The Indigenous Business Review

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GAME ON
Former NRL star on perils, pitfalls and positives of the business world

FULL CIRCLE
Innovative program keeps mine wheels turning in WA

Laws of her land

Respect, collaboration and cultural understanding: what drives Leah Cameron of Marrawah Law

PLUS
Vision 2025: Business leaders provide insights on the year ahead

BUILDING A BETTER **FUTURE**

together at Onslow Iron

ABOUT US

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Cover image: Marrawah Law founder and principal solicitor Leah Cameron.

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The Indigenous Business Review

As the new year begins, I find myself reflecting on the annual Supply Nation audit for my businesses, a process that's not just a compliance exercise but also a moment to refocus on our goals.These audits are a vital checkpoint, ensuring we remain true to our mission: empowering Indigenous communities through meaningful employment and procurement opportunities with Indigenous-owned businesses.

For me, these audits also reinforce the importance of accountability in every decision we make. It's a reminder that our efforts extend beyond financial performance; they're about creating a legacy of economic independence and self-determination. It's through these commitments that we, as business owners, leaders and allies, contribute to building a stronger, more equitable future.

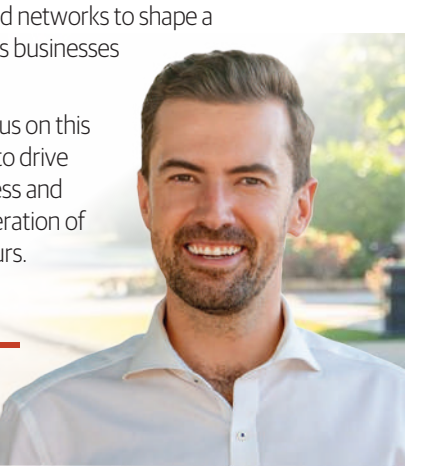
This issue of The Indigenous Business Review reflects that multifaceted world of Indigenous entrepreneurship, which is growing in our country each and every day. From the perils and triumphs of starting an Indigenous business to stories of success despite challenging circumstances, every page celebrates the innovation, resilience and vision of our communities.

I'm particularly excited to share insights from our featured piece on Upcycle Tyre Services, an Indigenous-led joint venture that's redefining sustainability in partnership with Mineral Resources. Stories like this showcase the power of partnerships that blend Indigenous leadership with cutting-edge innovation.

Profiles of trailblazers like Leah Cameron of Marrawah Law and Jarin Baigent of Wyanga Aboriginal Aged Care remind us of the talent and grit driving change.

Insights shared by key leaders in this issue give me great optimism for the year ahead. Together, we have the tools, knowledge and networks to shape a future where Indigenous businesses thrive at every level.

Thank you for joining us on this journey. Let's continue to drive change, celebrate success and empower the next generation of Indigenous entrepreneurs.



Zak Kirkup
Managing Editor

The Indigenous Business Review

Game plan, good team win the day

Starting a business can be stressful and having the wrong people around you can make it even more so, as former rugby league star Joel Thompson tells **Brendan Foster**

Joel Thompson has a stark warning for anyone considering taking over a business: do your due diligence and seek advice from other First Nations business owners.

The proud Ngiyampaa man, who took over a Registered Training Organisation 18 months ago and rebranded it as YAKKA, said the business almost collapsed in the first six months because he had trusted the wrong people.

His company comprises Yakka Training and Yakka Careers, which is now focused on traineeships and apprenticeships.

"I would say do your due diligence on who you work with, who you partner with, and who you talk to, because there are a lot of frauds out there, to be totally honest," he told the National Indigenous Times.

"It was a very tough period of sleepless nights and stress, and no one came along to give you cash or help drag you out of it."

Since overcoming those challenges in the early days, he says the business has grown significantly with the right people involved.

The 36-year-old says one of his motivations for starting the company, which provides training, mentoring and support services to help people develop skills and secure employment, was to give back to First Nations communities.

After spending time in the construction industry, he noticed that many young Indigenous and non-Indigenous people lacked the skills needed to succeed.

"These young people are expected to be successful in the workplace, but they often lack financial literacy, workplace resilience and other soft skills," he said. "Once they have that education, they turn into superstars.

"I just wanted to improve how training is delivered. Some students need extra education and support to be successful. By building careers, you can truly influence people's lives and change them forever."

The former rugby league champion, who played 234 NRL games and captained the Indigenous All-Stars in 2020, says he drew on the skills he learnt during his playing days to help him in business.

Joel Thompson, left; and standing at far left of Yakka Training participants

However, as managing director of Yakka Training and Yakka Careers, he is also inspired by his family and community.

"I've seen the barriers people face, and I've never forgotten where I came from or what I saw in the community," he says.

"I remember seeing my uncle, who worked in rail with ARTC (Australian Rail Track Corporation). He supported his family and changed their lives, which always stuck with me. I share that story all the time as a reminder that others can do the same. They can change their lives with training and a career."

While his Gold Coast-based company faced significant initial setbacks, Thompson has no regrets about getting into business.

He encourages young First Nations people to take the plunge and start their own companies. His advice: surround yourself with good people and work smarter, not harder.

"You can't just bring people in blindly; there are a lot of people who aren't who they say they are," he says.

"I want anyone reading this to back themselves: don't let anyone or anything get in your way. Things will go wrong, and you'll make mistakes, but those experiences are some of the best lessons in business and life."

> "They can change their lives with training and a career

Corporate lawyer and former Kinaway Chamber of Commerce chief executive Donald Betts says any First Nations person looking at buying a business needs to do some serious due diligence.

"The last thing potential buyers want to discover is that their intended business has reputational issues or serious litigation issues or owes taxes," he says.

"So, you must be aware of that and do your due diligence and ask for reports, conducting corporate and personal searches, outlining directorships and who owns the company.

"Look at the different subscriptions and public databases and ask if they're insolvent or if they have any litigation issues.

"And you also need to conduct media searches on social media. Look them up, and really dig into their business."

Betts says it is crucial for any potential business owners to engage a lawyer to navigate all the bureaucratic red tape.

He also tells any budding entrepreneurs to be wary of red flags.

"Sit down with a lawyer and say, 'I need to instruct you to do a full due diligence on this company that I'm getting ready to buy'," he says.

"If you can't afford to pay a lawyer to help you with your due diligence, you don't need to be buying a business in the first place.

"I mean some folks are anxious, forcing you to hurry up and sign,so that's a red flag.

"So, there's security even in asking someone else to look after you."●

'Transformative initiative': KingKira Group founder and managing director Tammy O'Connor, middle, with her team.

Fortescue, NAB unlock access to crucial capital

The miner and the bank are helping First Nations companies to thrive

Fortescue has partnered with NAB to unlock capital for First Nations businesses in Western Australia, reinforcing what the company describes as its "strong commitment to driving sustainable communities".

Under the partnership, eligible First Nations businesses will be able to access the necessary capital to fulfil contracts with Fortescue, building on the success of Fortescue's existing collaboration with ANZ which provides similar financial support.

The first company to benefit from the loan guarantee NAB initiative is KingKira Group, a 100 per cent First Nations-owned business that provides vital services to the mining industry in Western Australia, including Fortescue. King Kira Group founder and managing director Tammy O'Connor says the loans are a "game-changer" for Indigenous businesses.

"With the support of NAB and Fortescue, we can secure more contracts, ensure sustainable growth and ultimately empower our community," she says. "This is a significant move toward a more inclusive industry, and we are thrilled to be part of this transformative initiative."

Fortescue Metals chief executive Dino Otranto says the company believes "procurement is a powerful lever for social and economic change, and this partnership with NAB will ensure we are able to continue providing First Nations businesses with the tools to help create value and sustainability".

"Our Buriya Capital Funding program with ANZ has already provided support to hundreds of First Nations businesses, with Fortescue guaranteeing over $56 million last financial year," he says.

"Together with NAB, we will be able to take this support to the next level, allowing even more First Nations businesses to grow. These partnerships build on our pioneering Billion Opportunities program, which has awarded over $5bn in contracts and subcontracts to First Nations businesses since 2011."

NAB, which is committed to more than doubling its lending to First Nations businesses over the next three years, has expressed enthusiasm about the potential impact of this partnership in fostering long-term economic growth and stability within Indigenous communities.

NAB associate director Indigenous business Annie Ashworth says: "We know it can be particularly difficult for First Nations businesses to access capital and this partnership with Fortescue is a powerful example of how we can work together to unlock new opportunities. When First Nations businesses thrive, the entire community thrives and we are proud to be a part of this journey."

