



**National Australia Bank Limited**

A National Australia Bank Group Company  
395 Bourke Street  
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20 September 2023

National Resilience Taskforce  
Department of Home Affairs

**By email:** [NationalResilience.Consultation@homeaffairs.gov.au](mailto:NationalResilience.Consultation@homeaffairs.gov.au)

Dear Sir/Madam,

**NAB Submission to the Discussion paper on Alternative Commonwealth Capabilities for Crisis Response.**

National Australia Bank (**NAB**) welcomes the opportunity to respond to the Department of Home Affairs (**Department**) discussion paper on alternative Commonwealth capabilities for crisis response (**Discussion Paper**).

Following the 2019-20 bushfires, NAB established its flagship sustainability program, NAB Ready Together (**NRT**). NRT supports Australians to withstand and recover from natural disasters. The NAB Foundation is an independent philanthropic arm to NAB and uses philanthropy and social investment to fund social and environmental progress in Australian communities. NAB Foundation supports NRT through grants to community and disaster relief organisations.

NAB recognises its role in supporting the communities the bank operates in and supports the Department in seeking alternative ways to help communities respond and recover from natural disasters. This Discussion Paper is an opportunity to provide a meaningful contribution to the future of disaster relief management as an increasing number of Australians face more frequent natural disasters. There is a growing need to help communities become more resilient and to ensure the future of disaster relief management is sustainable as businesses, societies and communities continue to adapt.

Since 2021, NAB and the NAB Foundation through NRT have invested more than \$16 million in addition to other resources via:

- partnerships with disaster relief organisations;
- grassroots support of communities through a grants program that aims to award \$1 million annually in grants of up to \$10,000;
- emergency relief grants of \$2,000 to impacted colleagues and \$1,000 to customers during disasters; and
- colleague volunteering and giving.

NAB also has its own crisis management processes to support customers impacted by disasters. These include deployment of portable 'Bank in a Box' facilities and providing cash to other banks as required to give locals access to essential cash and banking services.

Cross-sector partnerships are crucial to building disaster resilience and supporting communities to recover. NAB acknowledges that we are not experts in emergency management, but that we, and other businesses, can play an important role through investments and partnerships.

NAB and the NAB Foundation are keen to continue to build their investment in this area and to assist Government in finding a long-term solution to enhance and broaden Australia's overall resilience. NAB wants to help build Australia's capability and capacity to respond and recover from natural disasters through our partnerships, two of which are outlined below.

With 35,000 colleagues, NAB has one of the largest corporate volunteering programs in Australia. NAB provides 16 hours of volunteer leave per year for each employee and unlimited crisis leave. This enables our colleagues to help communities clean up and recover after a natural disaster, representing a valuable resource to the emergency management sector.

NAB and NAB Foundation's relationships with Disaster Relief Australia (**DRA**) began after the bank identified a need to provide colleagues a safe and coordinated avenue to volunteer their time to support communities impacted by a natural disaster. DRA is a veteran-led disaster relief organisation that deploys volunteers to support communities in their recovery after a disaster. NAB has contributed to DRA's submission and supports its comments and recommendations. In 2022, NAB and DRA mobilised NAB's workforce to volunteer to support communities impacted by floods across Queensland, New South Wales, Victoria and Tasmania.

Following this successful venture, a formal partnership between the NAB Foundation and DRA was announced in September 2023. NAB Foundation will invest \$1 million over two years to support DRA to grow the organisation's community and corporate volunteer capacity and manage more than 3,000 spontaneous volunteers. NAB will also support DRA's operations by engaging NAB's large workforce to volunteer with local communities at critical times of need.

Given large-scale emergencies and disasters often go beyond the ability of emergency service organisations to respond, NAB agrees with the Government that volunteers and the private sector can play a crucial role in Australia's national response and recovery arrangements. NAB views the formal management of spontaneous volunteering as an important pathway towards recruitment of specially trained volunteers to support with disaster recovery. Not only does spontaneous volunteering allow the corporate and private sector to engage its workforce in a flexible way, but also provides access to a new pool of volunteers eager to assist. This in turn attracts more private sector funding, as demonstrated by NAB and NAB Foundation's experience with DRA.

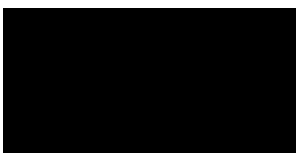
In 2023, NAB has also partnered with Girls on Fire, which run programs designed to increase the resilience and confidence of teenage girls and non-binary people and set them up for future volunteering or careers in the fire and emergency services sector. A vital concept with Girls on Fire is the investment in the next generation of younger volunteers. This aims to help address the decline in the numbers of female volunteers joining emergency service organisations.

In the past 12 months colleagues at NAB contributed more than 1,600 volunteer hours with disaster relief organisations. Additionally, 110 local community organisations shared in \$1.2 million for local projects assisting with natural disaster readiness and recovery across Australia, through the NAB Foundation Community Grants program.

NAB acknowledges that partnerships between Government, communities, businesses and individuals are crucial to enhance Australia's emergency management and recovery capabilities. We would encourage the Government to consider the spontaneous volunteer model used by DRA, and how it may be promoted and utilised by Government, during future disaster recovery.

Thank you for the opportunity to provide comments on the Discussion Paper. NAB looks forward to ongoing engagement on this topic.

Yours sincerely,



**Jessica Forrest**  
Executive, Social Impact