



13 January 2025

Mr Glenn Hamiltonshire

By email: [foi+request-12624-9beac17b@righttoknow.org.au](mailto:foi+request-12624-9beac17b@righttoknow.org.au)

Dear Mr Hamiltonshire,

**Your Freedom of Information Request - (IBA Reference L24/969)**

On 14 December 2024, you requested access under the *Freedom of Information Act 1982* (FOI Act) to the following documents:

*Style Guides/Brand Guides/Writing Guides currently used for Indigenous Business Australia.*

**Decision**

I am the authorised decision maker under section 23(1) of the FOI Act. This letter gives notice of my decision. In reaching my decision I referred to the:

- terms and date of your FOI request;
- documents relevant to the FOI request;
- relevant provisions of the FOI Act; and
- guidelines published by the Office of the Information Commissioner (OAIC) under section 93A of the FOI ACT (the FOI Guidelines).

I have decided to grant you partial access to 2 documents. These documents, and my decision in relation to each document, are set out in the schedule of documents at **Attachment A**.

Copies of the documents I have decided to release to you are **attached**.

**Reasons for Decision**

Section 11A(5) of the FOI Act provides that when a document is conditionally exempt, the public interest test must be considered. I have applied the public interest test to the conditional exemption below.

***Section 47E – Public interest conditional exemptions – certain operations of agencies***

Section 47E(d) of the FOI Act provides:

*A document is conditionally exempt if its disclosure under this Act would, or could reasonably be expected to, do any of the following:*

*(d) have a substantial adverse effect on the proper and efficient conduct of the operations of the agency.*

The FOI Guidelines provide that *'The predicted effect must bear on the agency's 'proper and efficient' operations, that is, the agency is undertaking its expected activities in an expected manner.'*

The documents identified in Attachment A contain internal email addresses. To ensure the proper and efficient operations of IBA, internal emails are provided to staff in accordance with our internal guidelines. Public release of this information could significantly disrupt IBA's operations, as it may lead to the general public using these internal emails to contact IBA. This could cause confusion among staff and hinder our efficiency.

I therefore find the relevant documents as conditionally exempt under section 47E(d) of the FOI Act.

### **Review Rights**

If you are unhappy with this decision, you have the right to seek either:

- (i) An internal review by writing within 30 days of receiving this letter to IBA FOI Review Officer, [foi@iba.gov.au](mailto:foi@iba.gov.au); or
- (ii) A review by writing within 60 days of receiving this letter to the Information Commissioner, GPO Box 2999, Canberra ACT 2601, Fax 02 9284 9666, [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au).

You may also complain to the Ombudsman concerning actions taken by IBA in the exercise of powers or performance on functions under the FOI Act. A complaint to the Ombudsman may be made orally or in writing and should be directed to the Commonwealth Ombudsman, GPO Box 442, Canberra ACT, 2601, Fax: 02 6276 0123, [ombudsman@ombudsman.gov.au](mailto:ombudsman@ombudsman.gov.au). The Ombudsman usually prefer applicants to seek a review before complaining about a decision.

### **Further Assistance**

If you require further assistance, please contact [foi@iba.gov.au](mailto:foi@iba.gov.au).

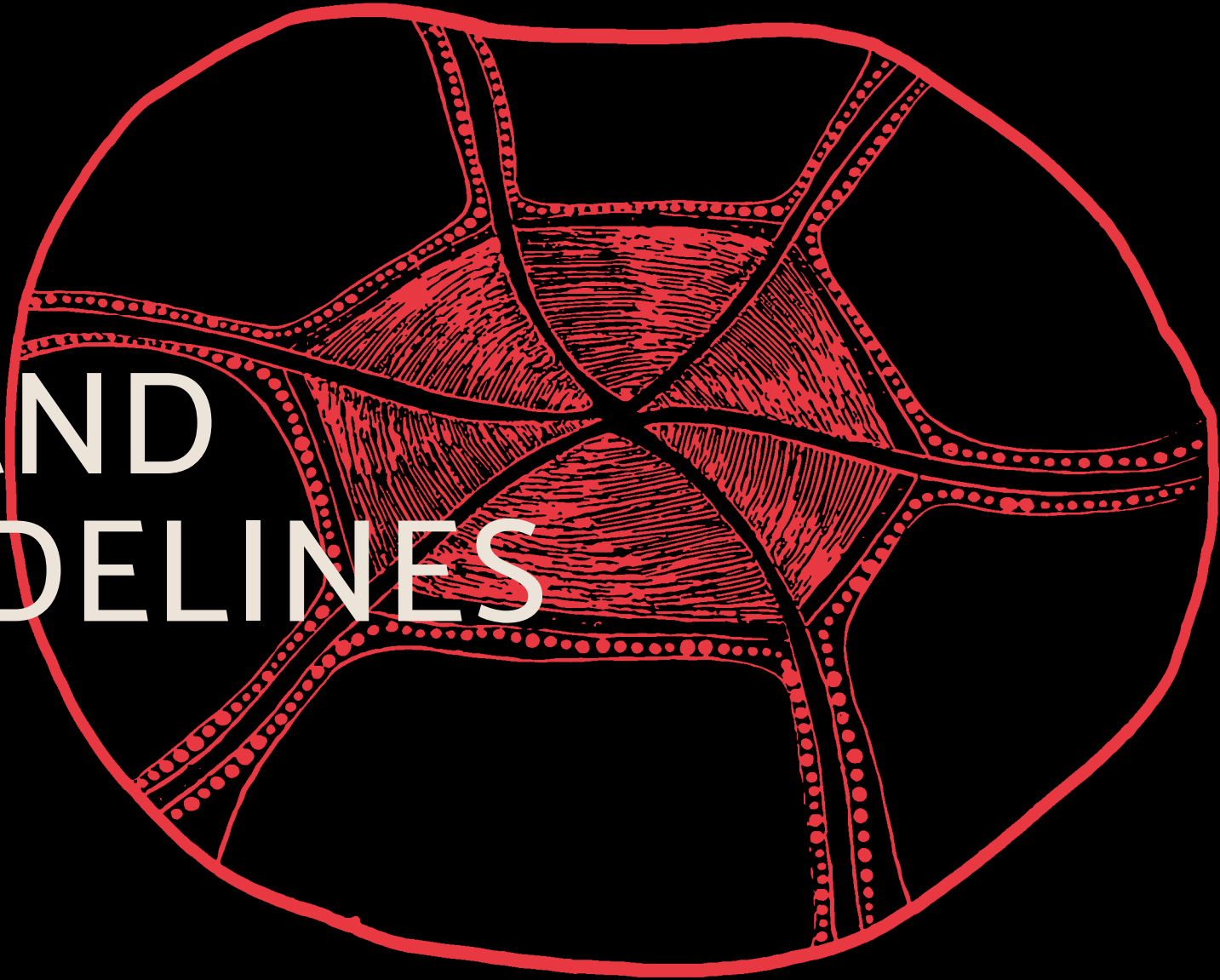
Yours sincerely

**Shanti Rama**  
Authorised FOI Decision-Maker

**Attachment A**  
**FOI Schedule of Documents**

<b>Document No.</b>	<b>Document Description</b>	<b>Decision</b>	<b>Exemption</b>
Document 1	Indigenous Business Australia – Brand Guidelines	Released in part	s 47E(d) – internal email address redacted
Document 2	Our Tone of Voice – Indigenous Business Australia Writing Guidelines	Released in part	s 47E(d) – internal email address redacted

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**BRAND  
GUIDELINES**  
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Brand guidelines ensure that all of an organisation's publications are delivered in a consistent style, which helps to maintain the integrity of the organisation's corporate identity.

This guide sets out IBA's standards for the design and drafting of documents and other materials used to communicate with customers, partners, stakeholders and their communities.

“

**A STYLE GUIDE HELPS TO ENSURE A CONTINUOUS BRAND EXPERIENCE. IT MEANS THAT NO MATTER HOW, WHEN OR WHERE A CUSTOMER EXPERIENCES A BRAND, THEY ARE EXPERIENCING THE SAME UNDERLYING TRAITS.**

”

- Meg Davis from 'The Importance of Style Guides'.



# OUR VISION



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

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# BRAND IDEA

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## BRAND IDEA

Invested. Our brand idea is a thought captured in a simple but meaningful phrase that expresses the essence of who we are.

It helps define what we do, our values, our differentiation and the driving force behind our organisation. 'Invested' is the one thing we want people to think of when they see or engage with us.



**INVESTED**

## BRAND IDEA

—  
**INVESTED**  
—

### POSITIONING STATEMENT

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 can't wait. We help make them real.

We're deeply invested in the financial success and economic independence of Indigenous Australians. It's why we exist.

# OUR OFFER

## PERSONAL

### **YOU, INVESTED**

Loans and financial services – affordable, simple and personalised. So you can take ownership of your home and your future.

## BUSINESS

### **IDEAS, INVESTED**

Finance and partnerships - from big ideas through to making them happen, we can provide the right mix of products, services, advice, networks and capability.

## INVESTMENT

### **FUTURES, INVESTED**

We're all for Aboriginal and Torres Strait Islander investors. Focused on making a strong, positive impact with a portfolio that provides responsible financial returns and a whole lot more for communities and our partners.

# — VALUE PROPOSITION —

## COMMUNITY, CONNECTED

By connecting people, organisations, capabilities and commitment, we build partnerships and networks that lead to more opportunities for the entire Indigenous economy.

## OPPORTUNITY, PROVIDED

Providing access to partnerships and finance for Aboriginal and Torres Strait Islander people. In situations where many lenders are unable, we can often go further to make it happen.

## CAPABILITY, DEVELOPED

Developing the capabilities and skill-sets of Aboriginal and Torres Strait Islander people. We will invest our time and expertise where it can make a difference, and grow the Indigenous economy.

## EXPERTISE, SHARED

Sharing our knowledge and experience with Aboriginal and Torres Strait Islander people. Providing understanding and advice needed to make the most of your money.

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LOGOTYPE

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After careful consideration of a wide range of Indigenous artists, we decided to approach the talented Penny Evans to help create a visual brand that better represents our purpose, and most importantly, our customers.

The process meant that we created a design based on our customers' needs, not who we thought they wanted us to be.

Penny is based in the Northern Rivers, NSW and as well as being an artist, is a proud, independent business person. Her practice is informed by her rich cultural heritage – Gomeri/Gamilaraay – and a strong connection to country.

She produces ceramics and collaged, mixed media works on paper. Each piece is unique and an evolution in her artistic practice.

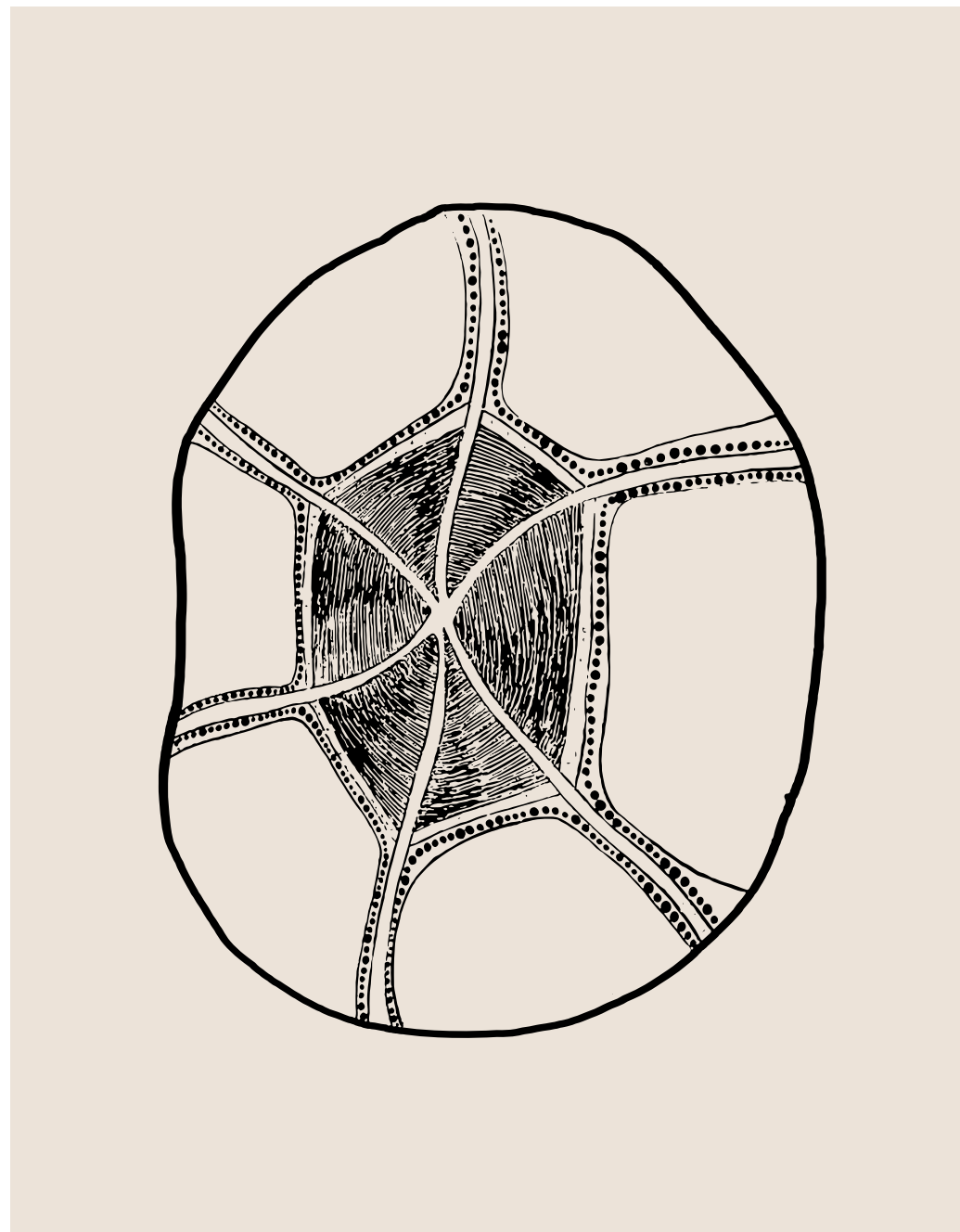
Penny interprets, revitalises and repositions the ancient symbols and iconography of our Ancestors. The technique of sgraffito is a strong feature of the wares and links to traditions of carving into trees, weapons, utensils, emu eggs as well as ground carving for ceremonial purposes, communications and storytelling.

