

# Inspire

Issue One September 2008

## Growing opportunities

How IBA is building  
Indigenous economies



*Indigenous home  
ownership is on the rise*



*Celebrating NAIDOC  
with actress Leah Purcell*



IBA respects Indigenous cultures and has attempted to ensure that no material that is offensive to Aboriginal and Torres Strait Islander peoples has been included in this magazine.

**IBA IN DIGENOUS**  
BUSINESS AUSTRALIA

## Welcome

Welcome to the first edition of Inspire. As the title suggests, the purpose of this publication is to excite, influence, stimulate, motivate and arouse your feelings through the promotion of Aboriginal & Torres Strait Islander success stories in the business and economic sectors.

Indigenous Business Australia (IBA) recently launched its new five year corporate plan which sets the Board's vision for the next five years of our operation.

IBA's vision is for a nation in which the First Australians are economically independent and an integral part of the economy, and we are working hard to achieve this by assisting Indigenous Australians to purchase their own homes, create businesses and own companies and investments to build assets and wealth and fulfil their aspirations.

As a commercial organisation we have to ensure that we get positive returns from our investments. Equally important though are the social and economic dividends that flow to Indigenous Australians from our activities. Throughout this issue, we will be showcasing

how Indigenous Australians throughout Australia are experiencing amazing economic breakthroughs at individual, community and corporate levels.

To do our job we receive an annual appropriation from the Federal government to cover our business loans activities and some of our administration. We then have to generate income for the balance of our operations and that is what sets us apart from normal service providers.

Poverty is at the heart of many of the issues facing our people and what IBA is attempting to achieve is to provide choices for those who wish to pursue a commercial approach.

This publication aims to add to the discussion about Indigenous economic development and how it can provide opportunities to participate in the mainstream economy by way of jobs, self employment, small business and asset development.

My goal is to inform elected Members of Parliament at the State and National levels, industry representatives and Indigenous Australians of what is happening across the breadth of the country to improve our opportunities to enjoy the freedom that comes with economic independence.

We are a part of the Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) portfolio and have established a close link with Minister Jenny Macklin. Economic development is an important part of her agenda and we welcome the opportunity to work with her on this important aspect of Indigenous development.

I hope you enjoy our first issue and look forward to receiving your feedback, so that we can provide you with information that is helpful, relevant and insightful. For any comments or suggestions, please email:  
[IBA\\_Corporate@iba.gov.au](mailto:IBA_Corporate@iba.gov.au)

In the meantime, we look forward to bringing you more exciting news and initiatives in the next edition of Inspire, early next year.



**Ron Morony**, General Manager IBA





IBA Board: Ian Trust, Leah Armstrong, Jenny Boddington, Gail Reynolds-Adamson, Bob Blair, Judy Hardy, Priscilla Collins and Peter Thomas July 08.

## Your IN to Greater Opportunities

Indigenous Business Australia (IBA) is not a new organisation. Its origin lies in the establishment in 1990 of the Aboriginal and Torres Strait Islander Commercial Development Corporation (CDC) to stimulate Indigenous involvement in business by encouraging joint ventures with non-Indigenous partners. It was required to be largely self financing and to operate along strictly commercial lines.

CDC changed its name to IBA in 2001 and, following the abolition of the Aboriginal and Torres Strait Islander Commission (ATSIC) in 2004, IBA's role was expanded to include the Home Ownership and Business Development and Assistance programs. Since then it has also developed additional capabilities to support Government initiatives.

IBA works hard to ensure that future generations of Indigenous Australians live in better circumstances than current generations by removing the obstacles that prevent them from creating wealth, accumulating assets and fulfilling their aspirations.

The importance of this is not lost on acting Chair Bob Blair, "There has never been a better time for us to participate in the growth and prosperity of this country and for us there is a sense of urgency as we need to build solid commercial

*"IBA offers choices for Indigenous Australians who want to participate in the mainstream economy" – Ron Morony*

foundations so that our people can also prosper".

IBA lives its vision by assisting Indigenous Australians to:

- purchase their own homes, both in the general residential market and in townships on community-titled lands
- participate in business through commercial projects and enterprises, including business partnerships with the private sector
- pursue and progress in business with continuous support, including financial and economic advice
- own and control companies and investments that are likely to provide a long-term commercial return and economic self sufficiency
- achieve higher economic returns from their assets

IBA is a truly national organisation with staff situated in 20 locations

around Australia, within either an IBA office (Alice Springs, Cairns, Darwin, Brisbane, Sydney, Grafton, Wagga Wagga and Canberra) or Indigenous Coordination Centre (ICC).

