

# Keystart Reconciliation Action Plan

April 2021 – April 2022



RECONCILIATION  
ACTION PLAN

REFLECT

**Keystart.**



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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.

# Taleah Hill

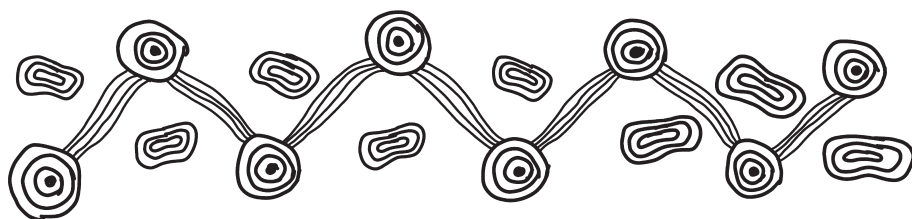
The illustrations used in this publication were created by Aboriginal designer, Taleah Hill.



***"I enjoyed creating new patterns, looking at different ways they can come together, mixing different mediums. I feel really proud to see my work in print."***

***"My designs weren't just about getting a house, it's about everybody coming together, the wider community."***

The artwork represents the journey to home ownership. Several footprints highlight the path one takes to get into their own home, with the circles representing many people coming together to form a community.



# Our business

Keystart's vision is to make the dream of affordable home ownership a reality for more people.

Keystart has operated since 1989, providing home loans to Western Australians. Our people have been privileged to have worked in our offices on Whadjuk Country, close to significant landmarks Derbarl Yerrigan (Swan River) and Kaarta-Gar-up (Kings Park).

We have worked closely with Aboriginal and Torres Strait Islander people 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.

We have witnessed firsthand the benefits that can be delivered when we work together from a place of understanding and fairness to achieve common goals.

Keystart is a Western Australian based and operated organisation helping eligible WA residents, from the Perth metropolitan area to all regional locations, obtain home ownership. Keystart is committed

to providing an affordable pathway into home ownership. All Keystart loans have lower entry costs, with our low deposit requirements and no lender's mortgage insurance. Any surplus funds generated are returned to the Department of Communities (Housing Authority) to help their social housing initiatives. Keystart have put over 115,000 people into their own homes, with over \$5.7b in loans under management.

Keystart employs approximately 140 people, 14 of whom form our RAP Working Group. We strongly believe in a culture of respect and understanding for First Nation's Peoples, and supporting equality. Keystart currently employs three Aboriginal and Torres Strait Islander people in the organisation.

Keystart's offices are located in Subiaco, Perth. We employ several Home Loan Specialists who travel to various areas of Western Australia to provide education and assist those applying for a home loan to access affordable home ownership.

# Our RAP journey

Keystart's Reconciliation Action Plan (RAP) represents the commitment of all our employees and our Board to ensure fairness and respect for Aboriginal and Torres Strait Islander peoples.

Our 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 understanding; and business opportunities through our procurement activities.



## Aboriginal Home Ownership Scheme

We welcome the opportunity to contribute towards reconciliation and we look forward to continuing our working relationships with Reconciliation Australia, Reconciliation WA and making new relationships with other relevant stakeholders on our ongoing journey.

In July 2019, Keystart reinvigorated its Reconciliation Action Plan and sought nominations from employees to form our working group. The RAP Working Group has a formal structure with two Co-Chairs – an Aboriginal representative and a Non-Aboriginal representative. The group has regular meetings 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. Our RAP Working Group consulted regularly with our RAP Champion, Keystart's Chief Operating Officer and Keystart's Board of Directors during the process, to ensure support throughout all levels of the organisation.

The Reflect 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 understanding; building and maintaining relationships with key Aboriginal and Torres Strait Islander stakeholders; and learning how we can best contribute to the aspiration of reconciliation.

Keystart provides home loan options to access affordable home ownership for Aboriginal and Torres Strait Islander People in metropolitan and regional areas (including through shared-ownership in partnership with the Department of Communities, for those needing further assistance). We aim to improve on this scheme throughout the life of our RAP and ongoing.

At Keystart, we are focused on helping others, and this focus remains within our RAP Working Group. We strongly believe in a culture of respect and understanding for First Nation's Peoples, and supporting equality. With guidance from Reconciliation WA, we have identified that we are at the beginning of our journey, and therefore our RAP focuses on reflection.

The development of our Reflect RAP is only the beginning and we are confident that Keystart will progress to through the stages toward reconciliation in the years ahead.





# Our Partners

Keystart has partnered with Kooya Consultancy to provide training and mentorship for our RAP.

We have also engaged with Reconciliation WA who provided us with talks and formal feedback on our draft RAP.

Keystart hope to engage other local Perth-based organisations who are on their journey to reconciliation to learn and collaborate.