■ *This report was produced with the support of Fortescue Metals.*

> "This is a significant move toward a more inclusive industry

Cultural preservation: An artist at work in Spinifex Hill Studio at South Hedland, on Kariyarra Country

A showcase of creativity

A BHP-sponsored art centre is a welcoming and encouraging space, **Joseph Guenzler** reports

Spinifex Hill Studio recently renewed its partnership with principal partner BHP, securing $2 million in funding over three years to support the South Hedland Aboriginal art centre.

Spinifex Hill Studio Aboriginal Council chairperson Vickie Wagner says the studio is vital to the community.

"Having Spini here means a great deal," she says.

"It's where people can come from all over, from out in the desert to all around and get great opportunities.

"Having BHP sponsor us shows they care for our community."

The funding focuses on expanding the studio's capacity through governance, empowerment, innovation and economic development. The studio, located on Kariyarra Country, opened in 2014 and remains the only art centre in the Hedland area supporting both emerging and established First Nations artists.

Yolngu woman and vice-chairperson and studio technical co-ordinator Ruby Djikarra Alderton says art centres have a role as safe spaces for First Nations people.

"Art centres are one of the few places that are safe for our communities and Mob," she says.

"They provide safety in social environments, culture, grieving, healing, intergenerational exchange and financial security. This is a space we know is welcoming."

Spinifex Hill Studio is unique as an urban-based centre representing artists from diverse cultural and language groups. Artists produce award-winning contemporary works that are showcased in exhibitions locally, nationally and internationally.

The studio supports a wide range of artistic practices, reflecting the diversity of First Nations experiences.

Its Project Space features a rotating calendar of exhibitions, offering a platform for the community and visitors to engage with the Pilbara's creative practices.

The funding will also support professional development for the studio's Aboriginal Council and staff, as well as cultural preservation and intergenerational knowledge sharing.

BHP head of corporate affairs WA Meath Hammond says the company is proud of its collaboration with the studio.

"Witnessing its growth and the achievements of its talented artists has been truly inspirational," he says.

"We're excited to renew our collaboration for another three years, building on our shared success in showcasing Indigenous leadership in the arts and strengthening the Pilbara's cultural fabric."

Since 2008, BHP has partnered with FORM Building a State of Creativity to support Spinifex Hill artists.

The partnership has included co-funding the studio's construction in 2014, developing its online shop and establishing the Project Space. Studio manager Nick Zafir tells Indigenous Business Review Spinifex Hill provides a cultural safe space for members of the Aboriginal community nationwide to develop sustainable careers in the visual arts industry. "The studio represents opportunities, vision and a hopeful future for the artists who are striving to push boundaries and celebrate Aboriginal culture," he says.

"We are seeing a slow increase of younger generations, males and also artists from around Australia as we adapt into new media and alternative forms of expression and art-making to allow for the upcoming and diverse interests of our community. We are excited and feel incredibly lucky to be involved with the Aboriginal community in South Hedland as they power ahead proudly into new territory."

In the financial year 2023/24, 54 artists received a total of $270,000 between them for works sold via the studio. In 2024/25 to date (July-December), 39 artists have received $127,000 from sales of their artwork.

FORM chief executive Tabitha McMullan says she is grateful for BHP's continued support.

"This partnership, stretching back nearly two decades, has been instrumental in empowering the community through projects like Spinifex Hill Studio," McMullan says.

"Beyond fostering arts and culture, this support reflects a shared vision for self-determination, ensuring the studio continues to amplify Aboriginal voices, stories and leadership."

The funding is assisting a push to establish the Project Space as a premier cultural and tourism destination in Hedland.

The Indigenous Business Review

Tyres that go round and round

An innovative recycling collaboration is giving new life to dead rubber, **Zak Kirkup** reports

Tammy O'Connor, founder of the KingKira Group, is redefining Indigenous business leadership through innovation and sustainability. At the helm of Upcycle Tyre Services, a joint venture with Carroll Engineering, O'Connor is transforming how the resources sector approaches tyre recycling. A recent five-year, $1m per annum contract with diversified resources company Mineral Resources for the Onslow Iron Project is a testament to her vision and commitment.

A partnership forged for change

The creation of Upcycle Tyre Services reflects O'Connor's mission to align environmental stewardship with economic empowerment. "The joint venture leverages KingKira's commitment to sustainability and Carroll Engineering's established infrastructure. Together, we're addressing industry challenges while demonstrating the value of Indigenous leadership in driving innovation," O'Connor says.

The partnership's foundation lies in a shared understanding of the urgent need for integrated, sustainable solutions. "We saw an opportunity to not just solve a problem but to set a new benchmark for the resource sector," O'Connor says.

MinRes environment and heritage general manager Celine Mangan shares similar enthusiasm about the collaboration.

"We are thrilled to partner with Upcycle Tyre Services, a majority-owned Indigenous business, on this recycling initiative," she says. "By recycling our truck tyres, we are taking a significant step towards reducing our environmental footprint. This collaboration exemplifies our dedication to environmental stewardship and supports our commitment to working alongside Indigenous businesses to grow opportunities for First Nations people."

Transforming tyre recycling

Securing the MinRes contract positions Upcycle as a leader in sustainable innovation. O'Connor says of the significance of the partnership: "This contract provides us with stability and validates our model, which

'We saw an opportunity': Tammy O'Connor's King Kira group is working with Carroll Engineering and MinRes to turn truck tyres into rubber crumb for use on sporting fields and playgrounds.

blends technology with Indigenous representation. It's about proving what can be achieved when strengths are combined."

Upcycle's "old for new" model has become a game-changer for the Onslow Iron Project in the Pilbara region of Western Australia.

The initiative involves delivering pre-mounted tyre and wheel assemblies to the site and backloading end-of-life tyres for recycling at its facility in Naval Base, south of Perth. This approach enhances efficiency, reduces onsite risks and aligns seamlessly with MinRes's sustainability goals.

"This isn't just about recycling tyres; it's about reducing environmental impact, improving operational safety, and demonstrating how innovation can support long-term sustainability," O'Connor says.

Commitment to true circularity

Upcycle's dedication to 100 per cent recycling sets it apart in the waste management industry. "Unlike other recyclers, we don't export shredded tyres as fuel. Instead, we focus on high-value applications for the recycled materials, ensuring they are repurposed into useful products," O'Connor says.

The company produces premium rubber crumb, which is used in infrastructure such as sports fields and playgrounds. Strategic partnerships with TSA-accredited importers ensure that recycled materials contribute to a global circular economy. "We're not just closing the loop on waste management; we're building a future where resources are valued and reused," O'Connor says.

Empowering communities

O'Connor's work goes beyond environmental outcomes: it also fosters economic and social impacts for Indigenous communities. "This venture is about more than recycling. It's about creating opportunities — through employment, subcontracting and mentorship,"she says.

Aligned with KKG's values, Carroll Engineering has supported this vision from the outset. "It's been a true partnership. Their team shares our commitment to supporting Indigenous businesses and empowering communities," O'Connor says.

Pioneering the future of waste management

The success of Upcycle Tyre Services is a launching pad for broader goals. Over the next five years, O'Connor aims to expand operations, enhance processing capabilities and refine the company's innovative "old for new" model. "Our technology has applications across sectors. We want to see this approach adopted more widely to maximise environmental and economic benefits," she says. Perth-headquartered MinRes's partnership is key to this vision, bolstering Upcycle's credibility and paving the way for future collaborations. "This partnership demonstrates what's possible when companies commit to sustainability and empowerment. It's a blueprint for what we hope to achieve on a larger scale," O'Connor says.

Forging a legacy of leadership

For O'Connor, Upcycle is deeply personal. "This project represents what King Kira stands for— innovation, leadership, and creating real impact. For our teams at KKG and Carroll Engineering, it's an opportunity to leave a lasting legacy," she says.

The collaboration with MinRes underscores the powerful outcomes of partnerships that blend Indigenous leadership with cutting-edge solutions.

With O'Connor at the helm, Upcycle Tyre Services is setting a new standard for sustainability, not just in the resource sector but across the braoder recycling industry.

Through determination, innovation and a commitment to community, O'Connor and the KingKira Group are proving the future can be both sustainable and inclusive. ●

> **"We're building a future where resources are valued and reused**

Digitising 'liyarn' is creating connections

iyarn founder Lockie Cooke and iyarn First Nation Advisory Team member Dwesmond Wiggin-Dann

An app that lets users score their mood opens up a chance for healing, Dianne Bortoletto reports

From the Bardi Jawi people at One Arm Point on Western Australia's Dampier Peninsula, Dwesmond Wiggan-Dann is a natural sharer, as were his ancestors.

The Bardi Jawi people live by 'aarnja', an ethos of what is mine is yours, ensuring nobody misses out, that everyone has a fair share, which extends to how one can reciprocate. It is applied to everything from food to boats to one's time.

