

We pay our deepest respects to the Traditional Custodians of Country across Australia. We acknowledge the Traditional Custodians of the lands on which Indigenous businesses are established and operate on.

We acknowledge and thank our Elders who have demonstrated over 60,000 years of sustainable Indigenous business. We ask our Elders to guide us on a path to a more prosperous future.



CONTENTS

- 05 MESSAGE FROM CHAIR
- 06 FULL YEAR HIGHLIGHTS
- 07 THRIVING INDIGENOUS BUSINESSES
- 13 ACCELERATING MARKET EQUITY
- 16 UNLOCKING CAPITAL
- 21 INFLUENCING CHANGE
- 24 ENDURING ORGANISATION
- 25 AUDITED FINANCIALS
- 26 OUR PARTNERS AND SUPPORTERS

Our Vision

To create a new economy driven by First Australians.

A new economy that values First Australians' desire for a sustainable and equitable (inclusive) future for all Australians. A new economy driven by First Australian business as a powerful economic contributor to Community and intergenerational wealth.

Our Purpose

We back the cultural, creative and economic strength of First Australians to become full, free agents in driving their own economic futures.

Our Principles

SELF-DETERMINATION

Indigenous peoples have the right to self-determination. To freely determine their economic, cultural, political and social development.

INDIGENOUS CONTROLLED & LED

Indigenous agency is empowered through majority owned, controlled and managed enterprises and organisations. FAC is proudly founded and run by experienced Aboriginal and Torres Strait Islander leaders and advisors.

IMPACT LEGACY

Impact Legacy recognises our duty of care to ensure intergenerational equity. We are custodians with obligations to create a fairer and sustainable social, environmental, and economic future for generations to come

CARE FOR COMMUNITY & COUNTRY

Caring for Country and Community is centred around the diversity of our cultures, histories and aspirations and recognises our connectedness to place, kinship and story.

On behalf of First Australians Capital (FAC), we are pleased to provide our FY22 Annual Review. This Review builds upon the foundations set by our strategy, 2031: Radical Possibilities. Our strategy revolves around storytelling, truth-telling, reconciliation and a generational outlook. The 10-year time frame for this strategy will enable us to work towards an intergenerational impact while remaining flexible and responsive to the dynamic changes in markets and our economy this side of 2031.

Our review highlights our commitment to an “Impact First” approach to supporting and investing in Indigenous businesses. This means we focus on stewardship of impact over time and the positive outcomes Indigenous businesses create for Indigenous people, equal to financial returns.

We reframed our approach to supporting the Indigenous economy, the key principles that underpin our team’s work is **Right Capital** and **Right Support**.

A few highlights over the past year that demonstrate our commitment to our strategy and intergenerational impact include our multi-year funding partnership with Google.org, shifting more capital to impact first with the growth of \$13M funds under management in our Indigenous Enterprise Concept fund, and building greater awareness of Indigenous economic justice with partnerships with the Impact Club and presentations at the Impact Investment Summit.

The year has been one of growth and innovation. Taking the lessons learned from the Indigenous Enterprise Concept Fund, we commenced developing the first Indigenous-led and managed Impact Investment Platform. We are expertly supported by Brightlight Advisory Group with funding provided by two of our foundational investors.

This year we also say farewell to several Board members and staff. Farewell to Jocelyn King as a Founding Member and Director of FAC, Jocelyn’s work as inaugural CEO helped establish FAC’s legitimacy within the investment community. Co-chairperson Shane Hamilton has taken a role with the NSW Government, which has meant leaving the FAC Board. FAC’s long-term (six years) Business Relationship Manager, Garry King, retired this year. Garry was well-regarded by the Indigenous businesses he mentored and coached; we thank Garry for his commitment to FAC and the businesses.

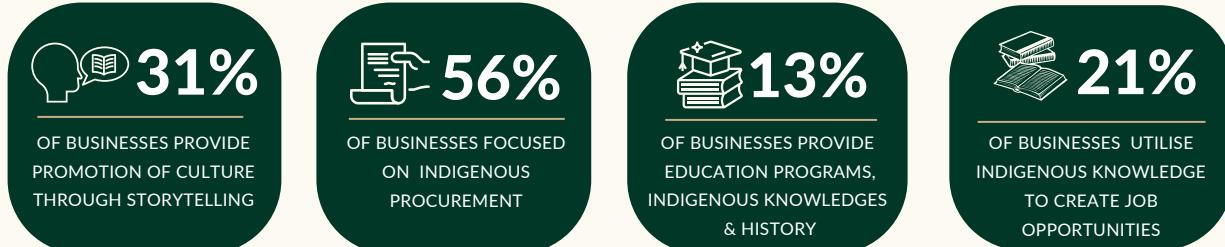
FY22 has laid the foundations for the next 10 years and on behalf of the Board, I take this opportunity to thank our partners, Indigenous businesses and staff for walking alongside us and look forward to working with you as we create a new economy driven by First Australian business as a powerful economic contributor to community and intergenerational wealth.