As an artist living in the 'Premier State' of NSW (the first lands colonised), her primary concerns are with the history and aftermath of colonisation. The generational effect of this on herself, her family, the broader community and also our physical environment.

For her, our history is not the distant past. She is the culmination of it and embodies it. She grew up in an education system in the late 1960's and 70's born out of a pathological denialism cloaked in a binary structure in which racism thrived and still does.

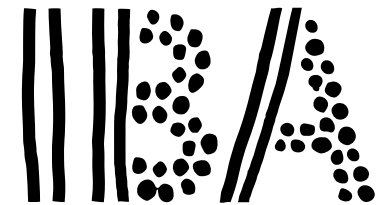
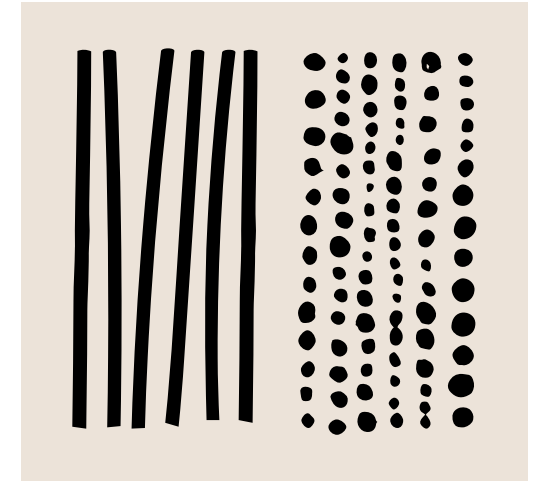
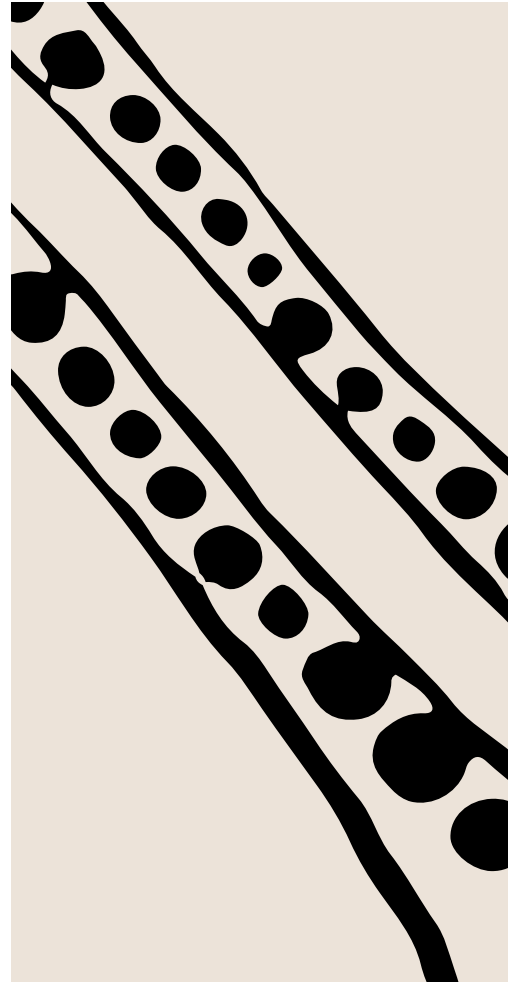
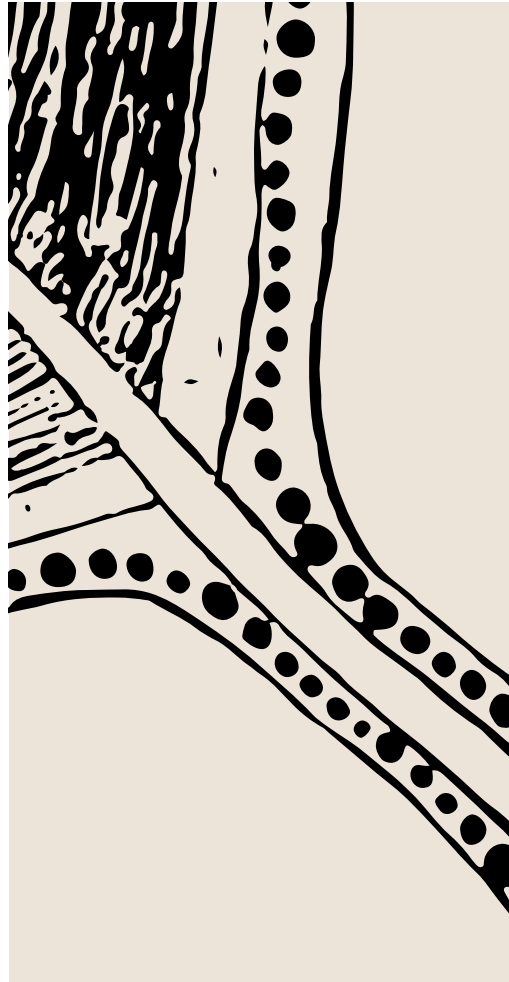
Penny's art practice is healing and vitally important to her and her family. A mapping of her personal psychological and spiritual development.

Ultimately, reinstating ownership through our rich heritage, culture and respect for our landscape and people.



### Brandmark development

The IBA Brandmark has been constructed using individually crafted circular and linear markings. These markings can be found within a broad range of Penny Evans' artworks and combine saltwater with freshwater. Uniting through pathways to a unified centre. In her own words, this design represents "a meeting place for ceremony and celebration".



*"Linear, dots, circles, cultural,  
recognisable, simple."*

Penny Evans



**Primary & secondary logo lockups**

There are two versions of the IBA logo. The Primary logo consists of a vertical lockup of the Brandmark and Wordmark while the secondary is a horizontal stack.

Providing it is suitable for the application, it is preferred that the primary (vertical) version of the logo always be used.

**Primary logo lockup****Secondary logo lockup**

### Colour variations

The IBA - Sand on Black - Logo, pictured top left, is our primary Logo colourway and should therefore be considered the preferred option. Predominant use of this logo colourway will ensure brand consistency and impact is maintained across all collateral.

In order to give creative flexibility, two other variations have been supplied. Please use these sparingly and with consideration to the impact of overall brand presence.

If colour is not an option for technical reasons mono variations have been supplied in both black and white options.

#### ! Note

Although very similar, the sand colour should never be confused with white. Equally the IBA rich black should never be confused with a regular black tone.

### Primary colour variation



### Secondary colour variations

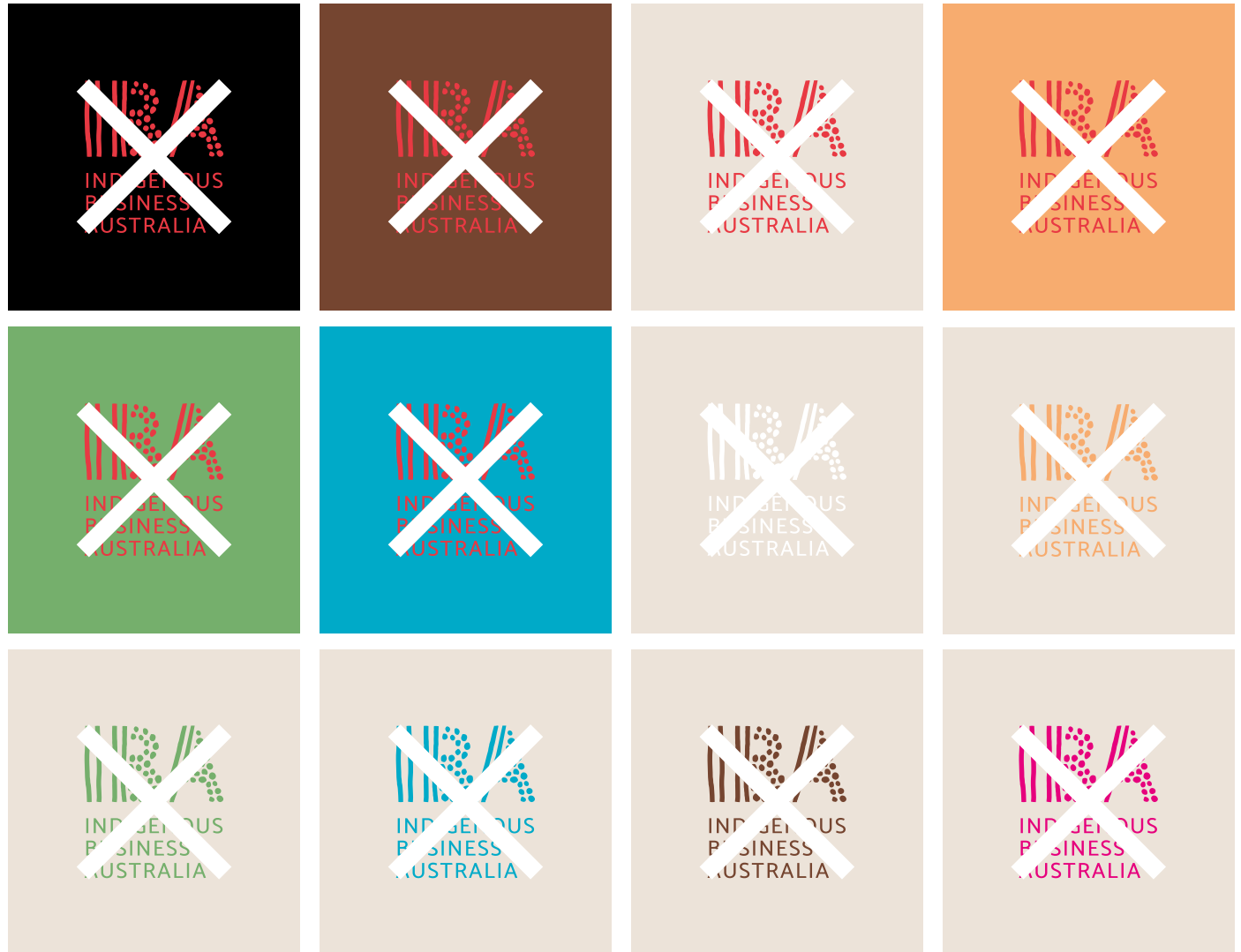


### Mono variations



**Incorrect colour usage**

The IBA Logo should never be used in any other colour than the examples stated on the previous page. Predominant use of this logo colourway will ensure brand consistency and impact is maintained across all collateral.



**Brandmark & wordmark spacing**

The space between the Brandmark and the Wordmark is equal to the height of the 'A' in the Wordmark.

**! Note**  
 All rules applicable to the primary logo should be considered and applied to the secondary logo in exactly the same manner.



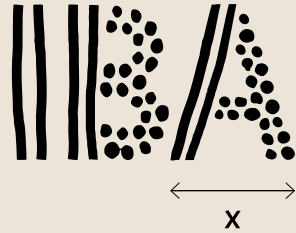
**Exclusion zone**

By defining an exclusion zone, we ensure the IBA logo retains its impact and legibility when paired with supporting visual elements such as text, graphics and imagery.

This zone is the absolute minimum safe distance. Where possible, the logo should be given even more surrounding space.

The exclusion zone is equal to the width of the A in the IBA brandmark (marked as x in the diagram).

**! Note**  
 All rules applicable to the primary logo should be considered and applied to the secondary logo in exactly the same manner.



**Incorrect exclusion zone usage**

This page illustrates why the clear space is so important. In the top example, an element is sitting much too close to the IBA logo, creating a cramped and messy visual.

The bottom example shows correct treatment of the Logo and the exclusion zone. By respecting the exclusion zone we ensure the logo stands out and looks its best.



**Minimum sizes**

Defining a minimum logo size ensures that the IBA brand remains legible and recognisable across all applications and colour variations.

**Print**

The primary IBA logo should never be reproduced smaller than 13mm wide.

The secondary IBA logo should never be reproduced smaller than 27mm wide.

If the logo is to be reproduced smaller than these sizes (a USB stick for example) then the brandmark only version should only be used.

**Digital**

The primary IBA logo should never be reproduced smaller than 60px wide.

The secondary IBA logo should never be reproduced smaller than 126px wide.

If the logo is to be reproduced smaller than these sizes then the brandmark should only be used.

The digital minimum has been defined based on the readability from a 72dpi screen. Applications on HDPI/Retina screens should be scaled accordingly.

**Primary Logo**

**Print**



← →  
No smaller than 13mm wide



← →  
Brandmark alone to be used if smaller than 13mm wide.  
No smaller than 8mm wide

**Digital**



← →  
No smaller than 60px wide



← →  
Brandmark alone to be used if smaller than 60px wide.  
No smaller than 40px wide

**Secondary Logo**

**Print**



← →  
No smaller than 27mm wide



← →  
Brandmark alone to be used if smaller than 27mm wide.  
No smaller than 8mm wide

**Digital**



← →  
No smaller than 126px wide



← →  
Brandmark alone to be used if smaller than 126px wide.  
No smaller than 40px wide

### Australian government logo

The *Australian Government logo* provided to IBA is available in two primary layouts – as either an one inline version or a two stacked design. The crest can be reproduced in two colour variations (black or white) to increase its visibility against different backgrounds.

