

La Trobe

f i n a n c i a l



CHARITABLE FOUNDATION

2021 REPORT

OTHERS BEFORE SELF

“Since inception in 1952, La Trobe Financial has dedicated itself in placing “others before self”. This foundational principle has informed all of our activities and all of our business decisions.”

– Greg O’Neill OAM, Foundation Chairman



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WELCOME

The La Trobe Financial Charitable Foundation was established in 1978 with one goal in mind and that was to give back to the community. Since then, the Charitable Foundation has significantly transformed and has made over \$16.2 million in philanthropic donations. Today, the focus of the Charitable Foundation is to become one of Australia's major philanthropic foundations and to build a legacy for future generations.



Since 1978 the La Trobe Financial Charitable Foundation together with the company's employees have given their time generously in an effort to make a positive impact on charitable organisations of their choice that support our communities.

– Greg O'Neill OAM, Foundation Chairman

CHAIRMAN MESSAGE

There are many challenges that need to be addressed in our society. No one philanthropic foundation can expect to focus on all issues. That is why we continue to focus on our cause to make a difference in people's lives through our foundation pillars.

We are therefore very proud to share La Trobe Financial's 2021 Charitable Foundation report which shows how we have contributed to the community and environment. The report is an important way to engage with our stakeholders and explain how we have lived up to our purpose to "make a difference" to people's life and next generations through our philanthropic donations.

This past year, we have seen an unprecedented period of heightened uncertainty due to COVID-19 that has taken a number of lives. We Australians are always at our best when things are at their worst – and this current crisis has reaffirmed what we are as a nation – generous, good humoured, and honest. Our country is facing great challenges right now, and it is in these times that it is more important than ever to stand together, and to strive to create positive change.

We are also working on becoming a more sustainable and environmentally diversified organisation. We have recently formalised a decision to add 'sustainable' as a pillar of our Charitable Foundation's work. By doing this, we are building a legacy for our community and future generations with a focus on improving not only people's lives, but also the environment in which we live. We will be implementing a number of resources to make this happen in the years ahead.

Greg O'Neill OAM
Foundation Chairman

HEAD OF FOUNDATION MESSAGE

The La Trobe Financial Charitable Foundation was formed in 1978 on the principles of “others before self” and to give back to the community on the philosophy of serving the under-served. We use our position as one of Australia’s leading credit Asset Managers to improve the well-being of the broader community.

With this philosophy, in 2020 we donated \$2 million dollars to charitable organisations to support our fellow Australians. We donated \$1 million to the Epworth Hospital for additional ICU equipment to cope with the potential influx of COVID-19 admissions during this pandemic and \$1 million split between the Australian Red Cross and the Salvation Army for those affected by the bushfires of 2020.

More recently, we donated \$1 million towards a Flood Relief Fund to support customers who were impacted by the devastating floods. The \$1 million fund was designed to assist our customers as they deal with the crisis in what was already a stressful twelve months. Eligible customers whose homes have been impacted by floods have access to \$2,000 grants for the purpose of clothing, food and temporary accommodation.

We have also expanded the pillars of our Charitable Foundation’s work with the objective of becoming the most impactful community giving foundation in Australia by improving the wellbeing of our community and making a difference to people’s lives and our environment.

When our customers and communities succeed, so does our business. Strong communities are the very bedrock to creating great employees, and customers that trust us and believe in us to manage their finance and investment needs; this in turn helps build wealth so that they can enjoy a healthy lifestyle.

We want to be able to support a diverse and competitive economy that is innovative, invests in new industries and addresses the long-term future of our lucky country, by creating employment opportunities.

Some areas may take a little longer to fully “open for business” but this will not stop us as a country and Australia will again unite and build a country highly admired by the world; a country that attracts highly skilled immigrants so that we can continue to grow.

Caterina Nesci
Head of Foundation

A portrait of Caterina Nesci, a woman with long, wavy brown hair, smiling warmly. She is wearing a dark blazer over a white blouse with a large, light-colored bow at the neck. The background is a soft, out-of-focus indoor setting.

We are determined to make a difference in people's lives.

– Caterina Nesci, Head of Foundation

ABOUT THE CHARITABLE FOUNDATION

The Charitable Foundation is the philanthropic arm of the La Trobe Financial Group.

At the very heart of La Trobe Financial is its mission to make a difference to people's lives.