Leah Armstrong
Chair



Full-Year Highlights

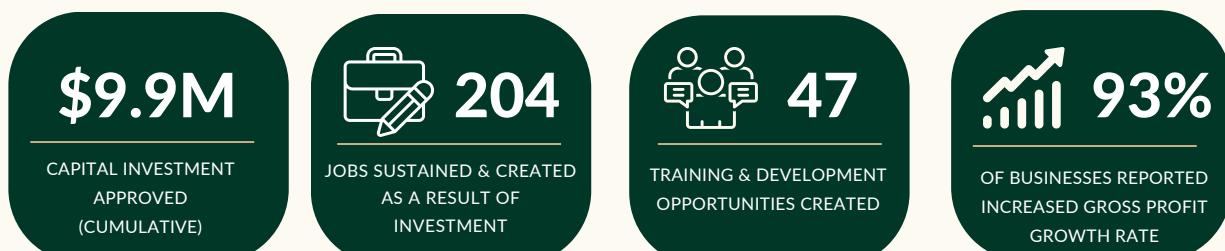
CONNECTION TO COUNTRY, CULTURE AND COMMUNITY



INTER-GENERATIONAL WEALTH CREATION



THRIVING INDIGENOUS ECONOMY



ECONOMIC SELF-DETERMINATION



THRIVING INDIGENOUS BUSINESSES

We walk alongside Indigenous entrepreneurs to build sustainable thriving businesses and enterprises



HIGHLIGHTS

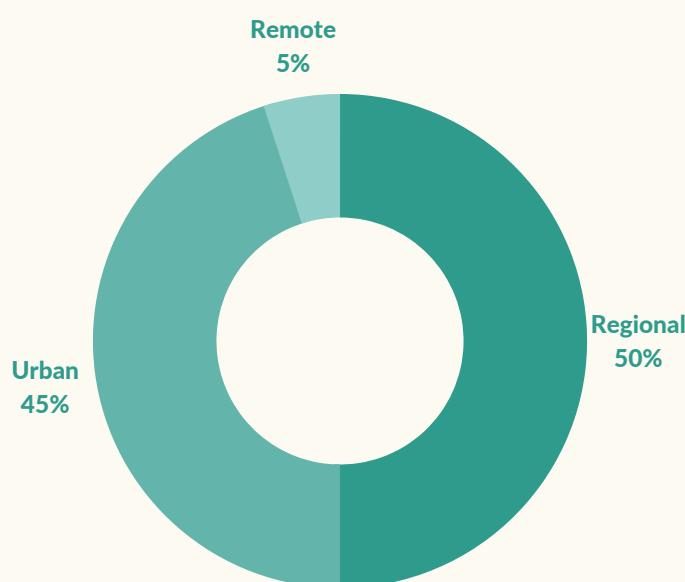
First Australians Capital has supported Indigenous businesses, enterprises and entrepreneurs for over six years using a culturally informed relationship model.

Our focus is on building a business's investment readiness and resilience. We work with businesses to identify their organisational and investment resilience milestones. This year, FAC has focused on supporting regional businesses, enabling inclusive wealth opportunities, and amplifying female-led Indigenous entrepreneurs.

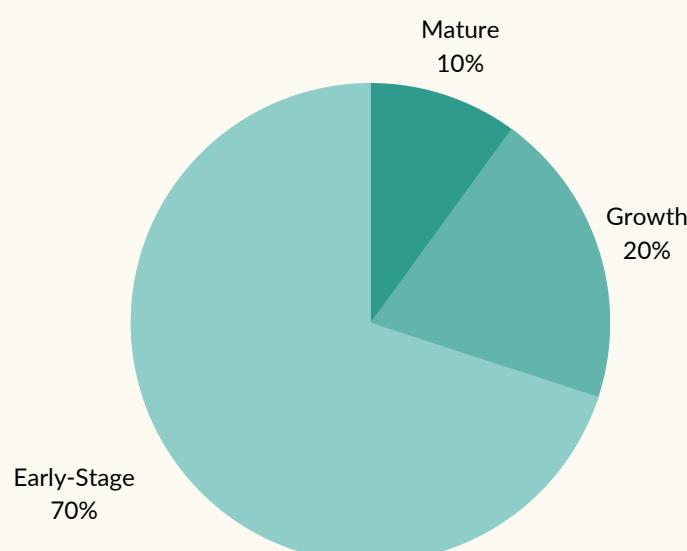
FY22 OUTCOMES:

- More than 8,000 hours spent supporting Indigenous businesses
- 201 Indigenous businesses supported
- 45% all businesses supported female-led
- 42% all businesses supported in Regional and Rural locations
- 63 of 201 businesses progressed to the investment pipeline.
- Main sectors seeking support are Construction, Arts and Recreation, Retail and Professional Services.
- MinterEllison provided pro bono services to 28 of FAC's Business totalling 601.4 hours.