Indigenous employment is important to IBA. Nearly a quarter of the 230 people employed at IBA are Indigenous Australians. In 2007-08, IBA created or supported 206 jobs for Indigenous people through its business loans and mentoring.

IBA is not a minor player in the commercial sphere, with a net asset base of around \$972 million and receives approximately \$40 million per year in appropriations from the Australian Government.

IBA has a strong record of successful relationships with corporate Australia, including Leighton Contractors Pty Ltd, P&O Maritime Services, Voyages Hotels & Resorts, Veolia Environmental Services, InterContinental Hotels Group, Westpac, ANZ Bank, National Australia Bank, BlueScope Steel and CB Richard Ellis.

If you are interested in finding out more about how IBA might be able to assist you please consult the following for further information:

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## More conversation: more action

Australia has a number of Indigenous community organisations which operate successful commercial enterprises which have the potential to develop and expand their ventures. To develop this potential IBA is trialing an exciting new concept called 'Indigenous Business Conversations' that promotes discussion between Indigenous commercial organisations, industry and government to identify common issues and the potential for collaboration.

Initially focusing on Western Australia, a two-day pilot program was launched in Perth in June, which began with a workshop for Indigenous commercial organisations and culminated in a meeting between Indigenous groups and key economic Western Australian Government Ministers.

The first day involved discussions on the needs of Indigenous organisations and how IBA might be able to facilitate and provide access to quality industry advice and support. The discussions examined the WA economy and its drivers and discussed new business opportunities as well as improving support levels.

One of the common points of discussion was the need for industry specific advice and getting access to professional advice when engaging with mine owners and other business proponents. As a result of those discussions two key points emerged. This included:

- IBA improving its level of commercial support in WA, and

- Examining the potential to set up a link to the WA Chamber of Commerce and Industry.

This pilot resulted in the Deputy Premier and Treasurer of WA, the Hon Eric Ripper, agreeing to match IBA's investment of \$50,000 to help champion Indigenous participation in the WA economy through the establishment of a link to the WA Chamber of Commerce.

As well as the up-front capital, IBA will use its extensive investment experience to offer expert advice on investment and dividend strategies, corporate governance and joint venture opportunities to Indigenous organisations who may not have ready access to commercial advice.

IBA and a working group are currently negotiating with the WA Chamber of Commerce, ways of

assisting Indigenous businesses and it is expected that a final outcome will be delivered back to the workshop participants by mid October 2008.

While all of the groups were in the one location, a business luncheon was held between the Indigenous organisations and industry. This luncheon was hosted by Victoria Park MLA, Mr Ben Wyatt. This was an opportunity to showcase the number of Indigenous business leaders and their corporations to the private sector and to discuss ways of engaging to explore new commercial opportunities.

Based on the outcomes from this trial, IBA will look at expanding 'Indigenous Business Conversations' to other parts of the country, with the aim of increasing joint venture opportunities between Indigenous corporations and industry.



*Peter Donovan, Dept of Industry and Resources; Vince Adams, The Ngarluma & Yindjibarndi Foundation; Ricky Osbourne, Regional Aboriginal Corporation.*

# Managing Native Title and Land Rights wealth



Native Title rights are continuing to be negotiated around Australia, with successful results projected for many Indigenous communities. But what happens once settlement has been made and money starts to flow into the community? According to Bob Blair, acting Chair of IBA, “not only is there a risk of this new found wealth being squandered but predators can play an even more damaging role.”

At the Native Title Conference in Perth in June 2008 Bob Blair outlined IBA initiatives to help Indigenous communities protect, manage and build wealth from their Native Titles.

*“There is a lot of money about to flow in to local communities and we will need to make sure that the Indigenous people involved are given the support to develop the capability to manage this new wealth.” Bob Blair, acting Chair IBA*

Throughout the country, positive examples are emerging of how Indigenous communities are setting up commercial structures or companies to manage their financial growth. Many communities however, don't have the expertise or capability to manage their wealth, leaving them vulnerable to mismanagement of funds and unwise investment choices. This is where IBA can help. As an organisation that acts independently, but with statutory responsibilities to fulfil, an understanding of Indigenous issues and a wealth of commercial expertise, IBA is perfectly placed for the role of “honest broker” between Indigenous communities and commercial organisations. They can also help build governance and administrative capacity.