"Selfishness is not in our DNA and vocabulary," says Dwesmond, who is more commonly known as Dwes.

"Sharing everything means sharing everything you can. For example, if we don't have enough turtle to share with you, I'll go with you to help you catch a turtle for your family."

Growing up in a nurturing and caring community on Country was the only way of life Dwes knew before he moved to Perth for high school.

"It was a shock when I first went to Perth for schooling that I experienced selfishness and people taking advantage of each other for personal gain," the 37-year-old says.

With strength and inspiration from his cultural heritage, Dwes made it his mission to advocate for the rights and wellbeing of Aboriginal people, particularly those in the Kimberley.

Since then, Dwes has garnered 14 years of experience in the social justice sector, making him a respected figure in his community and beyond.

His leadership journey includes serving on boards for several organisations including the Kimberley Land Council, Kimberley Empowered Young Leaders, as deputy chair at Aarnja Limited, where he continues to champion initiatives that empower Aboriginal voices and promote social equity. And he was a founding member of the advisory board of iyarn.

The iyarn app is where people connect with those with whom they feel safe and tap into their own 'liyarn', a Bardi word for your own internal compass, deep soul feeling and heart connection.

In the app, users apply a rating from one to 10 to various areas in their life such as health, family, friends, finance and environment.

With weekly check-ins, those in their network can start deeper, more meaningful conversations to support one another by simply asking 'how is your liyarn?'.

"For example, if you rated your health a three and your family a four, I can check in with you and say 'Hey Di, how is your liyarn? I see your health is a three. What's going on? Can I help you get an appointment at a clinic? Can I drive you to the doctor's?', that sort of thing," Dwes says.

"iyarn is a place to be vulnerable and honest, and for many, it's easier to do that in an app than it is in real life."

iyarn is connected to specialist services such as Beyond Blue, among others.

"Naturally, we're not all equipped with the tools to help everyone in every situation, but we can all support and nurture each other, and that's what iyarn is designed for," Dwes says.

Working on the continuous development and improvement of iyarn is just one of the many ways Dwes shows he is a passionate advocate for change, dedicated to fostering a brighter future for Aboriginal people. •

OPINION SINEAD SINGH

Time for crackdown on fakes

Some companies are pretending to be Aboriginal to the detriment of genuine Indigenous businesses

Black-cladding, the appropriation of Indigenous identity for profit, frustrates many First Nations entrepreneurs. Businesses masquerade as Indigenous-led but fail to genuinely empower or benefit communities.

Even institutions designed to protect against this have sometimes enabled it.

The 2032 Olympic and Paralympic Games in Brisbane, which have a $5.4bn Indigenous procurement commitment, present a chance to develop Indigenous entrepreneurship. However, this makes it critical to audit the state of Indigenous business integrity and introduce safeguards for the future.

What is Black-cladding?

Black-cladding occurs when businesses exploit Indigenous identity to gain access to procurement opportunities and funding. Often, companies falsely present themselves as Indigenous-led, placing a token Indigenous figure at the forefront while non-Indigenous entities profit. These firms may meet technical requirements but they create further exclusion, leaving genuine Indigenous businesses struggling. Black-cladding erodes trust in systems meant to uplift First Nations enterprises.

Who is responsible?

Institutions tasked with verifying Indigenous businesses, such as certification bodies and procurement agencies, must share the blame. Their frameworks have been inadequate in preventing Black-cladding. Certification processes often rely on ownership metrics rather than operational control or community impact, allowing opportunists to exploit loopholes.

> **Black-cladding perpetuates systemic inequities**

The impact

Black-cladding perpetuates systemic inequities, denying Indigenous businesses opportunities to grow. It damages the credibility of procurement systems and reinforces stereotypes that Indigenous businesses cannot succeed independently. Most critically, it undermines the self-determination at the heart of First Nations economic development.

A call to action

To address Black-cladding, systemic reforms are needed:

1. Strengthen certification processes: Certification must assess operational control, governance and community benefit, supported by regular audits and accountability mechanisms.
2. Enforce procurement standards: Strict standards for verifying Indigenous ownership and operations must be introduced, with consequences for violations.
3. Empower Indigenous voices: Indigenous leaders must have a direct say in policy development to ensure frameworks reflect their realities and aspirations.

Protecting our legacy

Black-cladding is an affront to Indigenous entrepreneurs striving to build sustainable futures. Addressing it means upholding the integrity and sovereignty of Indigenous enterprises. First Nations businesses have the opportunity to lead by example, demonstrating how values-driven business practices can contribute to Australia's economy and culture. ●

ABOUT THE AUTHOR

Sinead Singh, a proud Wiradjuri woman born on Ngunnawal Country and raised on the Gold Coast and Tweed. She is an experienced entrepreneur and the director of First Nation Start Up. With a strong background in business growth, social media management, marketing and cultural safety training, she has worked across various sectors, including education, Indigenous business development, and defence.

The Indigenous Business Review

OPINION HARRY STEWART

Local stories, global stage: empowering home-grown exporters

Help is now available for selling to new markets

I remember watching my Nan slowly wander the shoreline, quietly gathering cowrie and periwinkle shells to craft into tiny doll shoes.

Returning home, she spent hours weaving them onto patterned fabrics, transforming them into treasures infused with her culture and land.

Carrying on our traditions, they are given as gifts to family or sold at the local market on Yuin country, finding their way onto mantels in homes across our community. But what would it take for her doll shoes, or other Indigenous goods and services, to reach homes across the globe?

Australia's new Free Trade Agreement with the United Arab Emirates gives such an opportunity. This agreement marks a historic milestone by including a chapter promoting First Nations trade and investment. Such recognition by the Department of Foreign Affairs and Trade is a welcome step forward, acknowledging the economic and cultural contributions of Indigenous businesses. While the FTA opens the door to global opportunities, too few First Nations businesses are stepping through. Despite their ingenuity, only a fraction of First Nations businesses, just 1.5 per cent, currently export goods or services, according to a recent report by the Indigenous Land and Sea Corporation.

The barriers to exporting are significant but solvable. Many Indigenous businesses face challenges, including a lack of awareness about government support programs, and unfamiliarity with export processes. To address these issues, Indigenous businesses can turn to tools like Austrade's Go Global Toolkit, which provides resources to help businesses explore international markets, understand trade requirements and access relevant support. However, more targeted initiatives are needed, such as accessible export training programs and mentorship networks tailored to First Nations entrepreneurs.

By bridging these gaps, we can empower Indigenous businesses to thrive globally.

Indigenous businesses have long embodied resilience and innovation. From artisanal crafts to agricultural goods, they are uniquely positioned to share Australia's oldest continuous culture with the world. For Indigenous businesses, exporting is not merely an economic opportunity but a cultural one.

Sharing Indigenous goods internationally is an act of storytelling, connecting global consumers to the traditions and peoples behind the products.

It makes me wonder; if my Nan could export her doll shoes, what mantels might they sit on across the world today?

Reflecting on the challenges, breaking export barriers could globalise Indigenous businesses as ambassadors of culture.

For every Indigenous business, there is a story that is waiting to be told and a culture that is waiting to be shared. ●

ABOUT THE AUTHOR

Dr Harry Stewart is strategy director of the University of NSW First Nations Business Society, which helps Indigenous business students to thrive at the UNSW Business School. He has a UNSW doctorate in law and specialises in First Nations legal issues and advocacy.

Powering a path forward

Indigenous Australians hold a profound, enduring connection to the land, waters and resources of this country. It is a connection that extends beyond ownership and it is woven into culture, spirituality, customary responsibilities, economic exchange and guardianship. These form part of the reason why the Indigenous Land and Sea Corporation was established 30 years ago in 1995.

For countless generations, Indigenous Australians have carefully nurtured ecosystems that still contain high levels of biodiversity, guided by knowledge systems refined through millennia of lived experience. This shared connection sees culture, the environment, and spirituality as deeply interconnected, forming a single foundation for how we care for Country.

For too long, however, the concept of economic development for Indigenous communities has been defined by external frameworks seen through the eyes of Western policy makers, that do not consider the uniqueness of our ancient connection, nor our communal property rights and decision-making processes. True economic empowerment for Indigenous Australians must be anchored in First Nations ownership and leadership; it must be guided by deep ties to Country and its people; and, most importantly, it must be separate from – but complementary to – social policy.

A reimagined approach suggests that the creation of wealth for First Nations is good for not just Indigenous people but also the nation as a whole.

To lessen the reliance on public overlays through a self-determined economic empowerment agenda, Australia's first people can be greater contributors to Australia's future prosperity.

Further to this, emerging economic opportunities such as Australia's transition to renewables and Made in Australia, with fiscal adjustments to bring Indigenous people into mainstream alignment and safeguard our country and future generations, alongside managing our natural resources, are paramount.