The logo must not be used as a decorative or artistic element or as a watermark, and must not be overprinted with text or images.

The *Australian Government branding guidelines on use of the Australian Government logo by Australian Government departments and agencies* can be found on the Prime Minister and Cabinet website.

### IBA crest inline



**Australian Government**  

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**Indigenous Business Australia**

### IBA crest stacked



**Australian Government**  

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**Indigenous Business Australia**





# BRAND COLOURS

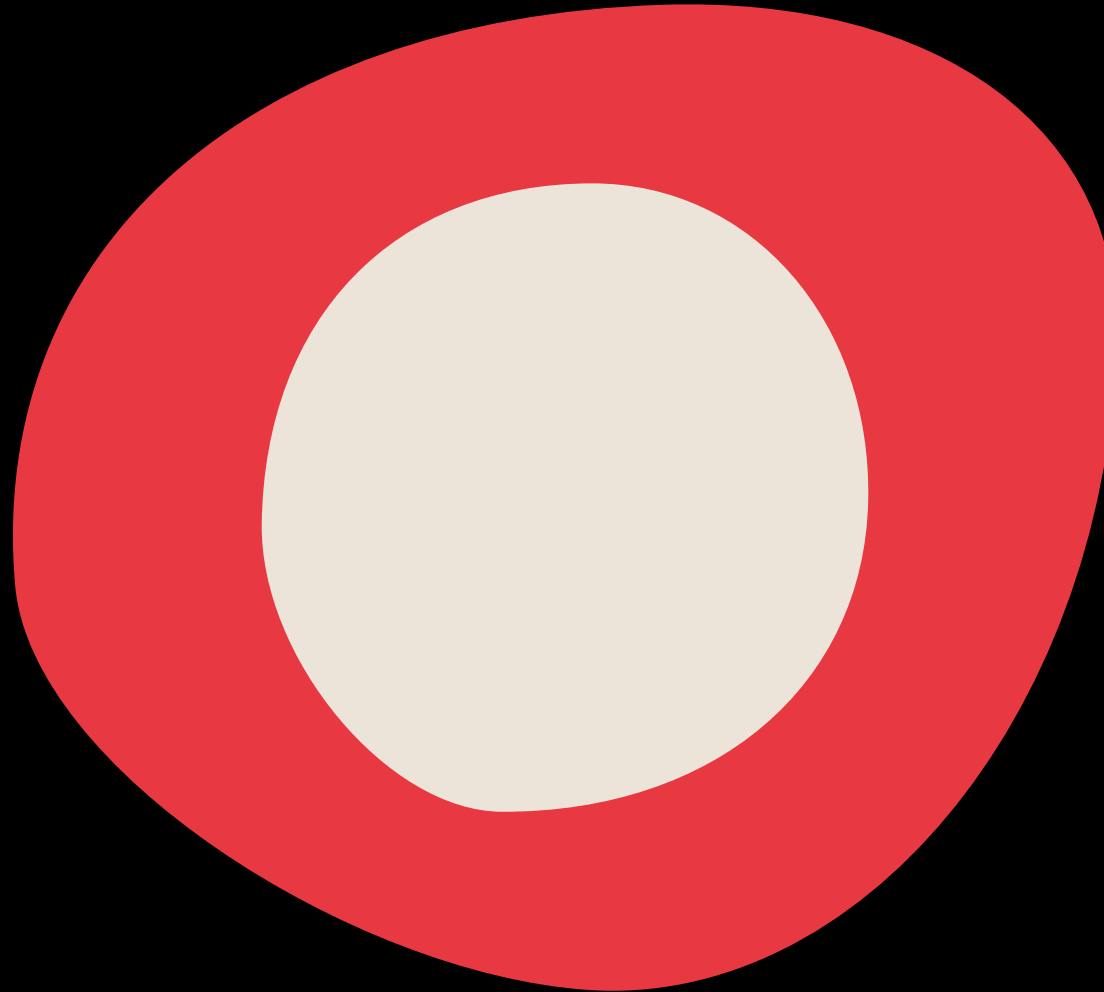


**Core colours**

Our core colours are 'ochre' red, 'origin' black and 'sand'. These three colours combined create a distinctive brand presence and should always be considered before any alternate colourways.

The 'ochre' red represents ceremonies and the 'origin' black representing the Aboriginal and Torres Strait Islander people of Australia.

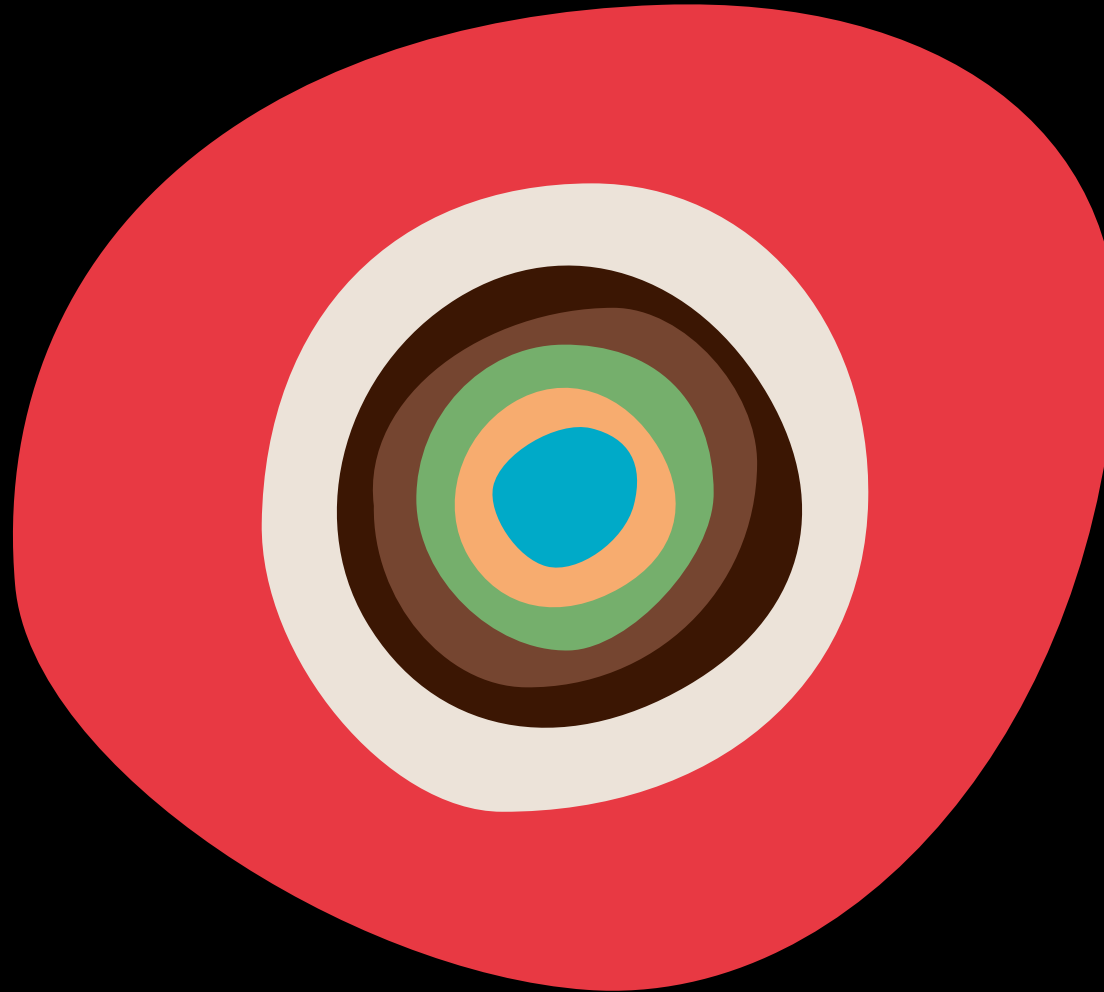
'Sand' should be the colour to use for headlines when using this colourway, as per this text.



## Colour palette

Our colour palette originates from the land. Beginning at the centre, we have a tropical blue representing the ocean which then moves to a warm shore sand and further still to the lush green of the bush. Our palette then takes on the raw, earthy hues of the land and as we approach the desert expanse a red ochre is used to represent Indigenous ceremonies, then black, representing the Aboriginal and Torres Strait Islander people of Australia.

This diagram illustrates the preferred colour usage proportions. Black is our hero background colour, ochre is our pop colour, sand is used mainly for typography and the rest are secondary and tertiary colours.



*"Strong, but earthy."*

Penny Evans

**Best practice for use**

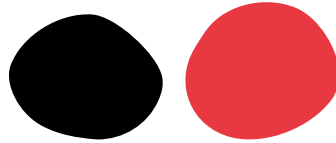
Black should predominantly be the hero base colour with red being the pop colour. Red should ALWAYS be the pop colour on the page regardless of the background colour.

Secondary colours are available for use as background colours when you feel you may have too much black in your suite of collateral. These are to be used sparingly to divide sections or separate themes. See layout examples for reference.

Tertiary colours are mainly used with graphic device two as a callout box.

**! Note**  
All RGB and hex value colours have been checked for AA compliance in accordance with Disability Discrimination Act 1992  
[australia.gov.au/accessibility](http://australia.gov.au/accessibility)

**Primary brand colours**



**ORIGIN**

Pantone  
Black 2 U  
CMYK  
30 30 30 100  
HEX  
#090203  
RGB  
9 2 3

**OCHRE**

Pantone  
Red 032 U  
CMYK  
0 88 68 0  
HEX  
#E23C48  
RGB  
226 60 72

**Secondary colours**



**SAND**

Pantone  
434 U  
CMYK  
0 5 10 10  
HEX  
#ECE3D9  
RGB  
236 227 217

**STONE**

Pantone  
7601 U  
CMYK  
0 55 60 65  
HEX  
#744532  
RGB  
116 69 50

**ROCK**

Pantone  
Black 5U  
CMYK  
0 70 70 90  
HEX  
#3A1605  
RGB  
58 22 5

**Tertiary colours**



**OCEAN**

Pantone  
2925 U  
CMYK  
85 0 21 0  
HEX  
#009ECA  
RGB  
0 158 202

**SHORE**

Pantone  
156 U  
CMYK  
0 40 60 0  
HEX  
#EDA974  
RGB  
237 169 116

**BUSH**

Pantone  
346 U  
CMYK  
60 10 70 0  
HEX  
#75AF6C  
RGB  
117 175 108

**Preferred colourway**



**Colour groups**

These are examples of correct colour group usage. Numbered in order of preference, one being the go-to choice.

These groupings allow the background, graphic and copy to all work in harmony while allowing our 'ochre' to pop. These are the only acceptable colour group options to use.

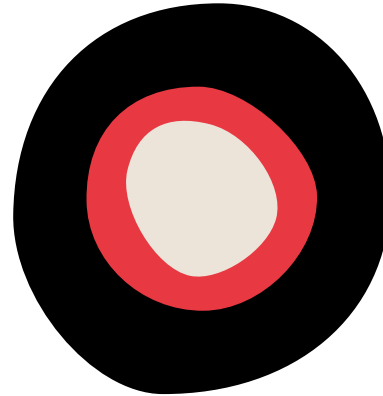
The top row is our preferred grouping, bottom row are to be used sparingly.

As explained on the previous page, secondary colours are available for use as background colours when you feel you may have too much black in your suite of brochures etc. These are to be used sparingly to divide sections or separate themes. See layout examples for reference.

**! Note**  
All layouts should contain our red 'ochre' colour. All tertiary colours will work as holding devices to differentiate different items on these backgrounds.

**Preferred**

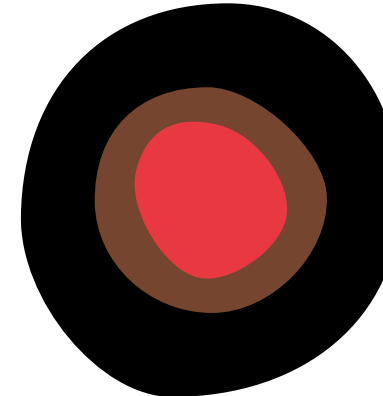
1



Example layout



2



Example layout



**Alternate background options**

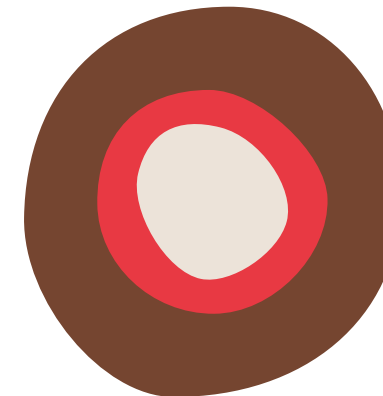
3



Example layout



4



Example layout





# GRAPHIC DEVICES



These works both have been selected as they have a deep, unified centre. They share an origin in ceremony, and are meeting places inspired by nature. Their circular shape represents an all encompassing connection. Bonded by lines of relationships and respect.



**Women at the Swamp Gathering  
Reeds Triangular Platter**

– Penny Evans



**Spirit Dreaming Plate**

– Penny Evans



The core graphic elements were extracted from the artwork and transformed into vector files. These are our hero graphic devices. They have been named 'Gathering' and 'Dreaming' respectively for the purposes of this guidelines book.