GEOGRAPHIC SPREAD OF FAC BUSINESS ENQUIRIES



STAGE OF BUSINESS LIFECYCLE

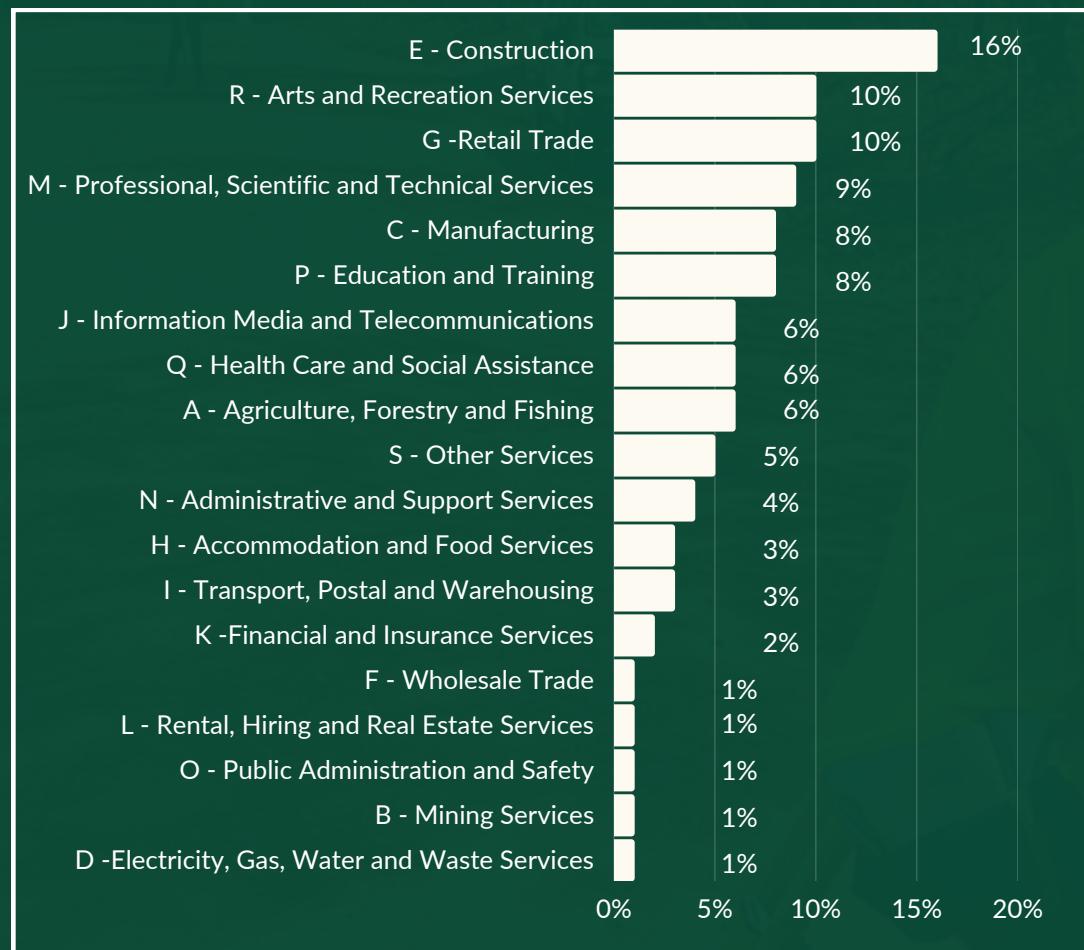


GEOGRAPHIC AND SECTOR SPREAD OF BUSINESSES SUPPORTED

GEOGRAPHIC SPREAD

State	Regional	Remote	Urban	Total business seeking support
NSW	15%	0%	25%	40%
NT	5%	3%	0%	8%
QLD	7%	1%	12%	21%
SA	1%	1%	4%	6%
TAS	1%	0%	0%	12%
WA	2%	3%	7%	12%
Total	34%	8%	58%	100%

SECTOR SPREAD



Women's Economic Empowerment

Indigenous women's economic security and independence is a significant priority for First Australians Capital, we believe that investing in women-led enterprises results in positive outcomes for not only the entrepreneur and her family, but more broadly for health, emotional and social wellbeing of communities her businesses operate in.

Indigenous women have always been at the heart of Aboriginal and Torres Strait Islander communities. Their significant contribution to Australia's social, cultural, environmental, and economic value has been transformative. Inspired by the 2020 Wiyi Yani U Thangani (Women's Voices report), our long-term focus is on capital investment and business support services to women-led enterprises.

Google Org. Women and Girls Impact Challenge:

First Australians Capital is one of two projects in Australia of 34 globally to receive funds from the Google.org Impact Challenge for Women and Girls. In addition to funding, FAC will participate in a four-month accelerator program led by Google's Accelerator and Women Techmakers communities and Impact Challenge partner Vital Voices to move projects forward.

