

Innovate Reconciliation Action Plan

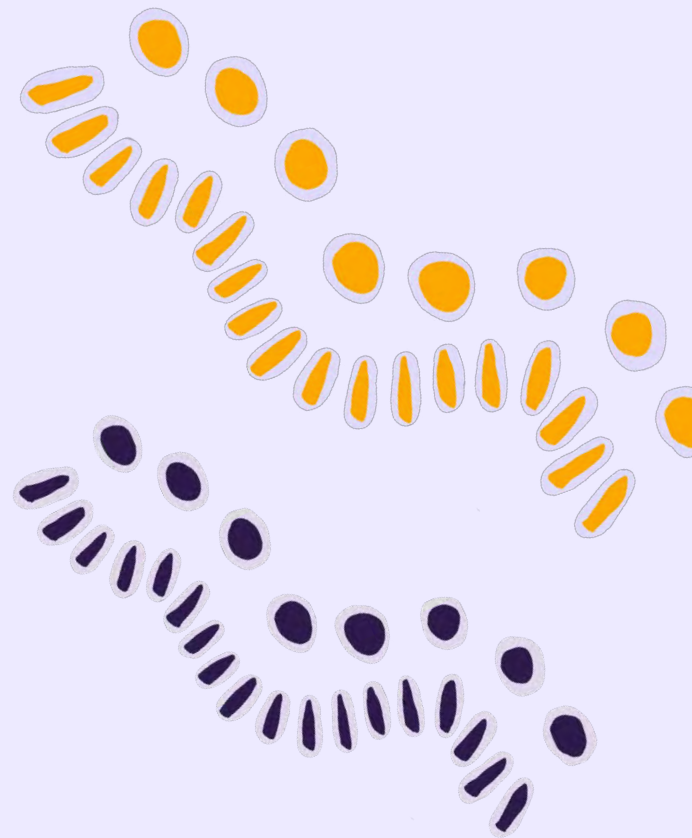
July 2024 - July 2026



Artist: Emrhan Tjapanangka Sultan

Contents

RAP CEO statement	2
Our vision for reconciliation	3
Our business	3
Our RAP	4
Our journey	5
Relationships	6
Respect	8
Opportunities	10
Governance	12



Our RAP artist

Emrhan Tjapanangka Sultan is from the Western Arrarnta and Luritja people in Central Australia, and Kokatha people in South Australia. Tjapanangka is strongly connected to his cultural values and was taught, and given permission from his Elders, to paint the traditional style of the Western and Central Desert art from an early age.

In recent years Tjapanangka has been exploring different mediums, in particular digital designs and different colour pallets, and the blending of old and new techniques where traditional meets contemporary. This is a celebration of Tjapanangka’s artistic expression.

In 2022, he helped found Solid Lines, a First Nations agency dedicated to representing First Nations illustrators. In 2023, Solid Lines took home the top Indigenous Design Award at the Good Design Awards.



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The hero of this design is the sun, symbolizing life, healing, and peace. It celebrates the crucial work and engagement between staff and customers, fostering prosperous partnerships.

This design represents Helia’s journey into the future, helping customers achieve their goals and reflecting the growth of these relationships. The symbols within the design are inspired by the diverse communities Helia represents across the country.



First Innovate RAP — Innovate RAP CEO statement

Reconciliation Australia commends Helia Insurance on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for Helia Insurance to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Helia Insurance will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments.

The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Helia Insurance is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

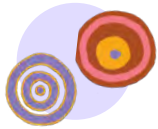
Implementing an Innovate RAP signals Helia Insurance's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Helia Insurance on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia





Our vision for reconciliation

Helia acknowledges the many Traditional Owners of the lands on which we operate and pay our respects to their Elders past and present.

Helia's purpose, to accelerate financial wellbeing through home ownership, underpins our vision for reconciliation.

Our vision for reconciliation is an Australia that embraces respect and wellbeing for Aboriginal and Torres Strait Islander peoples, and all others that call Australia home.

