







community
report
2020

Financial year highlights

 **\$2.1m**
funding by nib foundation

 **\$1.5m**
committed to COVID-19 community response

 **\$99.3k**
raised by employees

 **\$533k**
in traveller donations

In the twenty years I've been working in community-facing roles in both the public and private sector, I have never experienced such a rapid and significant shift in the way individuals, organisations, charities and the community alike carry out our lives and our work. A series of compounding events, from the severe drought and bushfires in Australia to the global COVID-19 pandemic, has brought many challenges to people and communities.

However, it's also provided us with an opportunity to improve our current practices and focus on what is important. I've been buoyed by so many examples recently, both within our business and through the amazing work of our community partners to so quickly adapt, learn, innovate and dig deep to protect community health and wellbeing.

Our \$1.5 million commitment to the COVID-19 response is helping to provide ongoing support to Australians and Kiwis in an effort to stem the long-term impacts this pandemic may have on community mental health and wellbeing.

These events also reinforce the importance of our sustainability commitment across the nib Group including our Community Spirit & Cohesion pillar which is the focus of this report. We understand that strong community spirit and cohesion contribute to good psychological and physical wellbeing for communities, which is why our partnerships focus on building resilience and reducing inequalities. These are all factors that have been challenged during FY20 but remain a long-term focus of our charitable foundation, nib foundation, as well as the nib Group.

Through nib foundation's partnerships alone, we've invested more than \$2.1 million this financial year in community health and wellbeing initiatives across Australia, New Zealand and around the world. This includes our ongoing commitment to preventative health which remains an area of underinvestment for Australia's health system. Our Prevention Partnerships and Health Smart Grants have reached over 740,000 people this year through innovative digital health solutions that provide people with more choice and access.

During the year, nib foundation also formalised our commitment to progressing health outcomes for Aboriginal and Torres Strait Islander peoples through the establishment of our new Aboriginal Health Partnerships program which will provide \$1 million in funding in the coming years. The foundation's increased work in this vital area of health, as well as considerable recent investments in disaster recovery, has been made possible thanks to donations in the form of unclaimed dividends from nib's shareholder base, which have now reached over \$1.8 million.

Thanks to the generosity of our travellers, The Footprints Network, which was established by our nib Travel brand, World Nomads, has reached two milestones this year. We've raised a total of \$5 million in traveller micro-donations and have funded our 200th project since 2006 to support community development initiatives around the world.

Our employees also continue to share our passion for making a difference and have been eager to help anyway they can. We saw a record year for our collective employee giving efforts, raising over \$99,000 to support local, national and global community initiatives.

We hope you enjoy learning about some of the organisations and initiatives that we are fortunate to work alongside, in our pursuit of contributing to more prosperous and sustainable communities.

Amy Tribe
Head of Community and nib foundation Executive Officer

Throughout the report you will see our initiatives mapped against the United Nations Sustainable Development Goals, which demonstrates how we contribute to global sustainability efforts for people, planet and prosperity.





COVID-19 community response supporting the community



As part of nib's COVID-19 member and community support package, we donated \$1.5 million together with nib foundation, to charitable and clinical health initiatives in Australia and New Zealand to provide immediate support as well as ongoing assistance in the recovery from the pandemic.



Throwing a lifeline

Lifeline Australia and Lifeline Aotearoa

Since the Australian bushfires in December last year, [Lifeline Australia's](#) crisis service has been receiving 3,000 calls per day. That's one call, every 30 seconds. A significant increase in demand that reflects what has been a difficult year for many Aussies.

But it's not just traditional phone crisis support that is needed, with 30% of people saying they prefer to access mental health support through short form messaging, like text.

To help reach more people in need, we've committed \$500,000 to help Lifeline Australia expand their SMS-based crisis support service, Lifeline Text. It will fund 10,000 additional text interventions while 60 new volunteer crisis supporters will also be trained.

