

Financial Year 2024

Annual Review



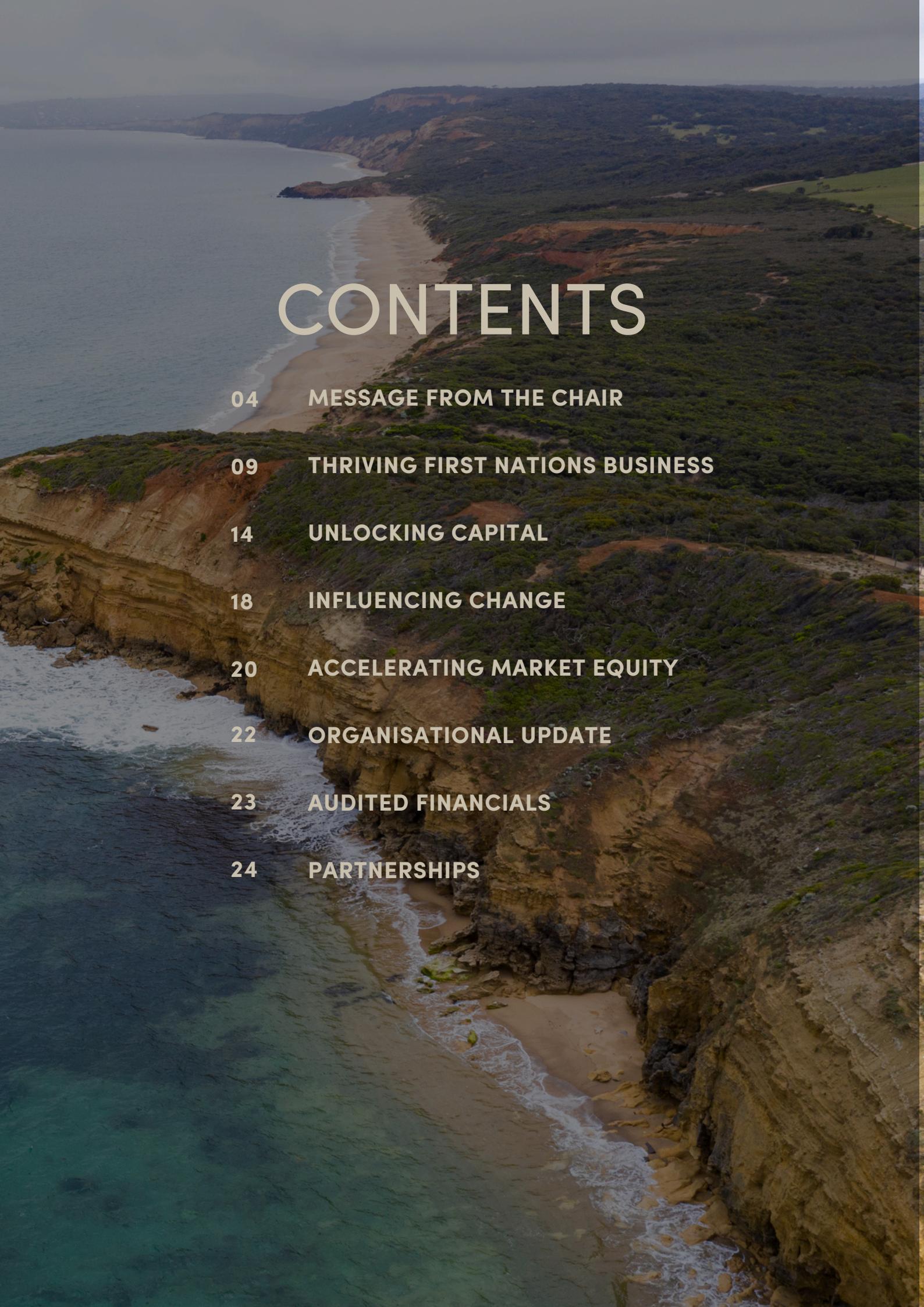
FAC FIRST
AUSTRALIANS
CAPITAL



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

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

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Message from the Chair

On behalf of the Board and team at First Australians Capital (FAC), we are proud to present this annual report. FAC was founded in 2016 during a pivotal period in the journey toward economic self-determination for Aboriginal and Torres Strait Islander peoples.

Our mission is to harness the creative, cultural, and economic vitality of Indigenous communities, transforming these strengths into a powerful force for sustainable economic development. This mission is rooted in a deep respect for the inherent value of our diverse cultures and supported by our long-standing commitment to designing, testing, and advocating for First Nations-led finance models.

Like the many Indigenous enterprises we support, our path has been defined by resilience and innovation. Over the years, we have drawn on extensive experience and community insights to better understand and reflect the distinctive dynamics of Indigenous-led businesses. FAC's work continues to be a testament to the resourcefulness and strength of Indigenous communities, bridging the gap between finance, culture, and economic empowerment.