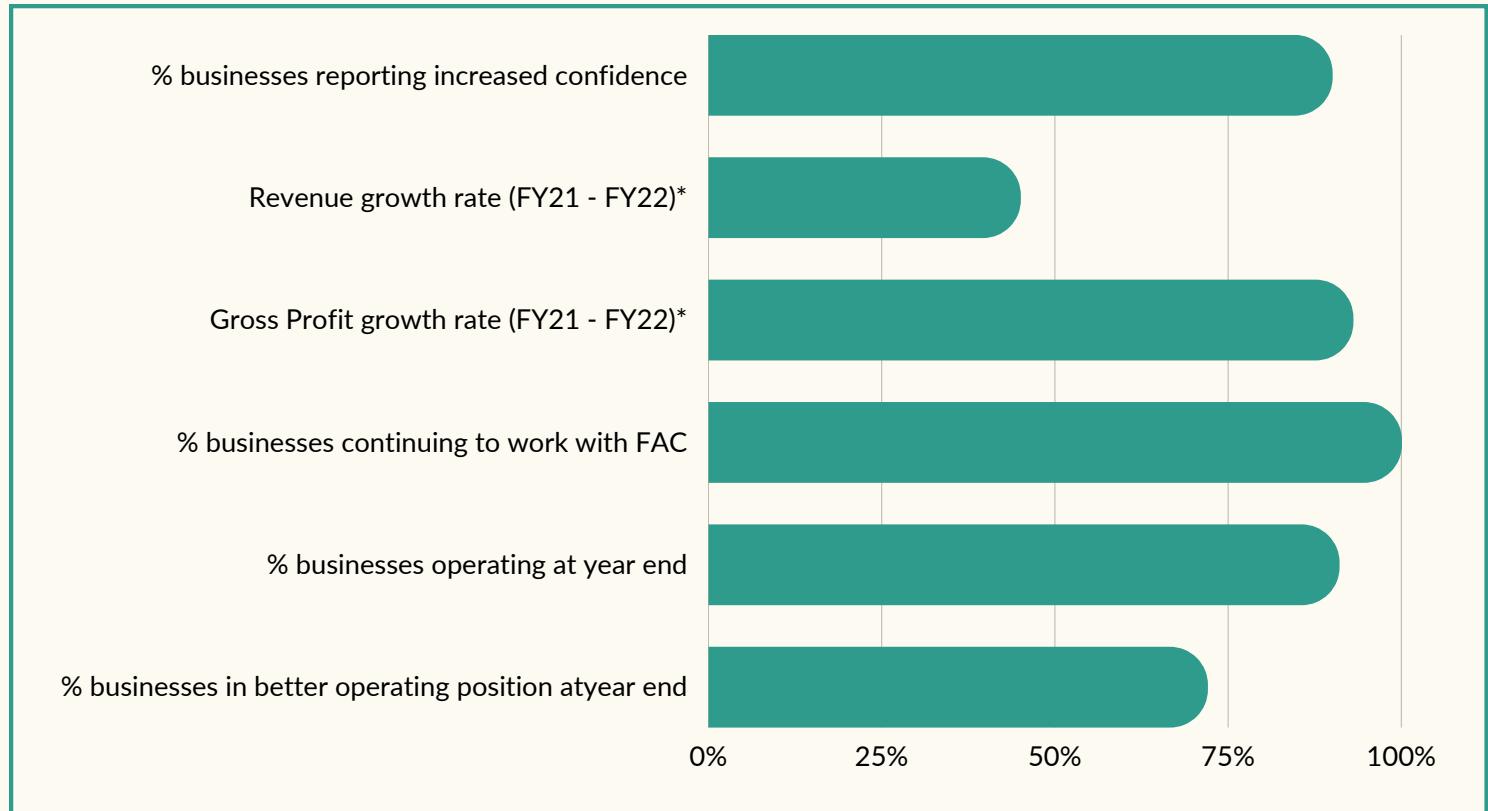
FAC's project will support 50 Indigenous women entrepreneurs and demonstrate that investing in women-led enterprises, supporting women entrepreneurs to exercise self-determination, and creating a network for women to access knowledge and resources will positively impact Australians and the economy.

31%
OF CAPITAL DEPLOYED
TO FEMALE LED
ENTERPRISES

BUSINESS RESILIENCE

FAC is focused on supporting Indigenous businesses to achieve sustainability and organisational resilience. We assess resilience utilizing both quantitative (e.g annual business revenue) and qualitative data (survey data).

BUSINESS RESILIENCE INDICATORS



*Revenue and Gross Profit growth rate is measured as an average across all investments current to 30 June 2022. The data has been normalized using the 75/25 rule

Indigenous Economy challenges

Common challenges across all SMEs have equally challenged Indigenous entrepreneurs, namely:

- The return to business as usual has occurred more slowly in some sectors and states and in particular affects supply chain speed and availability as well as available and skilled employees.
- Indigenous entrepreneurs continue to experience bias and the impact of stereotypes in their attempts to access **appropriate** capital from the “ordinary” investment market.