With text support used in higher rates by youth, Aboriginal and Torres Strait Islander peoples, people living with a disability and the LGBTQIA+ community, the expansion of the alternative service will allow every person who is doing it tough at the moment to seek the help they need, in the way that best suits them.

For our Kiwi community, \$150,000 has also been donated to [Lifeline Aotearoa](#) to support the growing mental health needs of Kiwis emerging from the COVID-19 pandemic. The service has seen a 25% increase in calls and texts from people in distress since the nationwide lockdown began, with our funding helping to increase their service capacity so they can continue operating 24/7.

A helping hand for international students

Being away from home in another country during a pandemic creates a unique set of challenges for international students studying in Australia. That's why we reached out to long-term partners, OzHarvest and the University of Newcastle, to do our bit in supporting the ongoing health of students experiencing hardship during this difficult time.

Food relief hamper hubs

Around 54,000 meals were provided to international students struggling to make ends meet during COVID-19 through our support of a new [OzHarvest Hamper Hubs](#) initiative. Developed in response to a spike in demand for food relief, pop-up locations were set up across Sydney to make free food relief hampers and frozen cooked meals available to vulnerable members of the community.

Care packages to keep healthy

We provided hundreds of care packages to University of Newcastle international students to help maintain their health during the pandemic. The [packages](#) included hand wash and sanitiser as well as other healthcare necessities and mental health resources.



Supporting our Kiwi communities

- More people and their healthcare professionals can easily access mental health services from the comfort of their own home thanks to our partnership with Kiwi start-up, [Clearhead](#). We supported Clearhead to build a free, secure telehealth platform for the community.
- Resident nib parenting expert, [Nathan Wallis](#), answered parents' burning questions during a series of Facebook live videos and [articles](#) as families navigated life throughout COVID-19.



An evidence-based approach to fighting COVID-19

Hunter Medical Research Institute

Until a vaccine for COVID-19 is available, it's important that the best available evidence is at the fingertips of our public health officials to help inform their decision making in the best interests of the short and long-term health of our community.

It's why we've provided \$126,000 in funding to Hunter Medical Research Institute (HMRI) to deliver their 'Fast Facts' project, led by Associate Professor Luke Wolfenden. The funding has enabled Luke to establish a rapid research team that are taking the best Australian

and international evidence and working with our health services to apply this constantly evolving knowledge at a local, national and global level through effective health policy and practice.

In the early stages of research, the team has completed evidence reviews on important topics including better understanding the incubation period of COVID-19 and transmission rates in education settings.

Supporting health professionals to treat patients safely

With facemasks in short supply due to the huge spike in demand, we donated 100,000 urgently needed facemasks to GPs, pharmacists and allied health professionals in the Hunter New England and Central Coast Primary Health Network. This ensured healthcare workers could continue to see and treat patients safely in the fight against the COVID-19 pandemic.

Protecting healthcare worker wellbeing

NSW Rural Doctors Network

Australia's healthcare workers are playing an integral role in keeping our communities healthy during the COVID-19 pandemic and the recent Australian bushfires. However, long hours in high-stress environments are taking their toll on workers' wellbeing.

To help, nib foundation has teamed up with NSW Rural Doctors Network (RDN) to help expand its online platform, Rural Health Pro. Funding of \$230,000 will help RDN to develop its 'Resilience, Recharge and Recovery' program, providing targeted self-care and wellbeing resources and support networks available on the platform, so that our rural and remote healthcare workers can access assistance when they need it.

Through these resources, we hope that all rural healthcare professionals will feel supported to do their jobs and take care of their health and wellbeing, so that all Australians, wherever they may be, can continue to receive quality healthcare services.



Our charitable foundation exists to help people and communities live healthier lives.

We do this by partnering with not-for-profit organisations that are dedicated to improving health and social outcomes in vulnerable communities at a local, national and international level.

We focus our support and investment towards three main areas: promoting prevention, enabling equality and empowering communities through various partnerships and grant programs.