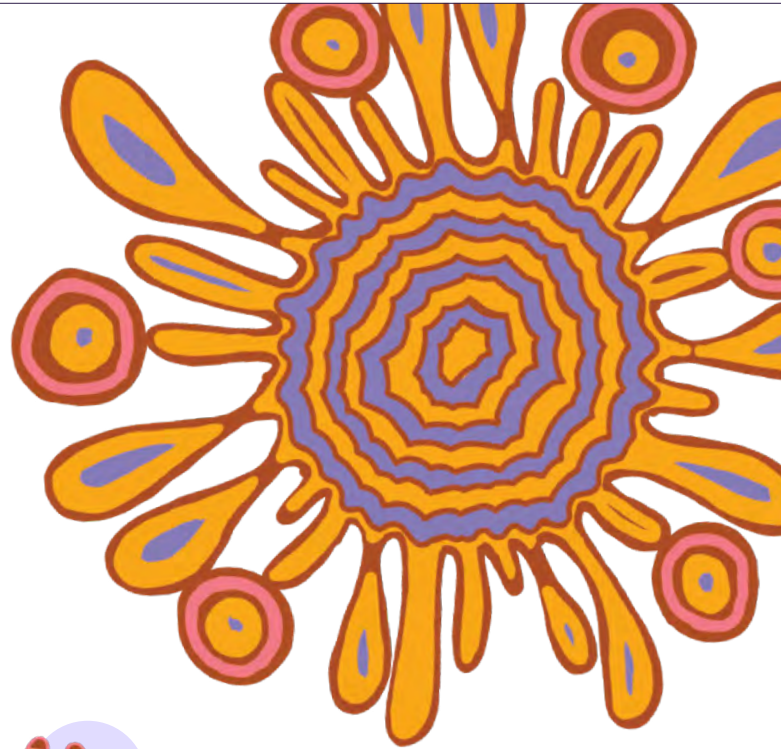
At Helia, we understand the important link between housing accessibility and the financial wellbeing of individuals, families, and communities. We plan to leverage our purpose and business capabilities to better understand barriers to home ownership. Through this understanding, we will work to support solutions that make it easier for Aboriginal and Torres Strait Islander peoples access and benefit from home ownership.

Building on our existing commitment of having an inclusive, equitable and diverse workplace, we will ensure our advocacy, products and impacts on Aboriginal and Torres Strait Islander peoples and the wider community uses a collaborative, education-based approach. We seek to collaborate with Aboriginal and Torres Strait Islander peoples, government and industry to ensure equitable access to information and pathways to home ownership.

We are always guided by our company behaviours and code of conduct which connects us to our purpose and to deliver the best outcomes for our stakeholders.



Artist: Emrhan Tjapanangka Sultan



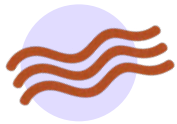
Our business

Helia strives to support financial wellbeing through home ownership. We are committed to achieving this purpose by making a positive contribution to the social, economic, and environmental wellbeing of Australia and its communities.

Helia has approximately 230 people located across Sydney, Melbourne, Brisbane, Perth and New Zealand. Less than 1% of our people identify as Aboriginal. Helia has commercial relationships with over 50 home loan lenders across Australia, and we work closely with our lenders, regulators, and policy leaders to promote a stronger and more sustainable housing market in Australia.

Helia's approach to sustainability is fundamental to achieving our core purpose. It ensures that we consider our impacts on people and planet, and strive to deliver social, economic, and environmental value through what we do and how we operate. Helia's sustainability strategy focuses on three key objectives: financial wellbeing and housing access, climate resilience, and good corporate citizenship. The pillars are supported by underlying commitments which are focused on making a positive contribution to the communities we operate in.

This includes but is not limited to, striving to increase Helia's commitment to positive, long-term relationships with Aboriginal and Torres Strait Islander peoples. We are proud that the principles of sustainability and corporate responsibility are embraced and lived by our people, and we are committed to furthering this through our path of reconciliation.



Our RAP

Helia has been part of the Australian residential mortgage lending market for over 58 years since the Housing Loans Insurance Corporation was founded by the Australian Government in 1965 to provide LMI in Australia. In 2021 we separated from our majority shareholder, the US-based Genworth Financial, Inc (GFI), and in November 2022, officially adopted Helia Group Limited as our new name, accompanied by a new brand. Helia is derived from the word Heliacal, meaning 'of the sun'. It celebrates our rich history and strong foundations, while reflecting the momentum we are building, for an even brighter future.