**'Gathering'**



**'Dreaming'**

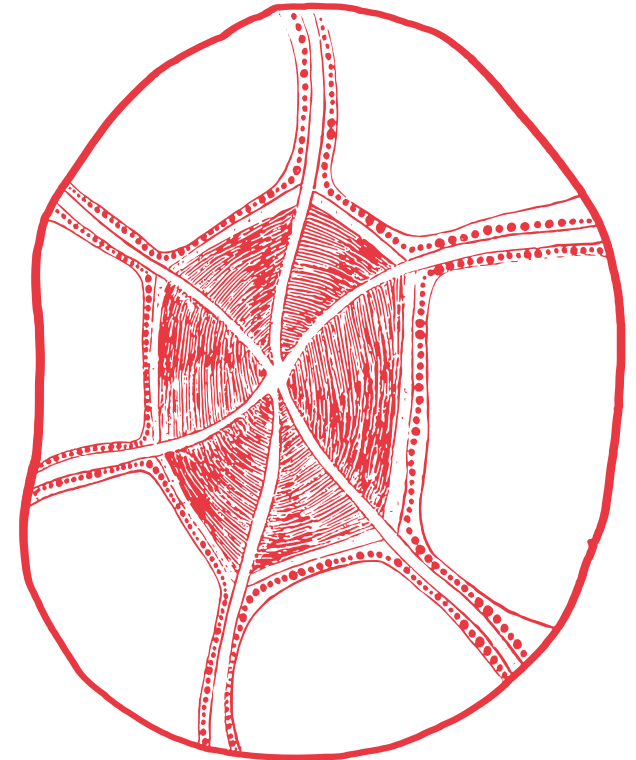


### Graphic device one

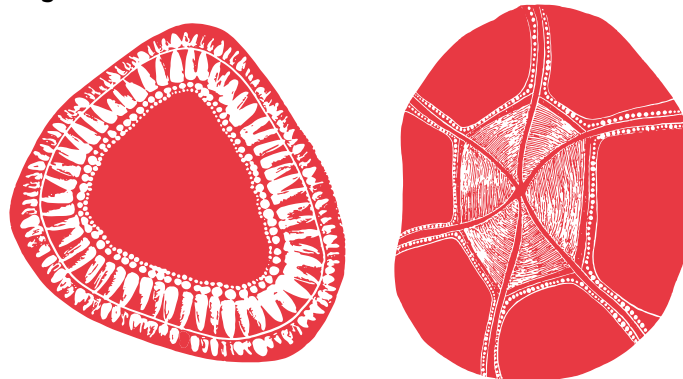
We have two core graphic devices, 'dreaming' and 'gathering'. The positive versions are the preferred options to use. When you need a full suite and need some variation you may then use the negative versions.

When placed on a layout these graphics should sit in the centre of the page with ample clear space around them, allowing them to breathe (as per the examples) and maintaining the integrity of the artist's design.

### Positive



### Negative



#### ! Note

It is preferable to use the positive versions of the graphics at smaller sizes to retain detail. As you can see in this example to the left, the quality of the negative graphic is greatly reduced when used at a smaller size.

Graphics may be turned 90 degrees or flipped only when used in a landscape layout (see front page of this guidelines book).

**Graphic device one**

**Minimum sizes**

Defining a minimum graphic device size ensures that the artwork remains legible and recognisable.

**Print**

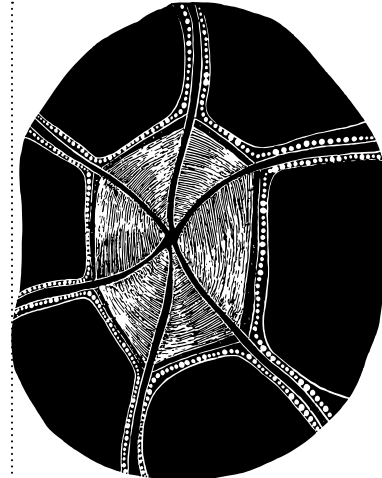
The graphic device should never be printed smaller than 40mm wide when standing tall. This applies to both 'Gathering' and 'Dreaming' and both positive and negative versions. The graphic should also always be positioned in the centre of the communication piece and fit comfortably within the space.

**Digital**

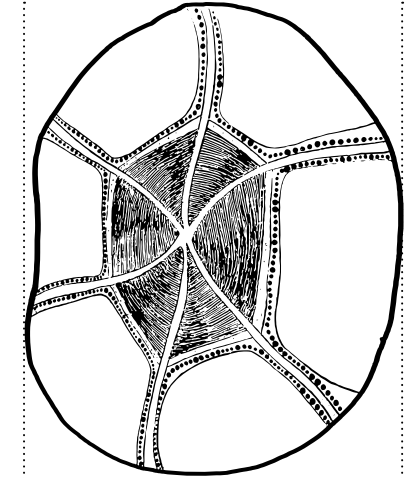
The graphic device should never be smaller than 140px. This applies to both 'Gathering' and 'Dreaming' and both positive and negative versions. The graphic should also always be positioned in the centre of the communication piece and fit comfortably within the space.



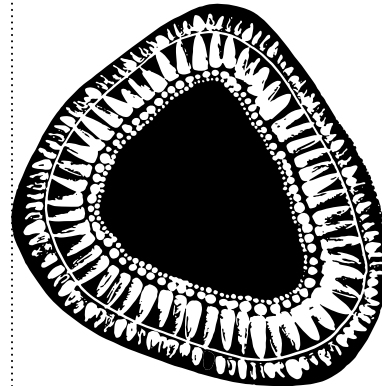
**! Note**  
The only time you may bleed the graphic off of the visual area is in very small web based material, or obscure size ratios ie. web banners or Facebook cover image (see page 54).



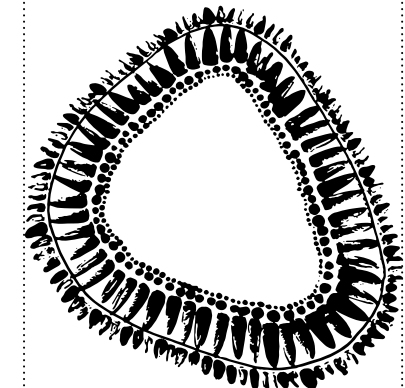
'Dreaming' negative



'Dreaming' positive



'Gathering' negative



'Gathering' positive

Print: No smaller than 40mm wide  
Digital: No smaller than 140px wide

Print: No smaller than 40mm wide  
Digital: No smaller than 140px wide

### Graphic device two

The second graphic device reflects a highlight but is derived from the lines in Penny Evans' work, as per the IBA logo.

The device can be used for subheads, item description labels and callout boxes. The device should only appear once per page or 'side'.

When used on book covers, overlaid type colour should always be our black 'origin'.



**! Note**  
When graphic device two is used as a copy holder, the length of the device should be adjusted to fit the copy. The type may overlap the border of the device very slightly to add interest if preferred.  
  
When the subhead runs across two lines the leading should be set to 'auto' and the length of the device adjusted to the word length. Distance from headline should be equidistant to the height of the graphic device containing the subhead.

COMMUNITIES INVESTED

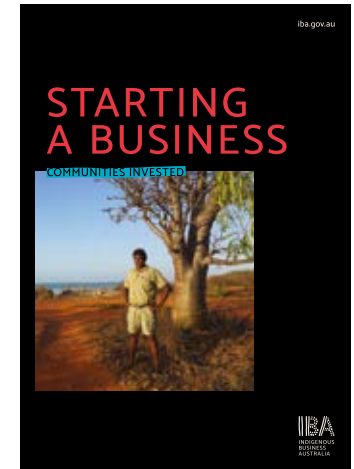
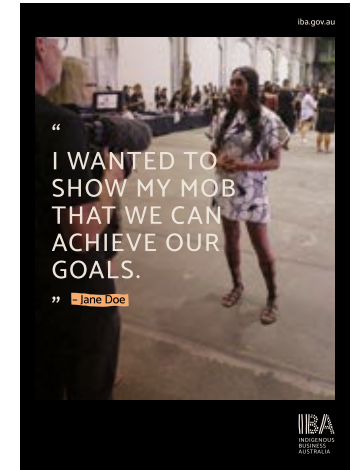
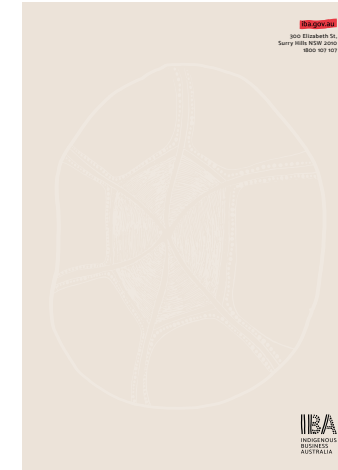
Jane Doe

HOME OWNERSHIP

SHOW YOUR  
MOB THAT  
YOU CAN  
ACHIEVE  
YOUR GOALS

YOUR INVESTMENT  
AND RESPONSIBILITIES

### Examples



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# TYPOGRAPHY

—

### Primary IBA typeface

IBA's primary brand typeface is Catamaran Medium. **It is used for all headlines.**

This font was chosen due to its simple sophistication, elegance and slight imperfection on the edges of the letterforms. It shows individuality but also works well when used together, as with people and their communities.

The font files should have been supplied to you along with this document. If for some reason they weren't included, you can download them from

[fonts.google.com/specimen/Catamaran](https://fonts.google.com/specimen/Catamaran)

#### ! Note

This font should be used for print and online wherever possible.

### Catamaran Medium

A B C D E F G H I J

K L M N O P Q R

S T U V W X Y Z

a b c d 1 2 3 4 5 @ #

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

1 2 3 4 5 6 7 8 9 0 ! @ \$ % ^ & \* ( )

**Secondary IBA typeface**

IBA's secondary brand typeface is Montserrat. **It is used for all body copy and subheads.**

Montserrat Regular is used for body copy and larger copy content. Montserrat Bold is used for subheads within larger copy content.

Italic versions for both weights may also be used as and when needed.

The font files should have been supplied to you along with this document. If for some reason they weren't included, you can download them from

[fonts.google.com/specimen/Montserrat](https://fonts.google.com/specimen/Montserrat)

**! Note**

These fonts should be used for print and online wherever possible.

**Montserrat regular**

AaBbCcDdEeFf

1234567890

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz,,:;"'""`~

!;?@#\$%^&\*°\_—\_ =+÷|/^( ) [ ] { } < > < > < > < > ™ © ®

**Montserrat bold**

AaBbCcDdEeFf

1234567890

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz,,:;"'""`~

!;?@#\$%^&\*°\_—\_ =+÷|/^( ) [ ] { } < > < > < > ™ © ®

**System typefaces**

IBA's system typefaces are Trebuchet MS and Calibri.

**Primary IBA system typeface**

Trebuchet MS is the replacement font for Catamaran Medium when used for online application, mainly headlines.

**Secondary IBA system typeface**

Calibri is the replacement font for Montserrat when used for online application, mainly body copy or long format copy.

**! Note**

These fonts should ONLY be used when Catamaran and Montserrat are unusable i.e. on EDM templates.

**Primary system typeface**

Trebuchet MS Regular  
 AaBbCcDdEeFfGgHhIi  
 ABCDEFGHIJKLMNOPQRSTUVWXYZ  
 abcdefghijklmnopqrstuvwxyz,.;:'"“”`~  
 !i?@#\$%^&\*•°---\_ =+÷|/\()[]{}<><><>>>™©®

**Secondary system typeface**

Calibri Regular  
 AaBbCcDdEeFfGgHhIi  
 ABCDEFGHIJKLMNOPQRSTUVWXYZ  
 abcdefghijklmnopqrstuvwxyz,.;:'"“”`~  
 !i?@#\$%^&\*•°---\_ =+÷|/\()[]{}<><><>>>™©®

—  
**LAYOUT**  
—



## Logo & URL

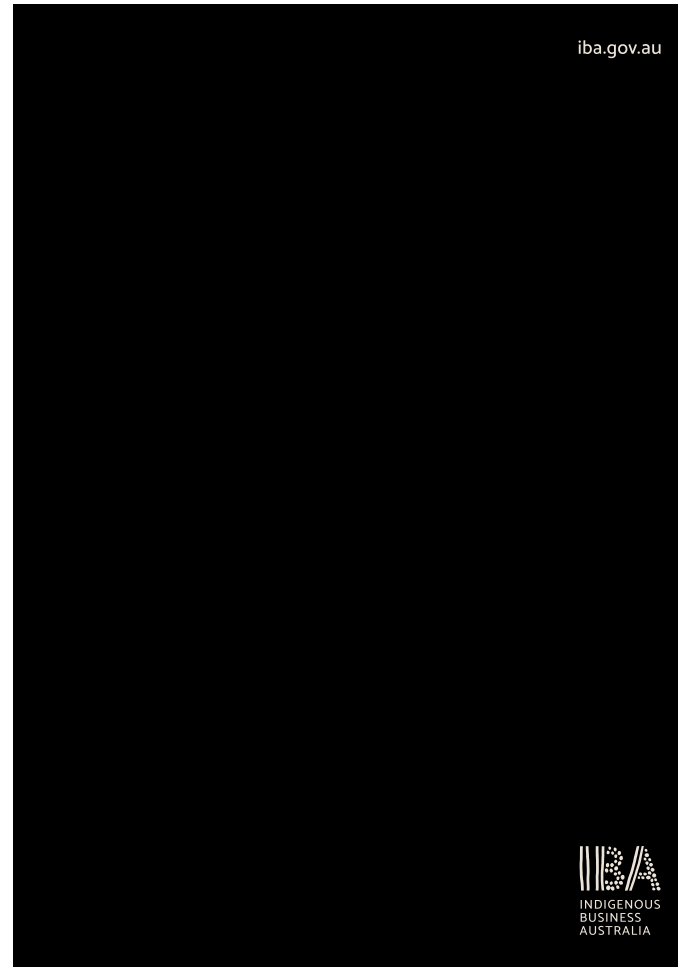
This is the first stage of setting up any layout. The logo lockup should always be placed bottom right where possible, always remaining true to the logo exclusion zone.

The URL should always be placed top right where possible and always line up to the guides of the logo exclusion zone, top and right. Width of the URL should be the same as the IBA brandmark.

