

INVESTED



We provide a range of services to Aboriginal and Torres Strait Islander people to own their home, start or grow a business, and invest in their future.

The design of our brand was inspired by artwork from Indigenous artist Penny Evans.

ABOUT IBA

IBA serves, partners and invests with Aboriginal and Torres Strait Islander people who want to own their future. We go further than provide money; we invest in people, places and ideas that are ready. We help make them real.

We're deeply invested in the financial success and economic independence of Indigenous Australians.

It's why we exist.

VISION

A nation in which Aboriginal and Torres Strait Islander people are economically independent and an integral part of the economy.

SERVICES



OUTCOME

Economic independence and inter-generational wealth for Aboriginal and Torres Strait Islander people.

WHAT CAN WE DO FOR YOU

HOMES – YOU, INVESTED

IBA has helped more than 20,000 Indigenous families buy their home. With our home loans, you can take ownership of your home and your future. We talk you through the assistance available and what information you will need to provide. We do this by providing home loans with:

- no establishment fees
- lower deposit requirements
- longer loan terms
- no early payment fees
- no requirements for mortgage insurance.



'THIS HOUSE WAS PERFECT FOR US.
WE'RE VERY PROUD ABORIGINAL PEOPLE.'

Brett, Kamilaroi

BUSINESS – IDEAS, INVESTED

We work with Aboriginal and Torres Strait Islander people to start and grow a business. From entrepreneurs who are just starting their journey, to well established businesses wanting to expand, IBA can help you achieve your business goals. We do this in a variety of ways, including:

- through a range of workshops designed to develop business skills for all stages of the business lifecycle, including specialty services such as digital marketing
- providing access to resources, referrals, business support and industry experts
- financial support through a loans, equipment finance, performance bonds and more.



'WE COULD DEMONSTRATE THERE WAS
A DESIRE FOR WHAT WE WERE DOING
AND WE GOT IBA'S SUPPORT.'

Gavin, Girudala

INVESTMENTS – FUTURES, INVESTED

We partner with Indigenous Australians to facilitate economic independence through investment in commercial opportunities that create strong financial returns, employment, training and supply chain outcomes.

We do this through:

- direct investments
- asset and funds management
- capability development.



'THIS EXCITING PROJECT IS A PRIME
EXAMPLE OF THE POWER OF COUNTRY
TO HELP DELIVER COMMERCIAL RETURNS
THROUGH TECHNOLOGY, EMPLOYMENT
AND CAREER OPPORTUNITIES.'

The Hon. Ken Wyatt, Minister for
Indigenous Australians.



“
SOMETHING TO BE PROUD OF,
SOMETHING WE OWN...
A PLACE WE CALL HOME.

“ - BRETT, KAMILARO!



Watch the video on Brett and his family as they talk about their ride to home ownership.
Search 'IBA INVESTED' or visit iba.gov.au.

HOMES – YOU, INVESTED

CREATING HOME OWNERSHIP OPPORTUNITIES

Owning your home can give you and your family stability and security. It's an exciting and challenging process, and our role is to make it easier.

IBA offers a simple and personal approach to home loans. Our products and services are typically for Indigenous Australians who want to purchase their first home but have been unable to get finance from a mainstream bank.

SERVICES

You need to consider if the time is right, both personally and financially, and we can talk you through the options of home ownership. Our home lending officers can explain the types of assistance we provide and what information we need from you.

Eligible customers may be able to buy:

- an established residential property
- an established residential property and upgrade
- land and construct a new home.

We offer online workshops around budgeting, understanding credit, preparing for home ownership and the application process. We can also arrange one-on-one discussions and have an online calculator to help determine what you may need in your next steps of home ownership. If you qualify, our home loans have:

- no establishment fees
- lower deposit requirements
- longer loan terms
- no requirements for mortgage insurance
- no early payment fees.

KEY INFORMATION

In most cases, our loans are for first home buyers. Whether you're looking at buying an existing home or getting a block of land and building, IBA may be able to help. Our loans are not available for investment properties.

The amount that we can lend you depends on a number of factors such as your income and savings, your capacity to meet repayments and other expenses, and the value of the property you are buying.