A clear example of Indigenous leadership in action can be seen in the rise of the Caring for Country movement, best epitomised by the large numbers of successful Indigenous Land and Sea Rangers who manage vast swathes of Australia.

Indigenous people are now the biggest contributor to Australia's National Reserve System by declaring some of their country as an Indigenous Protected Area. These men and women of all ages integrate traditional knowledge and practice with modern conservation strategies to maintain and protect their lands. Through meaningful employment, cultural responsibilities are fulfilled and environmental sustainability is upheld, and, in many circumstances, they are finding economic solutions to pressing problems such as the reduction in greenhouse gas emissions from savannah fires in northern Australia or building enterprises by supplying products such as pipis, abalone and southern blue fin tuna into supply chains. These are initiatives that the ILSC has supported and will continue to support.

The path forward is being set by Indigenous people around the country.

Economic empowerment must be driven by Indigenous Australians, for Indigenous Australians. Doing this will benefit all of Australia.

When the custodians of these important places lead, then culture, spirituality and environmental wellbeing become guiding principles rather than afterthoughts. This approach benefits all Australians, creating a more equitable economy where Indigenous culture is respected, the environment is preserved and local communities have real power to shape their own economic destiny.

By reimagining Indigenous futures through economic empowerment, Australia can truly honour the deep ancestral connection that has nourished this continent for tens of thousands of years. The Indigenous Land and Sea Corporation is dedicated to self-determination for Australia's Aboriginal and Torres Strait Islander community.●

ABOUT THE AUTHOR

Joe Morrison Dagoman and Mualgal man, has more than 30 years' experience working with Indigenous people across Australia and globally. He has extensive experience in public policy, governance, research, Indigenous development, native title, land rights, land and sea management and economic development. He is the group chief executive officer of the Indigenous Land and Sea Corporation.

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Elders help legal eagle to fly high

Lawyer and businesswoman Leah Cameron is on a misson to make the world of legal practice a more diversified place, David Prestipino reports

Leah Cameron ought to wear a cape.

A reluctant 'hero', the Palawa woman from Lutruwita/Tasmania and principal solicitor and owner of Marrawah Law and Advisory does admit to possessing one superpower, but she says being an industry trailblazer running one of the country's leading First Nations law firms was humbling, if somewhat overwhelming.

"I understand the responsibility it carries," she says.

"I stand on the shoulders of those who came before me, particularly Elders in my community and incredible female mentors like (solicitor and businesswoman) Terri Janke, who have led the way with grace and determination.

"Their guidance has been invaluable in shaping my career and my approach to leadership."

Stepping into the limelight wasn't always easy for the busy mother of three young daughters, who recently was appointed to the board of Indigenous Business Australia (among a host of accolades for herself and Marrawah).

"I've come to see it as a privilege to be in a position where my story and work can influence change and inspire others," Cameron says.

Growing up in Hobart, advocacy and leadership were already in her blood. Her late grandfather Cyril Brown brought early cases of discrimination in Lutruwita in the 1970s (he is a recent inductee into the Tasmania Sports Hall of Fame for golf).

"My journey into law was born out of a desire to make a difference for my own community; I knew all too well the way the law turned against my family across generations, and how the system wasn't fair," Cameron says.

While being in the spotlight isn't always smooth sailing for the naturally shy legal eagle, practising the law appears a breeze. Cameron's unwavering passion is evidenced by six Native Title consent determinations, among a host of personal accolades.

"If being a role model means fostering more representation and diversity in law, then I'm proud to take it on," she says. "When I founded (Cairns-based) Marrawah in 2013, it was a leap into the unknown. I had no blueprint for starting a business, let alone one in the highly competitive legal industry."

But she did have a clear vision: to build a law firm that served as trusted partners for Indigenous and non-Indigenous clients, grounded in respect, collaboration and cultural understanding.

Her journey has been filled with challenges: from discrimination, shouldering the financial burden of growing a business, carrying the weight of her dreams and cultural obligations, while also caring for a young family with her husband.

Cameron also faced a fine line maintaining her responsibilities as a lawyer, a business owner and a Palawa community member.

"As the late (US Supreme Court judge) Justice Ruth Bader Ginsburg once said: "So often in life, things you regard as an impediment turn out to be great."

Now 17 years on from her origin story, she never in her wildest dreams contemplated the power being an Aboriginal lawyer with a diverse lens and lived experience would have in the outside world.

"What I thought was an impediment I now call my superpower," she says. "Starting a business was daunting. I was a young Aboriginal female lawyer in an area of practice dominated by males aged over 50 from much bigger firms."

She spent years feeling like an impostor, worried she may have to find another career.

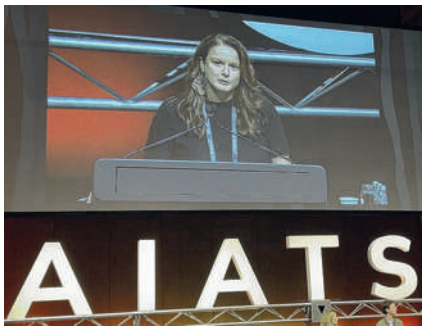
"What I didn't realise was that being an Aboriginal woman with a different viewpoint, offering unique solutions and intergenerational resilience to tackle challenges head-on was a superpower," she says.

It is now her mission to diversify the business of law, "not only to provide diversity in the faces sitting across the table from clients, but to fundamentally change the way that services are provided".

Pivotal events like Black Lives Matter, #MeToo and the destruction of Juukan Gorge helped shape Marrawah's trajectory, driving corporations and governments to seek genuine change, "when people finally understood the power of our diverse lens".

The onset of COVID-19 also brought unexpected opportunities. The shift to remote work gave regional businesses like the north Queensland law firm a chance to operate successfully on a national scale.

"It levelled the playing field in many ways, and highlighted the resilience of regional firms and



Secret superpower: Leah Cameron with her family, husband Dwayne Good and children, from left, Isabel Cameron, Ava Cameron and Elora Good; Cameron in the office, top right; and speaking at an AIATSIS conference.

Legal honours

- **Indigenous Heritage Expert – Australian Heritage Council**
- **2025 Excellence in Native Title – Chambers and Partners**
- **2021 Indigenous Businesswoman of the Year – Supply Nation**
- **2021 Leading Native Title law firm – Doyles Guide**
- **2020 Excellence Award – Women in Law 2019**
- **Top 20 Under 40 – Queensland Business Magazine**
- **2019 Indigenous business winner – PwC Murra Boost Initiative**
- **2018 First Nations Lawyer of the Year - Queensland Law Society**
- **2016 Indigenous Legal Practitioner of the Year – Attorney-Generals Department**

Positions

- **Deputy chairperson – Community Enterprise Queensland**
- **Board member – Vision2020 Australia**
- **CSIRO Indigenous Advisory Committee member**
- **ALRC Future Acts Enquiry Advisory Committee member**

importance of embracing change to remain competitive," Cameron says.

She says legal representation is critical across First Nations communities.

"Having legal professionals who understand and reflect their experiences is essential to achieving equitable outcomes," Cameron says.

"However, the pathway to increasing representation requires systemic change."

Although a mid-2019 study found women made up about 60 per cent of law graduates and 51 per cent of practising solicitors, they continue to be under-represented at senior level. Just 16 per cent of equity partners in law firms are female and just 3.4 per cent of them are managing partners.

"We need to create opportunities for them to excel across all areas and levels of the law," Cameron says.

"I believe this starts with investment in cadetships and mentoring programs that provide practical experience and guidance.

"It also requires a commitment to foster culturally safe workplaces, where Indigenous lawyers can thrive without compromising their identity.

"By prioritising these initiatives, we can create a legal industry that is not only more diverse but better equipped to serve all communities."

> **"Their guidance has been invaluable**

Examples of Marrawah promoting justice and empowerment for Indigenous communities are many, including the firm's role as cultural compliance advisor for Telstra in relation to an ACCC undertaking and a collaboration with the Queensland government on wealth-share models prioritising long-term Indigenous economic empowerment.

"The rollout in the Cherbourg community (in partnership with Fujitsu and the local council) was a resounding success, providing local employment," Cameron said.

One highlight very close to Cameron's heart involved her own mob: helping establish the Palawa Business Hub in Lutruwita.

"It is in its infancy but the power of supporting small Indigenous businesses is life-changing, not just for families but the entire community," she says.

The cornerstone of Marrawah's legal practice remains Native Title.

"These cases are complex, but they're integral to securing land rights and enabling communities to leverage those for economic and cultural benefits," Cameron says.

"Through these efforts, we can contribute to a future where Indigenous voices are not only heard but are actively shaping outcomes." ●

Northern Territory Indigenous Business Network chief executive Naomi Anstess (far right) with her team.

