



Annual Review

Financial Year 2023

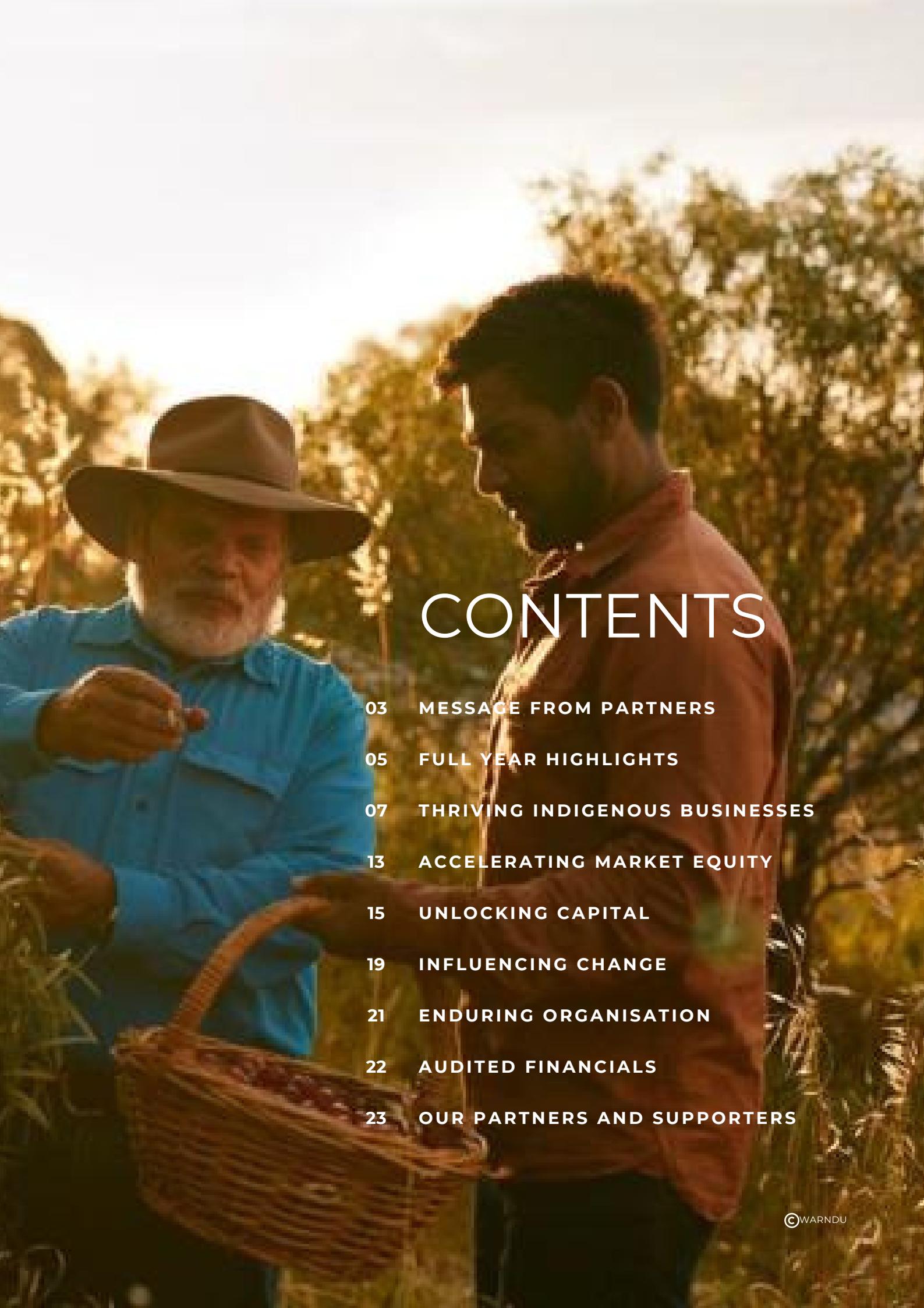
FIRST **AUSTRALIANS**
CAPITAL





We pay our deepest respects to the Traditional Custodians of Country across Australia. We acknowledge the Traditional Custodians of the lands on which 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.



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Message from the Managing Partners

As Managing Partners of First Australians Capital (FAC), we are delighted to present our 2023 Annual Review. This past year marked significant growth and innovation, laying the groundwork for an equitable and sustainable Indigenous economy.

From introducing the Catalytic Impact Fund to publishing 'Kolang, Kowa', our Flagship Impact Report, FAC has emerged as a crucial player in fostering a new economy led by First Australians.

