



A(KNOWLEDGEMENT OF (OUNTRY

Recoveriescorp acknowledge and pay respect to the past, present and future Traditional Custodians and Elders of this nation and the continuation of cultural, spiritual and educational practices of Aboriginal and Torres Strait Islander peoples.

Aboriginal and Torres Strait Islander peoples are advised that this document may contain images or names of people who have passed away.

A MESSAGE FROM RE(ON(ILIATION AUSTRALIA'S (EO



Reconciliation Australia welcomes recoveriescorp to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Recoveriescorp joins a network of more than 1,100 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.

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A MESSAGE FROM RE(ON(ILIATION AUSTRALIA'S (EO

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 recoveriescorp 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 recoveriescorp, 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



A MESSAGE FROM OVR (EO



As our organisations Chief Executive Officer, I am proud to introduce Recoveries Corporation's (recoveriescorp) REFLECT Reconciliation Action Plan (RAP) 2022 – 2023.

Recoveriescorp affirmed our commitment to reconciliation at the outset of 2022 with the formation of an Indigenous Procurement policy, a commitment to have at least 4% of our employees identify as Aboriginal or Torres Strait Islander by end of year 2023, and a willingness to understand the ways in which we can impact, commit to and advance reconciliation within our organisation and its respective communities.

This is recoveriescorp's first RAP, and we are grateful to Reconciliation Australia for helping us on our RAP journey. Our organisation plays an integral role in providing support and assistance to many Australian communities, supporting people in financial hardship, and promoting a sense of financial independence. Through these channels we will continue to work as a whole organisation on our Reconciliation journey.

Nicholas Harrak

Chief Executive Officer Recoveriescorp

A MESSAGE FROM OVR (P(O



As recoveriescorp's Chief People & Culture Officer it is my privilege to contribute and present our Reflect Reconciliation Action Plan.

The recoveriescorp group mission is to help our communities build a financially sustainable future. This is a focus in the development of our first RAP, aligned with our WECARE values, our people have championed the RAP development from all areas of our organisation.

Reflecting on our RAP to date I am so proud of our diversity and inclusion programs of work, all our people advocacy and involvement to bring our Reflect RAP to life.

I look forward to seeing more of our commitments and practices continue as embedded ways of life at the recoveriescorp group.

Rachel Aziz

Chief People & Culture Officer Recoveriescorp

WANYIMBU WANYIMBU (ALWAYS)



Gerard Black's artwork 'Wanyimbu Wanyimbu', which translates to 'always' in the Aboriginal language of Gathang, was inspired by building strong foundations based upon respect. Gerard found a refreshing connection between recoveriescorp's values of the acronym WECARE, with "Respect" being included, as being respectful and showing respect is a significant part of the Reconciliation process.

From Gerard: Respect forms the basis of our Aboriginal culture, and is one of the first lessons that we learn as young children, always to show respect for our ancestors, elders, our lands, the sky, the waters and all creatures.

Always show respect for our community, creator spirits and dreamtime stories, and most importantly, respect for the way in which we connect with all of the above.

Always being mindful of respecting our presence and how this affects everything around us.

Showing respect and being respectful of culture is the foundation of building trust with First Nations People and I believe this notion is at the heart of embarking on a journey of Reconciliation. *Wanyimbu Wanyimbu* is a reminder to always practice a genuine respect in our day-to-day lives, to the land, our ancestors, elders, and each other.

ABOUT THE ARTIST



Gerard Black is a proud Worimi Man. After an accomplished career as a successful tattoo artist spanning over a decade, Gerard has now shifted his focus to painting, drawing and digital art. Gerard's work reflects his Indigenous background, storytelling, and his love of nature, and draws on his strong design background from his work in the tattoo industry to produce a unique style of art. This together connects ancient Indigenous art with modern design and medium, bringing them together into the future, creating a new contemporary style promoting reconciliation and connection.

Gerard's work establishes a link between landscapes, reality and the spirit within, as Gerard often uses actual topographic maps as the basis for his artwork. He uses the physical colours, shapes and landmarks as a jumping-off point, he then uses ancient designs and patterns to symbolise the different aspects of his art, tapping into his indigenous heritage with designs, shapes, colours and themes. Every single piece that Gerard produces has a story connecting the art to a specific place, area or theme, and every stroke has meaning, nothing is random. Gerard has won multiple awards for his highly detailed and meaningful tattoo work, and this award-winning skill is now being translated into the incredibly intricate art which he produces today.