This approach is already being utilised by one Indigenous group who were originally approached by a number of property developers seeking to purchase their land to develop a shopping centre complex. IBA approached the group with the idea of forming a joint venture to build and operate the shopping centre as 50: 50 partners. The project is now underway and, once operational, will generate up to 250 full and part-time jobs for the local community. Based on financial modelling for the project it is estimated the Indigenous group will attain 100% unencumbered ownership of the venture in approximately thirty years at which time the annual net income is projected to be in excess of \$4 million.

The development of this exciting project demonstrates the potential for Aboriginal landholders to develop their land without selling to external parties and the ability to create an appreciating asset base, a sustainable income stream and employment and skilling opportunities for its members. It also serves as a successful model and catalyst for IBA to assist with similar Indigenous investment projects in other parts of Australia.

In response to a growing request for support in this area, IBA is providing additional resources at the State level to provide support to groups who develop income flows or who negotiate mining royalty flows. IBA's approach is to seek professional advice in the management of monies and avoid the slick operators who offer fantastic deals and very rarely deliver. It is vital that IBA works very closely with the Land Council networks and the Native Title Representative bodies by adding commercial expertise to the advice provided to Traditional Owners.



*“Our whole family is productive, working, responsible: mainstream banks do not understand the impact of being Aboriginal, the importance of family: they just look at family and all they see is dependents. Despite being of good rating, we got knocked back for the second loan.”*

## A place to call home



Home ownership for Indigenous Australians is on the rise. In order to gain a better understanding of the social and economic benefits of home ownership for Indigenous Australians, IBA commissioned home ownership research amongst its Indigenous home loan clients.

This research was conducted by the Centre for Appropriate Technology, and the findings highlight that home ownership for Indigenous Australians is about a place to call home, security of housing accommodation and something to pass down to children, as much as it is about building wealth.

Of the 58 IBA Homes clients that were interviewed for the purposes of this research, an overwhelming majority (98%) of interviewees expressed 'no regrets' in purchasing a home.

Interviewees also highlighted several key economic benefits of home ownership, including higher incomes, strong employment, improved financial and budgeting skills and good maintenance and home improvement.

IBA believes that home ownership provides a stable platform from which Indigenous Australians can join the mainstream economy, by building money management skills like budgeting and making mortgage repayments through to encouraging employment stability. From this platform Indigenous Australians are more able to engage in other forms of asset building, utilising the wide range of mainstream financial products and services available.

The interviewees regarded the assistance of IBA Home Loan Officers as integral to keeping up to date with mortgage repayments, and clearly appreciated the flexibility, friendliness and understanding of IBA staff.

To assist Indigenous Australians into home ownership, IBA offers concessional home loans to Indigenous Australians both on freehold and community title, as well as tailored aftercare support. The long enduring IBA Homes program has been operating since 1975 and has assisted over 13 375 Indigenous Australians and their families into home ownership.

The full report is available at [www.iba.gov.au/newsandevents/](http://www.iba.gov.au/newsandevents/)

## A legacy of inspiration



*“I don’t wish to be remembered for the colour of my skin or where I was born but rather as a business person who has encouraged other Indigenous people to seek alternatives to poverty and welfare ....”*

Joseph Elu has never been one to sit still. On a remote stretch of sand in his community of Seisia, he stands, contemplating the future while gazing out on to the vast Torres Strait. Thanks to his vision, determination and passion, the future he contemplates is one of hope and inspiration for many Indigenous Australians.

Standing before the crowd at the National NAIDOC Awards, the view had changed but his vision had not. The inspirational Chair of IBA for 12 years, retired in a blaze of glory taking with him the highly coveted NAIDOC Lifetime

Achievement Award recognising the outstanding contributions that individual Indigenous Australians make to their own communities and the broader Australian community.

It is of no surprise that Mr Elu, with his “if you want it, you have to go out and get it” philosophy was recognised for this award, adding to a string of accolades that he has received throughout his career. He was in esteemed company, humbly sharing the award with two other prominent Indigenous Australians: Archie Roach and Dr Chicka Dixon.

Mr Elu took the helm of IBA (or the Aboriginal and Torres Strait Islander Commercial Development Corporation, as it was then known) in 1996 and began its transformation. In the first 12 months as Chair, Mr Elu began developing relationships with corporate Australia and Indigenous organisations, introduced a new executive team and sought the agreement of the then Minister for Indigenous Affairs to support his reform process and subsequently new board members.