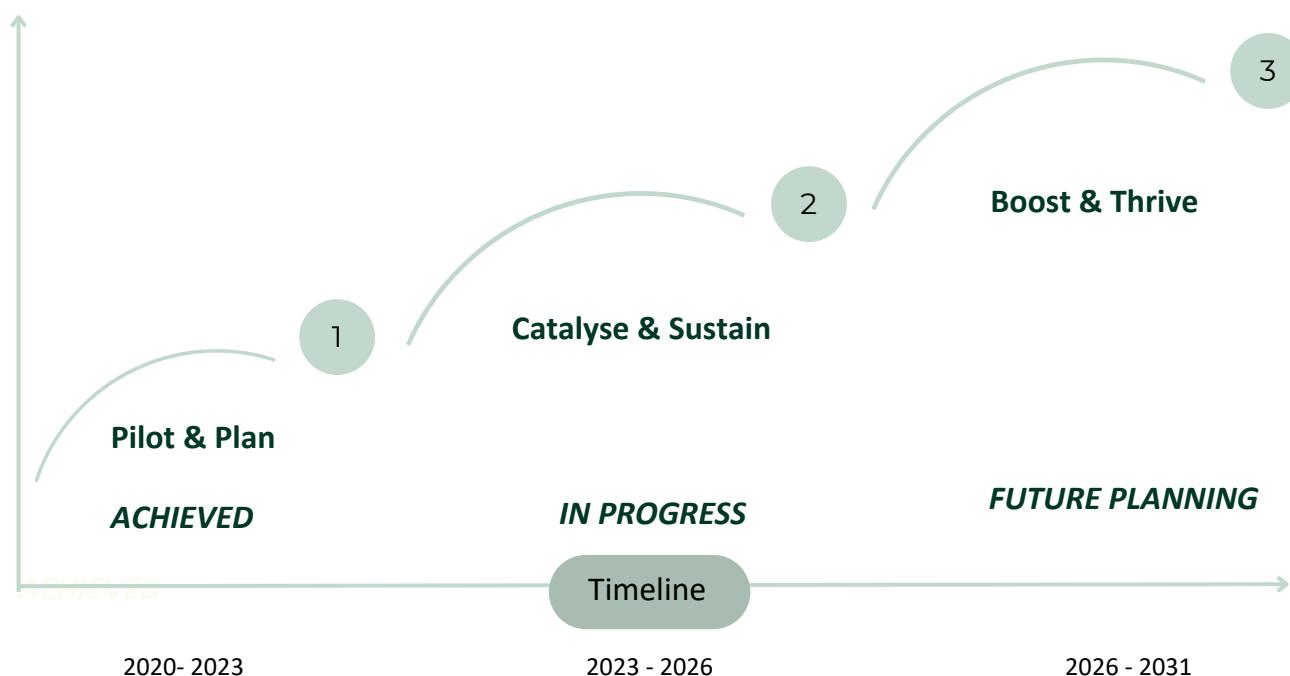
We are thrilled to celebrate a significant milestone as we transition from the Indigenous Enterprise Fund (IEF) to the launch of the Catalytic Impact Fund in 2024 — a transformative step, acknowledging the progress achieved through the IEF and reflecting on the visionary work of our founders and dedicated team. The Catalytic Fund launch is not just a new chapter but signifies the next growth horizon in line with FAC's 10-year strategy. Our focus on Indigenous-led investments aims at fostering long-term, sustainable economic development.

Gratitude goes to all who contributed to FAC's success this year. As we anticipate the Catalytic Fund's positive impact, we extend our thanks to partners, Indigenous businesses, and staff for their role in creating a new economy driven by First Australians. This last year has been instrumental in driving reform and change in the Indigenous community, and we look forward to continued collaboration in building a more empowered, resilient, and collaborative future.



Brian Wyborn
Managing Partner **Benson Saulo**
Managing Partner

GROWTH HORIZONS



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

Horizon 1 focused on supporting Indigenous businesses during COVID-19 by facilitating investments through a banking partnership and implementing a 10-Year Strategic Plan. The creation of an Indigenous-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 consolidates its operating model and releases the Indigenous 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 Indigenous 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 Indigenous people over the decade.

Full-Year Overview

This report is an overview of the activities and outcomes of First Australians Capital in financial year 2023.

The key areas of responsibility of the organisation are aligned to FAC's 'Right Capital-Right Support' investment model to enable a thriving Indigenous economy driven by sustainable Indigenous-led enterprises and intergenerational wealth creation.

First Australians Capital's Impact Enterprise Fund was established and operates to mobilise valuable opportunities for investing in the future of Aboriginal and Torres Strait Islanders and to build a sustainable future for all Australians.