After spending the last 10 years as a tattoo artist who specialised in sacred design and geometry, he has studied multiple ancient cultures, their art and the meanings behind it, including ancient Moroccan body art from the Berber tribes, Polynesian and New Zealand (Maori) traditional practices through to the Dayak people of Borneo, Cambodian culture and his own native Australian Aboriginal art and design. This means he has a wealth of inspiration and knowledge to draw upon when producing his one-of-a-kind pieces.

Gerard Black

Worimi Man Owner/Operator, Baiyami Art

RE(OVERIES(ORP'S VISION FOR RE(ON(ILIATION

The recoveriescorp group works closely with some of Australia's largest banks, government agencies, utilities and insurance companies to help their customers get back on track and overcome situations of financial difficulty, enabling them to move forward into a financially sustainable future.

We strive to create equal opportunities and help to close the gap between Aboriginal and Torres Strait Islander peoples and others in our nation.

Our continued aim is to assist Aboriginal and Torres Strait Islander peoples to become confident and informed consumers, and ensure that they are aware of their right to assistance.

This is our first Reconciliation Action Plan which formalises our commitment to engage, strengthen and maintain our relationships with Aboriginal and Torres Strait Islander communities.

Our vision for our reconciliation journey is to have a positive influence across our sphere of influence, and for our industry to join us in contributing to a better Australia for all.

The aim of our Reflect RAP is to advance this vision by promoting a culture of respect for Aboriginal and Torres Strait Islander peoples, both within our organisation and within the communities we help across Australia. Our commitment towards reconciliation over the next two years is detailed in the actions of this plan and we hold ourselves accountable for every commitment made.

THE VALUES THAT UNDERPIN OUR VISION

Company Values

Recoveriescorp's 6 core values are an acronym of WE CARE.

They are Willing, Ethical, Courageous, Accountable, Respectful and Exceptional.



Our 2021–2024 Vision

We enable successful and socially responsible credit experiences by empowering customers through exceptional people, technology and data.

Company Mission

Recoveriescorp's company mission is as follows:

We help our communities build a financially sustainable future.

ABOUT THE RE(OVERIES(ORP GROUP

Recoveriescorp was founded in 1991 to address claims leakage in the insurance industry and quickly evolved into one of the leading general recovery and insurance recovery experts in Australia. Providing first-party credit and third- party receivables management services across three decades we've established ourselves as the partner of choice for many of Australia's leading organisations and agencies across the banking and finance, commercial, government, utilities, telecommunications and insurance industries.

The recoveriescorp group has a national reach, with offices located throughout Melbourne (Victoria), Sydney (New South Wales) and Brisbane (Queensland). Recoveriescorp employ over 400 people within Australia, however do not currently have any employees that identify as Aboriginal and/or Torres Strait Islander people.











ABOUT THE RE(OVERIES(ORP GROUP







Currently we have some of our people working remotely in the states of Victoria, Western Australia, Tasmania, Queensland and New South Wales.

Through this flexibility of location, we aim to continue to expand our talent reach, allowing us to connect not only local Aboriginal and Torres Strait Islander communities to our offices, but also those communities beyond our office based locations.

OUR RAP JOURNEY

Developing our Reconciliation Action Plan

Reconciliation Australia's RAP Framework has provided recoveriescorp with a structured approach to advance our efforts with reconciliation. Recoveriescorp is embarking on a Reflect RAP which includes practical actions to help drive our contribution to reconciliation within our organisation, it's subsidiaries and the wider community.

Committing to a Reflect RAP allows recoveriescorp to spend time scoping and developing relationships with Aboriginal and Torres Strait Islander stakeholders, committing to our vision for reconciliation and exploring our organisations ability for change and positive influence. This process will lay solid foundations to ensure that our future RAPs are sustainable, mutually beneficial and above all are deemed meaningful.

Recoveriescorp will adopt a proactive approach for the inclusion of Aboriginal and Torres Strait Islander businesses throughout its recruitment and procurement processes in conjunction with our RAP. This will be undertaken by identifying Indigenous businesses with the capability to meet recoveriescorp's procurement requirements, developing and maintaining a structured process for the employment and training of Indigenous Australians through both permanent recruitment and partnering with labour hire organisations to achieve this.