As we craft our own identity as an Australian company with strong connections to home, we continue to challenge what this means for our approach to meaningful social impact in

the communities we serve. We have chosen to continue our journey towards reconciliation by learning and advocating for Aboriginal and Torres Strait Islander cultures and the local communities with an Innovate Reconciliation Action Plan (RAP).

Helia's RAP commitment lays the foundations for us to establish meaningful and long-term relationships that contribute to reconciliation in a structured, relevant, and respectful way. We recognise reconciliation involves a recognition of Australia's history coupled with contemporary collaboration with Aboriginal and Torres Strait Islander peoples. We are committed to raising awareness and encouraging a deeper understanding of Aboriginal and Torres Strait Islander peoples, including their cultures, histories, achievements, and aspirations throughout Helia.

A key part of Helia's reconciliation journey will be to undertake a research study to identify the barriers and opportunities for Aboriginal and Torres Strait Islander peoples across the entire home ownership life cycle. We believe this paper would help shape our and potentially the industry's approach to addressing some of these key barriers.

The second key focus of Helia's reconciliation process is to improve our company's internal awareness and understanding of the continuing challenges faced by Aboriginal and Torres Strait communities in Australia and to develop culturally appropriate policies that reflect Helia's commitment to reconciliation. Helia intends to explore opportunities to

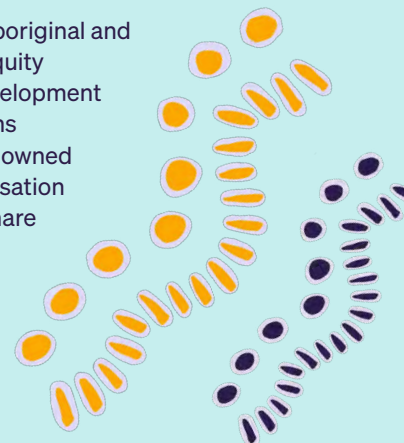
make positive contributions by improving our services and economic participation in Aboriginal and Torres Strait Islander communities and enterprises.

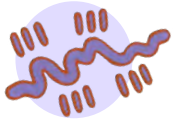
Our RAP is being championed by our Chief Executive Officer, Pauline Blight-Johnston. She is passionate about furthering reconciliation for our nation and is responsible for advocating for reconciliation with the Helia Board and across our business. Our RAP Working Group is made up of Helia employees at various levels of seniority (and inclusive of two members of our Senior Leadership Team), with representatives across many of our departments and an employee who identifies as Aboriginal or Torres Strait Islander.

RAP governance team

- Greg McAweeney, Chief Commercial Officer and Chair of Diversity, Equity and Inclusion Council.
- Alexandra Crowley, Head of Sustainability
- Brady Weissel, General Counsel & Company Secretary
- Clair Steenson, Head of Customer Delivery
- Jerome Lehanneur, Loss Mitigation Consultant
- Lauren Berry, People and Culture Business Partner
- Meaghan Fraser, Procurement Specialist
- Sami Tatlock, Data Governance Analyst

Helia is proud to partner with Aboriginal and Torres Strait Islander Nations Equity Partners Consultancy in the development of our Innovate RAP. First Nations Equity Partners is an Aboriginal owned and managed consulting organisation whose primary objective is to share First Nations knowledge and experience, to help corporate Australia drive positive social change and promote reconciliation.





Our journey

In 2023, the RAP Working Group gained leadership support to continue on our path to Reconciliation with an Innovate RAP. We hosted Cara Peek during National Reconciliation Week to challenge our thinking around bias, barriers and allyship and she challenged us to educate ourselves to think more deeply about the Referendum. We also conducted a voluntary Diversity survey and learned that 1% (approximately) of our employees identify as having Aboriginal and/or Torres Strait Islander heritage.

In 2022, Helia launched its Reflect Reconciliation Action Plan, which contributed to raising awareness and making changes in the culture of our organisation. We started by educating our people on the importance understanding and respecting cultural protocols through rituals such as delivering of Acknowledgement of Country for important meetings and events. We partnered with Drew Roberts from Shared Knowledge to share his insights on Aboriginal and Torres Strait Islander Nations histories and cultures. We encouraged our staff and contractors to celebrate events in support of reconciliation.