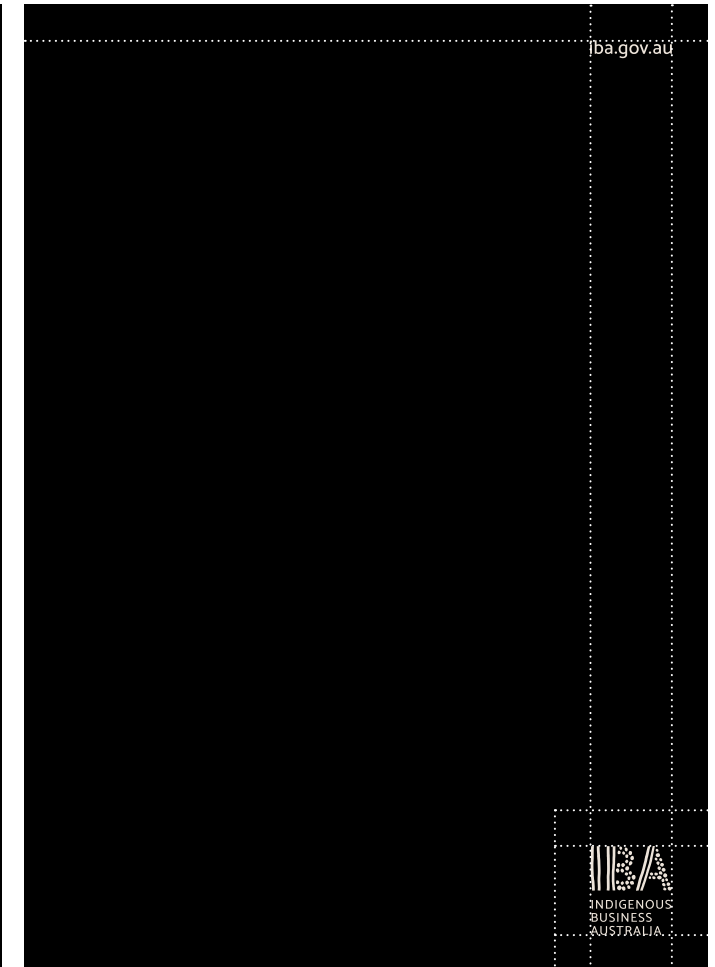
### ! Note

The URL may not be able to be placed on all layouts due to space restrictions.

## Layout



## Layout explained



## Typographic layout

Headlines should be Catamaran Medium, left aligned. Font size and leading should be the same i.e. 54pt type = 54pt leading. Tracking should be set to +50pt.

Type box should also be centred to the height of the page and sit left aligned. The distance from the left margin should be the cap height of the headline copy, use the first letter in the paragraph to measure.

### ! Note

When the headline has no subhead you must use the em dash above and below the copy, unless you are creating a 'bold typographic layout'. The em dash should sit the same height above and below the headline copy.

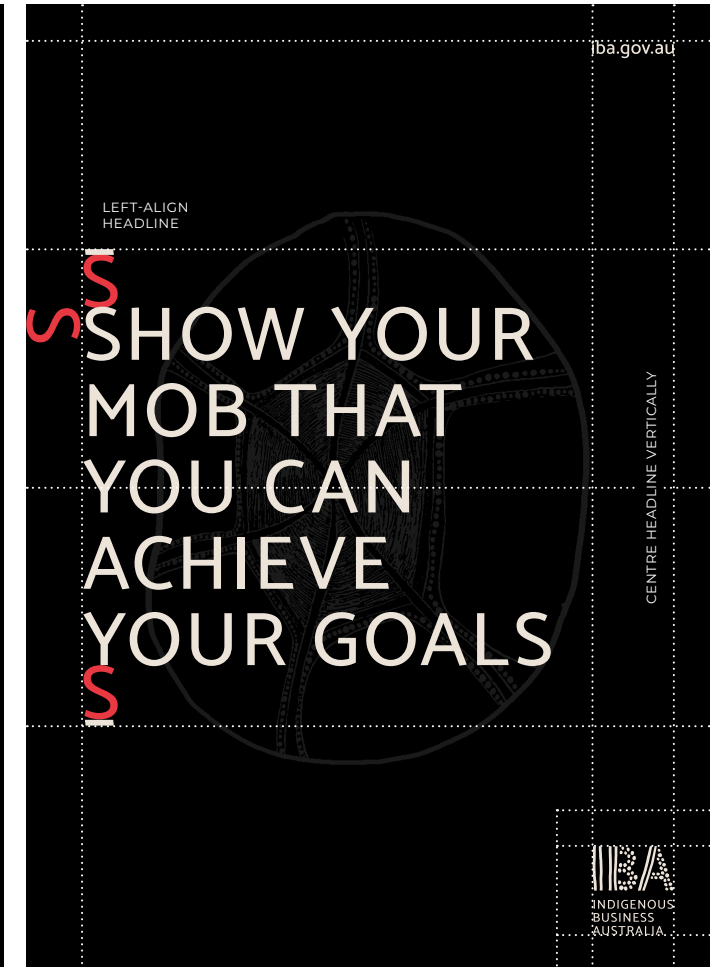
For clarification, an em dash is the longer of the two dashes available on your keyboard.

When using Word on a PC, hold CTRL and the minus symbol to create the em dash.

## Layout



## Layout explained



*"Graphically strong, clear and simple yet powerful. Contemporary."*

Penny Evans

### Bold typographic layout

This poster or booklet cover style may be used when the headline consists of a powerful two word (three word max) copy line. This layout is the only version that should have the headline centre aligned on the page. This version allows maximum impact for the headline and works best to hero our distinctive artwork.

Headlines should be Catamaran Medium. Font size and leading should be the same i.e. 54pt type = 54pt leading. Tracking should be set to +50pt.

Type box should also be centred to the height of the page. The headline should be comfortably bold and large on the page, but never stretch beyond the right align margin of the logo and URL.

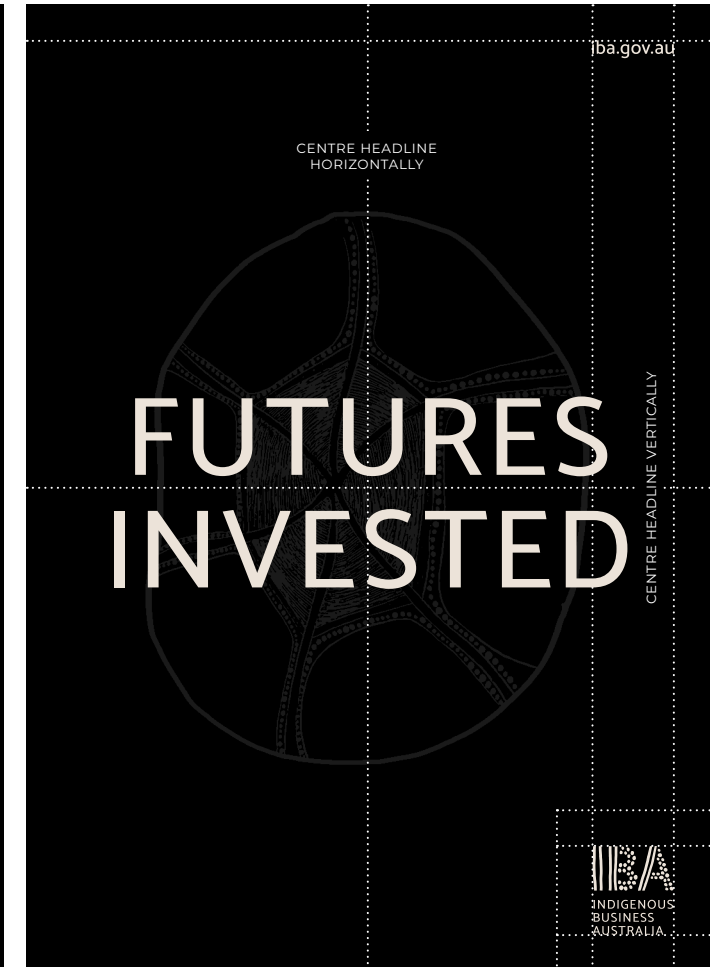
#### ! Note

If a subhead is needed on this layout it must sit top right and align with the logo/URL margin for this option. See 'just graphic' poster layout for reference.

### Layout



### Layout explained



## Statement layout

This layout is the only one to have a frame. The frame should first be built to house the image and copy, based on the dimensions of the logo exclusion zone as illustrated.

Headline copy should be Catamaran Medium. Font size and leading should be the same i.e. 54pt type = 54pt leading. Tracking should be set to +50pt. Type box should also be centred to the height of the image area and sit left aligned. The distance from the left margin should be the cap height of the headline copy.

Title of person should be treated as a subhead and be placed just in front of the bottom quotation mark, centred with it.

### ! Note

When using a statement, the em dashes are replaced with quotation marks. The quotation marks should sit the same height above and below the headline copy.

Another thing to note is that this layout does not use the red as a pop colour. This only applies to this layout style when using a statement and border.

## Layout



## Layout explained



**Brochure cover**

**All elements (graphic & photography)**

This layout consists of three main parts: graphic/headline/photography. The graphic always sits in the centre of the page, the headline is left-aligned and the photography is always right-aligned and housed in a square shape. This layout is mainly set up for a portrait layout but a landscape option is shown below for reference.

Headlines should be Catamaran Medium, left aligned and sit comfortably above the photography. The distance from the left margin should be the cap height of the headline copy, use the first letter in the paragraph to measure. Font size and leading should be the same i.e. 54pt type = 54pt leading. Tracking should be set to +50pt. The headline will in most cases have a subhead and these will be treated as one item when moving along the left margin.

The photo should always be right aligned on the page to either the logo/URL margin, or the very inside margin of the logo lockup (see below). The image should be as large as possible without making the other elements feel cramped.

**Landscape example**

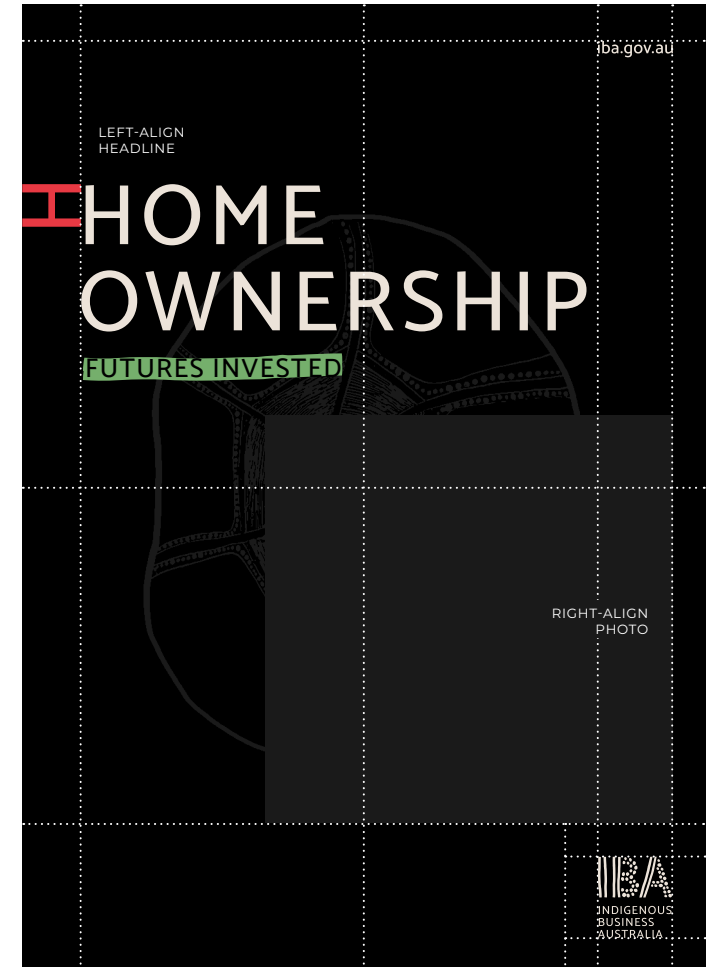


**Layout**



**! Note**  
Photography is always right-aligned and housed in a square shape.

**Layout explained**



*"Feathered, Woven. Spirit Dreaming - a complex yet unified web."*  
Penny Evans

**Brochure cover**

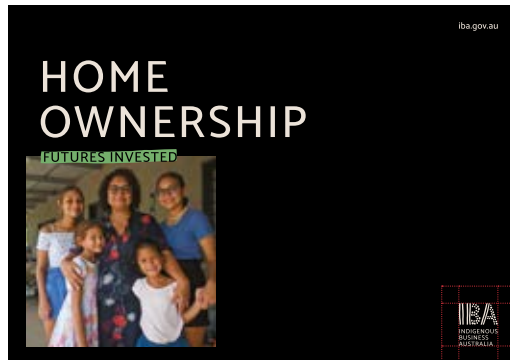
**Just photography**

This layout is similar to the previous layout explained (graphic & photography), but with just one element, photography. The headline is left aligned, as is the photography. Photography is always in a square shape. This layout is mainly set up for a portrait layout but a landscape option is shown below for reference.

Headlines should be Catamaran Medium, left aligned and sit centred on the top surface of the photograph. The distance from the left margin should be the cap height of the headline copy, use the first letter in the paragraph to measure. Font size and leading should be the same i.e. 54pt type = 54pt leading. Tracking should be set to +50pt. The headline will in most cases have a subhead and these will be treated as one item when moving along the left margin.

The photo should always be left aligned on the page, the same distance from the left margin that the URL sits on to the right. The image should be as large as possible without making the other elements feel cramped.