We invite values-aligned partners to join this journey, fostering opportunities that create lasting positive impacts across Indigenous communities and enterprises. Together, we can unlock the full potential of Indigenous-led economic initiatives and contribute to sustainable, community-driven prosperity.

Thank you for your continued support and interest in First Australians Capital.

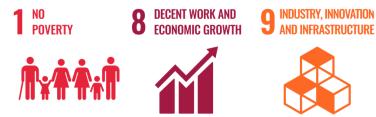


***Jocelyn King, Co-founder
and Chair of the Board***

FULL-YEAR HIGHLIGHTS

FAC Impact Indicators

(as at 30 June 2024)



Thriving First Nations Economy

199

BUSINESSES SUPPORTED
WITH CAPACITY BUILDING
AND ACCESS TO CAPITAL

820

NEW JOBS CREATED BY
INDIGENOUS BUSINESSES
ACROSS ALL INDUSTRIES

1,848

FIRST NATIONS ECONOMIC
PARTICIPANTS SUPPORTED BY
INDIGENOUS-LED BUSINESSES

1 NO
POVERTY

3 GOOD HEALTH
AND WELL-BEING

Economic Self-determination

64%

BUSINESS SUPPORTED
WOULD OTHERWISE NOT
HAVE ACCESS TO CAPITAL

80%

BUSINESSES REPORTED
IMPROVED CONFIDENCE
SINCE WORKING WITH FAC

80

ENTREPRENEURS
SUPPORTED TO START
NEW BUSINESSES

5 GENDER
EQUALITY

10 REDUCED
INEQUALITIES

Inter-generational wealth creation

52%

BUSINESSES SUPPORTED
ARE IN REGIONAL AND
RURAL AREAS

31%

BUSINESSES SUPPORTED
ARE FEMALE-LED
ENTERPRISES

46%

INCREASED NUMBER OF
EMPLOYEES AS A RESULT OF
ACCESS TO CAPITAL

3 GOOD HEALTH
AND WELL-BEING



Connection to Country, Culture and Community

45%

BUSINESSES PROVIDE
PROMOTION OF CULTURE
THROUGH STORYTELLING

48%

BUSINESSES FOCUSED ON
SUSTAINABLE FIRST
NATIONS' PROCUREMENT

25%

BUSINESSES PROVIDE
EDUCATION ON FIRST NATIONS
KNOWLEDGE AND HISTORY



Image: Yaala Sparkling

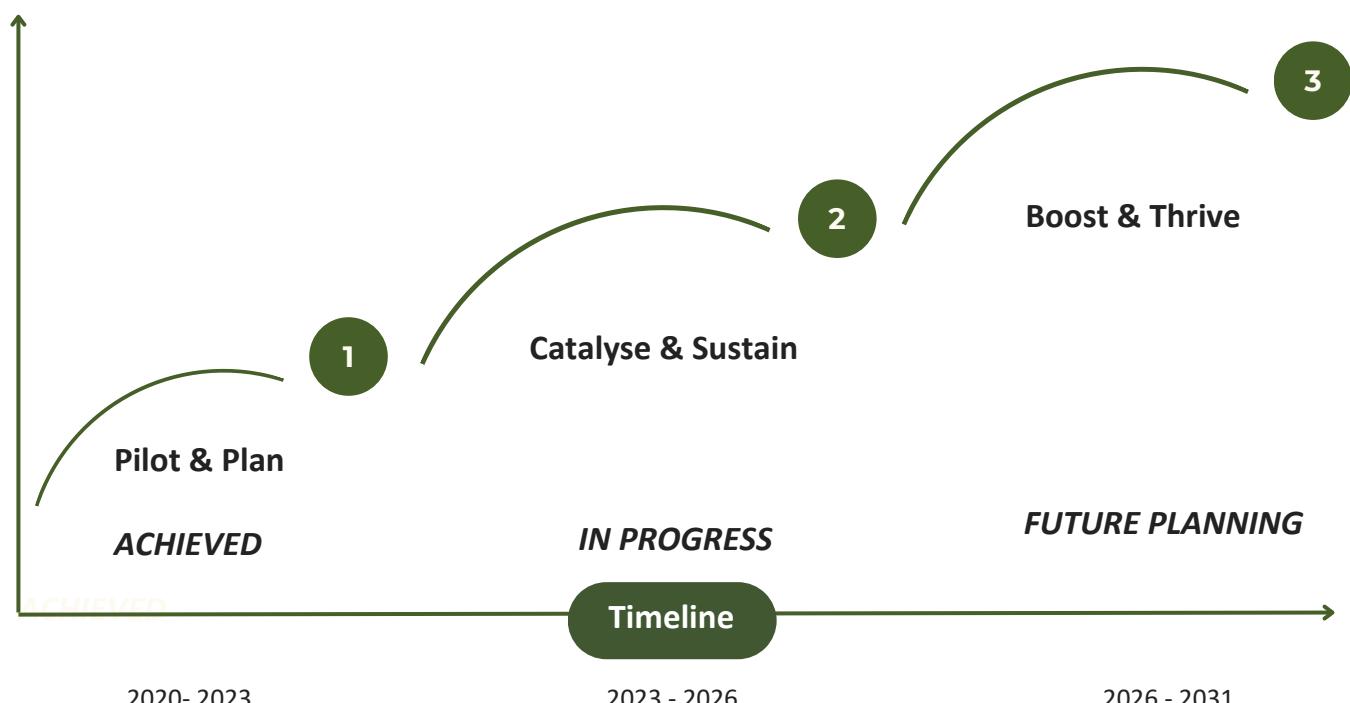
FULL YEAR OVERVIEW

This Annual report provides an overview of the activities and outcomes of First Australians Capital in financial year 2024. The key areas of activity of the organisation are aligned to FAC's 'Right Capital-Right Support' model, established to enable a thriving First Nations economy driven by sustainable First Nations-led enterprises.

First Australians Capital has two investment funds, the Catalytic Impact Fund, launched in 2024, to provide debt-based finance to growing businesses, and the Seed Capital Fund, which aims to provide up to \$1m annually to support early stage businesses with financing to establish their businesses. These funding pathways are underpinned by FAC's capacity building model, determined to mobilise valuable opportunities for investing in the future of Aboriginal and Torres Strait Islander peoples and to build a sustainable future for all Australians.

| | |
|--|--|
| \$20M Catalytic Impact Fund | \$12.5m capital provided to 35 businesses to date. |
| \$1M (annual) Seed Capital Fund | \$1.69m grants and soft loans provided to 46 business to date |
| 138 | Grants, Loans and Investments issued to First Nations-led enterprises, with some businesses receiving multiple rounds of finance |
