

# community report

2019





# nib in the community

Welcome to our nib Community Report. For the first time this report brings to life the work we do across the nib Group in the communities where we live and work.

One of the great privileges of my role is working in partnership with many amazing community minded organisations and seeing the tangible difference they make in people's lives every day. This report shares just some of those stories and reflects our sustainability efforts as we contribute towards nib's purpose of people enjoying better health.

Our commitment to the community was reinforced in FY19 with the establishment of a dedicated Community Business Unit to support nib's Group-wide community activities, including our charitable organisation, nib foundation; corporate volunteering program, nibGIVE; nib Travel's The Footprints Network; and the employee fundraising activities of our Make A Difference (MAD) Committee.

We've had a fantastic year with nearly \$2.6 million in grant funding and donations supporting over 50 good causes within Australia, New Zealand and around the world.

In October, we marked a major milestone of 10 years of giving with nib foundation. To celebrate we brought together our partners, stakeholders, nib leaders and employees for a live Pitch Night event in Newcastle, which saw three incredible charity partners share in \$100,000 as voted by attendees.

nib Group continued its commitment to our community efforts providing nib foundation with a \$1million donation of unclaimed dividend payments from its shareholder base and significant in-kind support to enable the ongoing operation of both nib foundation and The Footprints Network.

At nib, we proudly foster a spirit of giving back to the communities in which we live, work, and operate. I encourage you to take a moment to read on for a glimpse into our world of community giving.

**Amy Tribe**

*nib Group Head of Community and nib foundation Executive Officer*

## A snapshot of nib's year in the community



**\$1.8m**

funding by nib foundation



**\$750k**

funding through customer giving



**nibGIVE**

175 employees  
1,084 volunteer hours  
12 charities



Announcement of joint major partnership with Richmond's inaugural AFLW team



For the first time this year we've mapped our sustainability efforts across the nib Group against the United Nations Sustainable Development Goals (SDGs) as we build our alignment with best practice. Our work under the Community Spirit and Cohesion pillar aligns to the below SDGs.

**1** NO POVERTY



**3** GOOD HEALTH AND WELL-BEING



**5** GENDER EQUALITY



**10** REDUCED INEQUALITIES



**17** PARTNERSHIPS FOR THE GOALS





# Helping people and communities live healthier lives

## nib foundation

It's been a milestone year for our charitable organisation, nib foundation, as we celebrated 10 years of giving. In addition to appointing our new independent Chairman, [Judi Geggie](#), we welcomed [ten new Community Partners](#), finalised our new grant strategy for FY20 which will replace our existing Community Grants and registered our new charitable entity, nib foundation Limited, with a charitable purpose of advancing health and social or public welfare both within Australia and abroad.

Since 2008, the foundation committed over \$19 million in grant funding to 144 charity partners to deliver practical health programs that are making a real and measurable difference to the health and wellbeing of people and communities. The funding is delivered through various grant streams which focus on prevention, health literacy and reducing inequalities for people and communities experiencing health vulnerabilities. The projects we support are carefully selected by our [volunteer Board](#) of six Directors.

Below you'll find some highlights of our Multi-Year partnerships, with over \$1.2 million provided in FY19 to support widely accessible and innovative preventative health initiatives that encourage Australians to adopt healthy lifestyle habits.

### Helping every mind to thrive

#### Did you know?

- One in five Australians aged 16 and over experience a mental health condition in any year, the most common being depression and anxiety.
- Better mental health is linked to more frequent physical activity, lower alcohol intake and more regular sleep patterns.



### Smiling Mind

Our three year partnership with [Smiling Mind](#) is delivering the 'Healthy Habits for Healthy Minds' mindfulness meditation project that uses a [freely accessible app](#) to empower adults to take positive, proactive action to look after their mental health every day. During FY19 this project has delivered two dedicated programs focused on sleep and relationships.

#### Self-love isn't selfish

Around 13,000 people have already subscribed to find out how mindfulness can help them to better build positive relationships at work, at home, with friends, and most importantly, with oneself. The program includes modules on self-compassion, mindful listening and gratitude, with the benefits aplenty – including increased self-esteem and mood, as well as better relationships with others.