Access to capital remains a barrier for Top End First Nations entrepreneurs looking to turn good ideas into profitable concerns, **Brendan Foster** reports

Blak-on-Blak buying celebrates collectivity

Northern Territory Indigenous Business Network's "big boss" Naomi Anstess says the First Nations economy in the Top End still faces significant barriers despite recent growth.

Anstess says one of the key improvers for Indigenous business owners in the Territory has been "Blak-on-Blak purchasing".

"There has been a push in the last five years from Aboriginal people in business to be really brave and take their Aboriginality and use it as they rise up... and look after each other," she told the Indigenous Business Review.

"I've seen a real vibrancy coming out in the Blak business community and a celebration of collective movement. But the changing dynamic in the Territory is Blak businesses coming together to work together to understand there is a place for us all in the market."

The proud Kamilaroi/Gamilaraay and Torres Strait Islander (Erub/Darnley Island) woman says the Northern Territory Indigenous Business Network was set up to support current and emerging Indigenous businesses by offering organisational development, industry-based development, business support and promotional and collaboration opportunities.

But she says one of the network's core functions is the certification of First Nations businesses.

"We have one of the most robust certification processes in the country," she says.

"We have never acknowledged 50/50 enterprises. We've always had a definition of majority ownership, so 51 per cent as a minimum including management and control.

"So, one of the things that is different between us and everybody else is that we demand a certificate of Aboriginality with a common seal."

Anstess, a passionate advocate for Closing the Gap, says the number one barrier for First Nations people wanting to start up a business is still access to capital.

Her comments echo the findings of a Joint Standing Committee on Aboriginal and Torres Strait Islander Affairs released in November, which found First Nations people and businesses are significant contributors to the

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national economy, but restricted access to finance and capital is limiting their growth and their financial wellbeing.

The committee, supported by research from the University of Melbourne, found First Nations businesses had a higher social return on investment than most other organisations in mainstream industries.

For every dollar of revenue spent, First Nations enterprises created approximately $4.41 of economic and social value.

Indigenous businesses were also 40 to 100 times more likely to employ First Nations people.

First Nations businesses contributed $16.1bn in revenue annually; they paid $4.2bn in wages; and they employed more than 116,000 people.

"We can't get anywhere without access to capital," Anstess says.

"Even though there are some special grant lanes for that, they really don't provide the impact we need for business growth.

"The second thing is access to work and projects, so some mob feel there is a bias in procurement, and a lack of faith by the procurers that Aboriginal people can't deliver quality, which is completely false."

Anstess says the Northern Territory Indigenous Business Network is one of the only Aboriginal entities in Australia that owns and delivers a business and employment hub.

She says the hub offers business and employment capability building, training and professional development opportunities.

"In terms of helping their business start, we do a form of mapping and ideation, then we refer them out to our special services team," she says. "So, we've got a special service provider panel, which has a lot of our members on it for a circular economy effect.

"We've got people who can do financial feasibility, accounting, payroll, HR advice. We can do anything a business needs, as long as they ask."

The NTIBN has also garnished a reputation for holding some of the biggest events in the Northern Territory calendar, including the Blak Business Awards.

The annual awards, which were held on the sacred grounds of Arrernte country in Mparntwe (Alice Springs) last year, celebrate and support First Nations business excellence.

"We've also got the Aboriginal Economic Development Forum, which we took over from the government six years ago and that will be occurring again this year in Darwin," Anstess says.

"We also run a range of other events like trade fairs, and we've got a Black Jobs Expo in March.

"So, we're working really hard on that space, and we do a lot of work running workshops and training and development for their business owners and their employees." ●

> **"We can do anything a business needs**

Pictured above: The Northern Territory Indigenous Business Network's "big boss" Naomi Anstess (centre left) with the team.

The Indigenous Business Review

Raise a glass to the can-do brew crew

Rose Mary Petrass

Launched just before the pandemic, corporate drinks supplier IndiBrew seemed born at the worst possible time. As offices were shuttered and corporate events were put on hold, it looked like the odds were stacked against it.

Yet, thanks to the resilience and tenacity of director Joe Procter and his team, IndiBrew has not only survived: it has thrived. With two decades of corporate experience, Joe, a proud member of the Yadhiagana Wuthathi peoples of Cape York Peninsula, was ready for a "fun" new challenge driven by his passion for drinks and hospitality.

IndiBrew national operations manager Dennis Keane, director Joe Procter, business administration manager Laurel Henry and Westpac Indigenous partnerships lead Daniel Forrest

This enthusiasm, paired with a commitment to Indigenous economic participation, is at the heart of IndiBrew.

"Our story is our service, products, people, families, heritage and our impact," Procter says.

"Being Indigenous is an integral part of who we are; we are strong on family, team, service and resilience."

IndiBrew now boasts an impressive clientele of more than 30 major players, including the Reserve Bank, HSBC, LinkedIn and Frank Knight.

The business operates under the Indigenous Procurement Policy, an initiative that has awarded First Nations businesses over $9bn in contracts since 2015. But while this provided a boost, IndiBrew's success comes down to "attention to detail, personal touch and genuine appetite to find the best beer, vino and bubbles".

Featuring uniquely Aussie flavours, the company's product range offers wines, spirits and craft beers with native botanicals. Award-winning gluten-free favourite O'Brien Beer is a highlight, alongside IndiBrew's Lemon Myrtle Lager and Kakadu Plum Pale Ale, which capture the essence of Country.

The DarkStar wine collection is another favourite, putting "an ancient force that moves the cosmos" into corporate functions across the nation.

A focus on non-alcoholic options is growing fast, amid significant demand for the category.

Brand ambassador Glenn Johnston, a non-drinker himself, is keen to expand this range further. As a majority Indigenous-owned and operated business, the company wants to broaden its orbit of impact and grow the ecosystem of First Nations suppliers and partners.

Supporting initiatives like the National Indigenous Culinary Institute and food security programs for vulnerable communities, there's a strong focus on positive impact well beyond the corporate sphere.

Johnston says IndiBrew is "a group of like-minded Indigenous people who love what we do, love a challenge and genuinely enjoy serving our clients … delivering a better future, one drink at a time."

Here's to raising the bar for Australian entrepreneurship and quality service – one uniquely local beverage at a time. ●

The Federal Court has formally recognised the Quandamooka people as the Traditional Owners of Moreton Island, just off southeast Queensland

Prescribed Bodies Corporate managing native title can offer communities a pathway to self-determination but not all experts are convinced, **Brendan Foster** reports

Decisions in the people's hands

With the failure of the Indigenous Voice Referendum, native title corporations have emerged as one of the more tangible and legally embedded pathways for Indigenous self-determination, according to a leading academic.

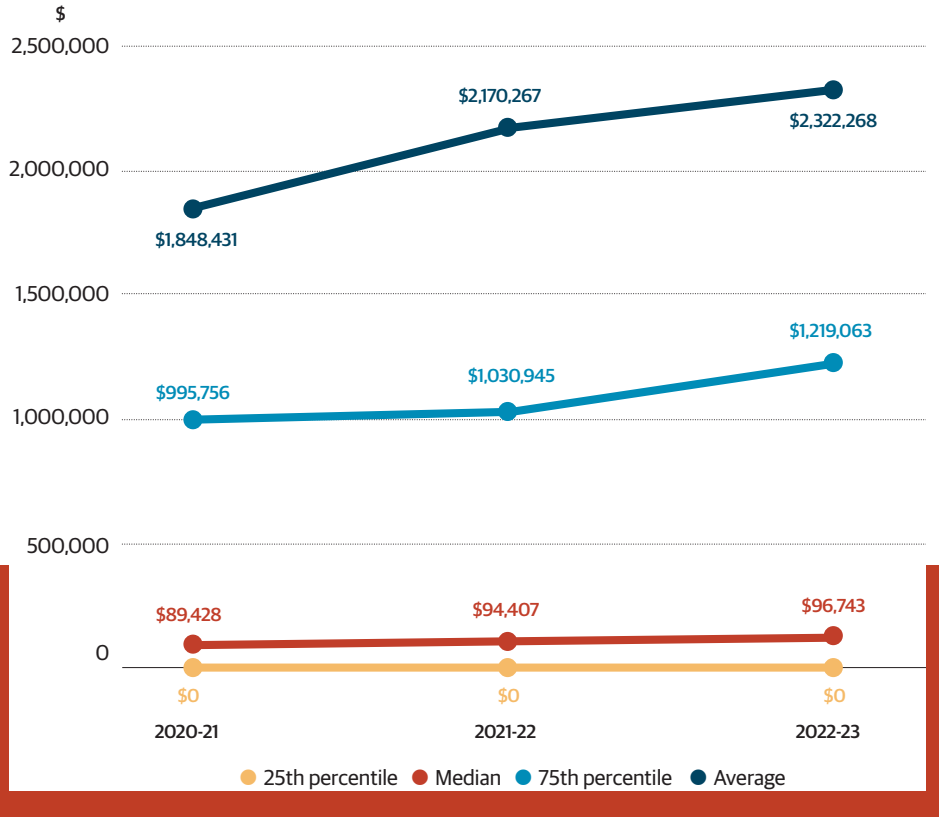
Dr Michael Lucas's research bridges Indigenous economic development practices between Native American and Indigenous Australian communities.