| 199 | Businesses provided with Capacity Building support leading to Investment Readiness and Improved business outcomes |

STRATEGY PROGRESS



First Australians Capital's 10-year strategy seeks to create First Nations-led investments through three growth horizons, enabling long-term, sustainable First Nations economic development.

Horizon 1 focused on supporting First Nations businesses during COVID-19 by facilitating investments through a banking partnership and implementing a 10-Year Strategic Plan. The creation of an First Nations-led Investment Framework and the allocation of \$13 million for the FAC Concept Fund highlighted the commitment to building a solid foundation.

Horizon 2 sees a shift towards sustainable growth initiatives including the launch of the Catalytic Impact Fund and securing pledges for the FAC First Nations Growth Impact Fund. FAC is consolidating its operating model and released the First Nations First Impact Framework for advocacy purposes. Further commitments are sought for operational funding and efforts are made to develop global engagement partnerships.

In Horizon 3, the focus shifts to scaling the First Nations Growth Impact Fund and launching a Community Asset fund to open avenues for investment into sectors where First Nations knowledges are highly valued. The stage also seeks to expand its network of national and global partners to secure for long term Racial Equity and Economic Justice. The aim is to reach investment capacity for 7Generations of \$270 million, supporting the FAC vision and impacting over 10,000 First Nations people over the decade.

IMPACT STATEMENT

At FAC we believe in community investment; we are catalysts for First Nations economic prosperity and champions of cultural integrity. Our approach is both simple and profound: empower First Nations entrepreneurs and communities to shape and determine their financial futures.



Image: Gadhungal Marring

THRIVING FIRST NATIONS BUSINESS

**We walk alongside First Nations entrepreneurs to build
sustainable, thriving businesses and enterprises.**



SUMMARY

Access to appropriate funding remains a key challenge for First Nations-led enterprises. The limited capital available is often confined to grants, which come with disproportionate conditions. It is rare to find financial solutions that blend grants and soft loans.

FAC addresses this gap, providing flexible financing tailored for First Nations businesses.

Since the Fund's inception, 135 investments have been made, supporting 81 businesses to access finance out of a total of 199 businesses that were seeking capacity building support services.

This indicates a transition-to-capital rate of 41%, and is notable given that 81% of these businesses are traditionally excluded from standardised mainstream finance practices.