#### Sleep well

The sleep program is dedicated to helping the 33-44% of Aussie adults who struggle to get an adequate night's sleep. Research suggests there is a correlation between lack of sleep and depression, with mindfulness helping to relieve the emotional and psychological stress often associated with long-term sleeping difficulties.

Since launching in September 2018, 128,000 people have subscribed to the program, with 59% of users saying they had developed a new sleep habit and 82% satisfied with the program.

 [smilingmind.com.au](https://smilingmind.com.au)



*"As the first female chairman of nib foundation, I'm proud to be a part of one of many milestones reached since my appointment late last year. From our 10-year anniversary event to establishing our new charitable entity, I'm thrilled to be a part of a growing charitable organisation committed to better health, particularly for people in the community who are vulnerable and most need support."*

**Judi Geggie, nib foundation  
Chairman**



 HELLOSUNDAYMORNING

## Changing Australia's relationship with alcohol

### Did you know?

- Alcohol is estimated to be responsible for 4.6% of the total disease burden in Australia and 6,000 deaths each year
- The estimated economic cost to society of alcohol-related harm is \$14 billion each year
- Harmful alcohol consumption is a significant contributor to disease burden mostly commonly through injuries, mental health disorders, cancers and cardiovascular diseases

### Hello Sunday Morning

By partnering with [Hello Sunday Morning](#) we're empowering people to better manage modifiable health risks, through high reach, low cost and accessible digital solutions.


In FY19, more than 22,000 people signed up to the Daybreak app seeking support to help change their relationship with alcohol.

Of this, over 1,200 people received personalised health coaching thanks to our funding support – providing online access to personalised, professional support through a chat-based service for Australians wanting to make better drinking choices.

### What's the benefit?

As part of this partnership, the National Drug Research Institute conducted an evaluation of Daybreak and found positive benefits for both lower and higher risk drinkers.

Results included significant reduction in alcohol consumption from 37 to 17 drinks per week on average, improvement in psychological distress scores from moderate distress levels to a healthy level, and a reduced number of days that problematic drinking hindered normal daily activities such as work and family commitments.

 [hellosundaymorning.org](https://hellosundaymorning.org)



*"As a GP, I see the need for free and accessible services like Hello Sunday Morning that support patients who are ready to make a change to their lifestyle with tools, goal setting and a supportive online community. When consumed at risky levels, alcohol can cause significant harm to an individual's short and long-term health, wellbeing and relationships and this Daybreak app is one way we can help to change that."*

**Mark Foster, nib foundation Board Director**





# Improving access to health and wellbeing initiatives

## nib foundation

Improving health outcomes for youth and carers with health vulnerabilities through targeted programs is a key focus of our ten [Community Partnerships](#). This has been delivered by charities who shared in over \$280,000 in funding this financial year. Following a review of our small grants program, this will be the last year that we offer our Community Grants, with our new [Health Smart Grants](#) underway from FY20 with a focus on prevention and improved health literacy.



### iBobbly

Youth suicide rates for Aboriginal and Torres Strait Islander communities are four times the national youth average in Australia. iBobbly is the Black Dog Institute's world-first free suicide prevention app shaped by Aboriginal and Torres Strait Islanders to help youth learn skills to manage distress and suicidal thinking.

- 140 people from Hunter New England, Murrumbidgee and La Perouse areas of NSW participated in the iBobbly pilot research phase for a six-week period
- Thorough research during the pilot period aims to ensure the best mental health outcomes for Aboriginal youth, with results to be published later this year



### Run Squad

1 in 700 babies in Australia are diagnosed with cerebral palsy which is the most common physical disability in childhood and affects movement and muscle control. Cerebral Palsy Alliance's 'Run Squad' [▶](#) is a 12-week intensive running program held in the Hunter and Central Coast to help teens with disability and their families get fit and have fun – helping to improve their health and wellbeing through physical and social activity.