The Charitable Foundation is committed to supporting communities in which we work and live. We use our position as one of Australia's leading Credit Asset Managers to help improve the well-being of families and the community as we continue with our journey of placing "others before self" and building a sustainable future for next generations.

Our Charitable Foundation sponsorships and partnerships are an integral part of the way we do business and in true spirit of our "others before self" philosophy we continue with targeted philanthropic donations each year.

Our purpose and vision

Through the work of our Charitable Foundation we are committed to investing in the advancement and wellbeing of our broader community and Australians from all walks of life.

Through our partnerships, we continue to improve the wellbeing of our community and make a positive difference to the lives of others.

We have also set a goal to be the most impactful community giving foundation in Australia.



Making dreams come true

RECOGNITION

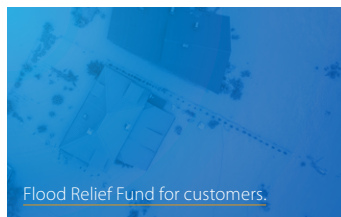
Community Initiative of the Year



In July 2020, competing with the very best in the finance industry, the Charitable Foundation won the 2020 Marketing Advertising & Excellence (MAX Awards) – Community Initiative of the year.

We were very humbled to receive such an acknowledgement for our philanthropic actions.

When making their decision, the judges made particular reference to the reasons why La Trobe Financial stood out, they commented – “during the terrible summer bushfires when Australia was covered with a deep haze of smoke and so many homes had been destroyed, La Trobe Financial took charge in not only making \$1 million donation towards the bushfires crisis but also helped its customers with long-term financial commercial support even after the ashes settled by deferring mortgage payments, waiving fees, allowing early investment redemptions, and adding resource tools to assist those affected by the fires.”



A LEGACY OF GIVING



Recognition

In 2020 acknowledged Community Initiative of the Year.

\$16+ million

The La Trobe Financial Charitable Foundation has been operating since 1978. To date the Foundation has donated over \$16.2 million.

True heroes

The true heroes were the firefighters and now are the frontline health workers, such as those still fighting COVID-19.

40+ years

The Community Initiative award recognised not only the gift of substantial support to bushfire relief (including payment delays for distressed mortgage customers), but also the Charitable Foundation's commitment to the community over the last 40 plus years.

\$25,000 Grants

The Foundation also provides grants of up to \$25,000 to a nominated charity.

The Foundation supports projects which improve the lives of others.

CHARITABLE FOUNDATION PILLARS

There are many challenges that need to be addressed in our society. No one philanthropic foundation can expect to focus on all issues. With this in mind we continue to focus on the Charitable Foundation's vision and mission to "make a difference to people's lives".



SUSTAINABLE ENVIRONMENT

To support ambitious and transformative environmental initiatives.

On ground conservation projects of the natural environment.



EDUCATION

Identifying high performing staff and paying their HECS fees.

Education programs that help women to become more financially literate.

Identifying key executives to attend leading international schools.



CHARITY DONATIONS

Philanthropic donations to charities in times of crisis.



SPONSORSHIPS: SPORTS PROGRAM

To support future high performance athletes to achieve their best in national and international competitions.

CHARITABLE FOUNDATION PILLARS

In September 2020, the Charitable Foundation Board added "sustainable" to the eight Charitable Foundation operational pillars to reflect the history of the Charitable Foundation as a strong supporter of Australian environmental and conservation initiatives.



COMMUNITY & ARTS PROGRAM

To support and foster the community and arts industry.



MAKING DREAMS COME TRUE

To recognise exceptional talent and make 'bucket list' dreams come true.



SPECIFIC BONUS FUND

Giving back to staff during milestones in the business.



MEDICAL SCIENCE & LIFE

To support the provision of equipment and capital infrastructure to support the best health services for our community.