The FAC Impact Enterprise Fund was launched in April 2021 and comprises:

\$13M	Investment capital to invest into Indigenous-led enterprises
\$9M	Capital deployed since inception in April 2021
\$1M	Additional seed capital for market building in early stage and underserved* enterprises
94	Investment facilities issued to Indigenous led enterprises since inception

* Underserved enterprises including women-led businesses and businesses operating in regional and rural or low income areas.

FY23 Highlights

82

New businesses supported in FY23, with a total of 282 supported since the inception of the fund in April 2021.

Increase in employment resulting from access to Capital

40%**31%**

Enterprises supported are women-led

Enterprises supported are operating in Regional and Rural areas

52%**81%**

Indigenous businesses supported by FAC would otherwise not have access to capital

Businesses supported by FAC were able to access Capital

33%**80%**

Businesses report improved confidence in business outcomes as a result of working with FAC

New jobs created and sustained through FAC investment funds.

320

THRIVING INDIGENOUS BUSINESSES

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



SUMMARY

FY23 OUTCOMES:

- 282 Indigenous businesses supported
- 31% all businesses supported female-led
- 52% all businesses supported in Regional and Rural locations
- 81% businesses supported are early stage and would otherwise not have access to capital.

In the reporting period from 1 July 2022 - 30 June 2023 FAC supported a total of 82 new businesses, 25% of which were able to access investment capital from FAC. Since the inception of the Fund, 94 investments have been made from the support of 282 businesses, with a transition to capital rate of 33% overall. We consider this a high rate of transition considering 81% of businesses have no access to capital as they are deemed too risky for investment.

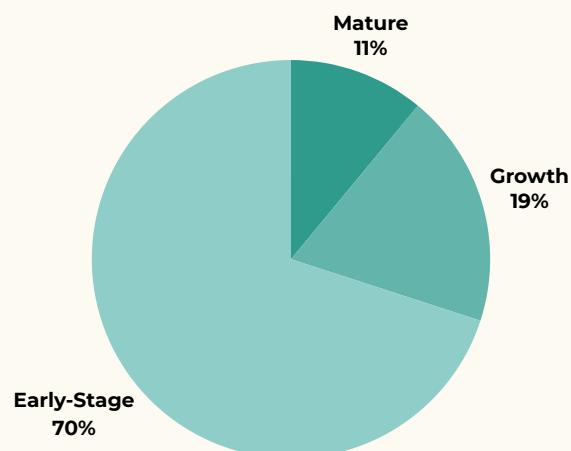
Some businesses supported have not required access to capital but all the businesses working with FAC are seeking business support services. These services include business strategic and financial management and specialist support such as legal advice, marketing and market analysis, financial forecasting and debt consolidation, and assistance writing proposals for other avenues of funding.

FAC can support with some of these services but we rely on a growing and trusted network of service providers to work with Indigenous businesses to build capacity around all the necessary business activities to build resilience.

GEOGRAPHIC SPREAD OF FAC BUSINESSES



STAGE OF BUSINESS LIFECYCLE



TOP INDUSTRIES SEEKING SUPPORT

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

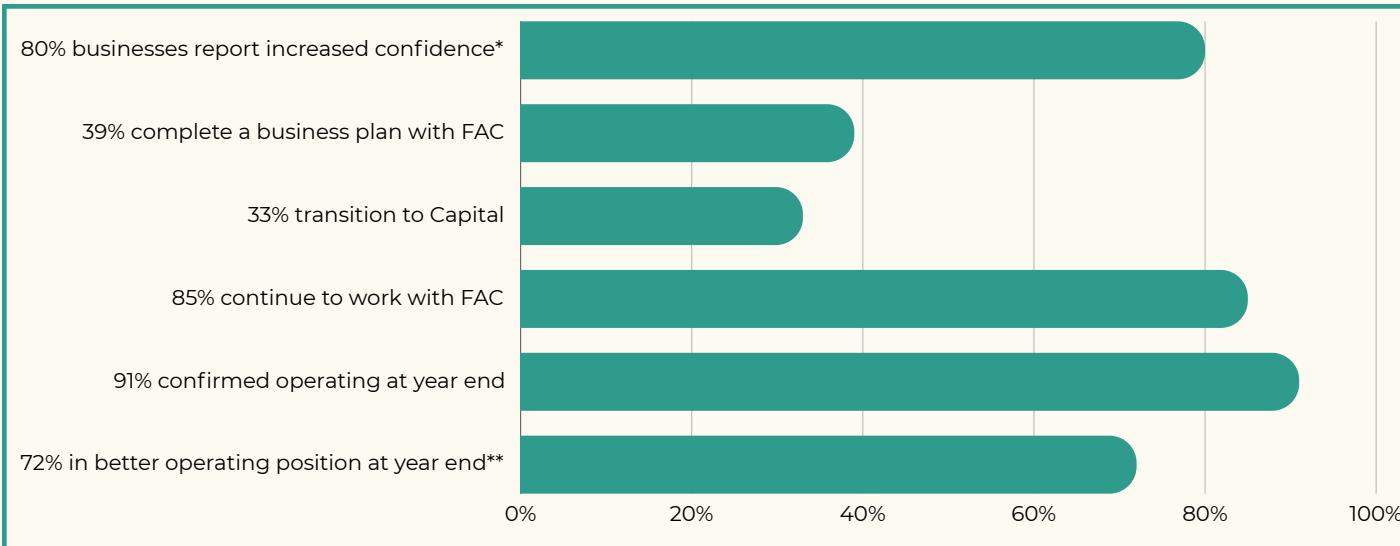
*Noting many businesses in these industries have a focus on health and wellbeing