“ IF YOU CAN BACK YOURSELF & PROVE THAT YOU CAN DELIVER, IBA WILL SUPPORT YOU IN WHERE YOU WANT TO GO.

– GAVIN KELLY, GIRUDALA, MANAGING DIRECTOR, ISLEX AUSTRALIA



Watch the video as Gavin talks about the journey with his invention of the Smart Syphon. Search 'IBA INVESTED' or visit iba.gov.au.

BUSINESS - IDEAS, INVESTED

ASSISTING TO START OR GROW YOUR BUSINESS

Owning your own business can be challenging, but very rewarding. At IBA, we provide financial and strategic support to Indigenous business owners and entrepreneurs through access to skills, knowledge and resources. From those who are just starting their journey, to well established businesses wanting to expand, IBA can help on your journey.

We start by learning about your business so that we can identify where you are on the business lifecycle. Together, we look at the resources and assistance you need to reach your business goals. This could involve anything from assessing a business idea and the required capabilities, your personal attributes, your research and the steps you've already taken.

SERVICES

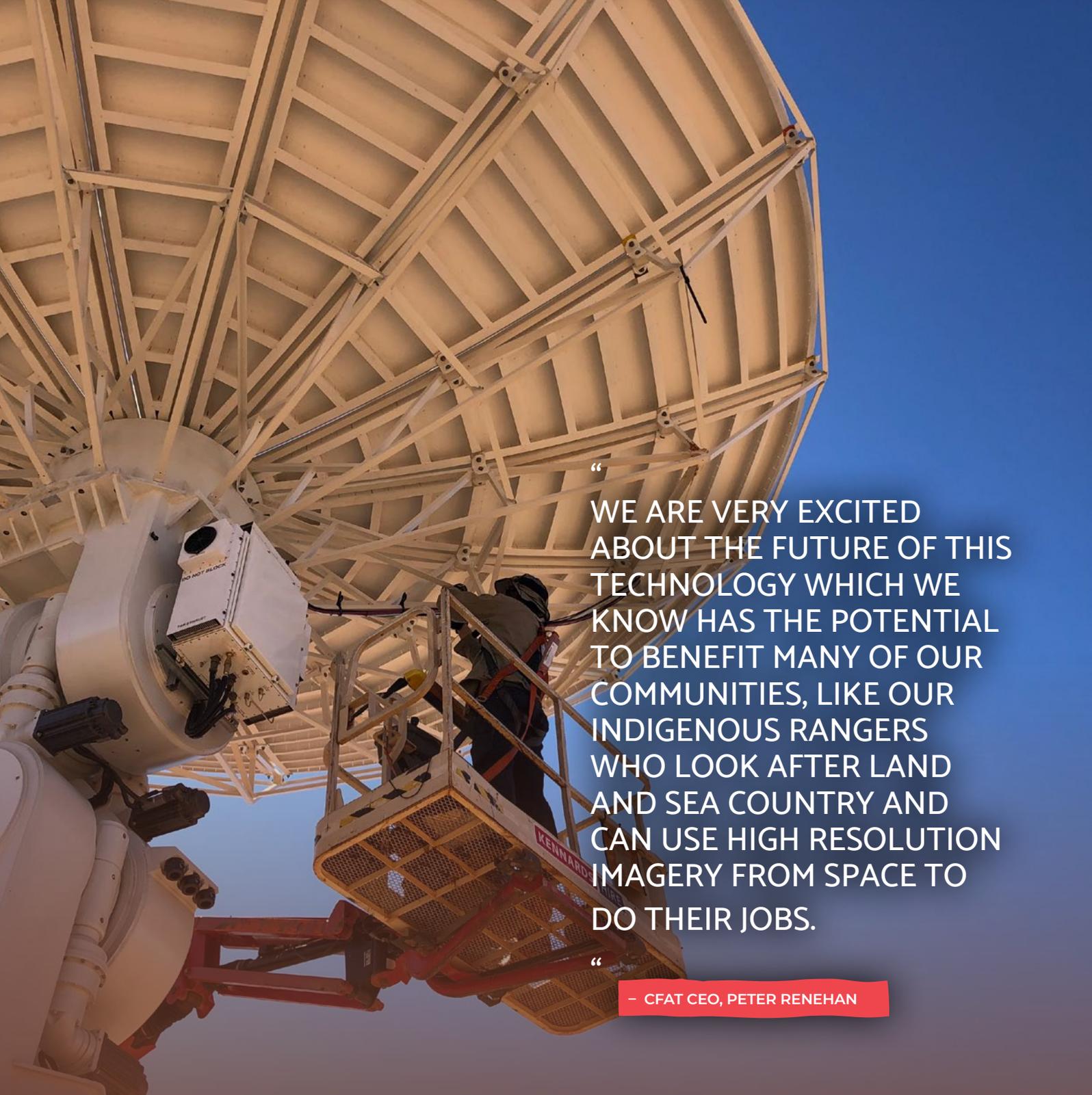
Our business team can work with you to develop the right tools and resources that will help you to make informed decisions at important stages of your business journey. We help you to develop your skills and industry knowledge to implement your ideas.

