

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 new 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 18,000 Indigenous families buy their first 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:

- low deposit requirements
- flexible interest rates
- no mortgage insurance.



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

Brett, Kamilaroi

BUSINESS – IDEAS, INVESTED

We work with you to start or grow a business. From entrepreneurs who are just starting their journey, to well established businesses wanting to expand, IBA can help make your dreams a reality.

We do this in a variety of ways, including:

- workshops to develop business skills for all lifecycles of business
- access to resources, referrals, business support, and industry insights
- financial support through loans, leasing, performance bonds, or access to capital.



**'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 achieve economic independence through investments in commercial enterprises by creating strong financial returns, employment, training and supply chain opportunities.

We do this through:

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



**'WE PARTNERED WITH IBA TO ACQUIRE
THIS RESORT FOR THE LONG TERM
SUSTAINABILITY FOR OUR PEOPLE.'**

Vince, Adnyamathanha Yura



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

“ - BRETT, KAMILAROI



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 services are for Indigenous Australians that want to purchase their first home but have been unable to get financing 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.

To help with the process, we offer home information sessions around the country, one-on-one discussions and an online calculator to determine what you may need in your next steps of home ownership. If you qualify, our home loans have a standard loan term of up to 32 years with:

- low deposit requirements
- flexible interest rates
- no mortgage insurance.

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 – easy, right? Wrong, but it can be a very rewarding venture.

IBA provides financial and strategic support to Aboriginal and Torres Strait Islander 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 chatting 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 to chatting about capabilities, your personal attributes, your research and the steps you've already taken.

SERVICES

Our business advisors can also work with you to develop an action plan to help you make informed decisions at important stages. We help you to develop management and technical skills, industry knowledge, and finance know-how to implement your ideas.

We have a range of services, as well as financial support, including:

- workshops to develop business skills
- access to resources, business support, and industry insights
- referrals to other business development organisations
- financial support through loans, leasing, performance bonds, or access to capital.

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.



“
LIKE OUR KIDS SAY NOW,
‘THIS IS OUR PLACE’.
AND THEY STAND PROUD &
THAT’S JUST SO AWESOME.
THEY TAKE OWNERSHIP.

“ – VINCE COULTHARD, ADNYAMATHANHA YURA
BOARD MEMBER, WILPENA POUND RESORT



Watch the video as Vince talks about his dreams on country.
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 land councils, among other partners to establish long-term investments that are profitable and sustainable.

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 invest in commercial ventures through:

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

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 for the benefit of 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.

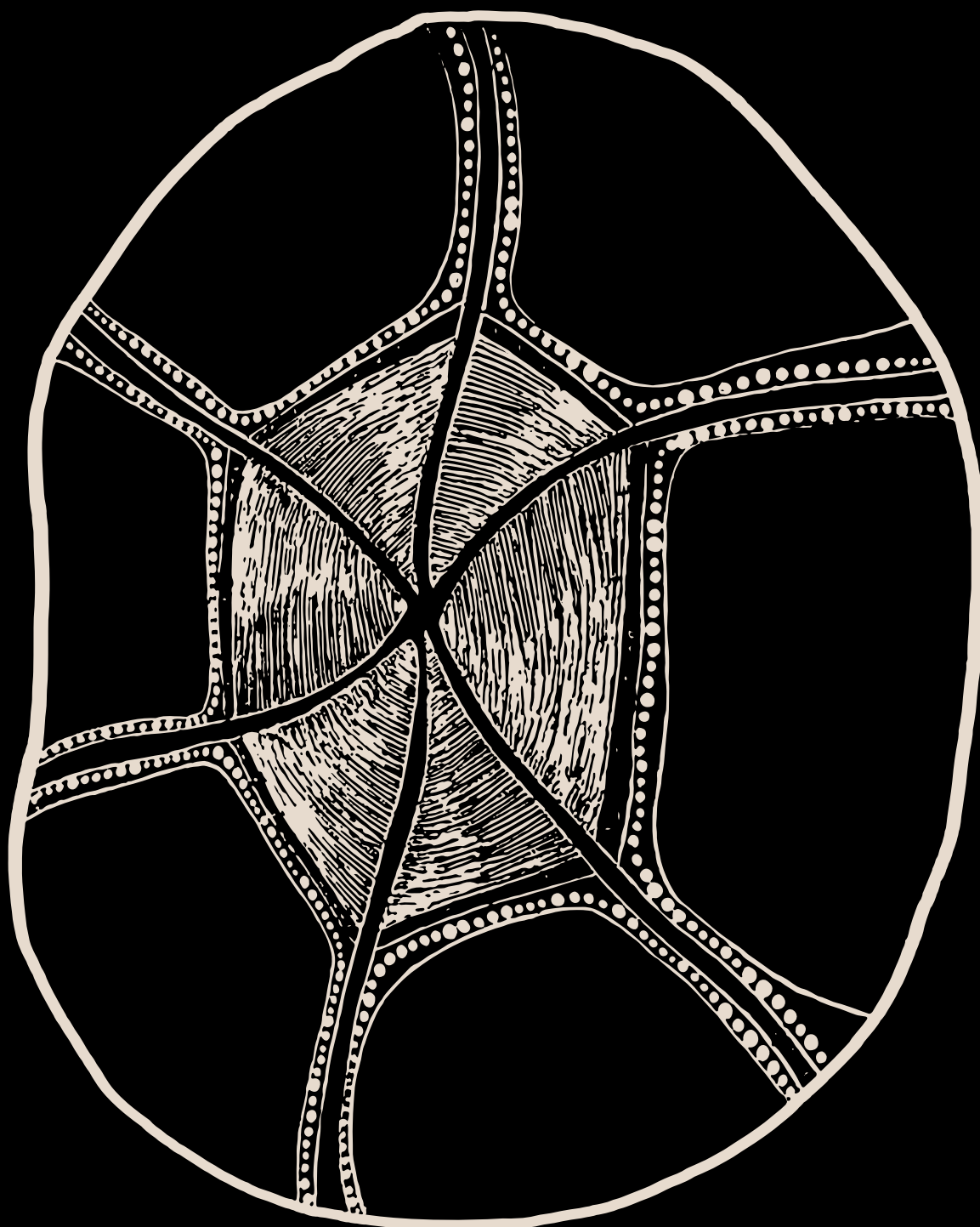
If you have a compliment, suggestion or complaint, please contact us.

WHERE TO FIND US



1800 107 107 iba.gov.au





1800 107 107 iba.gov.au



Australian Government
Indigenous Business Australia

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