As part of his PhD, Governing the Gap: Data-driven Insights for Reforming Native Title Corporations and Indigenous Development, from the University of Arizona, he applied Indigenous nation-building concepts to Australia's native title system. He examined quantitative and qualitative methods to identify key factors driving Indigenous self-determination through effective governance and institutional frameworks.

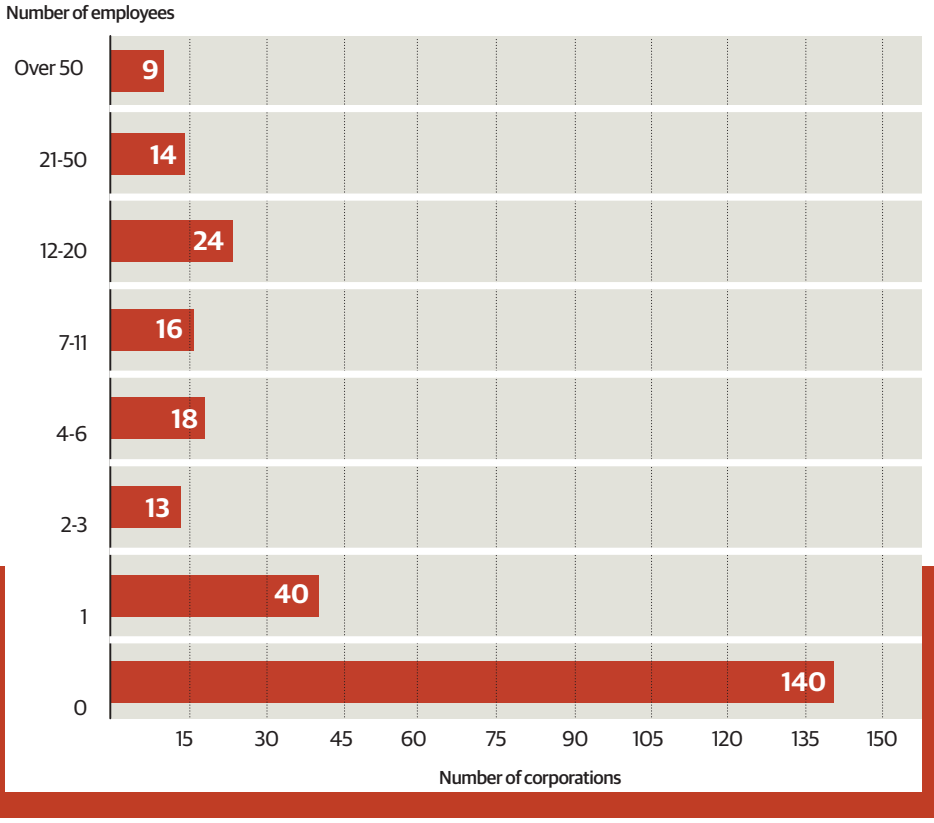
"It is wrong to view native title corporations as some second-best consolation prize. These corporations (Prescribed Bodies Corporate) represent a practical, ground-level mechanism for Indigenous communities to exercise rights, make decisions and drive community development where formal political representation has been denied," Lucas says.

"While these imposed corporations have

Trends in native title corporation real annual income (adjusted to June 2023 $AUD)



Distribution of employee numbers among native title corporations as of June 30, 2023



imperfections, they are more than legal entities; they are practical alternatives for Indigenous peoples to make decisions about their lands and resources.

"By managing native title rights at the community level, they provide a tangible avenue for pursuing community-governed institutions, creating economic opportunities and preserving cultural practices in a landscape where formal political recognition remains limited.

"Native title corporations can be used as tools to strengthen Indigenous governing systems by leveraging existing legal frameworks to creatively and strategically advance community interests."

Lucas, a consultant anthropologist and director of Empius, a company specialising in Indigenous governance and economic development, has also explored why some native corporations succeed and others do not.

He says the most successful corporations are those that do more than follow government-designed policy and programs, however well-intentioned those programs are.

"Successful [Prescribed Bodies Corporate] adapt their governance structures to reflect their culture, take control of their own development agenda and strengthen their own institutions," he tells the Indigenous Business Review. "In other words, these PBCs are not just bodies required by legislation, they are becoming crucial pathways for Indigenous self-determination and self-management.

> **"The most successful Indigenous nations focus on strong, culturally appropriate leadership**

"Many of the most successful are creating economic opportunities, preserving cultural practices and strengthening community resilience by developing governance structures that truly represent their community's values and aspirations."

The Fulbright Scholar, a former Visiting Fellow at Harvard University's Ash Center for Democratic Governance and Innovation, also looked at why some Indigenous nations succeed over others.

Not surprisingly, success doesn't always come down to money or resources, but how communities build and strengthen their own institutions.

"Research shows that nations who invest in creating governance structures that truly reflect their culture and values are more likely to thrive," Lucas says.

"Experiences among Native American tribal governments show that the most successful Indigenous nations focus on strong, culturally appropriate leadership, building institutions that match their ways of doing things and creating long-term strategic plans that put communities in the driver's seat for decision-making.

"New evidence from PBCs shows that this is also true for Indigenous communities in Australia."

Lucas is also hopeful his findings could shape government policy when it comes to making decisions

Members of the Kaurna Aboriginal people at the Federal Court in Adelaide. The court is delivering consent determination for native title claim.

around native title. He says the research clearly shows that one-size-fits-all approaches don't work.

Lucas says the key message for policymakers is to recognise that each native title corporation is unique, with its own strengths, challenges and community contexts that cannot be addressed through standardised approaches.

"The findings call for a fundamental shift in how governments approach native title; moving away from seeing these corporations as mere administrative bodies and towards recognising them as dynamic, culturally grounded institutions of community development and self-determination," he says.

"The research doesn't create success: it illuminates the incredible strategies Indigenous communities have already been developing. For the first time, there's quantitative proof of what Aboriginal and Torres Strait Islander peoples have always known: native title corporations are powerful vehicles of community-driven development, economic innovation and cultural resilience."

First Nations leader and academic Wayne Bergmann, who established one of the largest Indigenous pastoral businesses in Australia, doesn't think Lucas's findings are the "silver bullet" when it comes to creating economic development via PBCs.

He says native title corporations are more like local governments.

"Can you imagine going to your local government and asking them to be commercial. They're a bureaucracy. Native title is a bureaucracy," he says. "They're hit and miss when it comes to creating economic development.

"There is also that assumption that the directors know what they're doing in a PBC. A lot of PBCs that I've seen are full of clowns."

Bergmann, a professor who is the co-owner of the National Indigenous Times, says internal fighting within PBCs means there are always question marks around who gets the benefits.

He says the best path to economic empowerment for First Nations people is through entrepreneurialism.

"PBCs are not the answer to growing an economy and making an impact on social and economic well-being. It is through entrepreneurialism," he says.

"And PBCs aren't structured to be entrepreneurs. Entrepreneurs are individual people who work extremely hard and take a lot of risks because they can see a reward.

"PBCs work against members, Traditional Owners, taking a risk to build wealth and it is through building wealth that you can address your own problems and live to a standard that you want."

Bergmann, who achieved success in getting huge parts of the Kimberley covered by native title while CEO of the Kimberley Land Council, doesn't think PBCs are the answer to solving the issue of Closing the Gap.

The first Indigenous Professor of Practice at the University of NSW says Closing the Gap comes with acknowledging the past injustices done to First Nations people.

"I think once there's truth-telling, and there's an acceptance of the intergenerational trauma that's been created, that people can start to address those issues because a lot of Closing the Gap issues are health outcomes," he said.

"And it's this cycle that's been perpetuated from parent to child.

"And once you can acknowledge that and understand how it affects you, you can deal with it."

Lucas welcomes Bergmann's emphasis on First Nations entrepreneurship while highlighting the role of native title corporations.

"Individual enterprise and entrepreneurship are absolutely critical for economic empowerment," he says. "However, many First Nations people prefer to work through collective and representative organisations like PBCs, where outcomes accrue to the entire membership. These corporations aren't competing with entrepreneurship; they're part of a broader ecosystem of Indigenous economic development that's here to stay." •

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2025 visions of success in Indigenous business

Leaders share their insights with **Dianne Bortoletto** on what Aboriginal and Torres Strait Islander businesses can expect in 2025

First Nations Foundation chief executive Phil Usher.