We do this through a range of products and services:

- workshops to build business skills
- access to resources, business support, and industry experts
- referrals to other business development organisations
- financial support through loans, equipment finance, performance bonds and more.

KEY INFORMATION

Think about clearly outlining your goals and gathering relevant documents. That way, we can maximise our advice and assistance. It's a journey, but one that we want to go on with you.



“ WE ARE VERY EXCITED ABOUT THE FUTURE OF THIS TECHNOLOGY WHICH WE KNOW HAS THE POTENTIAL TO BENEFIT MANY OF OUR COMMUNITIES, LIKE OUR INDIGENOUS RANGERS WHO LOOK AFTER LAND AND SEA COUNTRY AND CAN USE HIGH RESOLUTION IMAGERY FROM SPACE TO DO THEIR JOBS. “

– CFAT CEO, PETER RENEHAN



Watch the video of this unique partnership on Aboriginal owned land. Search 'IBA INVESTED' or visit iba.gov.au.

INVESTMENTS – FUTURES, INVESTED

REACHING ECONOMIC INDEPENDENCE THROUGH INVESTMENTS

Investments provide a way of building long-term wealth for current and future generations. At IBA, we work with Indigenous organisations, communities and other partners to establish and invest in commercial opportunities that are profitable and sustainable for future generations.

As well as focusing on financial and economic development, many of our investments carry social and cultural significance for our Indigenous partners. We measure our success and our impact not only by monetary and social returns, but from the insights gained and shared among our investment partners.

SERVICES

We bring together Indigenous Australians and industry partners to co-invest alongside IBA in commercial ventures through:

- direct investments that generate financial returns, as well as employment, training and supply chain benefits
- asset and funds management products and services that provide flexible and diversified investment options

We can work with your organisation to help you determine your investment objectives and develop an investment strategy that will inform your decision making and long-term goals.

KEY INFORMATION

IBA strives to be the partner of choice for Indigenous partners considering a significant investment by being open, knowledgeable, receptive and easy to deal with. Together, we invest in a future to create both economic and social outcomes for Indigenous communities – investing with impact.

Our transaction team shares experience across investment banking, funds management and social investment. The team is guided by an investment strategy and philosophy, in line with our statutory mandate, when assessing all new investment opportunities.

HOW WE ENGAGE

You, the customer, are at the centre of everything we do at IBA. We exist to serve, partner and invest with Indigenous Australians that are ready. It's why we exist.

Our vision is for a nation in which Aboriginal and Torres Strait Islander people are economically independent and an integral part of the economy.

We aim to continuously improve our products and services. Your feedback is important to us as it guides our improvements for the benefit of all our customers. We also like to hear about a job well done.

If you have a compliment or a suggestion about how we could do things better, please contact us.

