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# INVESTED

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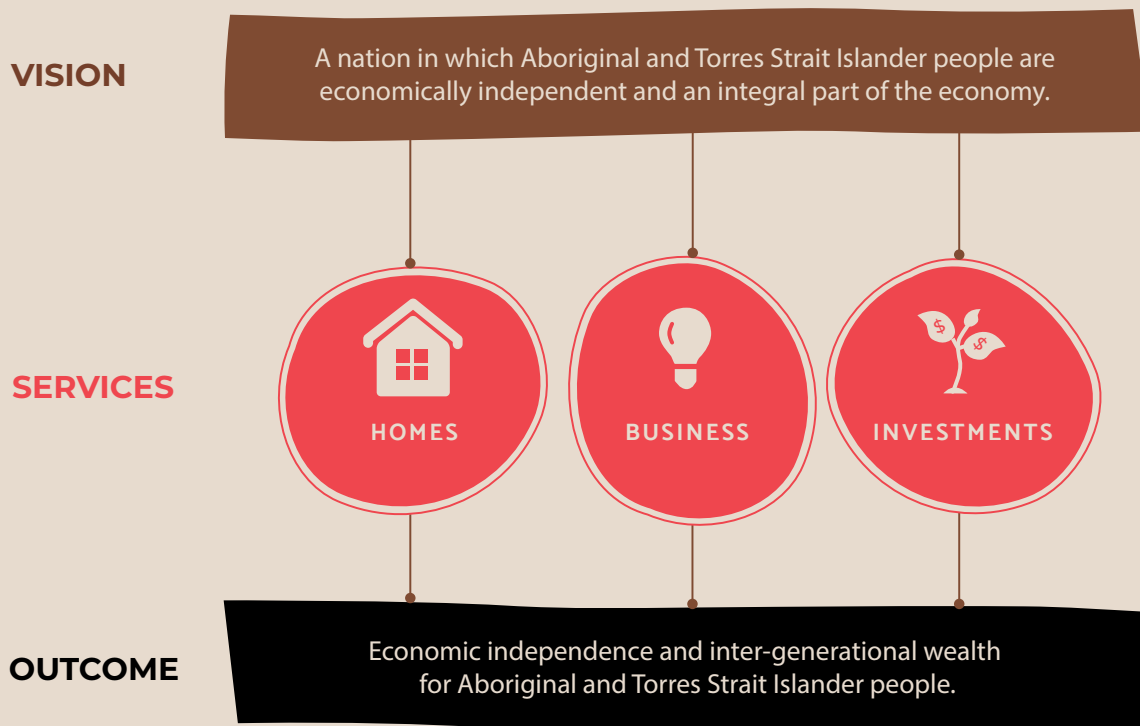
We provide a range of services to Aboriginal and Torres Strait Islander people to own their home, start or grow a business, and invest in their future.

# 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.**



# WHAT CAN WE DO FOR YOU



## HOMES - YOU, INVESTED

IBA has helped more than 21,000 Indigenous families and individuals to buy their home. With our home loans, you can take ownership of your home and your future. We will talk you through the products, eligibility requirements and process in our free workshops and explain the information you will need to provide. We provide home loans with:

- no establishment fees
- lower deposit requirements
- longer standard loan terms
- no early repayment fees
- no requirements for lenders mortgage insurance.

## 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:

- a range of workshops designed to develop business skills for all stages of the business life cycle
- access to resources, referrals, business support and industry experts
- financial support through loans, invoice finance, equipment finance, performance bonds and more.



Photo credit: Tennant & District Times

## 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.



“

IT WAS A REAL ACHIEVEMENT TO BUY A HOUSE. AND WE'RE NOT JUST A NUMBER TO THEM [IBA]. THEY SHARED IN OUR EXCITEMENT. I'M HAPPY, WE'RE HAPPY. IT'S EXACTLY WHAT WE WANTED.

“

– DYLAN AND JEN



Scan the QR code to watch the video about Dylan and Jen's journey to home ownership.

# 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 help you navigate through it.

IBA offers a simple and personal approach to our home loan customers. Our products and services are typically for Indigenous Australians who want to purchase their first home but would be 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 available with an IBA home loan. In our free home ownership workshops, our home lending officers will explain the types of products we provide and the 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 five workshops to help get you started on your way to home ownership:

- home ownership with IBA
- budgeting
- understanding credit and credit reporting
- preparing for home ownership
- 'now I am a homeowner' workshops.

We can also arrange in person workshops or one-on-one discussions with our lending officers to discuss your specific circumstances.

## KEY INFORMATION

Whether you're looking at buying an existing home or getting a block of land and building, IBA may be able to provide a loan to help you reach your goal. Our loans are predominately for first home buyers, though we provide loans to previous homeowners too. IBA loans are not available for purchase of investment properties.