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

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 OUTCOMES



*Confidence is measured through individual survey to businesses, the data shows that businesses have increased confidence in the operations of their business since working with FAC.

**Revenue and Gross Profit have increased and been maintained since capital was provided and the business has not defaulted on its loan with FAC.

CONNECTION TO COMMUNITY, COUNTRY AND CULTURE

Indigenous-led business priorities are highly aligned with community values and FAC sees this as an opportunity to support these values through investment. The table below maps the progress of FACs Investment Portfolio against the Sustainable Development Goals. For a full view of FAC's Impact outcomes, read our [3-year Impact Report](#).

1 NO POVERTY 	<ul style="list-style-type: none"> 65% focused on Sustainable Indigenous Procurement, particularly supply chains related to areas such as Native Foods and Botanicals 5% creating opportunities for Affordable and Appropriate Housing 	3 GOOD HEALTH AND WELL-BEING 	<ul style="list-style-type: none"> 35% providing Promotion of Culture through storytelling 8% Creating Health and Wellbeing programs for Community
4 QUALITY EDUCATION 	<ul style="list-style-type: none"> 10% are providing Education programs, particularly improving Indigenous knowledges and history 	8 DECENT WORK AND ECONOMIC GROWTH 	<ul style="list-style-type: none"> 80% of businesses are seeking to improve employment and skills development opportunities
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	<ul style="list-style-type: none"> 15% are creating innovative solutions for industry 	10 REDUCED INEQUALITIES 	<ul style="list-style-type: none"> 25% of businesses with female founders
11 SUSTAINABLE CITIES AND COMMUNITIES 	<ul style="list-style-type: none"> 25% in developing Industries that utilize Indigenous knowledges and provide opportunities for Indigenous peoples 20% running Community Development programs 	15 LIFE ON LAND 	<ul style="list-style-type: none"> 5% providing solutions relating to Biodiversity, Energy Use and Land Management, and Climate-related activities

CHALLENGES AND LEARNINGS

FAC is operating a continuous improvement model to ensure that the needs of Indigenous businesses are met as they grow and as industries evolve to the changing needs of society and the planet.

In FY23 First Australians Capital has refined its business support model to ensure that businesses seeking funding have the support infrastructure they need to succeed. This has meant increasing the focus on developing relationships and partnerships with organisations that can enable business development through programs and funding and increasing support to businesses who have received capital. The start-up years of businesses are critical to long term success and enabling businesses with support mechanisms that allow for flexibility to their time and cost management plans is crucial.

In particular FAC has prioritised supporting businesses to understand their long-term transition plans, Many early stage businesses are engaged in established industries , such as Construction and Mining Services, where there are opportunities for growth through the Indigenous Procurement Program. FAC is ensuring these businesses have the opportunity to leverage these opportunities while ensuring skills development in these businesses are set up for transition across industries as economic opportunities change over time.

Prioritising and Enabling Seed Capital

As noted in the introduction, FAC leverages two funds, the Catalytic Capital Fund to support the growth and maturity of markets for Indigenous-led enterprises, and the Seed Capital Fund to enable opportunities for those businesses that are too early stage or deemed too risky for investment. In FAC's growth horizons these investments are critical for ensuring that opportunities are tested in real time so that new economies develop for Indigenous businesses to thrive.