Our Solution

FAC is a trusted intermediary to the Indigenous economy.

- FAC utilizes a 'Right Support' approach to working with businesses. We provide businesses with the right access to resources and networks that will benefit the Indigenous business.
- FAC's culturally informed relationship model supports Indigenous business sustainability through a patient long-term approach, centered on trust, transparency and reciprocity..

SOUTH WEST PIPE RELINING IS GROWING YOUNG ENTREPRENEURS IN REGIONAL VICTORIA



© SOUTH WEST PIPE RELINING

Jay Stuart, founder, and Managing Director of South West Pipe Relining (SWPR), is gaining market share within the trenchless pipe rehabilitation industry whilst also being a leader in his local community.

South West Pipe Relining, based in Warrnambool, Victoria, is a specialised company that provides high-quality trenchless pipe rehabilitation services across private and government sectors.

However, it is not all business for Jay. As an active member of his community, Jay ensures he creates a path to employment through apprenticeships and training for young Indigenous people in his local community in regional Victoria. Beyond employment, SWPR focuses on supporting local sporting clubs, schools, and a boxing gym.

Jay was also recognised for his commitment to his community in 2019, when SWPR received a Courage award from the Victorian Government for the repair of a 1200mm pipe in Mallacoota damaged during the bushfires.

FAC is proud to be part of SWPR's growth, with our recent investment of growth capital to support the business' expansion. The capital enabled SWPR to purchase specialist technical camera equipment and vehicles designed for internal pipe inspections.

SWPR continues to go from strength to strength, and branch out its services nationally, with the team recently securing contract works with the new Sydney Metro Tunnel.

ACCELERATING MARKET EQUITY

We will accelerate Indigenous equity in emerging industries and global markets

HIGHLIGHTS

First Nations people worldwide are resilient, entrepreneurial and innovative. Through partnerships and events, FAC has connected international impact investors, Indigenous businesses and our Impact Fund to help accelerate market equity and connections for the Indigenous economy.

Land, social innovation and other assets are routinely used by non-Indigenous businesses to unlock capital. This year, FAC explored how Indigenous communities can create enterprises by reinvigorating traditional knowledge systems, aiding economic independence and community asset development.

FAC believes that when working with Indigenous Community-controlled organisations and Indigenous businesses, there is an opportunity to strengthen Community asset development and innovation. This can then be leveraged to unlock capital.

First Nations Trade Delegation from North America (May 2022)

FAC participated in a global dialogue with North American First Nations business leaders, led by Australian Consul General and Senior Trade and Investment Commissioner, Benson Solo. The delegation participated in a workshop with Australian Indigenous business leaders to discuss access to capital and investment opportunities.

Supply Nation Supply Connect (May 2022)

After two year hiatus due to COVID, members of the FAC team attended the Supply Nation Connect event in Sydney in May 2022. FAC was delighted to participate in the trade show and gala dinner, meet new Indigenous businesses and reflect on the growth and strength of the Indigenous economy coming out of the pandemic.

This year, Supply Connect hosted First Nations business leaders and tribal councils from North America. This created a unique opportunity to build relationships and reflect on the prospects for Indigenous businesses globally to trade and support global Indigenous economies.



Yinaa Murrnong Ngurrumpaa **(Women's Yam Project)**

Case Study

Yinaa Murrnong Ngurrumpaa (Women's Yam Project) was set up in FY22 to reinvigorate Aboriginal women's agribusiness by growing Murrnong and other native grasses using traditional knowledge and modern technology for sale as seeds, seedlings and edible produce.

The Women's Yam project worked with five Indigenous women-led enterprises to establish a Yam growing co-operative to grow, harvest and distribute Murrnong (Daisy Yam) and other Native foods and botanicals.

The project focused on areas across regional NSW where the Murrnong plant was traditionally grown and harvested. This included the Southern NSW Project in Nowra, and the Northern NSW Project in Monkerai, Moree, Tweed Heads, Wollombi, Karuah and the Barrington Tops. Additional funding was provided to support infrastructure for the planting of Murrnong.

Research at the University of Melbourne has demonstrated that these practices are extremely valuable for soil health and drought tolerance and could be shared with the broader Australian community as an alternative to current agricultural practices that cause significant damage to soils and exacerbate the effects of drought.

Murrnong was an essential food source for First Nations people across NSW and the growing and cultivation has been maintained as women's story.

The development of traditional knowledge around the history of growing and harvesting Murrnong is important to the project. Many of these women have never had access to their own native foods and the stories of these foods or its connection to Country.

The process of growing has given the women new stories and new knowledges to support their Community, and to couple this traditional knowledge with economic outcomes, allows the participants to develop a pathway to economic success that does not impede their connection to Community and Country.