Since 2008, nib foundation has committed over \$21 million in grant funding to 166 charity partners who share our purpose of improving health literacy and health promoting behaviours to prevent risk of disease, reduce cultural, social and gender inequities; and improve health outcomes for communities in need.

nib foundation's focus



Promoting Prevention

We invest in initiatives that equip people with greater health literacy, empower them to develop positive health behaviours and reduce risk factors to improve their quality of life and prevent chronic disease.



Enabling Equality

We contribute to the reduction of inequities for people and communities with health vulnerabilities and help close the health and life expectancy gap for Aboriginal and Torres Strait Islander peoples.



Empowering Communities

We strive to strengthen the health and social resilience of our communities by supporting initiatives that contribute to better health and wellbeing both every day and in times of need.

Promoting Prevention

Our impact in FY20

With chronic disease persisting as one of Australia's biggest health challenges, nib foundation's investments this year continued to focus on prevention initiatives. By partnering with health promotion experts we aim to empower people to reduce health risks, such as, smoking, physical inactivity, alcohol and diet, that often contribute to higher risk of chronic disease, including, obesity and cardiovascular disease.

Did you know?

- 40% of Aussies have at least one chronic disease, while 25% have two or more.
- 38% of the burden of disease is preventable.
- Only 41% of Aussies have the health literacy needed to lead a healthier life.

Our commitment

\$1.4m

committed to 10 prevention partnerships

Our reach

740k +

people reached through these partnerships

Our impact

Awareness & Knowledge

395,000

people had access to programs to build their health literacy.

Attitudes & Beliefs

96%

of participants explored ways to reshape their attitudes towards health and lifestyle risk factors.

Access & Connection

75%

were connected to credible resources to help them manage their health and wellbeing.

Skills & Action

203,000

people engaged in skill building programs that improve wellbeing and motivate action.

Risk & Protective Factors

355,000

people were engaged in programs that influence the reduction of risks, enable positive behaviour change, and help to protect their future health.



Promoting prevention encouraging healthier lifestyles



With less than 2% of our national healthcare spending dedicated to prevention, we believe there is opportunity for greater investment in this space to help improve health and life expectancy outcomes.

That's why nib foundation has provided \$1.4 million in funding in FY20 to support 10 health prevention partnerships, including [Smiling Mind](#), [Waves of Wellness](#), [The University of Newcastle](#), [Hello Sunday Morning](#), [Cancer Council Victoria](#), [Black Dog Institute](#) and more.



Supporting mental health beyond the sand

Waves of Wellness Foundation

nib foundation has previously supported the [Waves of Wellness \(WOW\) Foundation](#) to take their mental health programs to the beach, funding a series of surf therapy programs in recent years that promote positive mental health, breaking down the barriers and stigma that prevent people from seeking help and being well.

Now, we're helping WOW take their program well beyond the sand, to deliver a four-part online mini-series, created in consultation with youth program participants and a clinical psychotherapist. By providing this mini-series online it will enable greater access to mental health resources helping young adults to learn the skills and strategies to cope with mental health and wellbeing before it becomes an issue.

Debunking diet myths

No Money No Time

Did you know that obesity rates in young adults have almost doubled in the last 16 years? This has increased from 8.3% in 2001 to 16% in 2017-18. And that more young people are prematurely developing chronic diseases, such as, Type 2 diabetes, cancer and heart disease? A combination of modifiable factors, such as risky drinking, smoking, unhealthy eating and lack of physical activity all contribute to such diseases, which are often preventable.

Through greater health education and promotion, we intend to reduce these statistics, so that less young Aussies experience the health, wellbeing and lifestyle impacts of a disease that could have been avoided in the first place.