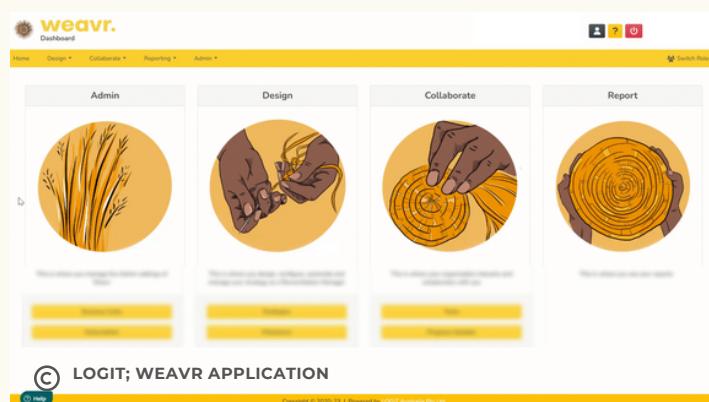
The Seed Fund's largest capital recipients are female-led businesses (59%) and includes a much higher proportion of businesses operating in industries where Indigenous knowledges are held such as Agriculture and Land Management, Native Foods and Botanicals, health and wellbeing services, creative arts, and digital technology enablers. This highlights the critical need for FAC to continue our capital-raising efforts for the Seed Fund and to continue to invest into enterprises that may not otherwise have access to the support or capital to start and grow their business, as these are parts of the Indigenous economy that have the opportunity to grow and thrive but require more patience and support.

LOGiT

LOGiT was founded in 2016 by Biripi man, Kieran Shirey and Colombian woman, Natalia Florez, and it was the first Indigenous business developing software in Australia.

The business focusses on developing software applications to support organisations to be more efficient in their processes.

In October 2021, Weavr was launched after two years of development. Weavr is a tool for businesses to manage their Reconciliation Action Plan commitments, and it has been positively received in the market.



RIGHT CAPITAL- RIGHT SUPPORT

LOGiT Pty Ltd originally approached FAC seeking capital to finance the Business Development activities to promote its core Weavr software product. FAC's Investments Team structured the finance to allow progressive drawdowns tied to ongoing business performance uplifts to ensure suitability of debt capacity could be increased over time.

IMPACT

The business has three impact areas of focus:

- Education – LOGiT, in partnership with IPWEA, provides an annual Indigenous scholarship that supports a professional to build capability and credentials in asset management, with the aim of growing Indigenous representation in the asset management profession.
- Employment – providing skilled employment opportunities within the organisation across the asset management sector.
- Cultural Development – the Weavr software application is utilised by corporate clients to enhance accountability and transparency against Reconciliation Action Plans and provides resources for corporations to uphold standards of practice against RAP objectives.

NATIVE FOODWAYS

Native Foodways is a First Nations owned social enterprise focusing on the native food industry in Australia.

The start-up business has developed a strategy to shift native foods right into the public domain and are targeting Sydney's CBD as their flagship retail location to put up a unique menu of native contemporary breakfast, brunch and lunch options.

IMPACT

Native foodways is a social enterprise working to strengthen the native food system to benefit culture and community.

It operates a growing network of First Nations-led native food farms, kitchens, and marketplaces to grow, harvest, process, cook and share native foods. Its business activities are growing opportunities across the Native Grains supply chain and supporting jobs and training and in its business locations.

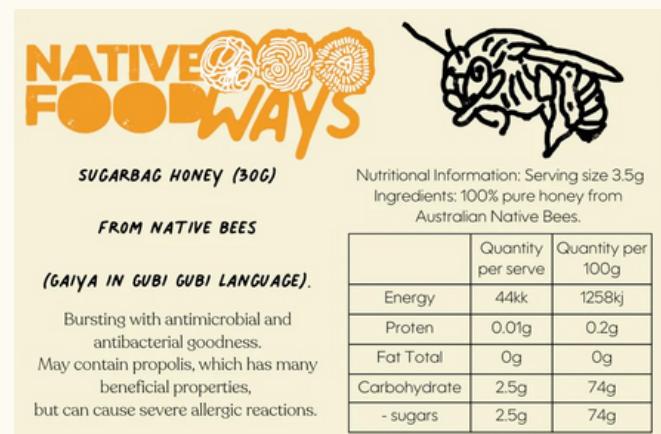
RIGHT SUPPORT

Native Foodways approached FAC for support to expand their business and launch their own bakery. FAC is working alongside the business on a strategy to enable the opening of bakery sites across the Sydney CBD.

RIGHT CAPITAL

A mixture of grant funding, concessionary debt and IEF debt was blended together to provide a combined solution to finance the launch of Native Foodways Bakery. The investment went towards securing a rental deposit bond on a leased premises in Sydney's Wintergarden Shopping Centre, along with fitout costs, kitchen equipment and working capital.

The patient debt facilities were structured in such a way to provide the maximum possible runway to enable the catering firm to commence trading and achieve profitability prior to servicing debt obligations.



ACCELERATING MARKET EQUITY

We will accelerate Indigenous equity in emerging industries and global markets



SUMMARY

FAC has embarked on a journey this year, delving into how Indigenous communities can establish enterprises by revitalizing traditional knowledge systems, and envisioning a future where collaboration with national and global Indigenous Community-controlled organizations and Indigenous businesses becomes a catalyst for robust community development and innovation.