We will be partnering with various labour hire or recruitment agencies in order to reach our goal of 4% of all recoveriescorp employees identifying as Aboriginal or Torres Strait Islander people by December 2023, including relevant First Nations enterprises in tenders and other relevant sourcing activities, utilising First Nations suppliers for business requirements; and supporting non-Indigenous businesses that demonstrate a commitment to First Nations businesses via their own supply chains.



OUR RAP JOURNEY

Our RAP Working Group

The recoveriescorp RAP working group includes various employees across our organisation who make up our Diversity & Inclusion Committee. The working group meets monthly to review the progress of the deliverables of our Reflect RAP. They also encourage the broader team to undertake initiatives that enhance our reconciliation journey, foster a learning ethos about Aboriginal and Torres Strait Islander cultures, and continue to build awareness of our D&I services.

RAP Champion

Our Reflect RAP is led by our RAP Champion, Rachel Aziz, recoveriescorp's Chief People and Culture Officer.

Our Rap Working Group is made up of:

- Chief People & Culture Officer
- Group Manager People & Performance
- People & Performance Consultant
- People, Performance & Culture Coordinator
- Group Learning & Organisational Development Manager
- Marketing Lead

First Nations People

Currently our organisation does not have any employees who identify as First Nations People. We are currently working with labour hire organisation Chandler Macleod in order to progress in this space in the coming months.

OVR RE(ON(ILIATION JOVRNEY TO DATE

In 2022, recoveriescorp begun partnering with external recruitment agency, Chandler Macleod, who have a proven track record of delivering positive, sustainable Aboriginal and Torres Strait Islander employment solutions through effective recruitment, selection, management and retention practices.

Chandler Macleod's teams have industry-leading expertise and work with organisations to design and implement Indigenous employment programs, and developing culturally safe workplaces.

The recoveriescorp group are committed to aligning ourselves with our RAP's strategic direction and values through continuing the advance of our identified social procurement opportunities. In addition, recoveriescorp will seek to partner with at least one supplier listed on the official "Australian Aboriginal Business Directory" for the provision of required services.

To increase our First Nations workforce, recoveriescorp has commenced our targeted employment strategy to attract and retain Aboriginal and Torres Strait Islander people as part of our wider recruitment strategy. As part of this strategy, we will be implementing recruitment campaigns on dedicated Aboriginal and Torres Strait Islander employment platforms such as Black Business Finder and Supply Nation and through engaging First Nations recruiters to help facilitate interviewing and onboarding processes.



OVR RE(ON(ILIATION JOVRNEY TO DATE

The People, Performance & Culture Team have also developed an Indigenous Procurement Policy. The primary purpose of this policy is to support the alignment of recoveriescorp's Reconciliation Action Plan project as well as our in-house WE CARE values.

Recoveriescorp is committed to a procurement process that delivers long-term economic, social and environmental benefits for Aboriginal and Torres Strait Islander peoples.

Through our Indigenous Procurement Policy, recoveriescorp is committed to ensuring equal opportunities for Aboriginal and Torres Strait Islander people, through recruiting our own workforce and purchasing from Victorian and Australian Aboriginal businesses.

In addition to our First Nations procurement commitments outlined above, recoveriescorp is working towards implementing our company-wide Reconciliation Action Plan by the end of 2023, with the support of subject matter experts such as Bridging the Gap Foundation.

By partnering with Bridging the Gap Foundation, recoveriescorp will not only seek to bridge the gap in equal opportunity between First Nations and non-Indigenous Australians, but also reduce the gap between the communities in health and education opportunities.

This will be done through education and training programs, practical projects and employment pathways to partnering with companies such as recoveriescorp.