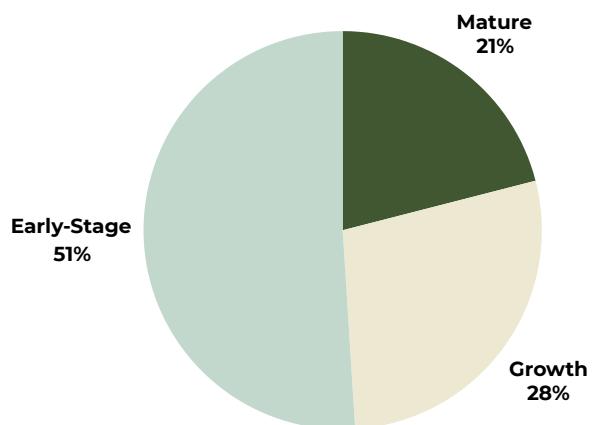
Beyond capital, businesses working with FAC have access to strategic support services, including financial management, legal advice, marketing, market analysis, and funding proposals.

FAC collaborates with trusted service providers to build business capacity. 50% of the businesses working with FAC engage in these additional services.

GEOGRAPHIC SPREAD OF FAC BUSINESSES



STAGE OF BUSINESS LIFECYCLE



TOP INDUSTRIES SEEKING SUPPORT

- Construction
- Manufacturing
- Professional and Technical Services*
- Agriculture**
- Mining Services
- Retail Trade**

*Noting many businesses in these industries have a focus on health and wellbeing

**Noting many businesses in these industries have a focus on native foods and botanicals.

GROWING ECONOMIC PARTICIPATION

Economic development and business growth are going to be key drivers in delivering First Nations equity and equality. This is demonstrated and reported by notable organisations such as Supply Nation and Dilin Duwa, who have highlighted the significant economic contributions of First Nations enterprises to areas such as the growth of the business sector in Australia, and the growth of jobs and revenue across diverse sectors.

FAC's own pipeline of supported businesses demonstrates the significance of the contribution that First Nations businesses are making not only to support First Nations economic development, but as job creators for all Australians.

| Table 1. Total Economic Participants (as of 30 June 2024) | All participants | First Nations participants |
|---|------------------|----------------------------|
| Total new jobs created | 820 | 313 |
| Total jobs pre-existing prior to access to finance | 934 | 355 |
| Number of contractors engaged in part-time or intermittent work | 933 | 112 |
| Number of individuals accessing traineeships and apprenticeships | 196 | 63 |
| Number of suppliers engaged | 375 | 90 |
| Entrepreneurs supported to grow and sustain their business operations (Total of 80, of which 40 are not counted as an employee) | 69 | 40 |
| Participants in programs designed to improve outcomes for Aboriginal and/or Torres Strait Islander peoples | 846 | 846 |
| TOTAL | 3,350 | 1,848 |

Table 2. Signs of long-term economic viability and sustainability of First Nations economy

| | |
|--|-----|
| Increased activity – investing in early-stage businesses that would otherwise not have access to capital | 64% |
| Business resilience - % businesses still trading since working with FAC | 82% |
| % businesses reporting improved confidence since working with FAC | 81% |

*Confidence is measured through individual survey to businesses. Data shows that businesses have increased confidence in the operations of their business since working with FAC. Confidence is linked to social and emotional wellbeing.

CONNECTING TO COMMUNITY, COUNTRY AND CULTURE

First Australians Capital (FAC) continues to strengthen its approach to supporting First Nations businesses as they adapt to evolving industry and societal needs. The FAC Catalytic Impact Fund was launched to enable pathways to finance for First Nations entrepreneurs. FAC subsequently refined its Capacity Building model to ensure that businesses seeking funding have the infrastructure and ongoing support essential for success.

In addition, the FAC Seed Capital Fund has been vital in backing early-stage ventures and those perceived to be higher-risk. 80% of ventures receiving funds are female led in sectors such as Technology, Land Management, and Creative Industries. This highlights the need for continued investment to support these unique business opportunities.

FAC remains committed to enhancing financial literacy within the First Nations economy through tailored resources and training. With a strengths-based approach, FAC draws on First Nations entrepreneurship, cultural values, and community connections. These resources and services are supporting First Nations enterprises and entrepreneurs to lead meaningful outcomes for Community, Country, and Culture.

Table 3. First Nations Business contributions to the Sustainable Development Goals

| | | | |
|---|---|--|--|
| 3 GOOD HEALTH AND WELL-BEING | 14% of businesses offer goods and services that support community health and wellbeing | 10 REDUCED INEQUALITIES | 23% of businesses are providing Community Development services |
|  | |  | |
| 4 QUALITY EDUCATION | 27% of businesses are providing quality education pathways into professional services roles | 11 SUSTAINABLE CITIES AND COMMUNITIES | 38% of businesses have unlocked assets for community development |
|  | |  | |
| 8 DECENT WORK AND ECONOMIC GROWTH | 88% of businesses are providing employment with 46% maintaining skilled roles and 31% are offering traineeships | 12 RESPONSIBLE CONSUMPTION AND PRODUCTION | 23% of businesses have sustainable production solutions across their value chains |
|  | |  | |
| 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE | 31% of businesses are operating in areas that enhance cultural knowledges and help build resilience in the sector | 15 LIFE ON LAND | 8% of businesses are actively maintaining and improving biodiversity through land management |
|  | |  | |

WIRU DRONES

Drones are transforming industries like agriculture, construction, energy, and logistics through enhanced efficiency and safety. Recognising this potential, Kokatha and Wirangu man Chris Warrior founded Wiru Drone Solutions (pictured) to connect First Nations communities with these solutions.