This collaborative effort holds the potential to serve as a key driver for unlocking capital, creating space for emerging industry development, fostering global indigenous trade programs, and empowering communities on a broader scale.

Indigenous Peoples Economic and Trade Cooperation Arrangement (IPECTA)

FAC's Chairperson, Leah Armstrong was invited as one of two Indigenous representatives on the interim body of the Indigenous Peoples Economic and Trade Cooperation Arrangement (IPECTA). The Arrangement is intended to provide a structure to help Indigenous peoples better access opportunities available through international trade. Economies participating in IPECTA agree to cooperate on initiatives and activities that will improve access to trade opportunities for Indigenous peoples. Current economies participating are Australia, Canada, Chinese Taipei, and New Zealand.

International Funders of Indigenous Peoples Global Summit (Merida, Mexico)

In March 2023, Leah Armstrong attended the IFIP Global Conference in Merida, Mexico. The Conference's theme was Shifting Power: Indigenous Peoples Rights, Leadership and Self Determination. Indigenous attendees came from Central and South America, US and Canada, Africa, New Zealand and Nepal. A session on Indigenous Social Enterprises for Self Determination led to a discussion on how to attract investment capital for Indigenous enterprises.

FAC was highlighted as a leading organisation with our model of impact investing and capacity building. A discussion with Raven Capital Partners in North America revealed that there are not many Indigenous-led investment/funds managers globally.



UNLOCKING CAPITAL

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



SUMMARY

In FY23 First Australians Capital released 26 new funding facilities for businesses:

- 15 new investments in the Catalytic Capital Fund made up of flexible loans of between \$100k and \$1m over 2-5 years
- 11 new investments in the Seed Capital Fund made up of grants and low-interest loans of up to \$50k over 1-3 years.

These investments increased the overall investment of the Funds to a total of 94 investments since the inception of the Fund in April 2021.

RIGHT CAPITAL

The strong demand for our product offerings underscores the market's recognition of the value we bring. It also highlights the dedication and hard work of our team in identifying and supporting businesses with the potential for lasting positive impact.

Our adaptability in responding to market dynamics and our unwavering commitment to supporting the right businesses have contributed significantly to the sustained growth of the Indigenous business sector. This is a testament to our ability to create positive change in underserved communities and industries.

We remain committed to our mission of driving positive social and environmental impact which is made possible through the support of our investors.

KEY ACHIEVEMENTS

\$2.4 Million in Approvals Across Five Industries: Our commitment to fostering positive change is evident in the \$2.4 million in funding approvals we granted during Q4. These funds have been distributed across five diverse industries, enabling entrepreneurs and business owners to pursue their growth aspirations.

Diversification into New Sectors: We have expanded our scope by venturing into sectors we had not previously explored. This strategic diversification aligns with our mission to support a wide array of impactful businesses, creating a more inclusive and resilient portfolio.

Continued Portfolio Risk Mitigation: Our rigorous risk management approach, informed by valuable insights from early investments, has led to a consistent decrease in our portfolio risk profile. This trend underscores our dedication to safeguarding investments while promoting sustainable growth.

\$80M

CUMULATIVE CAPITAL
LEVERAGED FOR INDIGENOUS
BUSINESS

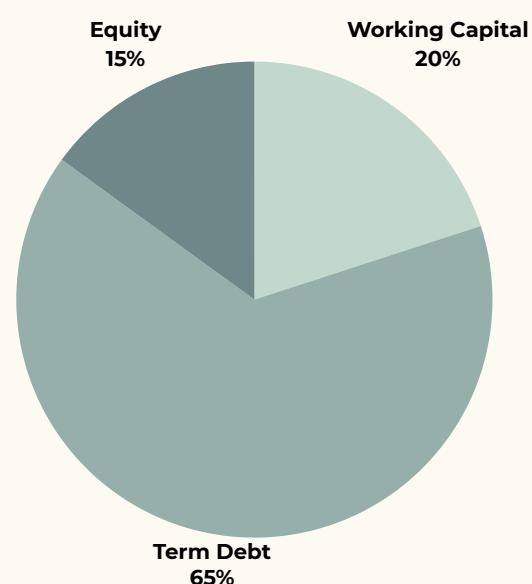
FAC PORTFOLIO FY23

INSIGHTS - CATALYTIC FUND

- \$9.1M Lifetime Investments
- Investment range from \$10k to \$500,000K, with an average investment size of \$202k.
- 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.
- \$2.72M of loans repaid in full

The portfolio composition reflects a significant tilt towards early-stage businesses, accounting for 19 out of 27 current investees. Investments in growth-stage enterprises remain over 3.5 times larger than other life stages - this trend is influenced by the capital-intensive nature of industries such as construction and manufacturing that are more mature. The continued use of Term Debt remains a preferred product as the greater term flexibility empowers businesses to reinvest surplus cash into their growth.