The University of Newcastle's online personalised nutrition platform, [No Money No Time](#), is helping to do just this. The interactive website

helps young adults build health literacy by cutting through all the noise and debunking diet myths. They also provide simple, cheap recipes to follow, tools, advice and credible nutrition information that makes healthy eating easy.

nib foundation's three year partnership has also allowed the University to update their [Healthy Eating Quiz](#) and [Australian Eating Survey](#). Visitors to the nutrition platform are encouraged to take the surveys and receive personalised feedback with the aim to encourage healthy eating behaviours.

So, is it helping Aussies live healthier? Yes!

Over 42,000 people have visited the website and 23% of them came back to access more recipes and dietary information.

In addition, those aged 18-24 years who signed up increased their Healthy Eating Quiz score by 10.7%, reducing their overall exposure to risk factors which can lead to obesity, diabetes, cardiovascular disease and other forms of chronic diseases.



Enabling equality supporting Aboriginal and Torres Strait Islander health



We believe health is a fundamental human right. Yet there is clear evidence that health and illness are not distributed equally within the population, particularly for our First Nations peoples.

Our recent \$1 million commitment to Aboriginal and Torres Strait Islander health will span over the next four years and allow us to partner with the community to fund projects focused on building emotional and social wellbeing of First Nations youth and young adults.



Boosting education through cultural connections

Clontarf Foundation

It's important that all children are afforded the same opportunity to receive an education and learn the skills they need to confidently enter society and achieve their full potential. The Clontarf Foundation (Clontarf) is an organisation that operates a very successful educational engagement and life skills programme for Aboriginal and Torres Strait Islander youth, a number of whom are potentially at-risk from disengaging from school.

nib foundation's partnership with [Clontarf](#) will help support 300 young Aboriginal and Torres Strait Islander men to participate in four Clontarf academies in NSW, to ensure they have the opportunity to receive an engaging education and good career pathways after school.

By tapping into the existing passion that these young men have for sport, Clontarf engages students to attend the academy's school-based programs, which is proven to boost school attendance. Working in partnership with teachers, parents and the community, the academy is designed to meet the needs of each individual student, in a culturally appropriate setting. The academy focuses on five key areas to encourage positive decision-making and healthy behaviours: Education, Leadership, Employment, Wellbeing and Sport.

Through a range of rich, experiential learning activities and targeted health programs, we hope to empower young Aboriginal and Torres Strait Islander men to improve their education, life skills, self-esteem and employment prospects. By doing so, we hope to contribute to helping close the health gap for our next generation of First Nations peoples.

Young Mob Moving

National Centre of Indigenous Excellence

The social aspect of exercise is a key reason many of us regularly take part in and enjoy physical exercise. This is particularly true for Aboriginal and Torres Strait Islander communities who strongly value connection to community, family and friends in all aspects of life.

The [National Centre of Indigenous Excellence](#) through their Young Mob Moving program has identified an opportunity to engage the whole of community in exercise and wellbeing activities with the aim to help decrease the risk of chronic disease amongst Aboriginal and Torres Strait Islander peoples.

With nib foundation's \$40,000 funding support, the Centre will hold the Young Mob Moving Program in Redfern, NSW, for youth aged 13-18 years. The program will involve a range of fitness, social, nutritional and health educational activities to establish confidence and motivation to maintain and improve overall health.

Participants will also connect with local health service providers and the many other services offered at the centre helping to reduce health inequities in a culturally safe environment.



Enabling equality empowering women in our community



We recognise that improving gender equity and addressing women’s rights is one of the most direct and powerful ways to reduce overall health inequities. In FY20, we’ve helped to advance this by partnering with organisations that are dedicated to achieving better health, employment and wellbeing outcomes for women.



We’ve got your back, Sista.

Got Your Back Sista

On average, one woman every week is killed by a current or former partner in Australia, a devastating statistic demonstrating the inequalities faced by women every day as a result of domestic violence. It’s important that both men and women are educated to understand that domestic violence is never ok, to ensure women have a greater chance of fully participating in society.