**Landscape example**

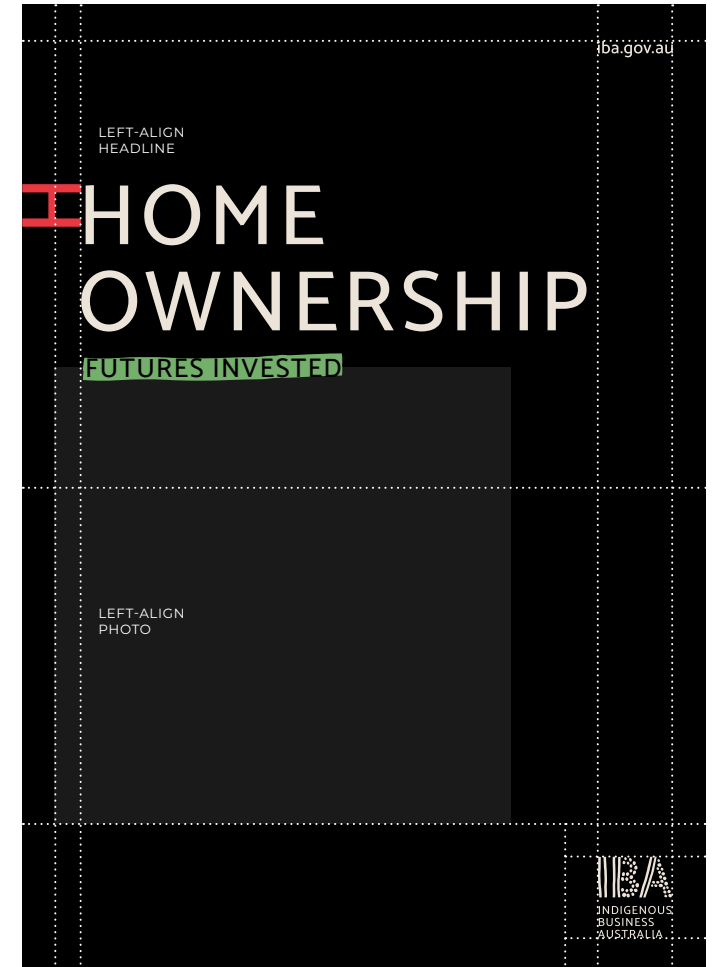


**Layout**



**! Note**  
Photography is always left-aligned and housed in a square shape.

**Layout explained**



**Brochure cover**

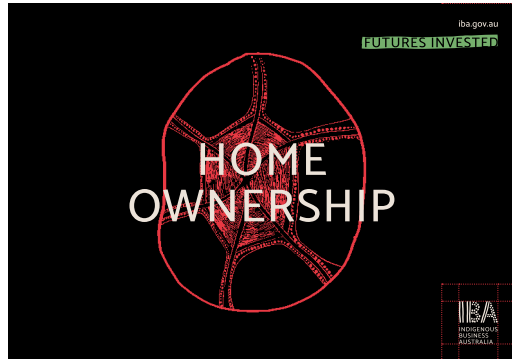
**Just graphic**

This layout is similar to the bold typographic poster layout and may only be used when the headline consists of a powerful two word (three word max) copy line. Headline and graphic are centred on the page. This layout is mainly set up for a portrait layout but a landscape option is shown below for reference.

Headlines should be Catamaran Medium. Font size and leading should be the same i.e. 54pt type = 54pt leading. Tracking should be set to +50pt. Type box should also be centred to the height of the page. The headline should be comfortably bold and large on the page, but never stretch beyond the right align margin of the logo and URL.

**! Note**  
Subheads should sit top right and align with the logo/URL margin for this option.

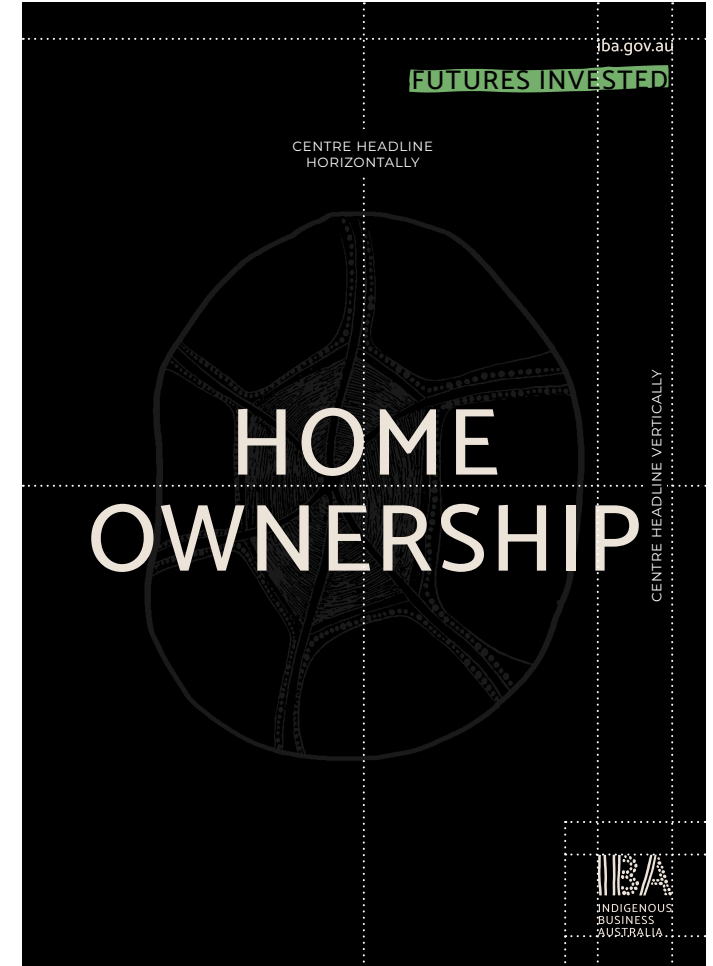
**Landscape example**



**Layout**



**Layout explained**



—

# PHOTOGRAPHY

—



**Do**

Our photography is perhaps the most effective way of showcasing what we are about. Our photography style is modern, warm, real and positive. Care must be taken to make sure images chosen aren't overly cheesy, polished or look too much like an image from a stock library. Images should capture the true nature of our people and culture.

Images of people should show positivity and strength. Images should not be oversaturated or too dull. 'Real' is the key when sourcing photography. By staying true to these guides, our image bank should look like they're all from the same family or mob.

**Don't**

- Use monotone (black and white) photography
- Use negative facial expressions
- Use images too dull in colour
- Use oversaturated images



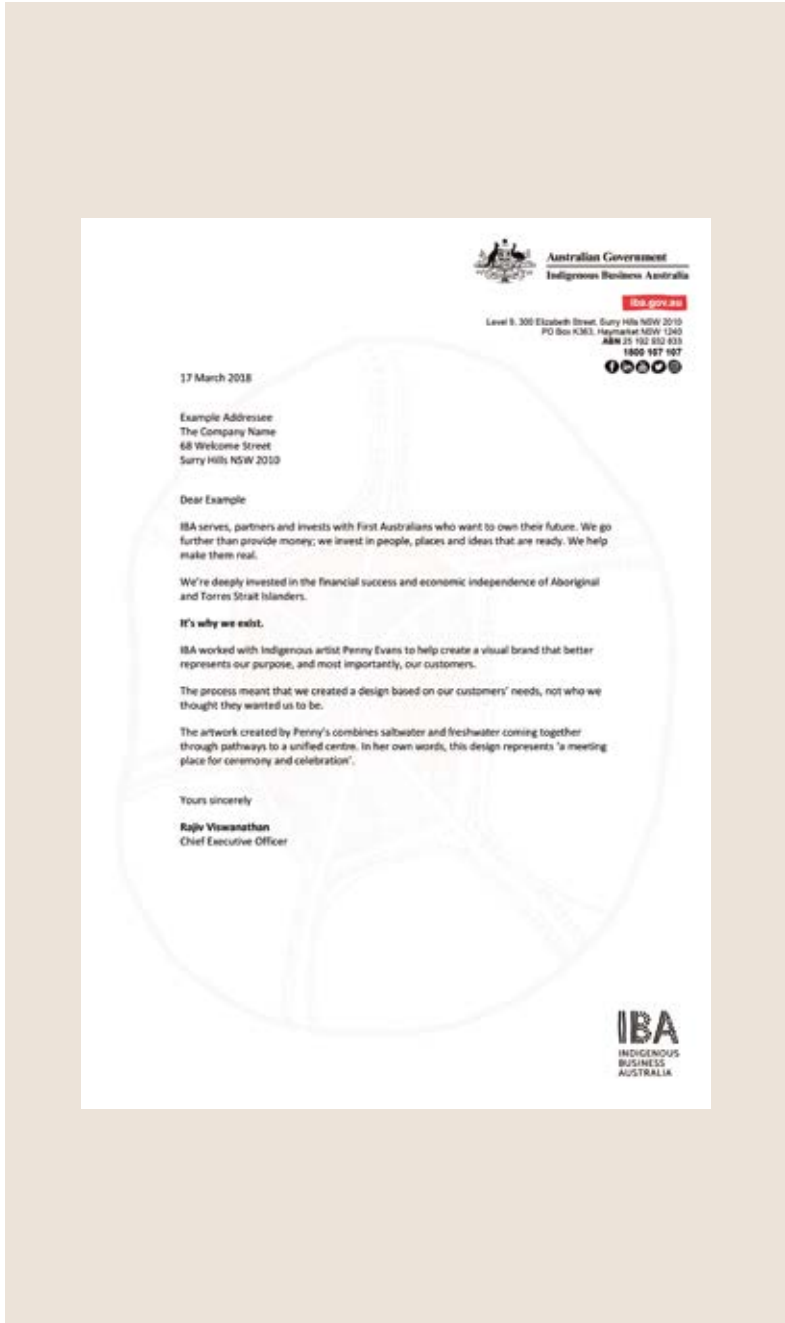
*"Real people on the ground."*  
Penny Evans

—

# BRAND TOOLKIT

—

Letterhead



## Business cards



### ORDERING BUSINESS CARDS

Business card orders can be placed through our online portal. See the link on our staff intranet.

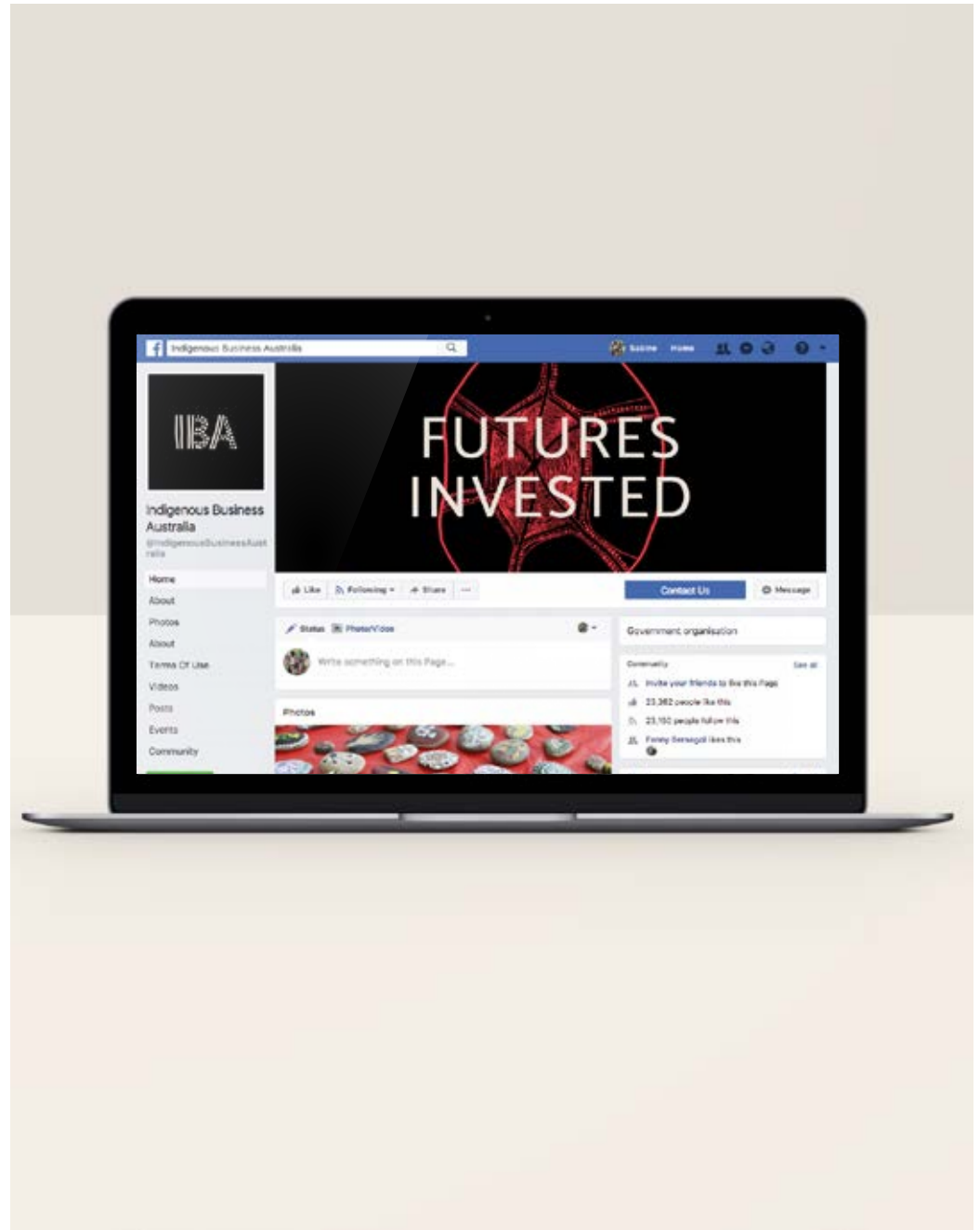




Poster & brochures



Social media



Old business loan sheet

**IBA'S BUSINESS LOAN**

**About**  
Now it's easier than ever to start, grow or restructure an Indigenous small business in Australia. With our Business Loan Package, we'll assist you with working capital requirements, purchase of existing businesses, plant and equipment, and other commercial assets. So you can start planning your business future right now.