Catalytic Fund - Capital type



Industry composition of the Catalytic Fund



FAC INVESTMENT PLATFORM - FUND LAUNCH

In December 2022 FAC created its Impact Investment Platform.

The Platform aims to bridge the financial gap between investment markets and the Indigenous economy. Addressing this gap will result in a thriving Indigenous business sector and intergenerational wealth creation for Communities and future generations.

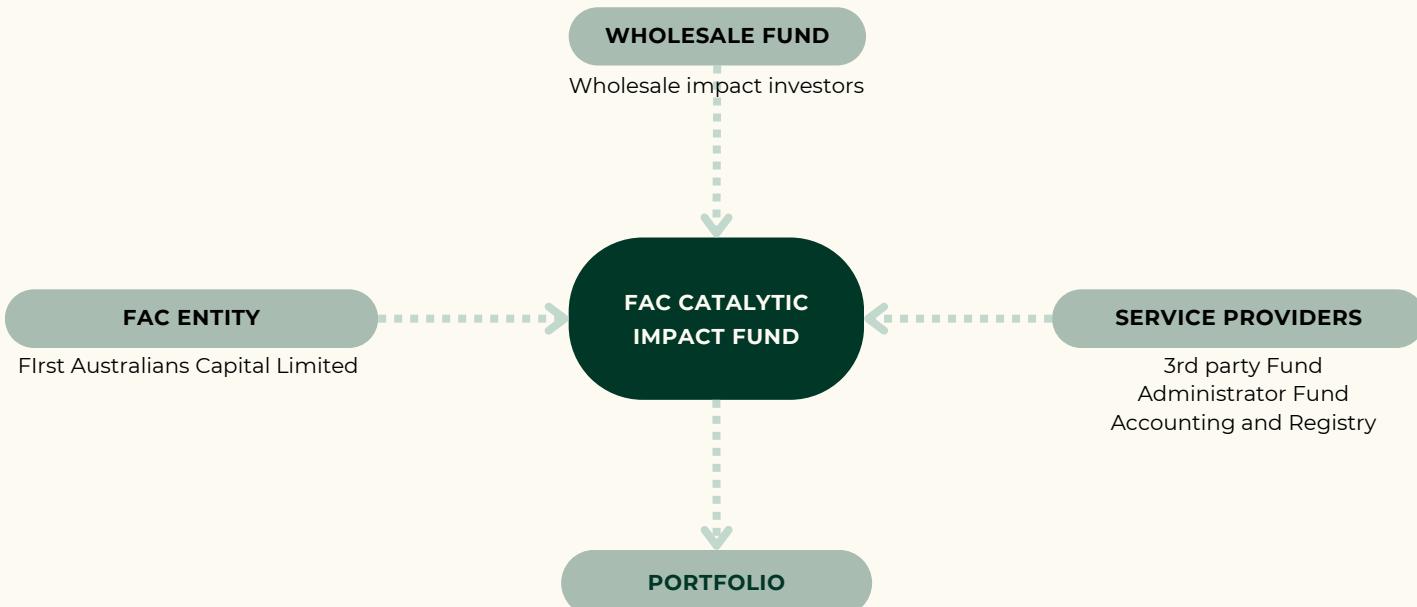
To achieve our goal, we need to continue to catalyse the Indigenous economy, whilst building investment opportunities for Indigenous businesses to grow.

The FAC Impact Investment Platform allows investors to invest in whole-of-cycle Indigenous entrepreneurs and businesses from seed to growth stage

FUND IMPACT

- Up to 10,000 direct Indigenous beneficiaries positively impacted over ten years.
- Targeted impacts: Inter-generational Wealth Creation, Economic Self-Determination, Thriving Indigenous economy, Connection to Country, Culture and Community and Racial Equity/Financial Inclusion.
- As an Indigenous-owned Fund manager, FAC acts as an effective intermediary between entrepreneurs and investors.
- The United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) implemented in investment process.
- FAC will apply ESG-screens to investments, proactively supporting a diverse investment portfolio.

FAC Catalytic Impact Fund Structure



INFLUENCING CHANGE

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.

SUMMARY

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.