#### Case study

A 14-year-old girl took part in our Run Squad program and results found:

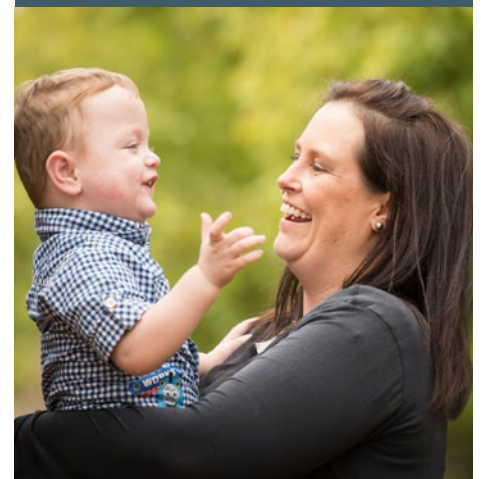
- An increase in physical performance:
  - 87% increase in muscle power sprint test
  - 78% increase in mean power
  - Increase in 10 metre shuttle run test by four levels
- Eagerness to attend the program despite usually being withdrawn from social situations



### Coffee mornings with meaning

Having a cup of coffee has taken on a whole new meaning thanks to our partnership with Victorian-based charity, Very Special Kids. The [Parent Support Group](#) hosts coffee mornings, walking groups and pamper days to provide respite to parents caring for their terminally ill child to help address issues of social isolation and grief management, provide access to quality health information and improve overall wellbeing.

- 54 Parent Support Group sessions delivered
- Over 415 family members engaged in the program
- 75% of females and 25% of males engaged with the program




*"To have been a part of the establishment of nib foundation in my position as Chief Financial Officer at nib in 2008, I'm proud to have also been a part of its growth over the past 10 years as we continue to partner with innovative charities that share in our commitment to the better health of all Australians."*

**Michelle McPherson, nib Group Chief Financial Officer and nib foundation Board Director**



# Celebrating a decade of giving

## nib foundation

In October, we celebrated ten years of giving  with nib foundation at our special pitch night event at the Newcastle Museum. The night saw three incredible charities doing great work in the Hunter region come together to pitch for their share in \$100,000 which was allocated by our audience on the night and through our 'People's Choice' public vote. Here's what they've been up to since!



### Share the Dignity

Share the Dignity received over \$34,500, which went towards installing further Dignity Vending Machines containing basic sanitary items in the Hunter region for women experiencing homelessness and domestic violence. The vending machines have been rolled out at The Place Charlestown and Soul Café with over 440 period packs dispensed so far. A third vending machine will be installed at Cessnock High School later this year.

### Australian Institute of Rehabilitation (AIN)

The Australian Institute of Rehabilitation (AIN) received the highest funding with \$39,000 to provide additional robotic therapy sessions to Hunter residents living with physical disabilities. The funding will allow AIN to offer 144 therapy sessions for 12 people who would otherwise not be able to stand and mobilise, giving them the opportunity to achieve the health benefits of regular standing and moving using a Rex Bionics exoskeleton named HELLEN. The two biggest changes noted amongst participants when using HELLEN is improved gait patterns and speed walking as well as the ability to exercise in a functional position that they would otherwise have not been able to sustain.



### Waves of Wellness

Waves of Wellness (WOW) took home \$27,600 on the night to support the design and pilot of a new trauma specific surf program for young people in the Hunter struggling with mental health. The eight-week program was developed in consultation with Psychotherapist, Amanda Robb, who trained all WOW employees to deliver the program. The program has been tested with a Newcastle-based youth trauma service with positive feedback and is preparing to roll-out in Yamba, NSW in October.



*"I was honoured to be an advocate for Share the Dignity at our Pitch Night event. Access to sanitary items is a luxury that so many of us take for granted and to not have access to what should be a basic human right for all women is frankly unacceptable. If there's one thing you should do this week, it's check out the work of Share the Dignity and contribute what you can."*

**Roslyn Toms, nib Group Executive Legal and Chief Risk Officer and nib foundation Board Director**



# Employees making an impact

## Giving back

nibGIVE is our corporate volunteering program which encourages our employees to give back to the community through skilled and general volunteering opportunities with our community partners.



**175**  
employees



**1,084**  
volunteer hours



**12**  
charity partners



## Cooking with compassion

Our employees have been cooking up a storm with their teams for families of seriously ill children staying at Ronald McDonald House in Auckland and Newcastle. With over 600 families staying per year at the Newcastle home and around 3,500 in Auckland, to be able provide a hot meal for these families after an exhausting day spent at the hospital creates a positive impact.



## Delivering food with a purpose

We helped nib foundation partner, [OzHarvest](#), to rescue quality leftover food from supermarkets, clubs and restaurants to provide meals for those who need it most. Every fortnight our employees volunteered in the food rescue van in Newcastle and our Sydney teams supported the Cooking for a Cause program to help OzHarvest turn rescued food into meals for youth experiencing homelessness.