**Product Terms**

**Loan Amount** \$10,000 - \$5,000,000

**Loan Repayment Options**

- Monthly Principal and Interest repay
- With an Initial Interest Only Period
- Balloon Repayments
- Seasonal Repayments

**Loan Term** Maximum 20 years

**Fees** Nil application and line service fees

**Interest Rate** Competitive variable rate interest rate

**Security** Minimum security requirements of a specific security agreement over the

**Benefits**

**Cash flow:** to meet cash flow requirements of your business including: up front contract costs or to purchase business assets.

**Flexible repayments:** initial interest only period to assist the business, and of the business. For example, seasonal repayments are available for agri-business to meet cash flow fluctuations.

**Criteria**

**Commercially viable** business model.

**Other standard** IBA Policy and Credit criteria apply.

**Flexible loan terms** structured to suit the purpose and cash flow of the

**Call 1800 107 107 or visit [iba.gov.au](http://iba.gov.au)**

Please note: This document has been prepared as a general guide only, which is subject to change without notice. It is not an offer of credit. More information is available at [iba.gov.au/indigenous](http://iba.gov.au/indigenous). Loans are subject to budget availability.

**IBA IN DIGENOUS BUSINESS AUSTRALIA**

**FUND YOUR FUTURE**

**IBA'S BUSINESS LOAN**

New business loan sheet

**IBA'S BUSINESS LOAN**

**ABOUT**  
Now it's easier than ever to start, grow or restructure an Indigenous small business in Australia. With our Business Loan Package, we'll assist you with working capital requirements, purchase of existing businesses, plant and equipment, and other commercial assets. So you can start planning your business future right now.

**PRODUCT TERMS**

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- Seasonal Repayments

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**BENEFITS**

**Cash flow:** to meet cash flow requirements of your business including: up front contract costs or to purchase business assets.

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**CRITERIA**

**Commercially viable** business model.

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**Call 1800 107 107 or visit [iba.gov.au](http://iba.gov.au)**

Please note: This document has been prepared as a general guide only, which is subject to change without notice. It is not an offer of credit. More information is available at [iba.gov.au/indigenous](http://iba.gov.au/indigenous). Loans are subject to budget availability.

**iba.gov.au**

**IBA'S BUSINESS LOAN**

**FUND YOUR FUTURE**

**IBA IN DIGENOUS BUSINESS AUSTRALIA**





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# POLICIES & PROCEDURES

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## PAPER STOCK

For all professionally printed material, IBA uses Revive Laser paper stock. This recycled paper has been selected for its high quality, low cost and superior environmental credentials, and for the fact that it is manufactured in Australia (in weights up to 120 gsm).

To highlight Revive Laser's environmental attributes, the icons and the statement below can be included.



*This product is printed on Revive Laser, which is manufactured using 100 per cent recycled content (and 70 per cent recycled content for cover weights). It is certified carbon neutral by the Department of the Environment and Energy under the National Carbon Offset Standard. No chlorine bleaching occurs in the recycling process.*

## DISCLAIMERS

The following disclaimers should be included in IBA's printed materials.

### Legal

*The information contained in this material is general in nature and not tailored to your particular circumstances, objectives or needs. If you are eligible and decide to apply for products or services from IBA you should obtain independent financial and legal advice before signing any documentation or making any significant financial decisions and you should rely upon your own independent advice and inquiries. While IBA has no reason to believe that the information in this material is inaccurate, the truth or accuracy of that information cannot be warranted or guaranteed and may have changed since it was prepared. IBA takes no responsibility for any damage or loss suffered by you in relying on the information in this material.*

### Cultural

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

## SIGNATURE BLOCKS

All IBA communications should be presented consistently to maintain a strong corporate image. Individual email signature blocks are to be used for all electronic communications, and the standard email blocks should not be altered or changed. Using consistent signature blocks throughout IBA allows us to take advantage of every email interaction as a promotional opportunity. Altering or changing default signature blocks can affect the way IBA's corporate and professional image is perceived.

IBA's staff signature blocks include an Acknowledgement of Country.

## PHOTOS

### Obtaining consent

Appropriate consent from the subjects and the photographer is required for the photos that IBA uses. IBA's publicity consent form is available on the intranet and should be used where possible.

Forward all photos to

████████████████████ to ensure that the correct protocols have been followed. Approved photos are added to IBA's image library.

However, any subsequent use of images should be checked with the Communications Team to ensure that permissions have not changed and that the images can still be used.

At an event where photos are being taken? Use this verbal disclaimer when photos will be taken:

*Photographs are being taken during today's event and may be used in IBA's publications. Please let the IBA representative know if you do not wish to be photographed.*

—  
OUR TONE  
OF VOICE  
—



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—

# WE SPEAK AS AN INCLUSIVE VISIONARY

—

Indigenous Business Australia (IBA) has a big, bold vision, but it's driven by a genuine desire to enable Aboriginal and Torres Strait Islander people. The people who have called this remarkable place home for thousands of generations.

We talk about enabling Indigenous Australians to live their way, to invest in themselves and their communities. To own their future, no matter what stage of life.

So it's essential for all our communication to be consistent and true to our values. This Tone of Voice style guide sits alongside the IBA Brand Guidelines. Together, these two guides help maintain the integrity of our organisation and ensure that whenever a customer connects with IBA, the experience and language expresses the essence of who we are.

## CONSISTENCY IS CREDIBILITY

A consistent style helps to build trust, reinforce what we stand for and reduces confusion. Style is all-encompassing and covers everything from formal documents, such as corporate and government reporting, to more informal correspondence, such as emails and social media.

This document helps us to speak as one. It's also a handy reference point to check terminology and offer tips on communicating on behalf of IBA.

A good style guide should grow and evolve, so feel free to contact the Communications & Digital team at [redacted] with any questions or feedback.

## OUR VOICE CONVEYS A STRONG VISION

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

We serve, partner and invest with Indigenous Australians who want to own their future. We go further than providing money; we invest in people, places and ideas that can't wait. We help make them real. We're deeply invested in the financial success and economic independence of Indigenous Australians.

**It's why we exist.**

## ONE VOICE

It is vital to the success of IBA that no matter who they are or where they come from, our customer has an experience that is **engaging, encouraging** and **consistent**. Whether we are chatting about a home loan or a business solution with someone from an urban area or remote, it's vital our voice and information remains consistent.

At the end of every engagement, our customers should feel that IBA is:

**approachable**

**respectful**

**engaged**

**purposeful**

**dynamic**

## VOICE VERSUS TONE

While our starting point should always be to speak with one voice, our tone needs to adapt in response to the needs of the person or community we're connecting with.

Whoever we're talking to, we need to show that we're on the same level and are invested in making life better for them. Why? Because this is the essence of what IBA stands for.

# — VOICE SCALES —

Think of voice scales as kind of volume dial that provides clear guidance on specific aspects of the tone of voice.

Our goals reinforce our tone of voice, which is to be outward-focused, and not caught up on internal processes. We need to make sure our customers know that we are more customer-driven than money-driven; more informal than formal; more extrovert than introvert.

More often than not, our customers have heard the word 'no' when trying to pursue their dreams of home ownership, starting or growing a business or investing in their future. But at IBA, we are actively trying to change this experience. Our customers should feel supported, informed and understood when communicating with IBA.

And if we cannot fulfil their dream at the present time, then the answer should still not be 'no', but 'not yet', offering guidance on what they can work on to achieve their dream.

Use the following tool to guide your writing. Voice scales can be thought of like volume dials that provide clear guidance on specific aspects of the tone of voice.

**1. IBA IS APPROACHABLE**

We're here to help build positive partnerships for Aboriginal and Torres Strait Islander people through wise investment choices and considerate financial decision making.

**2. IBA FOCUSSES ON ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE**

We go above and beyond to understand, and respect our customers rich cultural past, and what they want their future to be.

**3. IBA WANTS TO BE HEARD**

We don't quite shout and yell, but we're definitely not softly spoken and quiet. We gain attention through our use of direct, engaging language.

**4. IBA IS DYNAMIC**

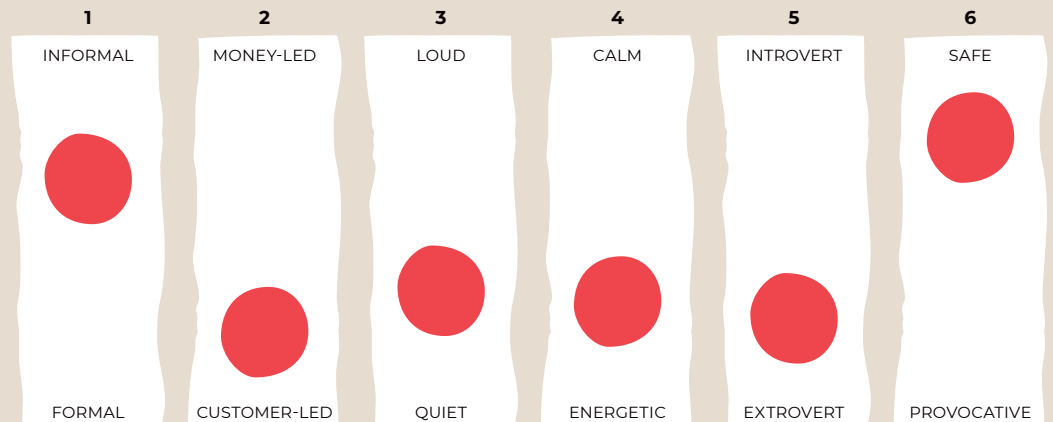
We're motivated by a deep, shared belief in a big, bright future for Aboriginal and Torres Strait Islander people. Making it happen requires energy and determination, and our voice reflects this enthusiasm and purposefulness.

**5. IBA WANTS TO GET INVOLVED**

We're not afraid of walking up, introducing ourself and yarning with whoever is interested. But we never dominate the conversation, we seek to add and build upon, to understand and help individuals progress towards their goals.

**6. IBA IS REASSURING**

Often our customers have heard the word 'no' a few too many times. The prospect of home ownership or starting a business is daunting. Customers feel safe and reassured speaking to IBA.





—

# DO'S & DON'TS

—

DO

—

Speak conversationally

Be genuine

Be optimistic

Be energetic

Focus on customers,  
and their community

DON'T

—

Be loud

Be passive

Labour the point

Be too formal

Focus inwards

—  
**COMMUNICATION**  
—

We use succinct and engaging language. It's about making direct eye-contact through the written word. Our language is friendly, so it's best to avoid unnecessary jargon and to try and write in a simple and clear style.

## PROFESSIONAL AND STRAIGHTFORWARD

IBA is **approachable**. We're happy to use contractions (like 'we're' or 'you're'), but we keep our style respectful at all times. We also try to avoid using upper case letters unless it's a title, name, department or specific program. This includes:

- program
- government (when not talking about a specific government body).

### Example:

The Government of Victoria provides government information.

## FIRST PERSON

Most of our communication is in the first person voice ('we' and 'our'). This is a friendly and inviting way of communicating.

### Example:

We are proud of our ongoing commitment to helping as many Aboriginal and Torres Strait Islander families purchase their first home.

## SINGLE ENTITY

Remember, even though we have many branches, programs and groups, IBA is a single entity.

Preferred	Avoid
'IBA has invested in the local community.'	'IBA have invested in the local community.'

## NAMES AND TITLES

When referring to people who work at IBA, it's best to use commas to separate names from titles or affiliations.

Preferred	Avoid
Name, Title, IBA	Name – Title, IBA
	Name (Title, IBA)

## PEOPLE FOCUSED WRITING

At IBA we want to help people, communities and businesses to thrive. That's why we focus on the positives. We're inclusive in our language and we try to use short, impactful sentences. Once you've completed a draft, read it once again to edit, simplify and avoid repetition.

### Example:

'We're excited to be working with the Quandamooka people on North Stradbroke Island to help bring their investment dreams to life.'

## ACTIVE VOICE

While we're talking positives, the active voice sounds always more positive than the passive voice.

The preferred example is in the active voice with the subject undertaking the action. The active voice generally calls for stronger verbs that bring the sentence to life (e.g. 'signed' is more exciting than 'was').

Preferred	Avoid
Bob <b>signed</b> the document this morning.	The document <b>was signed</b> by Bob this morning.

## CAPITALISATION

There's no need to capitalise everything that seems important. Research shows that unnecessary capital letters arrest the eye and slow the reader. Avoid using 'all caps', even in headings; instead, use sentence case (initial cap only for first word and proper nouns).

We capitalise full names and abbreviations that are specific to people and organisations; we do not capitalise abbreviations that consist of the generic element only:

### Example:

the **XYZ Committee**, but **the committee**.

These words and phrases do need capitalisation:

- Indigenous Australians
- Aboriginal and Torres Strait Islander people
- Aboriginal people and Torres Strait Islanders
- Traditional Owners
- First Nations
- Elders.

When indigenous is used as an adjective, no capitalisation is necessary. It just means anything native to a particular region.

### Examples:

- indigenous communities across the world
- plants indigenous to Tasmania.

## PUNCTUATION

Never end a heading with a full stop or any other punctuation. Use no more than one space after punctuation, including commas, colons, semicolons and stops.

### QUOTATION MARKS

IBA use single quotation marks around article or report titles. We use single quotation marks for quoted material (direct speech), with double quotation marks for quotes appearing within quotes

### Examples:

- The director said that she 'substantially agreed'.
- The senator replied, 'I think that "support" is probably not the right word.'