We have a long history of partnering with charity partners such as Youth off the Streets and St Vincent De Paul Society to support community programmes addressing homelessness and social issues such as domestic violence. In 2022 we commenced a new partnership with Habitat for Humanity Australia by funding the construction of a new safe shelter that supports victims of domestic violence, predominantly from Aboriginal and Torres Strait Islander peoples and non-English speaking backgrounds. 2021 The Diversity, Equity & Inclusion (DEI) Council commenced their investigation and research into the relevance of a Reflect RAP for Helia. As part of this work, and in line with our office refurbishment, the Council recognised that each of our meeting rooms was named after a word which represented 'Home' or 'Place' from countries around the world. The Council wanted to acknowledge the first peoples of Australia by re-naming a meeting room to Banyandah. Banyandah translates to Home on the Water.

2020 Reconciliation@Helia was established via our internal social communication channel as a place to share thoughts, events, news and media and Reconciliation activities that people may want to be a part of, particularly as this was harder to do in person during the COVID lockdown.



Relationships

Building strong relationships is the basis for one of Helia's three Behaviours: Grow Together, where we aspire to do right by each other, our customers, and communities. By highlighting this behaviour, Helia is fostering a culture committed to inviting and listening to different views and in doing so we aim to establish mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

Helia has forged strong relationships with Australian businesses. To advance reconciliation in our nation, we will leverage our relationships and build stronger ties with Aboriginal and Torres Strait Islander communities.

Focus area

Helia's value proposition focuses on working with our customers and other business in the Australian mortgage industry. It extends outside of specific product delivery and includes how we as a community can grow our people and industry to support more home seekers achieve home ownership. Through specific engagements and activities, Helia aims to spread awareness and create stronger discussions to establish relationships with Aboriginal and Torres Strait Islander peoples.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul style="list-style-type: none"> Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement 	November 2024	Head of Customer Delivery
	<ul style="list-style-type: none"> Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations 	February 2025	Head of Customer Delivery
	<ul style="list-style-type: none"> Review our existing partner organisations to understand how they help and support Aboriginal and Torres Strait Islander People and Communities so that we can better report on our impact and share this information with our staff as a way of highlighting our commitment to reconciliation 	March 2025	Head of Customer Delivery
	<ul style="list-style-type: none"> Where it makes sense, select new partner organisations to help and support Aboriginal and Torres Strait Islander people and communities. 	March 2025	Head of Customer Delivery
2. Build relationships through celebrating National Reconciliation Week (NRW).	<ul style="list-style-type: none"> Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff 	May 2025, 2026	Loss Mitigation Consultant
	<ul style="list-style-type: none"> RAP Working Group members to participate in an external NRW event 	27 May- 3 June, 2025-2026	Head of Customer Delivery
	<ul style="list-style-type: none"> Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW 	27 May- 3 June, 2025-2026	Head of Customer Delivery
	<ul style="list-style-type: none"> Organise at least one NRW event each year 	27 May- 3 June, 2025-2026	Head of Organisational Development
	<ul style="list-style-type: none"> Register all our NRW events on Reconciliation Australia's NRW website. 	May 2025-2026	Head of Organisational Development





Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	<ul style="list-style-type: none"> Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce 	February 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Ensure that our RAP Commitments are included within our Diversity, Equity and Inclusion Strategy and our Sustainability Strategy 	February 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Communicate our commitment to reconciliation publicly 	Feb 2025 and Feb 2026	Head of Customer Delivery
	<ul style="list-style-type: none"> Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes 	March 2025	Head of Customer Delivery
	<ul style="list-style-type: none"> Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation. 	March 2025	Head of Customer Delivery
4. Promote positive race relations through anti-discrimination strategies.	<ul style="list-style-type: none"> Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs 	March 2025	P&C Business Partner
	<ul style="list-style-type: none"> Develop, implement, and communicate an anti-discrimination policy for our organisation 	August 2025	P&C Business Partner
	<ul style="list-style-type: none"> Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy 	June 2025	P&C Business Partner
	<ul style="list-style-type: none"> Educate leaders on the effects of racism and how to be a good ally. 	July 2024	Head of Organisational Development



Respect

Understanding and fostering respect for Aboriginal and Torres Strait Islander peoples, cultures and histories is an important part of our journey toward to Reconciliation. As part of our Innovate RAP, Helia is dedicated to increasing awareness, undertaking cultural awareness training and celebrating Aboriginal and Torres Strait Islander events. In doing so, our aim is to further develop, celebrate and embed our understanding as we demonstrate our commitment to reconciliation to our people.