To help raise awareness of this important message, we leveraged our major partnership with the Newcastle Knights, to help nib foundation partner, Got Your Back Sista, deliver a powerful half-time activation at McDonald Jones Stadium, Newcastle. 10,000 ‘Yes’ and ‘No’ banners were handed out to a crowd of almost 18,000, where a series of questions related to domestic violence was asked to the crowd to help educate and raise awareness that domestic violence is never ok.

Our ambassador, Paul Harragon, also got behind the cause and we donated over 130 tickets that were sold as part of a package to the public to help raise money on the night. In total, the activation was worth \$13,000 which helped Got Your Back Sista to focus on what is most important to them. It helped them to raise a total of \$18,000 to support women and children escaping domestic violence in the Hunter, Central Coast and Manning regions and provide pathways to sustainable independent living and employment.

To advance the cause further, our nib Group employees also selected Got Your Back Sista to receive one of our \$5,000 Good Cause Grants – an employee giving initiative which allows our employees to support the causes closest to them and give back to their community.

Helping women dress for success

Dress for Success

Having access to an outfit that will help you look the part and feel confident, is a small but pivotal part of preparing for any job interview. For some women, the benefits extend far beyond the physical.

We’ve partnered with [Dress for Success](#) Sydney for another year after helping to establish their Newcastle team in the Hunter. The \$10,000 partnership will continue to provide a home for the local charity and help them provide women who need a helping hand with that extra boost of confidence and skills they need to find employment.

Offering dignity to women in the Hunter

Share the Dignity

Purchasing sanitary items to manage your period is something many women do without a second thought, yet for others it’s considered a luxury. Missing school to avoid risk of humiliation and using toilet paper instead of pads, are just some situations experienced by women because they can’t afford basic sanitary items, like pads and tampons.

To ensure all women are afforded the dignity they deserve, we partnered with [Share the Dignity](#) to fund the installation of three Dignity Vending Machines or ‘Pinkboxes’ at Soul Café, The Place Charlestown and Cessnock High in the Hunter. The Pinkboxes provide access to free sanitary products to help women manage their period with dignity.



It's important that our funding commitment in both Australia and New Zealand remains flexible, so that we can be there for our community not just during the “everyday” but also in times of need. This year, the COVID-19 pandemic, Australian bushfires and drought are examples of this, where extra support is required to ensure the continued health and social resilience of communities.

Providing a home away from home

Ronald McDonald House Charities® New Zealand

To meet the COVID-19 Alert Level Four lockdown restrictions, Ronald McDonald House Charities® (RMHC) New Zealand converted 28 rooms across their Auckland and Wellington Houses into self-contained units to enable long stay families to remain in their ‘home-away-from-home’ during lockdown.

To help, we bolstered our existing nib partnership with the charity investing a further \$20,000 to ensure each room was kitted out with a kettle, fridge, toaster and microwave. A further 12 rooms were also supplied with kettles for short stay families, so social distancing could be maintained. By equipping families with the necessary items they needed to continue life as close to normal during a pandemic, it helped to reduce additional stress on families and enhance their quality of life during these unprecedented times.

This support was also delivered in addition to our nib foundation funding, which sees us sponsor three rooms at RMHC New Zealand’s Auckland and Wellington Houses. Before the COVID-19 pandemic began, our employee volunteers also had the opportunity to lend a helping hand at the Auckland house, cooking meals for the families after a long day at the hospital.

The Chang family, pictured, shares how this kind of support helped them while their three-year-old daughter, Chloe, underwent chemotherapy after having a brain tumour removed last year. Watch the video [here](#).



Ronald McDonald House Charities Australia

We've also continued our sponsorship of Unit 2 at Ronald McDonald House Newcastle to ensure families of sick children are provided with a self-contained home that they can live in for as long as they need to.