Wiru Drones specialises in drone operations for commercial inspections, construction site monitoring, and telecom tower assessments. Chris's vision is clear: "I want to create pathways for First Nations people to enter the drone industry."

Chris's commitment to education has facilitated a hands-on learning experience for First Nations communities, enabling them to interact with modern drone technology and understand their practical uses. His passion extends to contributions to national forums, such as the National Youth Science Forum, highlighting the reach and role of Wiru Drones in Community.

FAC supported Wiru Drones by funding the purchase of a Mavic 3 Enterprise Drone. Equipped with a mechanical shutter for clearer image mapping and increased flight time, this advanced drone allows for more cost-effective operations and has bolstered Wiru Drones' service offerings, leading to new mapping contracts.

Using 3D mapping technology, Wiru Drones collaborates with local communities to support land management projects, including cultural mapping for traditional owner groups and workshops aimed at equipping community members with Remote Pilot Licenses (RePL).

Wiru Drones continues to lead in blending technology and traditional knowledge, creating sustainable opportunities for First Nations empowerment in the drone industry.



Image: Wiru Drones

UNLOCKING CAPITAL

We walk alongside First Nations entrepreneurs to build sustainable thriving businesses and enterprises

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

First Nations businesses, like all businesses need timely access to capital. Our First Nations Enterprise Concept Fund and Catalytic Capital Funding has enabled over 30 First Nations businesses to grow their enterprises, create impact and build confidence.

Image: Nicole Stewart from Gerrbik Laundry Services and Jay Stuart from South West Pipe Relining

UNLOCKING CAPITAL

MILESTONES FOR FY24

2024 marked a major milestone for FAC with the launch of the Catalytic Impact Fund. While FAC has funded First Nations businesses since April 2021 with support from philanthropic organisations, the Catalytic Impact Fund represents a significant shift as Australia's first Indigenous-led, investor-backed Impact Fund.

This fund positions FAC to showcase the strong demand for finance within the First Nations economy and highlight the diverse opportunities for investors to expand their commitments to this growing sector.

FAC's economic development opportunities for First Nations businesses now span the Catalytic Impact Fund, with \$20m in committed capital to support debt-based finance; and the Seed Capital Fund, with up to \$1m annually to support grants and low-interest loans for early-stage businesses. In addition, FAC engages in activities to leverage capital across the finance sector, having supported \$88m in committed capital to date across different finance institutions to enable Indigenous economic development.

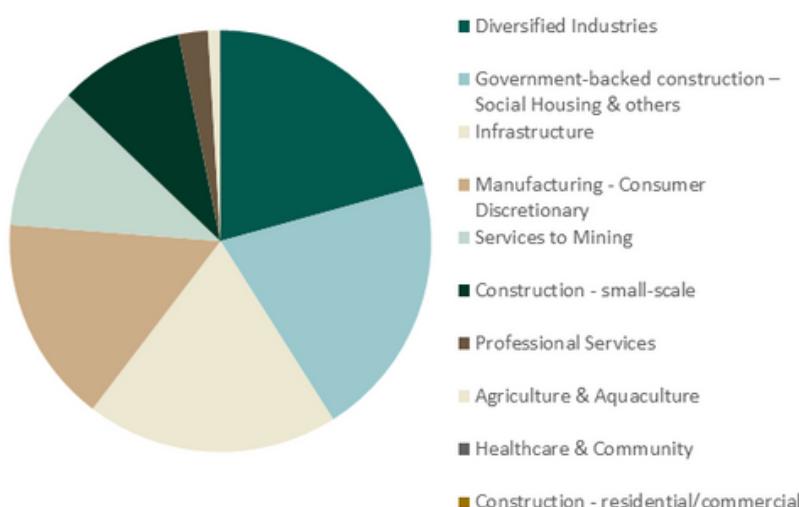
Table 4. Investment Capital outcomes at 30 June 2024

| | Cumulative indicator for all funding types |
|--|--|
| Number of Investment made to date | 138 |
| Total economic value of businesses in portfolio | \$68.3m |
| Topline growth | 22% |
| Increase in employment as a result of capital | 46% |
| Proportion of investments into female-led enterprises | 31% |
| Proportion of investments into low-income regions | 52% |
| Total Capital leveraged by FAC to support economic development across finance institutions | \$88m |