Before developing our RAP, our Working Group participated in cultural awareness training with Kooya Consultancy. We also held a number of workshops to incorporate our contribution to the plan.

Keystart has celebrated NAIDOC week for several years internally. Our celebration usually includes traditional live music; an Aboriginal and/or Torres Strait Islander speaker, who will provide a talk to all our people on the theme for that year; a lunch both outsourced to Aboriginal caterers and cooked by team members featuring traditional recipes and produce.





Keystart celebrates National Reconciliation Week by providing internal activities to educate and raise understanding in our teams, including quizzes, competitions, TED Talks and various resources.

Employees have taken part in the annual Walk for Reconciliation and, during COVID-19 restrictions in 2020, performed their own Walk for Reconciliation in local areas of cultural significance. Team members were also invited to attend the local government's National Reconciliation Week events and flag raising.

Keystart regularly promotes events, significant dates and our Aboriginal Home Ownership Scheme education events through our social media pages.

Keystart moved office in 2020 and engaged local Elders to perform a Smoking Ceremony and a Welcome to Country, as per local cultural protocol, and acquired art from local Western Australian Aboriginal artists.



# Relationships



Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul style="list-style-type: none"> <li>Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.</li> </ul>	April 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.</li> </ul>	June 2021	Manager, Aboriginal Home Ownership Scheme
	<ul style="list-style-type: none"> <li>Continue to build strong meaningful relationships with relevant Traditional Owner groups, Native Title Representative Bodies and Prescribed Bodies Corporate to better understand local community needs, cultural protocols, and geographic challenges to assist in the financial wellbeing initiatives/strategies for our customers.</li> </ul>	July 2021 and Ongoing	Chief Operating Officer
	<ul style="list-style-type: none"> <li>Develop a Memorandum of Understanding (MOU) with Aboriginal Transitional Housing providers e.g. Noongar Mia Mia</li> </ul>	December 2021	Executive Manager Customer Experience
2. Build relationships through celebrating National Reconciliation Week (NRW).	<ul style="list-style-type: none"> <li>Circulate Reconciliation Australia's NRW resources and reconciliation materials to our team members.</li> </ul>	May 2021	Executive Assistant
	<ul style="list-style-type: none"> <li>RAP Working Group members to participate in an external NRW event.</li> </ul>	27 May – 03 June 2021	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.</li> </ul>	27 May – 03 June 2021	Executive Assistant
3. Promote reconciliation through our sphere of influence.	<ul style="list-style-type: none"> <li>Communicate our commitment to reconciliation to all employees.</li> </ul>	April 2021 and April 2022	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Ensure our RAP is discussed with all new employees on commencement.</li> </ul>	April 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Identify external stakeholders that our organisation can engage with on our reconciliation journey.</li> </ul>	April 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Identify other like-minded organisations that we could approach to collaborate with on our reconciliation journey.</li> </ul>	July 2021	Chairperson, RAP Working Group
4. Promote positive race relations through anti-discrimination strategies.	<ul style="list-style-type: none"> <li>Research best practice and policies in areas of race relations and anti-discrimination.</li> </ul>	June 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.</li> </ul>	August 2021	Executive Manager, Organisational Capability



# 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.	<ul style="list-style-type: none"> <li>Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.</li> </ul>	April 2021	Chief Operating Officer
	<ul style="list-style-type: none"> <li>Conduct a review of cultural learning needs within our organisation.</li> </ul>	Reported on April 2022	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Hold cultural awareness training for all current/ future employees and Board members.</li> </ul>	Reported on in April 2022	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Report on training completion rates provided to Chief Executive Officer, Chief Executive Suite and Board.</li> </ul>	April 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Provide access to online training module for all employees, with provision for employees to discuss cultural awareness training after completion.</li> </ul>	November 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Ensure teams are aware of the role Keystart plays to assist with providing financial outcomes for Aboriginal and Torres Strait Islander customers.</li> </ul>	April 2021	Manager, Aboriginal Home Ownership Scheme
	<ul style="list-style-type: none"> <li>Provide resources for continuous learning via a Resource Centre.</li> </ul>	April 2021	Executive Assistant
	<ul style="list-style-type: none"> <li>Educate our staff on how to communicate effectively with Aboriginal and Torres Strait Islander people using culturally appropriate language and tone.</li> </ul>	December 2021	Executive Manager Customer Experience
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul style="list-style-type: none"> <li>Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.</li> </ul>	April 2021	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Increase our people's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.</li> </ul>	April 2022	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Provide Acknowledgement of Country at all formal internal staff events.</li> </ul>	Reported on in April 2022	Chief Operating Officer
	<ul style="list-style-type: none"> <li>Organise for a Welcome to Country to be performed at all formal external Keystart functions and events.</li> </ul>	Reported on in April 2022	Executive Assistant
	<ul style="list-style-type: none"> <li>Arrange for signage providing Acknowledgement of Traditional Custodians, and ensure visibility within the Keystart office, at entrance and in the employee breakroom.</li> </ul>	July 2021	Manager, Marketing
	<ul style="list-style-type: none"> <li>Develop an email signature block for staff use.</li> </ul>	September 2021	Manager, Marketing
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	<ul style="list-style-type: none"> <li>Raise awareness and share information amongst our people about the meaning of NAIDOC Week.</li> </ul>	June 2021	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Introduce our people to NAIDOC Week by promoting external events in our local area.</li> </ul>	June 2021	Executive Assistant
	<ul style="list-style-type: none"> <li>RAP Working Group to participate in an external NAIDOC Week event.</li> </ul>	First week in July, 2021	Chairperson, RAP Working Group
8. Demonstrate respect to Aboriginal and Torres Strait Islander Peoples in our office.	<ul style="list-style-type: none"> <li>Include significant Aboriginal and Torres Strait Islander leaders or landmarks in the naming of meeting rooms, in consultation with local Traditional Custodians.</li> </ul>	April 2021	Chief Operating Officer
	<ul style="list-style-type: none"> <li>Source and display Aboriginal and Torres Strait Islander artwork within the Keystart office.</li> </ul>	April 2021	Chief Operating Officer