The amount that we can lend you will depend on a number of factors such as your income, savings, consumer debt commitments, your capacity to meet the home loan repayments, the loan term, and your living expenses.

“

I STARTED BY MAKING ABORIGINAL ARTIFACTS, LIKE BOOMERANGS AND SHIELDS. AND THEN IT GREW TO DRAWING AND APPLYING THE ARTWORK ON ALL KINDS OF DIFFERENT ITEMS AS GIFTWARE.

”

– MICK HARDING, NGARGA WARENDJ



Scan the QR code to watch the video about Ngarga Warendj ('dancing wombat') and Mick's business journey with IBA.



# 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 life cycle. 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. If you are an established business looking to grow, we can structure a finance solution to support that growth.

We provide 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, invoice finance, 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.



Photo credit: Tennant & District Times



“  
THIS BUILDING, THIS  
BUSINESS AND THE  
SERVICES AND GOODS TO  
BE PROVIDED, REPRESENTS  
OUR FUTURE AS A TOWN.  
”

– LINDA TURNER, CHAIR OF JULALIKARI



Scan the QR code to watch the video about this unique partnership between IBA and Julalikari Council Aboriginal Corporation in Tennant Creek.



# 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 such as the Indigenous Prosperity Funds and the Indigenous Real Estate Investment Trust.

We can work with your organisation to help you determine your investment objectives and develop an investment strategy that will inform your decisionmaking 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.

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# HOW WE ENGAGE

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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.

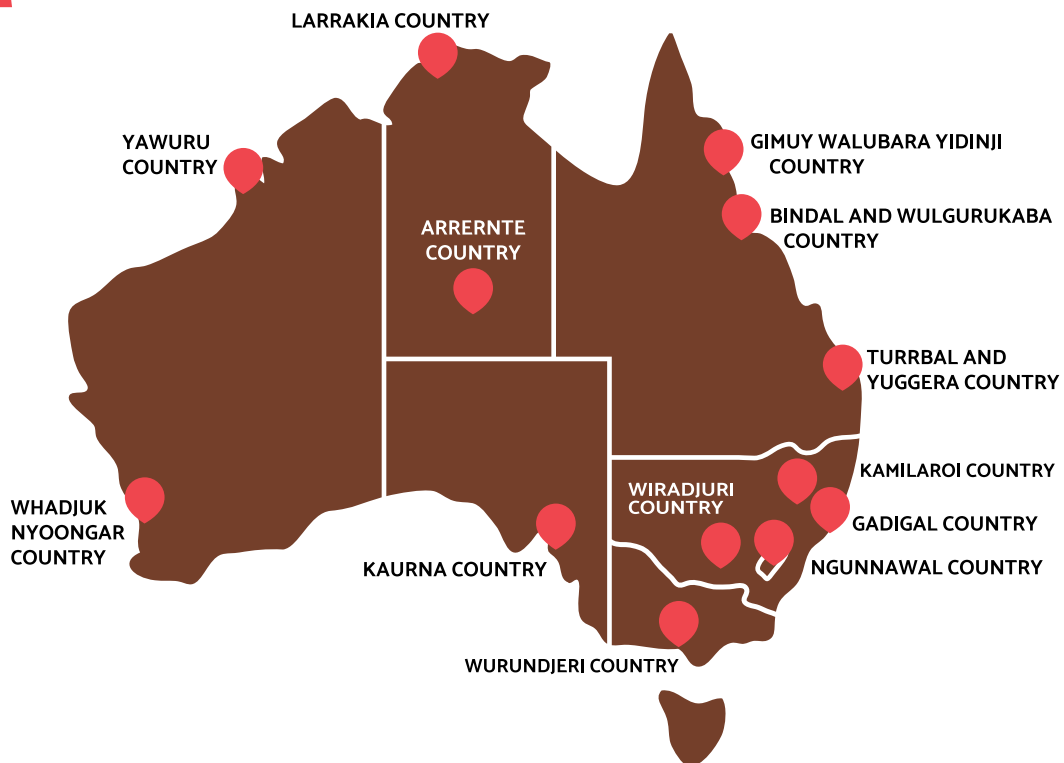
We aim to continuously improve our products and services. Your feedback is important to us as it guides our improvements for the benefit of all our customers. We also like to hear about a job well done.

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

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# HOW TO CONTACT US

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1800 107 107

[iba.gov.au](http://iba.gov.au)



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. While IBA has no reason to believe that the information in this material is inaccurate, the truth or accuracy of that information cannot be warranted or guaranteed and may have changed since it was prepared. IBA takes no responsibility for any damage or loss suffered by you in relying on the information in this material.



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**Australian Government**  
**Indigenous Business Australia**