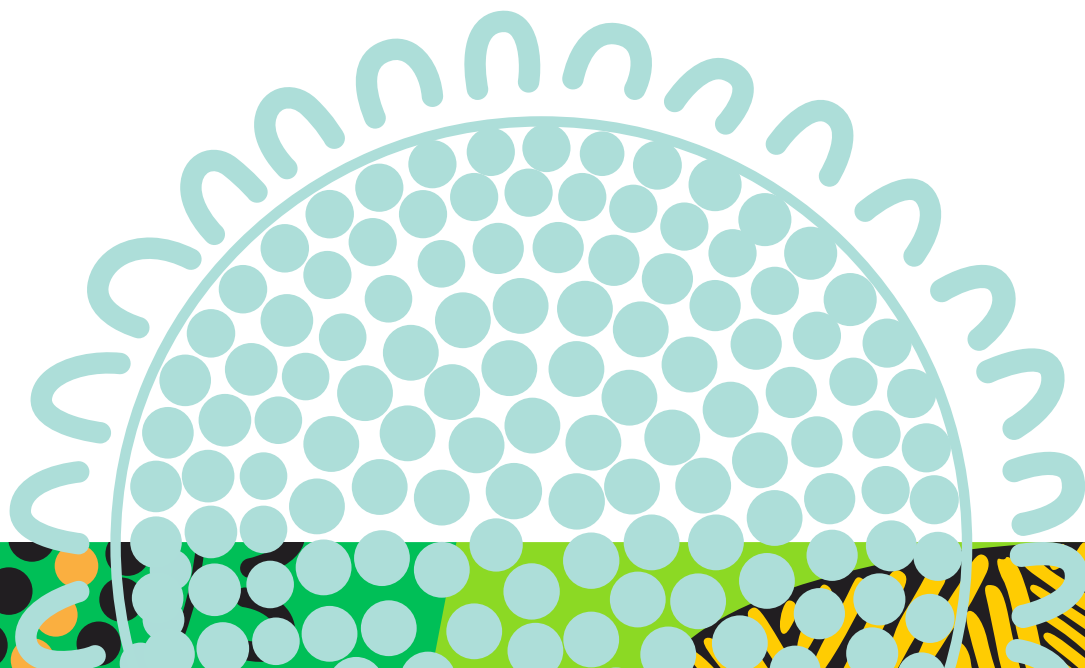


Action	Deliverable	Timeline	Responsibility
10. Improve access to home ownership for Aboriginal and Torres Strait Islander peoples in Western Australia	Work with relevant Aboriginal and Torres Strait Islander organisations and major employers to promote the Aboriginal Home Ownership Scheme.	July 2026	Manager, Aboriginal Home Ownership Scheme
	Assist 20 Aboriginal and Torres Strait Islander households into home ownership, to the value of \$5,385,000 dollars per annum.	July 2026	Manager, Aboriginal Home Ownership Scheme
	Finalise one formal partnership with an Aboriginal and Torres Strait Islander organisation to introduce a home ownership pathway for their members	July 2026	Manager, Aboriginal Home Ownership Scheme
	Offer Financial Coaching and financial literacy materials to all prospective and potential Aboriginal and Torres Strait Islander customers	June 2025	Manager, Aboriginal Home Ownership Scheme
11. Encourage our people to participate in volunteering opportunities supporting Aboriginal and Torres Strait Islander peoples in our communities	Build upon Keystart's volunteering leave policy by promoting and highlighting opportunities specifically focused on supporting Aboriginal and Torres Strait Islander communities.	July 2025	Executive Manager, Organisational Capability
	Develop and strengthen relationships with established Aboriginal and Torres Strait Islander community organisations to identify relevant volunteer needs.	July 2025	Executive Manager, Organisational Capability
12. Embed the voices of Aboriginal and Torres Strait Islander peoples in the design and development of our products	Conduct a review of, and further develop, existing products and services with a lens of accessibility and cultural safety for Aboriginal and Torres Strait Islander customers.	July 2026	Chief Operating Officer
	Through expressions of interest, work with relevant Aboriginal and Torres Strait Islander organisations and major employers to support, advise, and input into the design and development of our products.	December 2026	Chief Operating Officer



## Governance.

Action	Deliverable	Timeline	Responsibility
13. 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.	May 2026	Chief Operating Officer
	Identify shared objectives and priorities for the RWG to encourage active participation from all members to foster a sense of ownership and commitment to the RAP's success.		
	Invite and remunerate an Elder to challenge us, guide our thinking and our understanding to develop our RAP in cultural learning.	May 2026	Chief Operating Officer
	Establish and apply a Terms of Reference for the RWG.	September 2024	Co-Chairs of RWG
	Meet at least four times per year to drive and monitor RAP implementation.	Quarterly – July and October 2024, January, April, July and October 2025, January, April and July 2026	Co-Chairs of RWG
14. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	July 2024	Chief Operating Officer
	Engage our senior leaders and other staff in the delivery of RAP commitments.	July 2024	Co-Chairs of RWG
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	July 2024	Co-Chairs of RWG
	Appoint and maintain an internal RAP Champion from senior management.	July 2024	Chief Operating Officer



Action	Deliverable	Timeline	Responsibility
15. 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	Executive Manager, Organisational Capability
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 August annually	Executive Manager, Organisational Capability
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Executive Manager, Organisational Capability
	Report RAP progress to all staff and senior leaders quarterly.	Quarterly – July and October 2024, January, April, July and October 2025, January, April and July 2026	Co-Chairs of RWG
	Publicly report our RAP achievements, challenges and learnings, annually.	Annually July 2025 & 2026	Chief Operating Officer
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	February 2026	Executive Manager, Organisational Capability
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	July 2026	Co-Chairs of RWG
16. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's <a href="#">website</a> to begin developing our next RAP.	November 2025	Co-Chairs of RWG





### Contact

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