# Opportunities



Action	Deliverable	Timeline	Responsibility
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	<ul style="list-style-type: none"> <li>Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.</li> </ul>	August 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.</li> </ul>	April 2021	Executive Manager, Organisational Capability
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> <li>Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.</li> </ul>	December 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Investigate Supply Nation membership.</li> </ul>	July 2021	Executive Assistant
11. Improve Aboriginal and Torres Strait Islander financial literacy, access to culturally appropriate financial services and home ownership programs.	<ul style="list-style-type: none"> <li>Trial appropriate financial literacy programs suitable for Aboriginal and Torres Strait Islander people. The program will contain information on borrowing funds and relevant non-financial aspects of buying and maintaining a home.</li> </ul>	June 2021	Manager, Aboriginal Home Ownership Scheme
	<ul style="list-style-type: none"> <li>Regularly review our product and processes to ensure our home loan product remains viable in the market to continue to assist Aboriginal and Torres Strait Islanders into home ownership.</li> </ul>	April 2021 - Ongoing	Manager, Aboriginal Home Ownership Scheme
	<ul style="list-style-type: none"> <li>Continue to engage with Aboriginal and Torres Strait Islander communities, government and other stakeholders, to better understand significant barriers Aboriginal and Torres Strait Islander People face toward home ownership.</li> </ul>	June 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Work with relevant Aboriginal and Torres Strait Islander bodies and leaders to develop strategies to understand demand for Aboriginal specific home ownership programs.</li> </ul>	December 2021	Chief Operating Officer
	<ul style="list-style-type: none"> <li>Assist 48 Aboriginal and Torres Strait Islander households into home ownership. To the value of \$13.33 million dollars per annum.</li> </ul>	December 2021	Executive Manager Customer Experience
	<ul style="list-style-type: none"> <li>Develop tailored promotional materials for Aboriginal and Torres Strait Islander customers.</li> </ul>	December 2021	Executive Manager Customer Experience
	<ul style="list-style-type: none"> <li>Build customers capacity toward home ownership by providing useful and engaging content relevant to Aboriginal and Torres Strait Islander people to help them better prepare for home ownership.</li> </ul>	December 2021	Executive Manager Customer Experience
	<ul style="list-style-type: none"> <li>Provide support to customers in hardship to achieve financial wellbeing through referring to Relationships Australia Indigenous Financial Councillors.</li> </ul>	December 2021	Executive Manager Customer Experience

# Governance



Action	Deliverable	Timeline	Responsibility
12. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	<ul style="list-style-type: none"> <li>Form a RWG to govern RAP implementation.</li> </ul>	April 2021	Executive Manager, Organisational Capability
	<ul style="list-style-type: none"> <li>Draft a Terms of Reference for the RWG.</li> </ul>	April 2021	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Establish Aboriginal and Torres Strait Islander representation on the RWG.</li> </ul>	April 2021	Chairperson, RAP Working Group
13. Provide appropriate support for effective implementation of RAP commitments.	<ul style="list-style-type: none"> <li>Define resource needs for RAP implementation.</li> </ul>	April 2021	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Engage senior leaders in the delivery of RAP commitments.</li> </ul>	April 2021	Chairperson, RAP Working Group
	<ul style="list-style-type: none"> <li>Define appropriate systems and capability to track, measure and report on RAP commitments.</li> </ul>	April 2021	Chairperson, RAP Working Group
14. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	<ul style="list-style-type: none"> <li>Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.</li> </ul>	30 September, 2021	Executive Manager, Organisational Capability
15. Continue our reconciliation journey by developing our next RAP.	<ul style="list-style-type: none"> <li>Register via Reconciliation Australia's website to begin developing our next RAP.</li> </ul>	January 2022	Executive Assistant