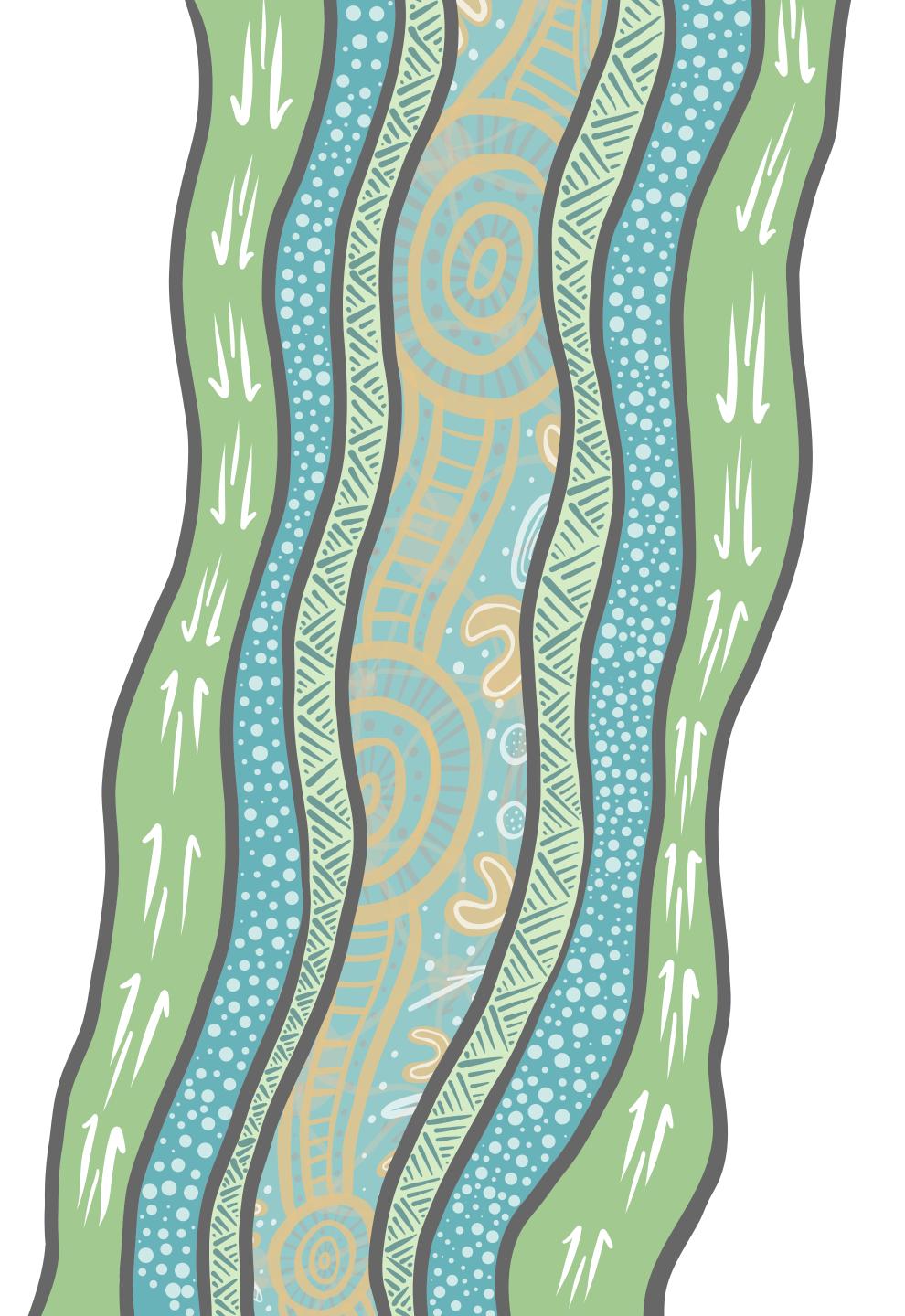
(VRRENT PARTNERSHIPS

As part of our commitment to reconciliation, recoveries corp is fostering professional partnerships, and undertaking initiatives that progress our reconciliation journey.

We have partnered with the following organisations as part of our Reflect RAP, and are constantly looking to increase this over the coming year of 2023:

- Chandler Macleod Recruitment
- Bridging The Gap Foundation
- Centre for Cultural Competence Australia
- Supply Nation

We strive to strengthen and nurture our connections with Aboriginal and Torres Strait Islander communities and stakeholders, both throughout Victoria, and across the country in our Reflect RAP.



(VRRENT A(TIVITIES

NAIDOC Week 2022

Recoveriescorp celebrated NAIDOC week 2022 with ex-AFL star and Indigenous motivational speaker Xavier Clarke, who attended our Melbourne office during the week to speak with our people regarding his life journey and professional achievements throughout his time and experience in the Australian Football League.

Clarke has worked with the AFL and the AFL Players Association (AFLPA) in First Nations engagement and was a founding director of the Unity Foundation which worked to provide housing and support for homeless Aboriginal and Torres Strait Islander youth.

Bunjilaka Aboriginal Cultural Centre

On the 10th August 2022, Daniel Greenhoff, our Chief Operating Officer and Rachel Aziz, our Chief People and Culture Officer both attended the Bunjilaka Aboriginal Cultural Centre at Melbourne Museum to gain further insights and understanding into Aboriginal and Torres Strait Islander cultures through the lens of art.