Indigenous First Impact Framework

In December 2022, First Australians Capital and Indigenous Impact launched the Indigenous-First Impact Framework. The framework outlines the foundational pillars on which Indigenous-led investments should focus; this includes understanding the key issues that are important to Indigenous people, including self-determination, Indigenous cultural governance, intellectual and cultural capital, data sovereignty, and providing “Right Capital” and “Right Support” to build momentum in the Indigenous economy.

Impact Investment Summit

In March, FAC hosted a breakfast session with Craig North (Firesticks Alliance), Kate Healy (PWC) and Adrian Appo (Yajilarra), where we discussed the opportunity in investing with Indigenous businesses and shared the latest economic data from PIC. FAC also hosted a separate panel discussion on best practices for working with Indigenous businesses and funds. The sessions highlighted FAC's successful investments in empowering Indigenous entrepreneurs and promoting sustainable economic growth, while also sharing insights into how to build successful partnerships with Indigenous-owned businesses and funds.

Social Enterprise World Forum (October 2023)

FAC hosted a provocation styled panel at the SEWF with panellists Clinton Schulz (Sobah), Rona Glynn-MacDonald (Common Ground), and Sara Wolfe (Indigenous Innovation Initiative) that focused on moving discussions towards an action and impact focused dialogue for First Nations enterprises globally.

The panel discussed the need for power shifts, removing barriers and non-Indigenous organisations stepping back from the Indigenous economy. The main insight was summarized by Sara Wolfe, stating that First Nations enterprises are building to the scale that is needed to sustain the Indigenous economy, and the best action intermediaries and funders can take is to “get out of the way”.

FAC has finalized a report on the discussion, interviewing Indigenous stakeholders on role of the social enterprise sector in supporting Indigenous economic development. The paper is available through the SEWF site and FAC on request.



IMAGE COURTESY OF SEWF 2023: TIARNE SHUTT, CLINTON SCHULTZ AND RONA GLYNN-MACDONALD

ENDURING ORGANISATION

A key focus during the year has been on developing the organisations capacity and capabilities to deliver on the Horizon 2 growth objectives that sit against the 10-year strategy.

With this in mind, FAC Founder and Managing Director Leah Armstrong stepped down from her Executive role in the organisation, having spent 6 years developing the business to the point of launching the Investment Platform. Leah remains as the Chairperson of the FAC Board of Directors.

FAC has welcomed its new leadership, Managing Partners Brian Wyborn and Benson Saulo to lead FAC through this next phase of development.

Brian is a Torres Strait Islander and Papua New Guinea man who has over ten years of investment, portfolio and strategic advisory experience. Brian holds a Bachelor of Business, a Masters of Financial Planning and is a graduate of the Australian Institute of Company Directors. Brian holds an Investment Committee role with the Noongar Boodja Trust and is a board member of the Australian Regional and Remote Community Services Limited.

Benson is a proud descendant of the Wemba Wemba and Gunditjmara people of Western Victoria, and from New Ireland Province in Papua New Guinea. Benson brings over 18 years of experience spanning finance, international engagement, economic development and social impact. Prior to FAC, Benson was the first Indigenous person to be appointed an Australian Consul-General with the Australian Trade and Investment Commission based in Houston, where he spent close to three years driving forward Australia's diplomatic, economic and trade agenda.

Updates to the FAC Board

In FY23 Board member Clive Ringler stepped down as non-Executive Director on the FAC Board as well as Chair of the Investment Committee. FAC thanks Clive for his continued commitment to supporting FAC and thanks him for his service to the organisation.

FAC was pleased to announce the following new Board members during FY23

- Hylton Mathews, Chief Operating Officer at Brightlight Impact Advisory

With thanks to our continuing non-Executive Directors on the Board of FAC including Abhilash Mudaliar (Paul Ramsey Foundation), Carly Mohamed (Department of Justice and PWC), Gordon Cole (Cole Supplies and G Cole Consulting), Karen Iles (Violet Co. Legal and Consulting) and Liandra Gaykamangu (Enterprise Learning Projects and Lindra Swim).

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 2023 \$	30 June 2022 \$
Revenue	14,681,924	4,564,397
Project costs	(858,122)	(362,871)
Employee benefits	(2,337,833)	(2,323,962)
Operational expenses	(1,002,965)	(728,499)
Operating surplus/(deficit)	10,483,004	1,149,065
Total comprehensive income	10,438,004	1,149,065

Statement of Financial Position

	30 June 2023 \$	30 June 2022 \$
Total Assets	28,417,038	16,181,755
Total Liabilities*	15,692,938	13,940,659
Net Assets	12,724,100	2,241,096
Net Equity	12,724,100	2,241,096

* INCLUDES CONCEPT FUND LOANS

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

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

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.

OUR BUSINESS NETWORK AND SUPPORTERS

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

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.



FIRST **AUSTRALIANS**
CAPITAL



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