Focus area

Helia's strategy outlines key objectives that will enable the sustainability of our business through two enabling pillars. These pillars directly align with creating a more respectful culture: the Future-fit people and culture pillar and the Environment, Social and Governance pillar. Through investment in both pillars, Helia aims to educate our people and create stronger employee engagement with Aboriginal and Torres Strait Islander peoples and cultures.

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"> Conduct a review of cultural learning needs within our organisation 	March 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy 	April 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Develop, implement, and communicate a cultural learning strategy document for our staff 	May 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning 	July 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Invite Aboriginal and Torres Strait Islander speakers to share knowledge at key events. 	June 2025	Head of Organisational Development
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul style="list-style-type: none"> Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols 	May 2025	Data Governance Analyst
	<ul style="list-style-type: none"> Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country 	May 2025	Head of Organisational Development
	<ul style="list-style-type: none"> Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year 	May 2025	Data Governance Analyst
	<ul style="list-style-type: none"> Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings 	May 2025	Chief Commercial Officer
	<ul style="list-style-type: none"> Encourage our people to deliver an Acknowledgement of Country at the start of important meetings and events. 	May 2025	Data Governance Analyst





Action	Deliverable	Timeline	Responsibility
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	<ul style="list-style-type: none"> RAP Working Group to participate in an external NAIDOC Week event. 	July 2025-2026	Head of Customer Delivery
	<ul style="list-style-type: none"> Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week. 	April 2025	P&C Business Partner (Lauren Berry)
	<ul style="list-style-type: none"> Promote and encourage participation in external NAIDOC events to all staff. 	July 2025 -2026	Head of Customer Delivery
	<ul style="list-style-type: none"> Recognise NAIDOC week at Helia with an internal event which aims to raise awareness and educate our people on cultures and histories of the Aboriginal and Torres Strait Islander people and Helia's commitments to Reconciliation 	First week in July, 2024-2025	Data Governance Analyst





Opportunities

As part of our commitment to Reconciliation, we recognise the need to empower Aboriginal and Torres Strait Islander peoples and communities through meaningful business, employment and homebuying education to support financial wellbeing.

For our Innovate RAP, we will continue to build on our understanding of Aboriginal and Torres Strait Islander people employed across Helia and aim to further increase inclusive employment opportunities through intentional recruitment practices. Our Diversity, Equity and Inclusion Strategy aspires to recognise and celebrate the diversity in our workforce, which includes increasing our understanding and the experiences of Aboriginal and Torres Strait Islander peoples - so that we can create a workforce that enables our people to thrive.

In our Innovate RAP, Helia will review and develop commercial relationships with Aboriginal and Torres Strait Islander businesses where it makes sense to do so. We will also work closely with our partners to explore and support business initiatives that have a direct impact on Aboriginal and/or Torres Strait Islander access to home ownership (e.g. social purpose loans). Through our charity partnerships we will continue to seek and fund opportunities to support Aboriginal and Torres Strait Islander people in our community affected by domestic violence and homelessness.

Focus area

Helia’s purpose is to accelerate financial wellbeing through home ownership, now and for the future. A key strategic objective of this purpose is to deepen relationships with our strategic business partners to enable research, education, and social purpose business opportunities. Through these existing strategic business objectives we will support our RAP commitments and create opportunities for the improved financial wellbeing of Aboriginal and Torres Strait Islander peoples.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	<ul style="list-style-type: none"> Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities 	May 2025	P&C Business Partner
	<ul style="list-style-type: none"> Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy 	March 2025	P&C Business Partner
	<ul style="list-style-type: none"> Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy 	June 2025	P&C Business Partner
	<ul style="list-style-type: none"> Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders 	December 2025	P&C Business Partner
	<ul style="list-style-type: none"> Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace. 	August 2025	P&C Business Partner