The project has resulted in a development plan for an Indigenous Murnong supply chain supported by a Women's Growing co-operative and supports and supports a social enterprise project that provides native foods and botanicals to Indigenous women for health and education.

The project was funded by the Ecstra Foundation.



YAM DAISY

UNLOCKING CAPITAL

We leverage capital from the investment marketplace and give Indigenous businesses choice.

Unlocking capital for Indigenous businesses is essential to propel Indigenous business forward, and as a result, contribute to the entire Australian economy.



HIGHLIGHTS

Like all businesses, Indigenous businesses need timely access to capital. Investing in Indigenous-led businesses delivers impacts such, accelerated entrepreneurialism, contribution to the Australian economy, emotional, social and community benefits, new enterprise development, increased prosperity and agency for First Nations people and their communities.

In FY22, FAC continued our work to bridge the finance gap within investment markets and unlock capital for the Indigenous economy. This past year, our team has worked closely with Indigenous businesses to provide the right capital to catalyse business growth and sustainability.

RIGHT CAPITAL

FAC utilises the principles of '**Right Capital**' when working with Indigenous businesses, supporting our overarching goal of self-determination and economic independence. **Right Capital means deploying the right type of capital, or a mix of capital, for the right stage of the business journey.**

It has been over a year since FAC launched our Indigenous Enterprise (Concept) Fund (launched in November 2020). Initially capitalised with \$6.5 million from our investors, the fund grew to \$13million in early 2022 due to increasing demand for investment from Indigenous businesses.

The fund is investing in companies that are early-stage and don't otherwise have access to finance to support their ventures.

FAC also established a small pool of additional capital on our balance sheet called FAC Catalytic Capital pool. This is a pool of returnable capital finance either returnable grant or soft loan which we currently run outside of the Indigenous Enterprise Concept Fund.

15 CATALYTIC CAPITAL GRANTS & LOANS TOTALLING \$418,883 WERE APPROVED.

Our Investment and Business Advisory team worked closely with 201 businesses and continued to leverage \$68M (cumulative) capital for the Indigenous economy. FAC will take our learnings and achievements from the Catalytic Capital Pool and the Indigenous Enterprise (Concept) Fund into the development of our FAC Catalytic Impact Fund, due to launch mid 2023 with a target \$30M Funds Under Management.

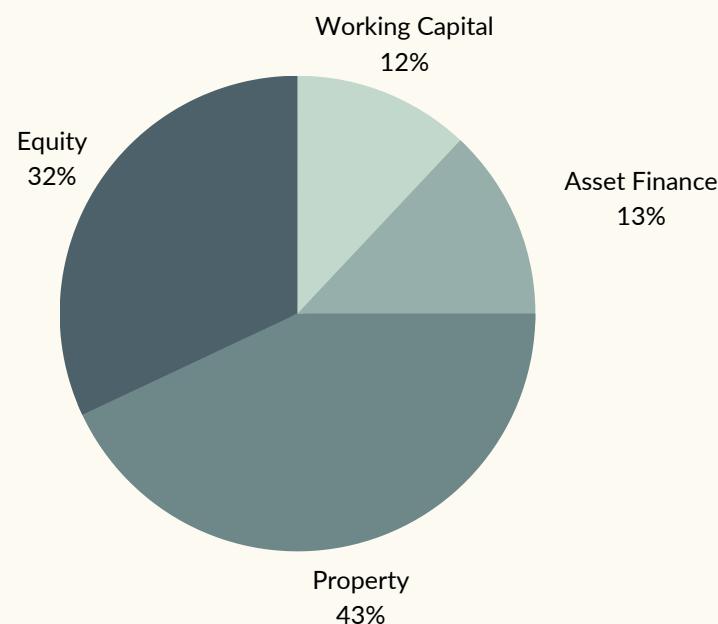
\$68M
CUMULATIVE CAPITAL
LEVERAGED FOR
INDIGENOUS BUSINESS

FAC PORTFOLIO FY22

INSIGHTS

- \$9.91M Capital Investments approved.
- 30 new investments from 15 different industries.
- Investment range from \$10k to \$500,000K, average deal size \$246K.
- FAC has seen a growth in enquires for equity-based deals.
- Increased demand for capital in regional and remote areas – this presents an opportunity for FAC to provide support and investment in a sector that is underserved and undervalued by mainstream finance.
- \$15M running av. in pipeline with up to \$45M during peak activity.

Indigenous Enterprise (Concept) Fund (IEF) - Capital purpose



WESTPAC PARTNERSHIP

FAC and Westpac partnership has resulted in five investments valued at \$6.98m. Westpac and FAC agree that there are valuable lessons to capture from the partnership and work together on advocacy opportunities in the finance sector.