When he started, the organisation had 13 staff, a portfolio of 19 investments, had generated employment opportunities for 140 Indigenous Australians, and had net assets of \$57.38 million. Thanks to his leadership and encouragement, IBA has grown to employ over 200 staff in offices throughout Australia, contribute to key government initiatives, such as home ownership and construction in remote areas, administer a portfolio of 34 investments, create 1,271 employment opportunities through investments and small businesses in the last year (42 per cent are Indigenous), and consolidate net assets of \$972 million.

He is not content to just speak about an alternative approach to government handouts; he has actively lived his vision. His home of Seisia, where he has returned to take up the position of Mayor of Northern Peninsular Area Regional Council, is a model community which is still developing and devising new ways for creating wealth and a future for the younger members of his community. Seisia is in one of the remotest parts of the country and he sees new opportunities every day. “My target is to provide a future for the residents of my community and I do that by exploring new ways of creating incomes and jobs for our residents. I accept that ultimately we will have to invest outside of our community and in that regard we have purchased properties in other locations to supply beef to communities in our region”, Mr Elu said.

He does not mince words when he stresses the importance of forging partnerships with corporate Australia for the economic development of Indigenous Australians. “Positive change can come about but for change to be sustainable, I believe the approach must be based on community, individual and family empowerment supported by the opportunities created by a healthy and dynamic private sector.”

The legacy that Mr Elu leaves is one not only of hope for a brighter future for Indigenous Australians but one of practical experience; that one person can make a difference. Whilst he may have headed home, his passion for economic development for all Indigenous Australians ensures he’ll be involved with national Indigenous organisations for many years to come.

## A breakfast celebration

IBA launched its NAIDOC Week 2008 celebrations with a breakfast event in Canberra.

MC of the inaugural breakfast was Leah Purcell, renowned actress and winner of the 2007 National NAIDOC Artist of the Year Award, whose lively personality and inspiring accounts, as a cultural activist, highlighted the positive changes that are taking place in Indigenous communities.

Other speakers included Mr Richard Marles, Member for Corio and Chair of the House of Representatives Standing Committee on Indigenous Affairs, former IBA Chair and current Mayor of Northern Peninsular Area Regional Council, Mr Joseph Elu, acting IBA Chair Mr Bob Blair and IBA Board member Ms Leah Armstrong.

In keeping with this year's NAIDOC theme, 'Advance Australia Fair?' speakers applauded the work that IBA is doing in closing the economic gap between Indigenous and non Indigenous Australia. "Closing the gap of unemployment is critical if we want to close the gap in other areas and, ultimately, life expectancy." said Mr Richard Marles.

The inaugural breakfast function, which is planned to be a regular event on the NAIDOC Week calendar, was also an opportunity for IBA to launch its five year corporate plan. The vision for

IBA is for 'A nation in which the First Australians are economically independent and an integral part of the economy'. According to Leah Armstrong who officially launched the corporate plan, "I am confident that in 2013... we will be acknowledged as a respected leader in developing solutions through our commercial approach to achieving a social impact for Indigenous Australians."

*"I believe IBA is advancing Indigenous Australians. I want to applaud them for their work and I look forward to them taking us into the future".*  
**Leah Purcell**

Dr Jeff Harmer, Secretary of FaHCSIA, was in attendance along with representatives from the private sector, Indigenous groups, various government departments and agencies along with IBA employees and Board representatives. As part of the event, they were also presented with a DVD showcasing inspirational case studies of Indigenous Australians throughout Australia who are achieving their aspirations through economic independence, thanks to the assistance of IBA.



Leah Armstrong, Priscilla Collins and Leah Purcell



Back – Dr Jeff Harmer, Leah Armstrong, Judy Hardy, Joseph Elu. Front – Ron Morony, Richard Marles, Bob Blair



Joseph Elu (centre) with breakfast guests

## Opportunities are shipping up with P&O

Business opportunities, impossible to contemplate in the past, have been opened up for the Indigenous people of the Borroloola region in the Gulf of Carpentaria thanks to Carpentaria Shipping Services (CSS), a joint venture between P&O, IBA and an Indigenous group, Mawa Riinbi.

In a traditional Indigenous community with few skills and economic opportunities, CSS has not only been a profitable investment with a strong cash flow, it has also enabled the Mawa Riinbi group to address a series of socio-economic needs. The benefits range from the immediate, of employment and income resources to longer term such as education and training.