MAJOR DONATIONS

Donations in times of crisis

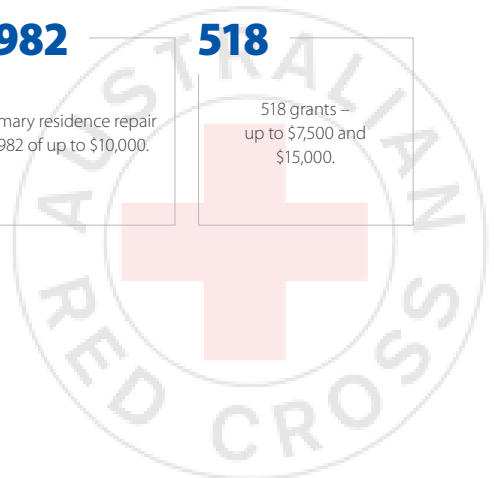
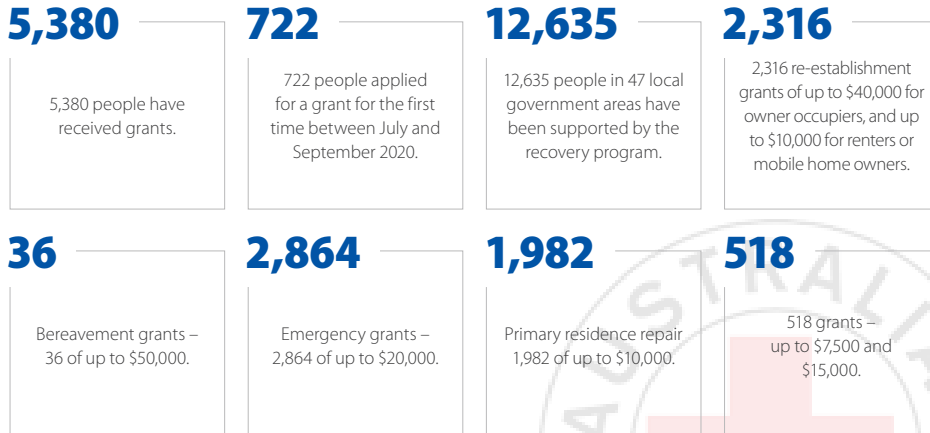
Bushfires – Crisis

In January 2020, La Trobe Financial established a Disaster Relief Package to assist customers affected by the bushfires. The Foundation additionally donated \$1 million to assist people affected by the bushfires across Australia. The donation was split between the Salvation Army Disaster Appeal and the Australian Red Cross Disaster Relief and Recovery Fund.

Australian Red Cross – where our funds went

The Australian Red Cross national bushfire appeal raised over \$239 million. Nine months into the 2020 year, the Australian Red Cross had disbursed over \$173 million to those affected by the bushfires.

In a snapshot – as at August 2020



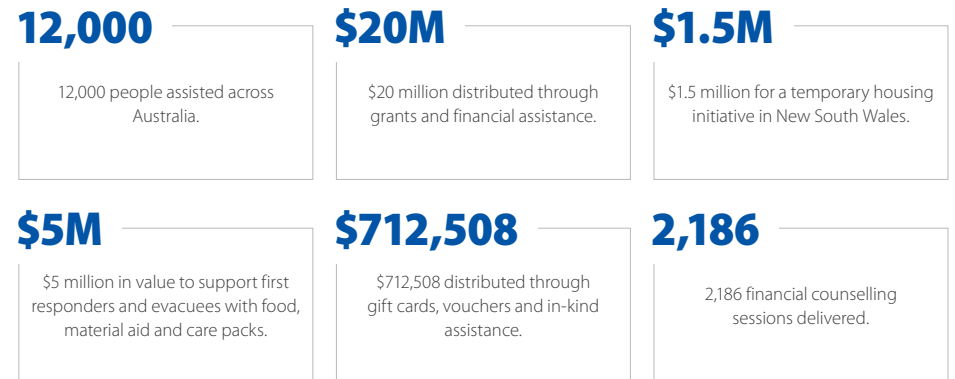
MAJOR DONATIONS

Donations in times of crisis

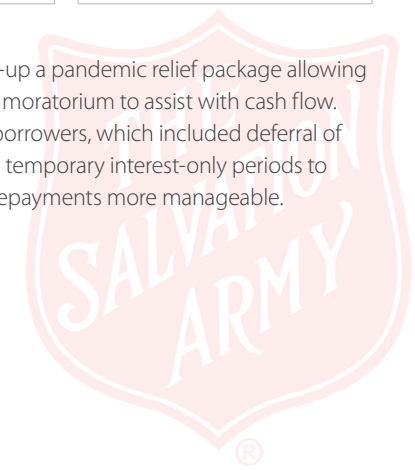
Salvation Army – where our funds went

The Salvation Army's national Bushfire Disaster Appeal raised \$44.85 million. As at 17 August 2020, \$23.6 million had been disbursed to assist nearly 12,000 Australians. The remaining funds will continue to be disbursed over the next 12 to 18 months, to support bushfire impacted communities' ongoing recovery needs.