CATALYTIC IMPACT FUND OVERVIEW

(at 30 June 2024)

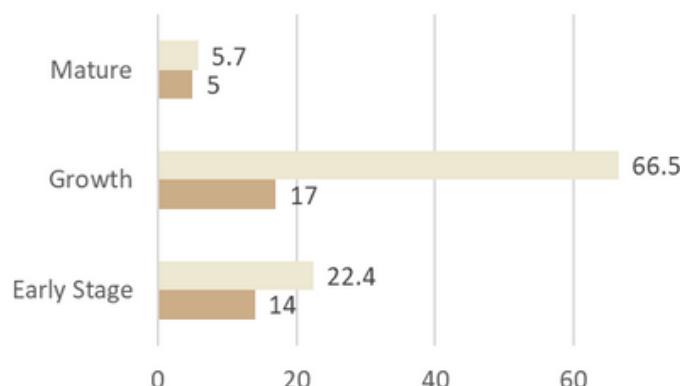
Graph 1. Sector Diversification (% Portfolio)



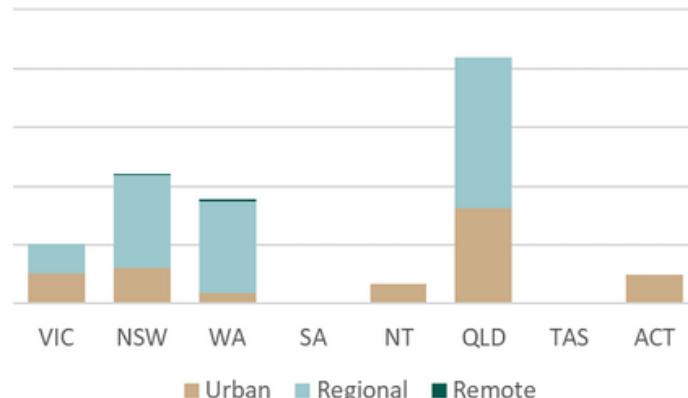
The Catalytic Impact Fund enables FAC to highlight the strong demand for finance within the First Nations economy and showcase the wide range of opportunities for investors to deepen their involvement in this expanding sector.

It demonstrates the potential for industry diversification driven by First Nations businesses.

Graph 2. Business Stage



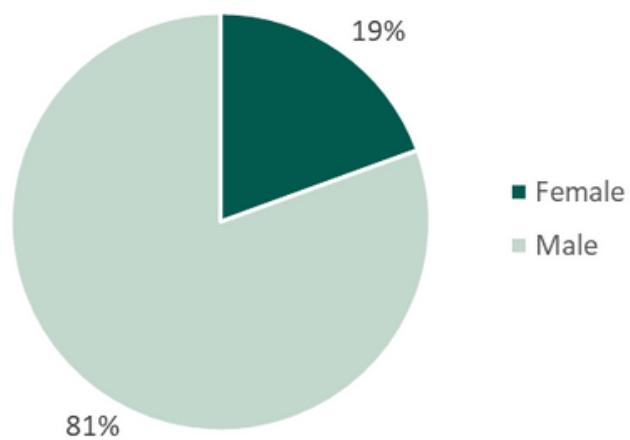
Graph 3. Remoteness of businesses (% Portfolio)



FAC's priorities as an impact organisation focus on supporting economic self-determination and fostering intergenerational wealth creation across the First Nations business sector.

The Catalytic Impact Fund exemplifies FAC's ability to deliver a diverse portfolio spanning various industries, business sizes, geographic locations (including remote areas), and promoting gender diversity in First Nations business leadership.

Graph 4. Number Female-founded businesses (% Portfolio)





GERRBIK LAUNDRY SERVICES

Gerrbik Laundry Services, Australia's first Aboriginal-owned commercial laundry, has grown significantly since its founding in 1979.

Now led by Nicole Stewart, who took ownership a decade ago, the business has built a strong reputation, servicing major airline and hospitality clients.

The company's impact extends beyond its core operations, providing flexible employment, especially for women, and supporting community initiatives.

With 10% of staff identifying as Aboriginal or Torres Strait Islander, Gerrbik contributes positively to workforce diversity.

The business also donates a portion of its profits and products to local organisations, such as Djirra, aiding First Nations women and children affected by family violence. Gerrbik also repurposes excess stock from clients, helping reduce waste and support those in need, including homeless shelters.

In March 2024, FAC supported financing for new commercial laundry equipment.



Image: Gerrbik

In March 2024, FAC supported financing for new commercial laundry equipment.