The joint venture ships zinc/lead concentrate from the McArthur River Mine (MRM)—barging it from the Port of Bing Bong, in the Gulf of Carpentaria—to ships anchored 30km offshore.

Since commencing operations, Mawa Riinbi has utilised profit distributions to purchase some of IBA's equity; Mawa Riinbi started with 25% and has steadily increased this stake to its current position. It has also reinvested some of the funds by acquiring additional equity in the project and by purchasing heavy equipment to lease to the mine's operators.

MRM's recent approval to move from underground mining to open cut means that the mine will produce much higher volumes in the years to come, with even greater potential for the Mawa Riinbi people.

According to Richard Appleby, General Manager of P&O's Cargo Services and Chairperson of CSS, one of the key benefits of being involved with an IBA joint venture is the sustainability of outcomes and "making sure Indigenous people have an opportunity to acquire and build wealth rather than just take handouts. And that is not apparent with all partnerships".

He is also very receptive to new opportunities presented to him by IBA. "IBA has made us aware of what is happening in Indigenous communities and if they think they have an appropriate opportunity for us to be involved, they come to us straightaway and we work together in seeing if there is a viable outcome."

The continued success of the CSS venture, together with the ongoing relationship between IBA and P&O, promises to deliver further benefits to the Mawa Riinbi group who have established and retained the capacity to grow in the future.



*"IBA are very professional, very timely, and are outstanding people to do business with, and I would encourage Australian businesses to engage with these sorts of organisations wherever they can."*

Richard Appleby, General Manager of P&O's Cargo Services and CSS Chairman

## Equipping the next generation of Indigenous Directors

Throughout Australia there are an increasing number of Indigenous Australians involved in business, whether it is in a stand alone enterprise, in partnership with government or a private sector partner. In recognition of the importance of improving the governance capabilities of Indigenous Australians, IBA, in collaboration with the Australian Institute of Company Directors (AICD), has developed a targeted training program for Indigenous company directors.

The program's focus is to ensure that Indigenous company directors are equipped to meet the demands of their role in managing businesses, improving the quality of governance within organisations and creating a firmer financial foundation.

In April 2008 the first customised module (one of six) of the 'Director Education Program for Indigenous Boards' was conducted with the Larrakia Nation Aboriginal Corporation in Darwin. The unique aspect of the delivery of this program is the use of trained Indigenous facilitators to optimise the learning environment

*"It's good business to do business with Aboriginal Australians" – Ron Morony*

in which the modules are delivered. The facilitators also address the practical demands of directors' roles to ensure the unique challenges faced by Indigenous corporations are met.

Larrakia Nation's response to the first module was so positive that they requested to be considered

for another; now the success has travelled by word of mouth to Western Australia where an 'in boardroom' proposal has been received by AICD.

Thanks to the success of this pilot program, IBA and AICD are aiming to implement customised and sustainable training programs

in the boardrooms of Indigenous corporations throughout Australia.

If you would like further information about this program please contact Kerri Lenehan at [kerri.lenehan@iba.gov.au](mailto:kerri.lenehan@iba.gov.au)

## Medical Centre finds a permanent home

After nine years of operation in Nambucca Heads on NSW's Mid-North Coast, the Bawrunga Aboriginal Medical Centre finally has a permanent home, thanks to IBA's assistance in compiling a business plan and providing a loan to purchase and fit out the building.

Bawrunga Aboriginal Medical Services (BAMS), which is run by a board of Indigenous elders, has operated since 1999 when it had just 500 patients and one doctor working two days a week.

Now the centre has more than 8500 people using its services, with three full time doctors working between Bawrunga and their other medical centre in Macksville. The doctors are

thrilled to be working in the new and upgraded facilities and patients are happy that the service offers bulk billing to the whole community.

The centre was launched in June 2008, with plans to expand its reach to other regions right across the State. Bob Blair, acting Chair of IBA said that the BAMS is "testimony to what can be achieved when Indigenous people take control of their destiny and aspire to build strong and appropriate businesses".



*"This is a fantastic opportunity for Bawrunga Aboriginal Medical Service to continue developing their business commercially in order to deliver wider social objectives".*  
Bob Blair, acting Chair, IBA

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and following the prompts. \*Calls to 1800 numbers from your home phone are free.  
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**Indigenous Business Australia**