Case Study: Tamworth Kootingal Horse Riding Adventures

From Rodeo competitions to life challenges, Aniwan man, Jason Newman has constantly stepped up to face his battles head-on. Now, Jason and his wife Christine are dedicating their lives to helping youth be back on Country and gain the necessary work and life skills to be job ready.

Born into a family of five, Jason grew up with his three siblings working on a farm. However, the road ahead was not easy; When Jason was a toddler, he was discovered to be suffering from Atrophy – a motor neuron disease that causes muscle and nerve tissue degeneration, leaving him visually impaired and declared legally blind.

Situated east of Tamworth, Jason and Christine have turned the cattle station Swamp Oak into a family tourism venture open to the public seven days a week, providing adventures and experiences for the whole family to enjoy.

Alongside his wife, Jason dedicates his life to helping youth get back on Country, be hands-on with animals, create employment opportunities, and help the kids gain the necessary work and life skills to be job ready.

FAC facilitated a loan for Tamworth Kootingal Horse Riding Adventures with Westpac providing a property term loan, supported by a first registered mortgage over the property and the FAC Guarantee. It involved 18 months of work from FAC to support this business, and its owners in refinancing their property in Tamworth.

This is a terrific result, but a complicated deal involving agri-business and commercial property considerations and multi-stream income to demonstrate serviceability. The combined Business Advisory and Investment team put in an enormous amount of work to demonstrate serviceability despite Covid lockdowns repeatedly affecting the tourism-based business, and that serviceability was achievable.

ABORIGINAL SUSTAINABLE HOMES (ASH)

ASH aims to provide appropriate housing for vulnerable populations.

RIGHT CAPITAL

FAC first invested in ASH in 2021, with a working capital term loan to support a housing development in Moree for the Aboriginal Housing Office.

RIGHT SUPPORT

FAC provided a range of wrap-around support services over the loan term, including practical advice through ISO accreditation – a key compliance requirement in many procurement processes. This allowed ASH to demonstrate their capability, capacity and credibility to State and Government funders – meaning their market opportunities expanded.

ASH continues to thrive, securing larger projects that create a positive impact for their community.

Since our initial investment, FAC has approved three more facilities for ASH, ranging from \$150K to \$500K with two of those facilities repaid in full.



© ABORIGINAL SUSTAINABLE HOMES

IMPACT

ASH leverages their projects in regional areas to provide employment and training opportunities for local communities.

From FY20 to FY22 ASH added 7 permanent staff members and employed 14 trainees, most of whom were given on-the-job training with on the various projects and paid employment of approx. 20 hour each per week.

Brad Draper, Managing Director of ASH, explains **"We saw builders going to regions bringing their own labour, and we felt that this needed to stop. ...the local people who are going to be living in these homes should have the opportunity to assist in building them".**

INFLUENCING CHANGE

We catalyse economic justice and disrupt power dynamics

FAC aims to be a catalyst for radical change in investment markets.

To achieve this, we believe strongly in working collaboratively with values aligned partners and advocating for change through policy development and engagement with networks.



HIGHLIGHTS

Critical to our success in creating a new economy driven by First Australians, we have focused our advocacy and engagement on investor markets and philanthropy. Our work has focused on having conversations focused on action.

To catalyse economic justice and shift capital, we have worked to shift mindsets and power dynamics inhibiting the Indigenous economy from thriving.

FAC Strategy 2031 – Radical Possibilities

In September 2021, we launched our new Strategy 2031: Radical Possibilities. In developing the strategy, we set out to decolonise strategy. We collaborated with Indigenous businesses and our partners using a different approach to spur fresh conversations.

We asked for the radical possibilities to be shared; the “what if?” and “where to?” We start our Strategy 2031: Radical Possibilities with our foundational stories. Indigenous business owners and our Indigenous leadership want these stories to be shared with partners of First Australians Capital

5th Anniversary - Bold action for Investing in Racial Equity webinar

To mark our 5th Anniversary in October 2021, First Australians Capital hosted a panel discussion, moderated by FAC's Steve Stanton with guests Benson Saulo and Natalie Walker. The panel were given a simple task to provoke the audience with this question: What is required to advance Economic Justice for First Australians?

Our panel presented a persuasive argument for investing into the Indigenous economy.

You can watch the [webinar at the link here.](#)

OUR ADVOCACY

This year, FAC participated in a number of events and partnerships to raise the profile of Indigenous Economic justice, investment and market opportunities.

The Impact Club

FAC partnered with the Impact Club for a 12 Month Learning Partnership focused on building 'investor readiness', shifting capital, sharing knowledge and creating investment opportunities within the Indigenous economy.

Currently, impact investment markets do not adequately recognise or account for First Australians' perspectives nor the value of Indigenous culture. At the same time, the impact investing market in Australia is growing more sophisticated.

The Impact Club's mission is to bridge the gap between an investor's intentions and actions and to increase the amount of capital flowing into the impact sector. A key aspect is building knowledge and understanding of the mindset required to be a discerning, impact-led investor.