In a snapshot – as at August 2020



In addition to the \$1 million donation, La Trobe Financial set-up a pandemic relief package allowing home loan customers to apply for a four-month repayment moratorium to assist with cash flow. We also tailored hardship relief solutions for small business borrowers, which included deferral of scheduled loan repayments, the waiver of fees and charges, temporary interest-only periods to assist with cash flow, and debt consolidation to help make repayments more manageable.



FLOOD DISASTER RELIEF FUND

In March this year, La Trobe Financial established a \$1 million Flood Disaster Relief Fund to directly support eligible customers who had been affected by the floods in New South Wales and Queensland.

The \$1 million fund was designed to assist customers as they dealt with the crisis in what had already been a stressful last twelve months. Eligible customers whose home had been impacted by the floods were able to access \$2,000 grants for the purpose of clothing, food and temporary accommodation.

Many customers had only just come out of bushfires and COVID-19, and then to be confronted by floods was a real test to the Australian spirit. However, when we stand together with all of our customers and support those most in need, to help them rebuild their lives as quickly as possible - we make a difference.

In addition, for customers who experienced financial hardship as a result of their home being impacted by the floods, La Trobe Financial deferred loan repayments for up to four (4) months, offered reduced mortgage repayment arrangements, or provided temporary interest only payment terms. La Trobe Financial also made it easier for customers to access their investments in the La Trobe Australian Credit Fund, if affected by the floods.

To communicate this relief to our customers, we implemented a campaign across a number of channels including a full-page printed advertisement in The Australian and the Australian Financial Review. We developed a dedicated Hardship Team and published the assistance terms on our website and social media.

To our customers affected by the New South Wales & Queensland Floods

La Trobe Financial stands ready to help those customers whose home has been impacted by the NSW & QLD floods. We have established a dedicated Fund of up to \$1 million for customers who have been directly impacted by the floods. Eligible customers will be able to access \$2,000 grants for the purpose of clothing, food and temporary accommodation.

In addition to our **Flood Disaster Relief Fund**, La Trobe Financial will provide assistance to customers affected by the floods which could include:

- Deferring repayments for up to four (4) months;
- Reducing mortgage payment arrangements;
- Providing temporary interest only payment terms; and
- Providing easier access to funds invested in the La Trobe Australian Credit Fund.

To find out if you are eligible for help under our Flood Disaster Relief Fund, or for further details, please call our hardship helpline on 1800 620 639.

Looking out for **you**[®]

Call our hardship helpline on 1800 620 639
Monday – Friday 8:30am until 5:30pm
hardshipassist@latrobefinancial.com.au
latrobefinancial.com.au/Borrowers/Hardship

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COVID-19 PANDEMIC



“When the chips are down, Australians have a proud record of standing behind and supporting each other. We should all be going out of our way to assist frontline health workers”

*Greg O'Neill OAM
Foundation Chairman*

In May 2020, soon after the bushfires, the Foundation donated \$1 million to the Epworth Hospital to assist them secure additional ICU equipment to cope with an anticipated influx of COVID-19 admissions during the pandemic.

We were pleased to be able to assist the frontline ICU team at the Epworth Hospital to manage the expected demand on their expertise. The pandemic represented a unique situation for the global and local economy. Whilst the full human and economic impacts are still largely unknown and evolving, we are working with our industry partners and governments to manage its effect on our customers and our staff. The health, safety and wellbeing of our fellow Australians is of paramount importance to us.



“We again place on record our thanks to Greg O'Neill and his team at La Trobe Financial. We have very important work to do over the coming weeks and months, and this has helped us achieve that objective of keeping many Australians in better care”.

*Dr Lachlan Henderson
Group Chief Executive Healthcare,
Epworth*



MEDICAL GRANTS



Epworth Hospital

La Trobe Financial is thrilled to become Epworth HealthCare's largest benefactor since the hospital was established in 1920.

In one of the single largest philanthropic donations ever to the Epworth Hospital, the Foundation donated over \$12 million including towards the purchase of six new X and Xi model da Vinci surgical robots together with a raft of new surgical equipment.

Epworth pioneered robotic surgery in 2003, when it was the first hospital in the country to install a surgical robot, and now in 2018 with the purchase of these six new robots Epworth continues to be a leader and innovator in this surgical technology.