Phil Usher, First Nations Foundation CEO

Looking at macroeconomics broadly in Australia and how that will impact Indigenous businesses, the Australian dollar is low, making it a good opportunity to export, while our dollar is affordable. Now is a good time to export products such as Indigenous wines and drinks and art, and an area of growing interest overseas, Indigenous fashion.

The other side-effect of a low dollar is an increase in tourism, which is already a billion-dollar industry. What can businesses do to prepare for an increase in tourism? What experiences and products can you get in front of tourists coming to Australia?

The Joint Standing Committee on Aboriginal and Torres Strait Islander Affairs Inquiry into Economic Self-Determination and Opportunities for First Nations Australians outlines 22 recommendations for a long-term strategy for economic empowerment and one of the recommendations is better access to capital.

Banks and organisations need to be creative when it comes to providing capital to Indigenous businesses to either start up or grow.

When I say creative, I mean they need to move away from looking at only risks and risk profiles and what assets applicants can put forward since many Indigenous people don't own homes.

As an example, look at First Nations Capital, which is patient capital, rather than just turning a profit in a hurry. Patient capital is long term and considers the social impact and puts money back into community.

The other recommendation is to look at the Indigenous Procurement Policy overhaul and what that might mean. There could be scope changes, or organisations could look at committing 4 or 5 per cent instead of 3 per cent to Aboriginal businesses.

Finally, a niche. If I owned an Aboriginal business in south-east Queensland, I'd be looking at opportunities surrounding the Olympics. The 2032 Olympics could be a really be good launching pad for a new business or businesses looking to expand.

■ *Phil Usher is a proud Wiradjuri man, born and raised on Gomeroi country. He joined First Nations Foundation in 2017 as its treasurer and was appointed chief executive three years later.*

> **"Patient capital is long term and puts money back into community**

First Nations Equity Partners managing director and founder Adam Davids.

> “We need to evolve our thinking from supplier diversity to business diversity

Adam Davids, managing director and founder, First Nations Equity Partners

In 2025, I hope to see more Indigenous businesses servicing the highest spend categories in corporate and government institutions.

Because successful businesses in these sectors represent higher levels of growth and influence and in the long term, I believe they can create the biggest impact in the economy and the community.

In doing so, we need to evolve and elevate our thinking from supplier diversity to business diversity. Indigenous businesses shouldn't only be regarded as suppliers but also as organisations and services at the core of the economy. Research suggests Indigenous businesses are responsible for generating significant wealth for their beneficiaries and I do believe this is positive. However, we're at a point in time where Indigenous household wealth has not been adequately quantified as it has been for the rest of the population.

What we do know is that according to the ABS, Indigenous Australians earn 67 cents to every $1 earned by all Australians, and that Indigenous Australians have less than half of the super fund balance compared to all Australians.

The ABS needs to step up and present a helpful dataset for researchers and decision-makers to stare into to set bolder ambitions and be more strategic.

In 2025, I think we'll see a greater focus on Indigenous groups as Traditional Owners seek out investment opportunities to bring greater expertise and capacity in their commercial interests.

Investors will need to come to the table in a better way and Indigenous businesses will need to make a clear business case.

Of the top 200 ASX listed companies, there are only four Indigenous Australians who sit on boards. Above all, what I hope to see is a thriving and innovative business community in Australia led by the ASX 200.

■ *Adam Davids is proudly of Wiradjuri descent and is also the chair of CareerTrackers, and non-executive director of Social Ventures Australia. First Nations Equity Partners is 100 per cent Indigenous owned and led social enterprise committed to advancing the inclusion of Indigenous Australians in the ASX 200.*

First Australian Capital chairperson Jocelyn King.

Jocelyn King, chairperson, First Australian Capital

I'm feeling optimistic about the future.

Mid-year, we are preparing to launch the Black Excellence Fund, which will enable us to offer equity instruments in addition to our Catalytic Impact Fund, which offers debt funding.

It's a collaborative approach for businesses that have the ability to scale and return profits.

It will be an evergreen fund, so investors who put money in for a minimum of five or 10 years will be able to take their money out, and other investors can come in. As the business grows, they will then be able to use debt funding to buy back their equity and those funds can then be recycled to the next generation of First Nations businesses.

FAC is also a member of the First Nations Economic Empowerment Alliance, which is in conversation with the federal government about an Indigenous economic policy.

We need an economic policy to support First Nations people to be economically independent. With economic independence, we can close our own gaps rather than having to rely on government to do it.

It's very exciting, but I have some trepidation because we are coming up to an election, and I'm nervous that new politics could change things.

My caution to business owners is that during a cost-of-living crisis, discretionary items are the first things that people stop buying. Try to expand, look for opportunities in nature-positive spaces, clean energy and carbon: there is a lot of investment going into those areas right now.

There is a risk that there could be changes to the Indigenous Procurement Policy, which makes me a little nervous, especially post-referendum.

We can't talk about equity in a business world without involving Indigenous businesses and the IPP has been a great lever for participation, but we can't rely on it.

■ *Jocelyn King is a proud Bundjalung woman and chair of First Australians Capital.*
The mission of First Australians Capital is to invest in Indigenous economic independence and tripling the Indigenous economy by 2031. ●

> **“We can close our own gaps rather than having to rely on government to do it**

The Indigenous Business Review

Remote communities bank on Reach program

Dilvin Yasa

Reaching out: A First Nations Reach Program group visit Kowanyama, including proud Yankunytjatjara woman and CommBank Indigenous Business Banking executive manager Simone Kenmore, middle left; and with community customers, right

For many First Nations people living in remote communities, opening a bank account and accessing their money or support are near-impossible tasks. But a new CommBank initiative is working to improve the access to banking services for remote First Nations communities.

It's hard to understand the challenges of living in the remote reaches of our vast nation, until you hear the stories: the 69-year-old community member unable to access their pension as they locked their account after failing identification questions; the 18-year-old travelling two hours each way (at $186 a pop) to do a simple ID check at her "local" branch; the 40-year-old mother unable to open an account for her children as she can't produce a birth certificate; the Elder unable to adjust the security features to prevent losses.

Someone who understands the tyranny of distance better than most is proud Bunuba woman Dianne, who calls Bungardi, a remote outstation some 400km east of Broome, home.

"We like being in our community – it's safe," she says. "But sometimes we don't get service. The nearest bank branch is in Broome, which is too far and sometimes I find it hard to travel."

Distance, language barriers, low literacy and limited connectivity are just some of the issues that can make everyday banking challenging for First Nations people living in remote communities, says fellow Bunuba man Eric, a Fitzroy Crossing community member.

"Some of our community members don't even have reception," he says. "The mob tells them to go see a branch manager. Without reception, they can't even call to get a lift into town, so there are a lot of obstacles."

Gambling, financial abuse and scams (often enabled by the candid sharing of information on social media) are some of the other common issues remote First Nations communities face.

To better serve these communities, CommBank has launched its First Nations Reach Program. It's designed to not only improve access to banking services for Indigenous Australians in remote regions, but also support the spread of information that safeguards customers' financial wellbeing. Ultimately, it gives people like Dianne the confidence and skills to use self-serve digital banking options.

Staff from remote branches and CommBank's Indigenous Customer Assistance Line have been travelling to First Nations residents in Fitzroy Crossing and Queensland's Palm Island, to offer face-to-face support across a wide range of banking needs since 2023. The teams open and reinstate accounts, resolve ID issues, lodge dispute inquiries and provide education on everything from ways to bank with CommBank remotely to scams awareness.

"Free transport is arranged for residents from nearby communities who need help," says Cody Milnes, First Nations Reach program manager.

Thanks to the success of the pilot, CommBank extended the program to another 12 locations across the country in 2024. The team spends one to three days every three months within the communities to provide banking assistance. They are regularly joined by colleagues from CommBank's Indigenous Business Banking team who support businesses and assist with the economic development of remote communities.

It's a move Urapuntja Aboriginal Corporation chief executive Jim Stacey applauds.

"The phrase, 'please drop into our local branch' sends me into a tailspin," he says, "For Urapuntja homelands customers, it means a 600km return trip over some very ordinary roads. It's why I loved the CommBank remote team's recent visit. It facilitates everyday banking — which most Australians take for granted — for the least privileged."

Community feedback regarding the program is positive, says Marcel Sithole, manager of financial counselling services at Marra Worra Worra Aboriginal Corporation, which has been collaborating on the program with CommBank.

"We've had great feedback about having a presence in person — especially for customers who might have challenges communicating over the phone or navigating the internet," he says.