FAC led the Club members through multiple workshops where we discussed:

- Truth-telling: impacts of financial exclusion and colonisation.
- The Indigenous estate: framing Indigenous business, economy and wealth.
- Investor readiness: addressing power dynamics, tools required for investors to shift mindsets and provide opportunities for First Nations businesses.

This partnership enabled FAC to garner key investor insights, showcase the economic opportunity of the Indigenous economy and advocate for an Indigenous-led, impact-focused approach to investing with Indigenous businesses.

Impact Summit Impact Investment Summit Australasia (March 2022)

Managing Director, Leah Armstrong joined a panel discussion on social enterprises and Associate Director, Business Advisory, Tiarne Shutt hosted a breakfast session titled 'A Field Guide to Investing In the Indigenous Impact Ecosystem'. FAC invited The Village Co, to demonstrate the impact and challenges faced by Indigenous businesses. The session was well attended and resulted in future investment opportunities for The Village co.

Australian National University - Marramarra Murru First Nations Economic Self Determination Symposium (June 2022)

Managing Director, Leah Armstrong gave a presentation on Indigenous entrepreneurship to over 150 people, committed to First Nations economic development including First Nations international special guest from the US, Canada and NZ. The Symposium focused on what is required to build a true, self-determined First Nations economy that leverages the assets and rights that continue to be reclaimed by Australia's First Nations people.

ENDURING ORGANISATION

A key focus during the year has been on building the right organisational culture for FAC to achieve our vision.

FAC has completed our Employee Value Proposition (EVP) project, following consultation from staff.

Our EVP

1. We are a community, we walk alongside and respect each other, and we support each other through connection and trust.
2. We are storytellers, we listen and share knowledge.
3. We are disruptors, we are a passionate and innovative team that is working collaboratively to change unjust systems.

Updated Board

FAC was pleased to announce 3 new Board members during FY22:

- Gordon Cole, CEO of Coles Supplies and Chairperson of the Noongar Chamber of Commerce and Industry
- Liandra Gaykamangu, co-CEO and a board director of Enterprise Learning Projects and Founder of Liandra Swim
- Abhilash Mudaliar, Chief Portfolio Officer, Paul Ramsay Foundation

Gordon and Liandra bring a wealth of experience and knowledge as Indigenous business leaders.

Abhilash's experience in impact investing in Australia and globally including structuring and managing impact funds, measuring and managing (financial and impact) performance.

We also welcome Karen Iles who was appointed in August 2022. Karen is an experienced legal professional and advocate with over 20 years' experience as a non-executive director on not-for-profit boards.

FAC Team Day (April 2022)

We continue to build Indigenous cultural capability and competency across the organisation and held an "On Country" day with a local Aboriginal cultural leader, David Newham, who shared the stories passed onto him and showing us the Awabakal songlines from Mt Sugarloaf and Swansea Heads.



DAVID NEWHAM IN FOREGROUND

AUDITED FINANCIALS

FAC's financial sustainability is supported by funding from philanthropic trusts, government grants, corporate partnerships and staff giving.

The result of First Australians Capital's consolidated operations was a financial surplus in FY22 of \$1,149,065M.

Full financials can be viewed on the ACNC website.

SUMMARY OF FINANCIALS

Statement of Financial Performance

	30 June 2022	30 June 2021
	\$	\$
Revenue	4,564,397	2,634,350
Project costs	(362,871)	(646,158)
Employee benefits expense	(2,323,962)	(1,548,148)
Operational expenses	(728,499)	(371,743)
Operating Surplus / (deficit)	1,149,065	68,301
Total comprehensive income	1,149,065	68,301

Statement of Financial Position

	30 June 2022	30 June 2021
	\$	\$
Total Assets	16,181,755	9,122,892
Total Liabilities *	13,940,659	8,030,861
Net Assets	2,241,096	1,092,031
Net Equity	2,241,096	1,092,031

* INCLUDES CONCEPT FUND LOANS

OUR PARTNERS AND SUPPORTERS

Big social change occurs when we all work together. First Australians Capital would like to acknowledge our supporters, funders, and Indigenous business partners for their contributions and commitment towards building a new economy driven by First Australians.

Anonymous Trust
Paul Ramsay Foundation
Cages Foundation
Mannifera
Equity Trustees
Ian Potter Foundation
Westpac
Google.Org
Impact Club
Karen Iles - Violet Co

Baker Foundation Trustee
Brightlight Advisory Group
Ecstra Foundation
The Good Business Foundation
The Wright Family Bequest (Equity Trustees)
Minter Ellison
Collective Works
Craig North - Indigenous Impact
Green Family Foundation
Waalitj Hub

First Australians Capital's accountants are Collective Works and our auditors are Cutcher and Neal Assurances.

We acknowledge and thank Arnold Block Leibler who are our legal advisors and have provided pro bono support to FAC since inception in 2015.



FIRST AUSTRALIANS CAPITAL



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