Through this philanthropic donation Epworth now have:

- The largest number of da Vinci systems in a single state of any healthcare group in Australia.
- The largest footprint of 4th Generation da Vinci technology in Victoria.
- Invested in three generations of da Vinci surgery technology in order to make the latest technology available to surgeons and their patients.

The new da Vinci robots will be available to surgeons at four sites: Epworth Richmond, Epworth Freemasons, Epworth Geelong and Epworth Eastern in Box Hill.

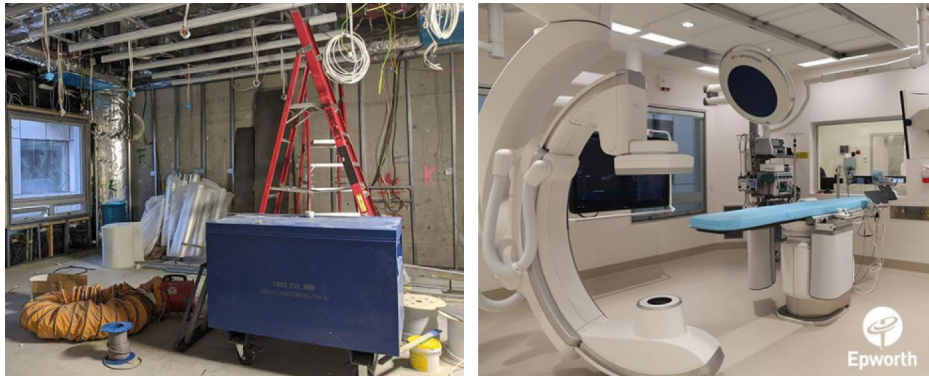
“Our company considers this donation as an important way of giving back to the community. Knowing that Epworth patients and their clinical staff have access to a range of leading edge and world's best practice medical equipment, was important to us.”

*Greg O'Neill OAM
Foundation Chairman*

“Epworth is committed to bringing world's best technology and equipment to our patients and this is what we are doing thanks to the outstanding leadership and generosity of La Trobe Financial”

*Dr Lachlan Henderson
Group Chief Executive Healthcare,
Epworth*

MEDICAL GRANTS



La Trobe Financial is thrilled to become Epworth HealthCare's largest benefactor since the hospital was established in 1920. The Foundation selected Epworth Medical Foundation for our major annual donation which has enabled the Epworth to re-build their new Cardiac Ward with world leading technology.

The formal launch of the ward was held on 16 December 2020. The opening of the La Trobe Financial Cardiac Catheterisation Unit marked the 40th anniversary of cardiac care at Epworth.

MEDICAL GRANTS



Greg O'Neill OAM, President & CEO of La Trobe Financial reflects on the partnership with Epworth.

"Through the work of our Charitable Foundation we are committed to investing in the advancement and wellbeing of our broader community and Australians from all walks of life by investing in global leading health and life science technologies.

We are proud to partner with Epworth, to improve the wellbeing of our community and to make a difference in the lives of others."

GIVING BACK TO THE COMMUNITY

La Trobe Financial – Lend a Hand days

The Foundation also serves as a platform to empower employees with the opportunity to make a difference through our Community Involvement Program, where employees are actively engaged with people in need in the broader community through community service, volunteer projects and mentoring; what we call our “Lend a Hand” days. All La Trobe Financial employees are given the opportunity to take two days a year, on full pay, to work and provide assistance to their chosen charity or community venture. With a staff of over 440 this is the equivalent of 3,520 hours of free work in the community each year.

We also strengthen our community by investing both financial and intellectual capital in our key partners including the Epworth Hospital, Lifeline, Australian Red Cross, Salvation Army and the Society of Women Leaders.

For the period 2018 to 2020 there were many employees who contributed to our Community Involvement Program. The charities included the Salvation Army – Hamodova Café – serving the homeless with a warm cooked meal, St Kilda Mums – putting together packages of baby goods for mothers in need and Australian Red Cross – serving at their frontend shops, just to name a few.

In addition, La Trobe Financial staff conducted a number of fundraising projects and raised over \$55,000 for a number of charities of their choice.