Action	Deliverable	Timeline	Responsibility
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> Develop and implement an Aboriginal and Torres Strait Islander procurement strategy 	Feb 2025	Property & Procurement Specialist
	<ul style="list-style-type: none"> Investigate Supply Nation membership 	November 2024	Property & Procurement Specialist
	<ul style="list-style-type: none"> Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff 	August 2025	Property & Procurement Leader
	<ul style="list-style-type: none"> Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses 	September 2025	Property & Procurement Specialist
	<ul style="list-style-type: none"> Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses. 	September	Property & Procurement Specialist
10. Undertake a research project to identify the unique barriers and opportunities for Aboriginal and Torres Strait Islander people across the home ownership life cycle	<ul style="list-style-type: none"> Conduct a desktop review of existing research on the barriers and opportunities for Aboriginal and Torres Strait Islander peoples across the home ownership life cycle 	November 2024	Chief Commercial Officer
	<ul style="list-style-type: none"> Develop an appropriate scope to identify which partners in the Aboriginal and Torres Strait Islander and non-Indigenous community would be best suited to collaborate on a more comprehensive research study 	June 2025	Chief Commercial Officer
	<ul style="list-style-type: none"> Develop a hypothesis for the research study with the goal of Helia playing a proactive role to address the issues. 	October 2025	Chief Commercial Officer
11. Explore industry and customer partnerships to identify ways to increase financial wellbeing for Aboriginal and Torres Strait Islander people through education and/or access to resources	<ul style="list-style-type: none"> Identify and engage with our customers who have a focus on supporting Aboriginal and Torres Strait Islander people to explore potential partnership opportunities 	June 2025	Head of Customer Delivery
	<ul style="list-style-type: none"> Partner with customers, aggregators, and business partners to support their Indigenous social purpose activities (e.g. CBA's social purpose loan). 	September 2025	Head of Customer Delivery



Governance

Effective governance is important to the ongoing success of our RAP as we make progress towards our Innovate RAP commitments.

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"> Maintain Aboriginal and Torres Strait Islander representation on the RWG 	May, Jul, Oct 2024 Feb May, Jul, Oct 2025 Feb May 2026	Head of Organisational Development
	<ul style="list-style-type: none"> Establish and apply a Terms of Reference for the RWG 	July 2024	Head of Customer Delivery
	<ul style="list-style-type: none"> Meet at least four times per year to drive and monitor RAP implementation. 	May, Jul, Oct 2024 Feb May, Jul, Oct 2025 Feb May 2026	Head of Organisational Development
13. Provide appropriate support for effective implementation of RAP commitments.	<ul style="list-style-type: none"> Define resource needs for RAP implementation 	April 2024	Head of Organisational Development
	<ul style="list-style-type: none"> Engage our senior leaders and other staff in the delivery of RAP commitments 	Aug, Dec 2024 Mar, Jun, Dec 2025 Mar, Jun 2026	Head of Customer Delivery
	<ul style="list-style-type: none"> Define and maintain appropriate systems to track, measure and report on RAP commitments 	April 2025	Head of Sustainability
	<ul style="list-style-type: none"> Appoint and maintain an internal RAP Champion from senior management. 	July 2024	General Counsel & Company Secretary





Action	Deliverable	Timeline	Responsibility
14. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally	<ul style="list-style-type: none"> 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	Head of Organisational Development
	<ul style="list-style-type: none"> Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire 	1 August annually	Head of Organisational Development
	<ul style="list-style-type: none"> Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia 	30 September, annually	Head of Organisational Development
	<ul style="list-style-type: none"> Report RAP progress to all staff and senior leaders quarterly 	December 2024 & December 2025	General Counsel & Company Secretary
	<ul style="list-style-type: none"> Publicly report our RAP achievements, challenges and learnings, annually 	Feb 2025 & Feb 2026	Head of Sustainability
	<ul style="list-style-type: none"> Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer 	July 2024, Feb 26	Loss mitigation Consultant
	<ul style="list-style-type: none"> Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP. 	June 2026	Loss mitigation Consultant
15. Continue our reconciliation journey by developing our next RAP	<ul style="list-style-type: none"> Register via Reconciliation Australia's website to begin developing our next RAP. 	Jan 2026	Head of Organisational Development

Contact details:
Katharine Carty
 Head of Corporate Communications
 Phone: +61 (2) 80227320
 Email: katharine.carty@helia.com.au