Visit commbank.com.au/firstnationsreach to find out more about the First Nations Reach Program. ●

■ *This report was produced with the support of CommBank.*

Fresh start found in storytelling

Kevin Wilson was on the cusp of jail time but he paused, reconnected with family, and found a way to prosper, Dianne Bortoletto reports

Better place: Nani founding partner Kevin Wilson

In front of the Children's Court for the third time, 16-year-old Kevin Wilson was staring down the barrel of a possible custodial sentence for graffitiing.

Fast-forward another 16 years, and Wilson has completely turned his life around, using his love of colour and design to forge a career and build a business that makes him one of the most sought after Indigenous graphic designers in Western Australia.

He's a founding partner of Nani, a Perth-based design studio established in 2021 focused on infusing First Nations and immigrant art and stories into society while not ignoring other marginalised and unrepresented groups.

When the judge's stern words echoed in Wilson's ears, he knew something had to change. He says he was rebelling and was on a path of self-destruction.

"I was never good at following rules, but with graffiti, there was an element of having some control over what you did, where you went, how big the graffiti was, the colours used. It was taking ownership of the space," the now 32-year-old says. "I was coming out and trying to figure out who I was as a person and where I fit in."

The Wongai man (Kalgoorlie) was born in Perth and raised by his English mother. Estranged from his father, Wilson was close with his paternal grandmother, who instilled in him the importance of his culture.

He still has family in Western Australia's Goldfields, whom he visited in Kalgoorlie to reconnect with after the court appearance, looking for a circuit-breaker.

"I had a rough childhood. I was in trouble with the law; I didn't finish Year 10. I was hanging out with a no-good crew. Going to court for the third time was a big reality check," Wilson says. "I had depression because of my sexuality. Being gay created anxiety. I lost my connection with my dad, who wasn't invested in my life once he found out I was queer.

"I tried to go legit with street art and murals but then I wasn't paid for two big jobs, and I couldn't go on like that. I had to earn a living to pay rent."

Wilson enjoys the limitations of design, being pushed to create within a defined box set of parameters.

"The graffiti crew I was with didn't exactly sit down and follow a brief for our next mission," Wilson says, "but I did work out the size, colours and design to create the biggest impact, and I guess I'm still doing that today as a designer."

Wilson was the only Indigenous student during his three-year design course at TAFE. One of his TAFE lecturers, Leigh Woods, approached him in his final year to collaborate on a project for Tourism WA called JINA: WA Tourism Aboriginal Action Plan 2021-2025.

"That project went really well. The client was happy, and that was the start of our partnership," Wilson says.

Woods is the other co-founder of Nani, whose clients include Wadjemup Rottnest Island, Horizon Power, WA Museum, St John Ambulance, City of Perth, State Library of WA, Murdoch University and many others.

After graduation, Wilson got a full-time job as a junior graphic designer for an Aboriginal health organisation. "The environment was great but it made me uncomfortable when a non-Indigenous senior staff member would ask me to move dots, make them bigger or smaller, add elements, change colours, and the like," he says.

Wilson left after three months for a role with Beyond Blue to launch its services in the Kimberley. In Broome and Roeburn, he consulted with the community, which informed his artwork and designs.

He says: "I'm not telling someone else's story but, rather, using the colours and textures that represent the Country … the outline of a hill or the shape of a river, which I incorporate into the design."

Wilson says he's proud of his work. "There is a massive opportunity for Aboriginal designers to be a part of the industry. We are natural storytellers and it's exciting to think of more blackfellas voices in marketing, advertising and design. I want to leave the industry in a better place," he says. ●

The Indigenous Business Review

Community centre with a big heart

Wyanga is celebrating 30 years of Elder care, **Joseph Guenzler** reports

This year marks the 30th anniversary of Wyanga Aboriginal Aged Care, a vital organisation based in Redfern in Sydney's inner south that provides culturally safe, in-home care and social support for Aboriginal Elders.

Founded in 1996 by Wiradjuri Elder Sylvia Scott and Dunghutti Elder Mary Silva, Wyanga was established to address a critical gap in care for Elders, ensuring services were culturally appropriate and community-driven.

Its CEO, proud Wiradjuri woman from Cowra Jarin Baigent shared her reflections on the organisation's history and mission.

"Aunty Sylvia acknowledged that our Elders were not being looked after properly in the mainstream system," Baigent says. "Because families weren't given the proper resources and support to be able to look after our Elders like we used to … Aunty Sylvia started Wyanga, and we're still here 30 years later."

Cultural care

Wyanga delivers a broad range of services, including in-home domestic support, transportation and social activities.

The organisation prides itself on going beyond compliance with government standards, ensuring its care model reflects Aboriginal cultural frameworks.

"Our organisation goes that bit further in that we are a culturally safe service provider," Baigent says.

"For example, when an Elder goes from home care into a residential facility, a mainstream service provider would stop their care provision there.

"But we don't stop there. We know that we have that cultural responsibility to go beyond that."

Wyanga's staff, most of whom are Aboriginal, bring deep cultural competency to their work.

"We are completely Aboriginal community-controlled, not just Aboriginal, Redfern Aboriginal community-controlled and led," Baigent says. "So we're all connected, and we all have a responsibility and accountability to each other, but also to the community and more importantly, to our Elders."

Connections key

Social support programs at Wyanga aim to reduce isolation and maintain cultural connections for Elders.

"We do programs and activities and offer all the same things that a

Wyanga Aboriginal Aged Care chief executive Jarin Baigent, left; clients taking part in one of many activities run by the organisation, above; and, above right, chairperson Aunty Norma Ingram, treasurer Aunty Millie Ingram and director Aunty Margaret Campbel Pictures: Phoebe Blogg

“We’re training the next generation of leaders. They are passionate about ... this work

mainstream service provider offers, but we operate as a family,” Baigent says.

“For example, we have staff who have grandparents that are clients here.

“So all of our clients are looked after to the standard that each of us individually expect our grandparents to be looked after.”

Wyanga also integrates family dynamics into its operations, recognising the central role Elders play in Aboriginal communities.

“Our kids, who from time to time will be inside the building, witness that,” Baigent says.

“So they’re raised and bred, understanding their responsibility.”

One of the standout events on Wyanga’s calendar is the annual Elders Olympics, which brings together local organisations in a celebration of culture and competition.

“Our athletes get really competitive,” she says.

“It’s a great event and probably the biggest one on our calendar.”

Facing challenges

Like many community-controlled organisations, Wyanga faces significant challenges, particularly in securing resources.

“We’re heavily dependent on things like our furniture [being] donated,” Baigent says.

“We don’t have access to exorbitant amounts of resources, and we need to see that growing.”

She highlighted the importance of donations, noting that many essential items such as vacuum cleaners, washing machines, or fridges cannot be covered under aged care packages.

Another challenge is navigating changes in the aged care sector.

“There are significant reforms being implemented this year,” she says.

“We’re not quite sure how that’s going to impact us, but we certainly are working closely with the department to get ready for those changes.”

Workforce

Retention is often a challenge in the aged care sector, but Wyanga has seen success in this area.

“Inside of our communities and our families, looking after your Elders is an honour and a privilege,” Baigent says. “We have staff here that have been here for 20 years ... all the way through to new prospective young ones that want to come in for their career.”

Wyanga also prioritises workforce development, creating pathways for young people to pursue careers in areas like finance, marketing and leadership.

“We’re training the next generation of leaders. Many of our staff are grandchildren of those civil rights warriors who fought for our rights,” Baigent says.

“They understand their responsibility and are passionate about continuing this work.”

The role of the board

Wyanga’s strength and longevity are deeply tied to its board, which includes founding directors and respected community leaders.

Chairperson Norma Ingram, treasurer Millie Ingram and director Beryl Van-Oploo continue to play active roles.

“These women are incredible,” Baigent says.

“They’ve been working tirelessly to ensure Wyanga has what it needs to support Elders.”

The board’s contributions have been widely recognised: Aunty Millie was named 2024 National NAIDOC Elder of the Year and Aunty Beryl received an Order of Australia Medal the same year.

Looking ahead

As Wyanga celebrates 30 years, its focus remains on sustainability and growth.

“Our priorities are to ensure our sustainability into the future so that our Elders can feel reassured that they’ve got a solid service that’s always going to be there to look after them in their elderly years,” Baigent says.

She emphasised the importance of community support to achieve this vision.

“We need to see a lot more support behind Aboriginal community-controlled organisations so that we can do this into the future.”

For three decades, Wyanga Aboriginal Aged Care has stood as a testament to the power of community-led initiatives.

With a strong foundation and a vision for the future, it continues to honour the Elders who paved the way while inspiring the next generation to carry that legacy forward. ●

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