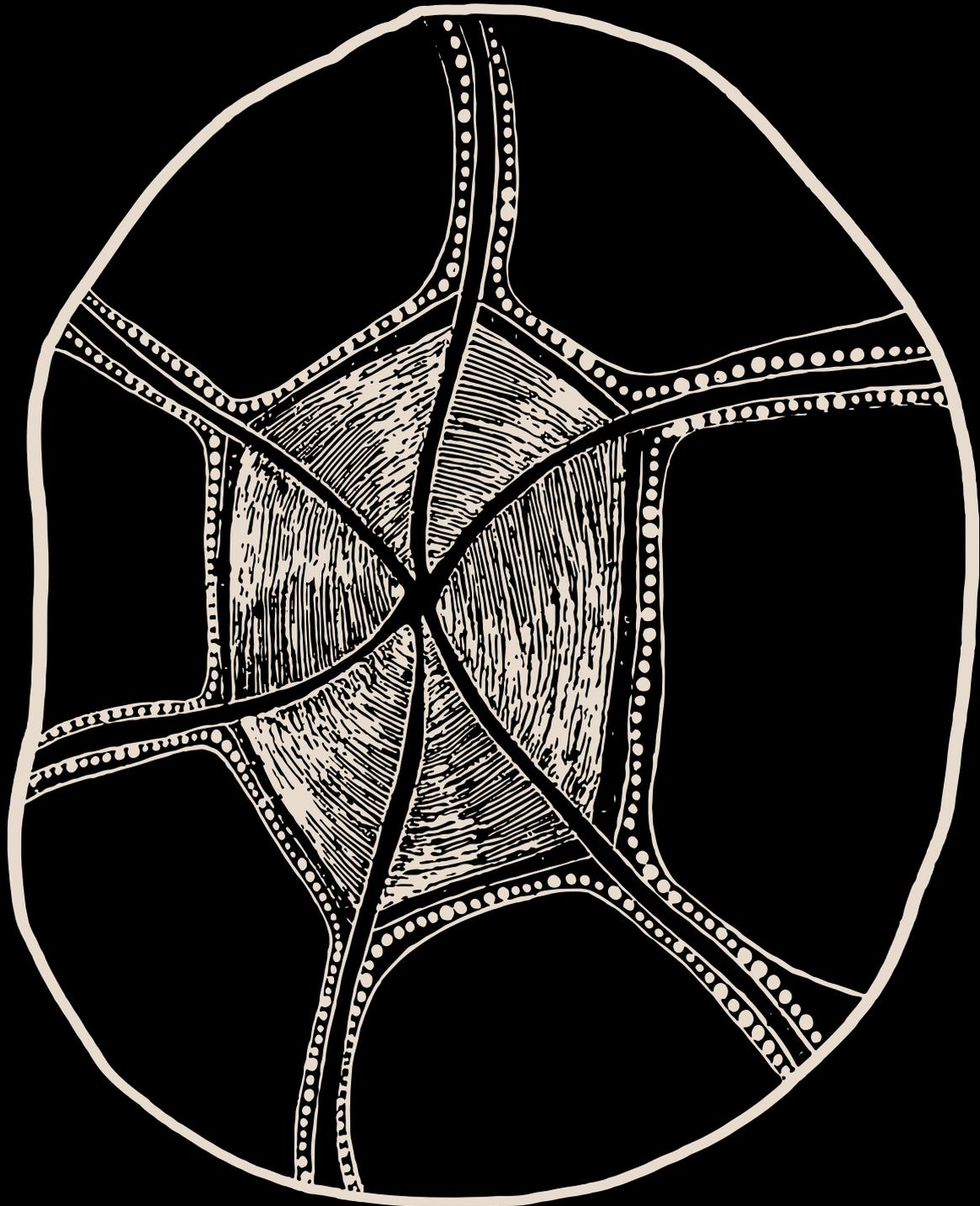
HOW TO CONTACT US



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iba.gov.au





1800 107 107 iba.gov.au



Australian Government
Indigenous Business Australia

IBA has taken all reasonable steps to ensure that the contents of this publication do not offend Aboriginal or Torres Strait Islander people.

The information contained in this material is general in nature and not tailored to your particular circumstances, objectives or needs. If you are eligible and decide to apply for products or services from IBA you should obtain independent financial and legal advice before signing any documentation or making any significant financial decisions and you should rely upon your own independent advice and inquiries.

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