## No Money No Time Hackathon

We put the best minds from nib's Marketing & Products team together for a day with nib foundation partner, [The University of Newcastle \(UoN\)](#) to brainstorm ways to drive traffic and engagement to their newly launched [No Money No Time](#) nutritional website. It was a hugely successful day with both parties collaborating and learning about the importance of SEO, content marketing and of course, healthy eating!



*"Parents play an integral part in a child's health and wellbeing – for parents at the Ronald McDonald House this is magnified as they battle with their child's illness. We're committed to supporting the local community and we're honoured to play a part in making the lives of families staying at the House who deal with unimaginable difficulties, a little easier."*

**Rob Hennin, nib New Zealand CEO**



# Heartfelt causes

## Good Cause Grants

Our annual employee-led [Good Cause Grants](#) helps our employees across the nib Group give back to the causes closest to them and live out our shared value of making the world a better place. This year we went international, with employees nominating and then voting for six charities from across the globe to each receive \$5,000 in funding to help improve outcomes in the communities in which we live and work.

### Australia

[Bear Cottage](#) – a NSW based children’s hospice located in Sydney dedicated to caring for children with life-limiting conditions and providing respite to families away from the hospital environment.

[Endometriosis Australia](#) – aims to increase recognition of endometriosis by providing educational programs for women, communities, businesses and healthcare professionals as well as raise funds for research in Australia.

[Cure Brain Cancer foundation](#) – the leading organisation for brain cancer research, advocacy and awareness in Australia, with a time-critical mission to increase five-year survival from the current 20% to 50% by 2023.

### New Zealand

[Orange Sky New Zealand](#) – provides a free mobile laundry service for people experiencing homelessness so that they can access clean laundry, warm showers and non-judgemental and genuine conversations.

### International

[Lava Mae](#) – brings critical services to the streets, by converting public transportation buses into showers and toilets on wheels to deliver hygiene and rekindle dignity for people experiencing homelessness in San Francisco.

[Mercy Ships](#) – uses hospital ships to deliver free, world-class health care services, capacity building and sustainable development aid to those without access to basic health care in the developing world.



*“Our Oakland office in San Francisco is in a community highly affected by homelessness. Every day we witness the sad reality of people living without the most basic access to hygiene, food and shelter - things we often take for granted. In the spirit of The Footprints Network’s mission to give back to the communities we visit, the same should be true for the communities in which we live, which is why I nominated Lava Mae for our Good Cause Grants.”*

**Roberta Korcz, World Nomads Editorial Producer, USA**





# Let's make a difference

## MAD Committee

Our employee-led fundraising committee, Make A Difference (MAD), had a fantastic year, getting behind seven great causes and raising over \$28,000 including matching of employee contributions by nib foundation.

### Clothes that 'spark joy'

This year our employees were keen to start a partnership with global charity [Dress for Success](#) to help women from all walks of life to develop confidence in seeking work.

We donated their first 12 months' rent in their newly established Hunter branch and provided nibGIVE volunteers to lend a helping hand. The charity provides professional clothing and mentoring to assist women who need extra support to enter the workforce and achieve economic independence.

In true MAD Committee style, our employees also organised a clothing drive inviting their workmates to donate their pre-loved work clothes to Dress for Success in Sydney, Melbourne, Newcastle and Auckland to help spark a little joy for women who need it most.



### Flanno Friday

As Australia experiences one of the worst droughts in recent history, with all of NSW and approximately two-thirds of Queensland drought-declared, we are proud to do our bit to lend a helping hand to Aussie farmers

In August 2018, we provided six months premium relief for impacted farmers and their families. In addition, nib foundation partnered with Upper Hunter Community Services to provide a \$50,000 support package to help Hunter farmers access local support services they require through the distribution of EFTPOS cards. nib foundation also teamed up with six other Hunter businesses to commit a total of \$112,500 in funding to Upper Hunter farming communities affected by drought.

To show their solidarity, our MAD Committee held 'Flanno Friday' where employees across the nib Group sported their flannos to raise nearly \$3,000 for the Red Cross to distribute to drought-impacted communities.