This investment enhances the company's long-term potential by boosting efficiency and scalability. FAC's provision of patient and flexible capital, including a blended finance facility from its Seed Capital pool, removes barriers to financial access, particularly for women entrepreneurs. This support enables Gerrbik to automate operations, reduce costs, and secure larger contracts, ensuring continued business success and high community impact.

FAC's involvement reflects a commitment to fostering sustainable growth, aligning with SDGs, and promoting impactful, First Nations-led enterprises that drive economic and social benefits.

INFLUENCING CHANGE

We catalyse economic justice and disrupt power dynamics.

SUMMARY

FAC continues its focus on strengthening capacity building within the First Nations investment sector by developing key partnerships and relationships. These efforts underscore the importance of economic self-determination, highlighting its value not only for First Nations communities but for the broader economy as well.

FAC Recognised on the Transformative 25 List

FAC has been honoured with a place on the Transformative 25 list, a prestigious global recognition highlighting organisations committed to advancing people and the planet. This distinction follows a comprehensive global review conducted in January 2024, which focused on initiatives, funds, and banks making a meaningful impact.

FAC is the first Australian organisation to be included in the list, with notable other recipients including Raven Indigenous Outcomes Fund, Afterglow Climate Justice Fund, Dearfield Fund, Akiptan, and the Jsut Transition Integrated Capital Fund.

We express our sincere gratitude to the panellists whose support has helped position FAC as a leader in driving First Nations economic prosperity. As one of the few organisations of its kind in Australia and globally, FAC is committed to fostering international partnerships, continuously learning, and leading efforts to promote sustainable economic growth for First Nations communities.



Kimberely Jiyigas

FAC's ongoing collaboration with the Kimberley Jiyigas has resulted in new research carried out to support and uplift First Nations women's development in business. FAC engaged with Maganda Makers, Menzies Foundation and Good Return to develop strategies for decolonising capital pathways, emphasising the empowerment of First Nations women. This collaboration resulted in a strategy and actionable steps for enhancing investment opportunities for First Nations women.

First Nations Economic Empowerment Alliance

FAC has partnered in the newly established First Nations Economic Empowerment Alliance, a pioneering initiative in Australia aimed at fostering economic empowerment for First Nations people.

The alliance, formed by Australian National University (ANU), emerges from two years of extensive research and collaboration. The ANU First Nations Portfolio, along with other landmark institutions in the cohort, has laid the groundwork for this alliance, aiming to create comprehensive strategies for sustainable economic empowerment and capacity building among First Nations communities.

ACCELERATING MARKET EQUITY

We will accelerate First Nations equity in emerging industries and global markets

Image: Ngali

SUMMARY

Over the past 12 months, FAC has expanded its engagement to include broader institutional and governmental organisations. The uptake of corporate and institutional investments into the Catalytic Impact Fund marks a significant step forward in advancing First Nations-led investment opportunities within the finance sector.

Responsible Investment Association of Australasia Conference

In May 2024, FAC contributed to the Responsible Investment Conference Australasia, presenting a workshop focused on the proprietary First Nations First Impact Framework.

This framework outlines best practices for incorporating First Nations perspectives into impact investing and ensuring that investments align with the values and needs of First Nations communities. The session was well-received, engaging institutional investors in discussions about how to integrate First Nations-led investing into their strategies effectively.

FAC's workshop emphasised the importance of moving beyond traditional investment models to embrace practices that are culturally inclusive and empower First Nations stakeholders.

This engagement within the mainstream investment sector marks a crucial step in shaping responsible investment practices that prioritise First Nations leadership and community impact.

State Government Investment Initiatives

FAC has strategically partnered with government bodies to develop impactful investment solutions for First Nations businesses. A significant collaboration with Aboriginal Economic Development Victoria led to the launch of a targeted program funding early-stage and start-up enterprises, driving growth and unlocking new market opportunities for First Nations businesses in the state.

In addition, FAC joined forces with the Queensland Government on a substantial \$1.5 million Business Acceleration Program, designed to catalyse innovation and bolster entrepreneurial ventures across First Nations communities in Queensland. These initiatives underscore FAC's commitment to fostering sustainable economic empowerment and supporting the long-term resilience of First Nations enterprises.