OUR VISION FOR RECONCILIATION



WINNIFRED EVELYN QUAGLIOTTI (1931-1988)

Aunty Winnie Quagliotti (née Terrick) was a prominent Wurundjeri Elder who fought for the needs of the Aboriginal community in Victoria. Also known by her traditional name ‘Narrandjeri’, she spoke resolutely of the need to preserve cultural heritage in Victoria and was admired for her pragmatic solutions to the issues affecting her people.

La Trobe Financial acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodian of all Lands on which we come together. At La Trobe Financial, we know that Aboriginal and Torres Strait Islander cultures enrich this nation and we pay our respects to Elders, past, present and emerging. In 1974, our founder, Mr Ray O’Neill initiated and managed the largest group of aboriginal co-operative housing societies, funded by the Aboriginal Commission which in 1980 became the Aboriginal Development Commission (ADC) and later became the Aboriginal & Torres Strait Islander Commission (ATSIC). Our First Nations People housing co-operatives were controlled by a full Aboriginal board of directors and Chaired by Aunty Winnie Quagliotti (née Terrick), a prominent Wurundjeri Elder until her untimely passing in August 1988. During this time, La Trobe Financial successfully secured housing finance for over 1,800 aboriginal families.

We have also funded work of anthropologist Professor Graham Townley, from the University of WA (UWA), who has worked and lived with the Western Australian Pila Nguru (more commonly known as the Spinifex people) for over 30 years.

Finally, we have sponsored the Uphold and Recognised Charter, a non-profit organisation committed to achieving Constitutional recognition of Indigenous Australians while upholding the values of the Australian Constitution.



COMMUNITY GIVING



“It is a real honour to represent the La Trobe Financial Charitable Foundation and be part of this amazing team of philanthropic women leaders”.

Caterina Nesci
Head of Foundation

SOCIETY OF WOMEN LEADERS
AUSTRALIAN RED CROSS

Society of Women Leaders – Australian Red Cross

Australian Red Cross – Society of Women Leaders is an outstanding example of the power of humanity in action. By drawing on the skills and abilities of some of Australia’s strongest female leaders and philanthropists, the Society advances the mission of the Australian Red Cross. The Society of Women Leaders members pool their funds to support programs selected by the giving circle, and become personally involved with Red Cross as part of their philanthropy journey.

La Trobe Financial is very proud to be a member of the Society. It is our firm belief and philosophy that teams of people, coming together with a common purpose, can truly make a difference in our world.

In March 2018 the Foundation had the privilege to host the Society of Women Leaders inaugural International Women’s Day event with a special lunch arranged in our auditorium at our head office in Melbourne.

We welcomed over 72 influential and high net worth female guests with one goal in mind - to help raise funds for the disadvantaged. The event raised over \$156,000.

COMMUNITY GIVING



In March 2019, the Charitable Foundation again hosted the Society of Women Leaders International Women’s Day event with a special lunch in our auditorium at our head office in Melbourne.

We were delighted to welcome over 90 guests and raise over \$65,000.

COMMUNITY GIVING

In March 2021, the Foundation had the opportunity to host the Society of Women Leaders International Women's Day with a special luncheon. Due to COVID-19, the event was launched offsite and on top of the Eureka Tower, overlooking Melbourne and beyond to celebrate one another on International Women's Day.

Melbourne is particularly hit hard by the safety restrictions and isolation. And, while our freedom was the envy of the world, that long, long period of lockdown took its toll on many. The event brought together some of Australia's strongest leaders and philanthropists to raise funds for the Society of Women Leaders.

Since inception, the Society has raised close to \$4 million which has contributed to making a difference in the lives of vulnerable women, children, families and communities.

La Trobe Financial is very proud to be a part of this special day. It's when we are together, that amazing things happen.



WELLBEING EVENTS

At La Trobe Financial, the health and wellbeing of our staff is very important to us.

With this in mind, we launched a Wellness Series program in October 2019. The first of this series was dedicated to Mental Wellbeing with Professor Mark Walterfang.

Mental Health

Professor Walterfang presented an overview of mental health issues in Australia and what wellness should mean in everyday life.

How to keep a healthy heart

The second sessions included a few tips on how to keep a healthy heart, as presented by Associate Professor Ron Dick. A registered cardiologist at Epworth Richmond and the Director of the Cardiac Sciences Clinical Institute, Ron shared his tips on how to keep a healthy heart and reduce the chances of developing cardiovascular disease. Attendees learned the latest in cardiac resuscitation including an interactive-demonstration on CPR.