# Customer stories



***“My advice to anyone thinking of getting their own home is to take that next step. It’s a step by step process. You might think you can never do it but have the confidence to just take the step.”***

## Aurora Abraham

Keystart customer

“I’m from Perth and grew up in Forrestfield. I got a full time job and was earning too much for my Housing Authority house so they gave me the contacts for Keystart and I went from there. My experience with Keystart was actually better than I expected. My home loan specialist was so awesome in the step by step process and explaining everything. So what I thought was so going to be something difficult, she made it pretty simple.

“I moved in with mum and dad for about seven months to save the deposit. I had the support of my parents, I didn’t have to pay rent so I could live comfortably as well as saving up.

“My own space is something you can’t describe unless you have it. Your own space – not having to have inspections that comes with renting.

The freedom of having your own space and doing what you want, without the rules.

“I love having family come over. We have games night here – once a month all the family will come over and enjoy the space.

“My daughters can have friends over. As soon as we walked into the house, they were picking rooms – they were very happy to have their own space!”



***“Buying my unit was part of my long-term goal, to get a house of my own. It’s good to have my own home. My aunty and uncle are happy that they have a place to come down to visit me, and they’re happy I’ve accomplished my long term goal too.”***

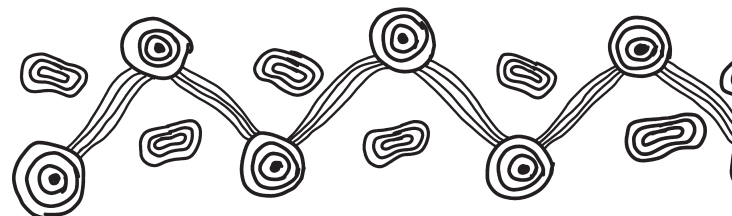
## **Dylan Boyd-Percer**

### **Keystart customer**

“I’m from Torres Strait, born on Thursday Island. I grew up there most of my life. I came to Perth to learn English and get a better education to improve myself, get a good job in Australia.

“My advice to someone looking to buy a home, plan in advance and have heaps of deposit. That’s the main thing. Don’t be short of that. Make sure you have more than the required deposit so you won’t have any future hassles. Heaps of planning and heaps of deposit, and have someone who can help you out if you’re struggling.

“From my own family, I don’t know anyone who owns their own home. I’m would say I’m probably one of the first.”



# Our team's experience



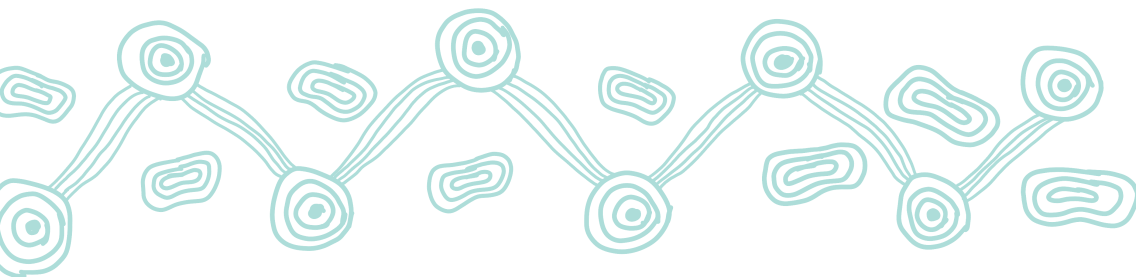
"I'm proud and excited to be part of something that is new with Keystart. Our RAP will help promote an inclusive approach and give confidence in Keystart as an inclusive company."

"With the Aboriginal home ownership program, Keystart is culturally aware. With the Reconciliation Action Plan in place, this will only help promote the awareness even more."

## **Aaron Mitchell**

RAP Committee Member

Keystart employee



"Being a contributing member to Keystart's first RAP has been a fulfilling experience for me. Whilst reconciliation starts with learning, it is progressed by action. I have dedicated my time to learning about the history and culture of Aboriginal and Torres Strait Islander peoples and I realise that respect will be integral to healing the past."

"We need to acknowledge our shared culture and stand together to ensure that all of our children will experience a society with equal opportunities and the best chance for a good life. I am truly proud that Keystart has committed to the enablement of these changes and look forward to putting our commitments into action."

## **Avril Doyle**

RAP Committee Member

Keystart employee





**Rhonda and Frank**  
- Aboriginal Home Ownership Scheme customers



### Contact details

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