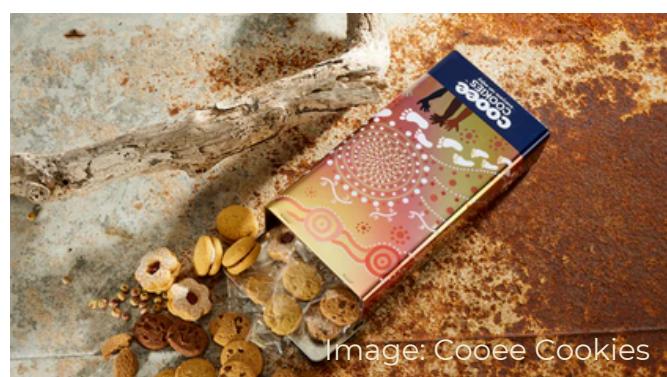


Image: Cooee Cookies

ENDURING ORGANISATION

At the end of 2024, FAC's inaugural Managing Director and Chairperson, Leah Armstrong, stepped down after more than eight years of dedicated service to the mission and values of the organisation. Leah's contributions were pivotal in establishing a sustainable pathway to prosperity for First Nations entrepreneurs and shaping FAC's identity and impact.

Following her tenure, Jocelyn King, a proud Bundjalung woman and the founding CEO of FAC, assumed the role of Chair. She will be supported by Abhilash Mudaliar, who joins as Deputy Chairperson, to steer FAC through its next phase of growth. This leadership transition marks an exciting chapter in FAC's journey, one that was carefully planned as part of the Board's governance strategy to maintain cultural knowledge, experience, and unwavering commitment.

As a co-founder alongside Adrian Appo OAM, Jocelyn King, and Jane Pound, Leah emphasised the significance of this new era, expressing her confidence in FAC's continued success. The Board has recognised Leah's tireless dedication and leadership in championing economic participation, community resilience, and opportunities for Aboriginal and Torres Strait Islander Peoples'. Her advocacy and vision have left an enduring legacy that will inspire FAC's future initiatives and growth.

With thanks to our continuing non-Executive Directors on the Board of FAC including Abhilash Mudaliar (Grey Area Partners), Gordon Cole (Cole Supplies and G Cole Consulting), Karen Iles (Violet Co. Legal and Consulting), and Hylton Mathews (Consulting).

Updates to the FAC Executive Team

As FAC moves into its next phase of growth and pursues the Horizon 2 objectives of its 10-year strategy, the leadership team has been strengthened with the addition of Mi-Lin Finne and Sarah Owen.

Mi-Lin's extensive background in community banking with leading Australian financial institutions will be vital for enhancing business capacity and long-term financial sustainability. Sarah brings a wealth of operational expertise from working with major companies in Australia and internationally, which will support FAC's continued expansion and future growth. We warmly welcome Mi-Lin and Sarah, confident that their contributions will help advance FAC's mission and foster growth and prosperity for Indigenous businesses.

AUDITED FINANCIALS

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

Full financials can be viewed on the ACNC website.

SUMMARY OF FINANCIALS

Statement of Financial Performance

| | 30 June 2024 \$ | 30 June 2023 \$ |
|-----------------------------------|--------------------|--------------------|
| Revenue | 8,129,351 | 14,681,924 |
| Project costs | (972,736) | (858,122) |
| Employee benefits | (2,825,640) | (2,337,833) |
| Operational expenses | (1,508,322) | (1,002,965) |
| Operating surplus/(deficit) | 2,822,653 | 10,483,004 |
| Total comprehensive income | 2,822,653 | 10,483,004 |

Statement of Financial Position

| | 30 June 2024 \$ | 30 June 2023 \$ |
|--------------------|--------------------|--------------------|
| Total Assets | 26,676,220 | 28,417,038 |
| Total Liabilities* | 2,710,111 | 15,692,938 |
| Net Assets | 23,966,109 | 12,724,100 |
| Net Equity | 23,966,109 | 12,724,100 |

OUR BUSINESS NETWORK AND SUPPORTERS

MinterEllison
Collective Works
Karen Iles - Violet Co. Legal and Consulting
Craig North - First Nations Impact
Kimberely Jiyigas
Mecca M-Power
Kinaway First Nations Chamber of Commerce
Waality Hub
Ngaarrimili
Yarpa Hub
Northern Territory First Nations Business Network
NSW First Nations Chamber of Commerce
Noongar Chamber of Commerce
Supply Nation
Atomic Tangerine

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

OUR INVESTMENT NETWORK AND SUPPORTERS

Anonymous Trust
Paul Ramsay Foundation
Cages Foundation
Mannifera
Equity Trustees
Ian Potter Foundation
Westpac
Google.org
Impact Club
Karen Iles - Violet Co
Bennelong Foundation
Block
Apple
Small Giants
The Visa Foundation

Baker Foundation Trustee
Brightlight Advisory Group
Ecstra Foundation
The Good Business Foundation
The Wright Family Bequest (Equity Trustees)
Green Family Foundation
AMP Foundation
The Stul Family
Mecca M-POWER
Aboriginal Economic Development Victoria
William Buckland Foundation
QBE Foundation
Snow Foundation Limited

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.

First Australians Capital

firstaustralianscapital.org

info@firstaustralianscapital.org