## LISTS

IBA's preferred way to set out a bulleted list of sentence fragments (words or phrases) is to use lower case and punctuate only the final dot point, with a full stop.

### Example:

IBA acquired three new investments:

- a supermarket in Western Australia
- a warehouse in the Northern Territory
- a hotel in Queensland.

If a bulleted list consists of full sentences rather than fragments, each item should begin with a capital letter and end with a full stop.

### Example:

The committee came to two important conclusions:

- Officers from the department should investigate the feasibility of developing legislated guidelines for future investigations.
- Research should be funded in the three priority areas.

List items should be introduced with numbers or letters only where it is necessary to show priority or chronological order within a series or where individual items need to be identified in later references.

## DASHES

Two types of dash are used in IBA publications — the en rule (–) and the em rule (—).

Use the **en rule (–)**, with no space on either side to show spans of figures, times and distances. To insert an en dash in Word, hold down the control key and use the minus sign on the numeric keypad. In Excel, hold down the alt key and type 0150 on the numeric keypad.

Use the **em rule (—)**, with no space either side, as a punctuating dash in sentences. To insert an em dash in Word, hold down the control and alt keys and use the minus sign on the numeric keypad. In Excel, hold down the alt key and type 0151 on the numeric keypad.

### En rule examples:

- a Sydney–Melbourne flight
- 16–18 years old.

### Em rule example:

- The aim should be to succeed this year—whatever the odds.

## PREFERRED WRITING

### NUMBERS

IBA uses words for numbers up to nine in text (except for numbers in dates or attached to units of money or measurement); 10 onwards is numeric.

#### Example:

Sixteen people attended, but 8°C, 3 kilometres, 12 seconds, 19 March, \$1.4 billion

### CONTACT DETAILS

When referring to IBA's website address or other web addresses, do not include the prefix www.

#### Preferred

#### Avoid

iba.gov.au

www.iba.gov.au

### LEGISLATION

When quoting legislation, the name of the act or regulation and year are italicised, followed by name of the state or Commonwealth in brackets, but not the abbreviated form:

#### Example:

- *Native Title Act 1993 (Cth)*
- the *Public Governance, Performance and Accountability Act 2013*, but the PGPA Act.

### TRICKY WORDS

Here's some quick clarification on words that regularly come up at IBA.

- One in four Indigenous Australians has (note, not have)
- 'Everyday' comes before a noun, 'every day' (with a space) comes after a noun.
- Use 'fewer' when the items are quantifiable (e.g. a bag of apples), and use 'less' when the items are not quantifiable (e.g. less drawer space, less intelligent).

<sup>1</sup>**Aboriginal and Torres Strait Islander people:** all collective references to the original inhabitants of Australia should use the full preferred term for introductory purposes. All subsequent references should use the shorter but still correct and inclusive terms 'First Nations' or 'Indigenous Australians'.

Singular references should first use either Aboriginal person or Torres Strait Islander; subsequent references should use the term 'First Nations', which will increasingly replace 'Indigenous Australians'.

<sup>2</sup>**Galambany** is a traditional Ngunnawal word that means 'we including you'. The name was given to IBA's Aboriginal and Torres Strait Islander Staff Network. It is pronounced 'jul-um-baa-ni'.

<sup>3</sup>**Indigenous:** Lowercase 'indigenous' is only used when referring to people originating in more than one region or country and is offensive when used in reference to Aboriginal and Torres Strait Islander people.

<sup>4</sup>**Per cent:** the spaced form per cent is Australian; the unspaced percent is American. Percentages can be written in various ways: 15%, 15 per cent, Fifteen per cent (at the start of a sentence). Use the % symbol only with numerals. In tables in which numerals are used for other figures, use the 15% form.

Preferred	Avoid
Aboriginal and Torres Strait Islander people <sup>1</sup>	ATSI, TSI, aboriginal
and	&
Australian Government	Commonwealth Government, Federal Government
Chair	Chairman, Chairperson
community-titled	community titled
cooperate	co-operate
coordinate	co-ordinate
customer	client
enquiries	inquiries
focused	focussed
full-time	fulltime
Galambany <sup>2</sup>	Indigenous Staff Network
government	Government
home ownership	homeownership
homeowner	home owner
IBA	the IBA
the ILSC	ILSC
Indigenous <sup>3</sup>	indigenous
joint venture	joint-venture
life cycle	lifecycle
national office	head office
NSW	N.S.W.
per cent <sup>4</sup>	percent
program	programme
Traditional Owner	traditional owner
wellbeing	well-being or well being
24 March 2018	24th March 2018 or March 24, 2018
2017–18	2017–2018

## COMMON TERMS

### ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE

Language and terminology that is understood to be acceptable often changes over time. Over the years, like many organisations and government agencies, we have used different ways to acknowledge our customers such as First Australians, First Peoples, etc. However, it's important that we collectively and consistently use respectful wording. This is why the IBA Board has agreed to the primary use of 'Aboriginal and Torres Strait Islander people', and subsequent use of the term 'First Nations', which will increasingly replace 'Indigenous Australians'.

Please do not use '*Aboriginal and Torres Strait Islanders*' as this is grammatically incorrect.

### IBA

While we're all used to IBA, when writing long-form documents, it is best to write our name in full the first time it's used on a page, followed by the abbreviation in parentheses.

#### Example:

Indigenous Business Australia (IBA) serves, partners and invests with Aboriginal and Torres Strait Islander people who want to own their future. IBA is deeply committed to the financial success and economic independence of Indigenous Australians; it is why we exist.

For social media and other shorter messaging, IBA, as an acronym, is fine.

For our program areas, use the full term first and then reference as 'IBA' or 'the program'. Avoid using acronyms like BDAP or IHOP that are unfamiliar to the outside user.

### THE INDIGENOUS ESTATE

The Indigenous Estate comprises the assets held, or reasonably likely to be held, by or for the benefit of Aboriginal and/or Torres Strait Islander people, whether by:

- Traditional Owner, native title and state/territory land rights based organisations
- Commonwealth, state and territory organisations, statutory bodies and funds established to act in the interests of Aboriginal and Torres Strait Islander people, including (without limitation) the assets within IBA, Indigenous Land Corporation, the Indigenous Land Account, Aboriginals Benefit Account and analogous structures under state/territory regimes
- Commercial or not-for-profit organisations established by or for the benefit of Aboriginal and Torres Strait Islander people.

The assets comprising the Indigenous Estate are tangible, such as fixed property, or lands and waters, and the resources located on or within them. They are also intangible, such as cultural and intellectual property rights, as they exist in forms of expression (arts, dance, music, language); traditional cultural, environmental and bioscience practices, and other forms of traditional knowledge.

### THE INDIGENOUS LAND AND SEA CORPORATION

The Indigenous Land and Sea Corporation (ILSC) is a corporate Commonwealth entity established in 1999. The corporation owns small parts of the estate, leases part of it, manages other parts of it, and has a brief to assist Indigenous owners across Australia to attain economic, environmental, social and cultural benefits.

### INTERGENERATIONAL WEALTH

Intergenerational wealth is a fundamental component in breaking the cycle of disadvantage for Aboriginal and Torres Strait Islander people. At its heart, intergenerational wealth is the transfer of assets and money from one family member to the next, which has historically played a vital role in keeping the rich wealthy and the poor in poverty. This is why IBA believes that the creation of intergenerational wealth is the key to the future prosperity and wellbeing of Aboriginal and Torres Strait Islander people.

## IMAGERY

As you know, it's important to be sensitive when writing about, or showing images of Aboriginal or Torres Strait Islander people who have died. There are also different practices and protocols across the country that should be observed. If you are unsure as to the status of a photo, please make sure you check with the Traditional Owners, the Elders or the family to confirm as they are the most reliable source of information.

If the appropriate local practice can't be confirmed within content deadlines, it's best to avoid using the image.

Please use warnings such as:

*Aboriginal and Torres Strait Islander readers are advised that the material may contain images and names of people who have died.*

That way we can confidently also say that:

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

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# WRITING STYLE EXPLORED

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Here are some ideas on how to engage with people in both positive and negative situations using the written word.

## SOCIAL MEDIA

The goal of IBA's social channels is to engage with our customers and highlight their successes first, and ours second. The split of content we are aiming for is 75 per cent about the customer and 25 per cent about IBA.

Every day IBA staff members are working with customers around Australia who have amazing stories to share about how IBA is enabling them to fulfil their home, business and investment dreams. Sharing these stories is vital to building the IBA brand narrative online, as a driver of Indigenous success.

To build consistency and traction, try to always use the following hashtags to develop an association between these ideas and our brand.

#indigenousbusinessaustralia

#indigenousinvestors

#futuresinvested

#indigenoustralian

### Example:

Congratulations to Pete and Georgia on the purchase of their new home on the Gold Coast. 'Massive thanks to the Brisbane office who helped our little family buy our first home on the Gold Coast.'

#futuresinvested  
 #indigenousbusinessaustralia  
 #firsthomebuyer  
 #indigenoustralian  
 #goldcoast #happyfamily  
 #sold  
 #indigenousfirsthomebuyer  
 #indigenousinvestors

## NEGATIVE

Try as we might, we can't make all of our customers happy all of the time. At IBA, negative social media experiences or feedback fit into two categories:

### Inappropriate comments

IBA will immediately delete any comment or post that is deemed to:

- be a credible threat (to a person's life or safety or property)
- specifically target individuals (including persistent harassment and ongoing abuse)
- be grossly offensive, indecent, obscene or false
- vilify someone because of their race, gender, religion, sexuality, socio-economic status or similar markers.

If a post does not breach the above guidelines, IBA will not censor negative posts or comments.

**Context:** 'I put in an application for my home loan 3 months ago! Why is it taking so long?!'

### Example response:

Hi (name), thank you for your message. We're sorry this has been your experience. We try to get through all enquiries as quickly as possible, but sometimes it can take longer than we would like. If you could send a private message to us on [platform] giving us some more details, I can follow up with our team personally on your behalf. Thanks again, [your name]

### Key tips

- Thank them for getting in contact.
- Let them know what actions are being taken to rectify their problem.
- Do apologise, but don't be overly apologetic.



## EMAIL

### POSITIVE

**Context: a stakeholder has sent an email politely asking about the status of their business loan.**

#### Example response:

Hi [name],

Thanks for getting in touch with us.

I checked in with our loans department. Your application is moving along, and you should hear news from us by [date].

Let me know if you have any further questions, and don't forget you can always chat to someone in our customer service team on [best contact].

Thanks for checking in.

[name]

#### Key tips

- Start with a general, but sincere greeting to build human connection
- Try to provide an answer or solution, and if you can't, try to provide a date when it can be expected.
- Reassure the customer that he/she can come back to either you or the call team for further questions.

### NEGATIVE

**Context: a person has emailed stating that they haven't been given an answer on their business loan application, despite having been told that they would have received one by now.**

#### Example response:

Hi [name],

I'm sorry that it's taking a while to process your loan application. I've checked in with the business loans department and it's [insert status, such as: just passing through the final checks now].

I've put in an urgent note to have one of our team call you as soon as there's an update.

Let me know if you have any more questions, or if there's anything else I can help with.

Best wishes,

[name]

#### Key tips

- Apologise first and foremost.
- Try and sympathise if you can do so without sounding patronising.
- Reassure them that work is being done on their behalf.
- Reassure that they can come to you with further questions.

## PHONE CALLS

When talking to our customers, we need be genuine, optimistic and positive. But most of all, it's important that we listen. Try to speak conversationally and avoid labouring the point. Start with a question:

'How's your day?'

### POSITIVE CALL

**Context: a person has called to enquire about home loan offers.**

#### Example response:

Hi [name], let's see if we can help you. We have a number of home loan options, but first, can you tell me more about yourself and what you're looking for?

#### Key tips

- Respond to the customer by name.
- Keep language positive and clear.
- Ask follow up questions to establish a further bond with the customer and to learn more about his/her situation.
- Be realistic about timeframes and next steps in the process to keep expectations manageable.

### NEGATIVE CALL

**Context: a customer called earlier asking about a business loan, but was left on hold for too long and eventually gave up.**

#### Example response:

Hi [name], thanks for your call. I'm really sorry you had to wait – it must have been one of our busier periods. Thanks for taking the time to call us back. What can I help you with?

#### Key tips

- Respond to the customer by name – it shows that you've listened.
- Thank them for the call.
- Sympathise with their situation ('I'd find this is very frustrating' statements are good)
- Apologise, then try to move the conversation towards a solution.

## IN PERSON

At IBA, we're not afraid of walking up, introducing ourselves and having a chat. But we never dominate the conversation. We seek to understand and help individuals to progress towards their goals.

### POSITIVE INTERACTION

**Context: A customer at a workshop has asked about IBA and our services.**

#### Example response:

Thanks for asking! IBA helps Aboriginal and Torres Strait Islander people to become economically independent and an integral part of the economy. We do this by offering affordable loans with low deposit requirements, helping to grow businesses and building and managing investments. Tell me more about what you're looking for and how IBA might be able to assist.

#### Key tips

- Thank them for asking.
- Give a short summary of our offer.
- Find out what they are interested in, and suggest the next step in helping them to reach their goals.

### NEGATIVE INTERACTION

**Context: A customer has stood up at a presentation and criticised IBA for rejecting their home loan application.**

#### Example response:

Hi [name]. I understand that must have been frustrating for you. To ensure our resources are going to the people who will benefit from them the most, IBA has a wide range of requirements when it comes to lending. As much as we wish we could help everyone, we need to make sure people and businesses are set up to succeed. If you like, I can organise for one of our team members to have a chat with you about where you may not have met the requirements and what you may be able to do to work towards your goals?

#### Key tips

- When possible, directly refer back with their name to show that you've listened.
- Show that you appreciate their opinion.
- Address the criticism without any sort of accusation.
- Offer to have someone talk with them further if they wish.