*"One of our values here at nib is 'Making the world a better place' and there is no doubt our employees live out this value every day. Whether it be through volunteering or by donating their pre-loved clothes to the women who need it most – we will continue to support initiatives like these that foster a culture of giving back and live up to our purpose of your better health."*

**Wendy Lenton, nib Group Executive People and Culture**



# Leaving a positive footprint

## The Footprints Network

The [Footprints Network](#) is an independent fundraising organisation established in 2006 by our nib Travel brand, World Nomads. When travellers buy travel insurance with us, they can choose to add a small donation to their policy price to help fund a community development project.



**Over \$690,000**

raised from 213,000 micro-donations from travellers



**\$750,600 donated**

to 14 charity partners to fund 30 community development projects




### Empowering entrepreneurs in Tanzania

World Nomads believe every traveller has the responsibility to give back to the places they travel to. Through the micro-donations collected from 4,390 travellers this financial year, World Nomads was able to provide \$10,000 USD to Anza, a local non-profit in Tanzania.


Anza works to improve the living conditions of local people by investing in entrepreneurs and helping start-ups and social enterprises get off the ground.

Anza's initiatives have helped a local potter who makes clay water filters market his

goods to villagers, giving them access to clean water. It's also helped an entrepreneur develop a micro health insurance product which helps low and middle income earners, like the porters who climb Mount Kilimanjaro, gain access to healthcare. Initiatives like these generate jobs in the local communities and help the wider Tanzanian economy.

World Nomads Travel Film Scholarship winner Marissa Chabria and scholarship mentor Brian Rapsey went to Tanzania to learn more about Anza's work and [film the stories](#)  of their many beneficiaries.

### Turtle conservation in Costa Rica

There are few sights more heart-warming than that of a baby turtle making its way across a beach to the ocean. Founded in 1959, [The Sea Turtle Conservancy](#)  educates travellers about the importance of saving turtles, and the income generated by their interest has created a tourism industry which proves to locals that the sea turtles have more value alive than dead.

In FY19, 32,003 travellers have donated nearly \$108,000 towards three Sea Turtle Conservancy projects to ensure the survival of sea turtles through research, education, training, and protection of the natural habitats upon which they depend.



*"Giving back is in the DNA of our brand, it's what we believe as people and as a business. This value also resonates with our travellers – over 1.2 million of our customers have contributed to making a positive difference in the world through their micro-donations."*

**Chris Noble, World Nomads General Manager and The Footprints Network Committee Vice President**





# Partnering with the community

Our commitment to supporting a range of events, organisations and initiatives that foster strong community spirit and cohesion are an important part of how we go about our business. We've partnered with some great organisations this year to promote positive physical and mental health and wellbeing of local communities.



## Kicking off a mentor program with a difference

We partnered with the Newcastle Knights Rugby League Club and Juvenile Justice NSW to pilot the "Kick Off" program in support of Hunter youth. The mentoring program pairs young persons aged between 15-18 years old and at risk of long-term involvement in the criminal justice system with Knights players to provide support and guidance, help reduce offending behaviour and promote pro-social attitudes. nib foundation's \$10,000 funding support will allow the players to mentor the young persons for a year and overcome any financial barriers to achieving their goals.



## The ultimate AFL experience

Through our sponsorship of the Richmond Football Club, we sent the winning club of nib foundation's Good Sports Junior banner competition, Macorna Football Netball Club, to the Richmond v Hawthorn game for a once in a lifetime AFL experience. The team won the chance to lead the Tigers through their own designed banner onto the field in front of a roaring crowd at the MCG.

This is just one of the 874 community sporting clubs showing their commitment to creating positive sporting environments for their junior players by participating in the Good Sports Junior program. Our partnership with the [Alcohol and Drug Foundation](#) over the past five years has worked to design, pilot, evaluate and then progressively roll out this fabulous community-based health promotion program around Australia.



*"It all started when the local Children's Court Magistrate raised the idea of connecting young repeat offenders with professional sporting players, whose opinions they're more likely to listen to and be influenced by. Given our association with the Knights as their principal partner the opportunity was quite obvious. The idea is that this kind of intervention might help these young persons to reach their potential through positive mentorship and ultimately, keep them out of jail."*

**Mark Fitzgibbon, nib Group Managing Director (pictured above with the Newcastle Knights player, James Gavet)**