PARTNERSHIPS

Art Grants



Bell Shakespeare

Since 1990, when the company was founded by John Bell AO, Bell Shakespeare has been dedicated to performing the works of William Shakespeare and to making them accessible to all Australians regardless of age, location, social or economic disadvantage. Bell Shakespeare stages annual productions for over 60,000 Australians, and provides education and learning programs for over 80,000 students, teachers and community members each year.

In 2018, the Foundation donated \$1 million towards the Bell Shakespeare Foundation to support them in their cause and continue the great work in making Shakespeare productions more accessible to Australians.



PARTNERSHIPS

High Performance Sports



Australian Basketball Players' Association

The Australian Basketball Players' Association (ABPA) was formed in October 2016 from the foundations of the NBLPA and WNBLPA. The ABPA's objective is to grow the game and the players' position as genuine partners in shaping the future of Australian basketball.

With this in mind the Charitable Foundation donated \$1 million towards supporting this important cause and building on its objective of growing and shaping the future of basketball in Australia at its elite level.



EDUCATION

Financial Freedom Scholarships

Investing in the next generation

The Foundation also supports exceptional young people to continue their education and personal development through a sponsored grant program called the La Trobe Financial Freedom Scholarship. The program looks to support the company's young talent to advance in both their professional and personal lives. The scholarship repays the full HECS/Help debt of up to 10 employees per year.



Hannah Morton, Alex Addinsall, Jack Gow and Stephen Lay, winners of the La Trobe Financial Freedom Scholarship 2019.

EDUCATION

Financial Literacy Campaign for Women

With research detailing that 42% of Australians have experienced financial concerns and hardships due to the effects of COVID, we partnered with Are Media to help educate women in financial literacy through these very trying times.

To bring our objective to life we launched a "Financial Literacy Campaign" for Women.

The campaign consisted of a 6-month campaign educating women on financial matters through editorial content published in the Australian Women's Weekly and Better Homes & Gardens magazines. The content included tips and savings plans as well as resources such as templates on how one may start building wealth, no matter what age. The campaign concluded with events held in Sydney and Melbourne – with special guests – Effie Zahos, one of Australia's leading financial commentators and Lilian Chin, La Trobe Financial's Director of Client Partnerships where they shared tips on how to start building wealth.



The funds that were paid to attend the events were donated to the organisation "Share the Dignity".

The logo for 'Share the Dignity' features several stylized hands in shades of pink and purple, with some hands having hearts on their palms. Below the hands, the text 'SHARE THE Dignity' is written in a mix of uppercase and lowercase letters.

HISTORY OF COMMITMENT



Kelvin David O'Mullane

CEO 1952 – 1972 (V1.0 – Co-operative Housing Societies)

Kel O'Mullane was a joint founder of the business alongside Ray O'Neill in 1952. The business operated on a simple principle of assisting the under-served home loan market in Victoria.



Raymond Kevin O'Neill

CEO 1972 – 1997 (V2.0 – Scaled the Co-operatives)

Ray O'Neill instilled our philosophy of "others before self" which is deeply entrenched in our culture and shapes us, as to what we do and how we do it, to this day. This foundational principle has informed all of our activities and all of our business decisions.

The Charitable Foundation was initiated in 1978 by Mr Ray O'Neill, during his tenure with La Trobe Financial.



Greg O'Neill OAM

CEO 1997 – current (V3.0 expanded business to become a national lender and initiated the 1989 pivot to pilot an Asset Management platform)

"La Trobe Financial has an unshakeable commitment to equality, and at no time will tolerate any form of discrimination. We also have enormous pride in the deep reservoir of trust that we have developed with our customers. Our commitment is a natural extension of our foundational principle of 'others before self.'"

La Trobe Financial's commitment to equality spans seven decades. At no time will La Trobe Financial tolerate any form of discrimination in the workplace or interactions with our clients or partners. This is a fundamental part of who we are and reflects the principles by which we conduct ourselves, shaping what we do and how we do it. This basic philosophy is entrenched in our strong corporate culture and is reflected in our "others before self" approach with people from all walks of life in all we do. We are committed to providing a diverse, inclusive, welcoming and safe work environment for all members of our staff, customers and partners.

We believe in our responsibility to give back to communities across Australia through pro bono and community service work, and our corporate sponsorships.

Looking out for **you**[®]





Looking out for **you**®