The Bunjilaka Aboriginal Cultural Centre tells the story of survival against the odds and celebrates First Nations vibrant cultures through performances, storytelling, artwork and more.

Aboriginal Heritage Walk

Our Executive Team and members of our RAP Working Group attended an Aboriginal Heritage Walk, this was organised with Koorie Heritage Trust.

Located in the cultural heart of Narrm (Melbourne) at Federation Square by the banks of the Birrarung Marr (River of Mists – Yarra River), the Koorie Heritage Trust is a not for profit First Nations owned and managed arts and cultural organisation providing opportunities for all people to learn, connect and re-connect with the rich living cultural heritage of Aboriginal Victoria.









	Action	Deliverable	Timeline	Responsibility
1.1	Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisers within our local area or sphere of influence.	January 2023	People & Performance Consultant
		Research the best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organizations.	January 2023	People & Performance Consultant
1.2	Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2023	People & Performance Consultant
		RAP Working Group members to participate in an external NRW event.	27 May–3 June 2023	Lead: People & Performance Team Support: People & Performance Consultant
		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	Chief People & Culture Officer



Action		Deliverable	Timeline	Responsibility
1.3 Promote reconcili	ation through our sphere of influence.	Communicate our commitment to reconciliation to all staff.	February 2023	Chief People & Culture Officer
		Communicate our commitment to reconciliation publicly.	January 2023	Chief People & Culture Officer
		Identify external stakeholders that our organisation can engage with on our reconciliation journey.	February 2023	People & Performance Consultant/ Group Manager People & Performance
		Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	March 2023	People & Performance Consultant/ Group Manager People & Performance
1.4 Promote positive anti-discrimination	race relations through n strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	September 2023	People & Performance Consultant
		Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	October 2023	People & Performance Consultant



	Action	Deliverable	Timeline	Responsibility
2.1	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.	February 2023	People & Performance Consultant
		Engage with Centre for Cultural Competence Australia to deliver cultural learning opportunities for staff.	March 2023	People & Performance Consultant
		Conduct a review of cultural learning needs within our organisation.	July 2023	People & Performance Consultant
2.2	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.	February 2023	People & Performance Team
		Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	February 2023	Chief People & Culture Officer
2.3	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.	July 2023	Group Manager People & Performance
		RAP Working Group to participate in an external NAIDOC Week event.	July 2023 (First week)	People & Performance Consultant
		Introduce our staff to NAIDOC Week by promoting external events in our local area.	June 2023	Group Manager People & Performance



Action	Deliverable	Timeline	Responsibility
3.1 Improve employment outcomes by increasing and Torres Strait Islander recruitment, retent professional development.		June 2023	People & Performance Consultant
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	February 2023	Group Learning & Organisational Development Manager
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	March 2023	Group Learning & Organisational Development Manager
3.2 Increase Aboriginal and Torres Strait Islande diversity to support improved economic and social outcomes.		May 2023	People & Performance Consultant
	Investigate Supply Nation membership.	August 2023	People & Performance Consultant

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	Action	Deliverable	Timeline	Responsibility
4.1	Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RAP Working Group.	January 2023	People & Performance Consultant
		Establish and apply a Terms of Reference for the RAP Working Group.	January 2023	People & Performance Consultant
		Meet at least four times per year to drive and monitor RAP implementation.	Jan/April/July/Oct 2023	Group Manager People & Performance
4.2	Provide appropriate support for effective	Define resource needs for RAP implementation.	January 2023	People & Performance Consultant
	implementation of RAP commitments.	Engage our senior leaders and other team members in the delivery of RAP commitments.	February 2023	Chief Executive Officer
		Define and maintain appropriate systems to track, measure and report on RAP commitments.	January 2023	Group Manager People & Performance
		Appoint and maintain an internal RAP Champion from senior management.	January 2023	Chief People & Culture Manager



	Action	Deliverable	Timeline	Responsibility
4.3	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.	June Annually	Chief People & Culture Officer
		Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1st August Annually	Group Manager People & Performance
		Complete and submit the annual RAP Impact Measurement Annually Questionnaire to Reconciliation Australia.	30 September Annually	Group Manager People & Performance
4.4	Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	November 2023	Chief People & Culture Officer

(ONTACT DETAILS

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