Through our nibGIVE corporate volunteering program, 16 employees have also donated their time to cook up a hot meal for the 613 families

who stay at the house every year. By providing a nutritious and delicious meal at the end of the day for these families, it helps to take the pressure off and allows them to sit down and enjoy a meal as a family. This helps them to continue to build social connections and wellbeing during tough times.



Helping children cope during recovery from the bushfires

Mackillop Family Services

Exposure to disaster events, like the recent Australian bushfires, can have an impact on the mental health and wellbeing of children, young people and adults, as well as short and long-term educational outcomes.

Support and appropriate intervention can help to improve this, which is why nib foundation has partnered with [MacKillop Family Services](#) to deliver their Stormbirds and Seasons for Growth programs.

The \$100,000 partnership, funded as part of nib's [Bushfire Relief package](#), is enabling their programs to be delivered across primary and secondary schools and community organisations in the South Coast, NSW – one of the worst affected regions during the bushfires.

The programs will reach up to 2,090 children, as well as their parents and local professionals. It will enable them to learn and practice ways of identifying and

responding to significant life events and disasters through story-telling, with an emphasis on understanding the effects of change, loss and grief.

The long-term impact of this is to build resilience within the community and provide the infrastructure and processes for leaders within the community to identify whether further intervention is needed to support the wellbeing of impacted children.

A practical response to drought-impacted communities

Upper Hunter Community Services

When your primary source of income has dried up as a result of unavoidable natural events like drought, family and community morale can suffer. To help strengthen the health and social resilience of drought-impacted communities in the Hunter and wider local community, we've provided access to additional support services, financial support and local community-building activities during what can only be described as an extremely tough period.

Whether it be helping to pay car registration, a grocery bill or to host a number of fun community events for the whole family to help foster social connections – nib foundation's joint \$100,000 funding commitment with the [Newcastle Permanent Charitable Foundation](#), is allowing Upper Hunter Community Services to provide holistic support for farmers and their families.

Understanding that drought recovery can be a long and difficult journey, we hope this two year partnership will help alleviate some of the physical, financial and mental health pressures our farmers and communities are facing. And, in turn, boost community morale, build resilience and improve overall community health and wellbeing.



Providing relief for our members

- In addition to our community support, we offered eligible nib members impacted by the recent drought and/or bushfires a health insurance premium waiver, so our members and their families could effectively receive free health insurance for up to six months.
- Our nibAssist team were also available 24/7 for members who required immediate medical and non-medical support and policy assistance during the bushfires.



Protecting the communities our travellers visit

The Footprints Network



200th project funded



Over \$533,000 raised from 158,600 micro-donations by travellers



More than \$600,500 in funding allocated to 13 charity partners



31 community development projects funded

The Footprints Network has reached a major milestone this year, raising a total of \$5 million in micro-donations and funding our 200th project since establishment in 2006. When you buy travel insurance with us through World Nomads or Travel Insurance Direct, you can choose to add a small donation to your policy price to help fund a global community development project through Footprints.

With the COVID-19 pandemic impacting our customers' ability to travel, there was less opportunity for our travellers to purchase policies and make micro-donations. However, we continued to invest our funding in projects that will help improve the lives of people living in disadvantaged communities across the world.

Creating safer cities with, and for girls

Plan International Australia's Safer Cities

Around the world, in both low and high income countries, many girls and young women feel that cities are not safe places for them to be.

At nib Travel we recognise that if cities are to be safe for our travellers, they also need to be safe for the young women who often feel uncomfortable, unsafe and intimidated on their city streets and in public places, including public transport.

We were pleased to see in FY20, a total of \$45,000 donated by 12,971 of our customers to Plan International Australia's Safer Cities initiative. The funding will go towards building safe, accountable and inclusive cities with and for adolescent girls by increasing their safety and access to public spaces, enabling their safe mobility in the city, and increasing their active and meaningful participation in the design of urban environment.

Reef conservation in Indonesia

The Reef-World Foundation

Coral reefs are one of the most important and productive ecosystems on earth, but they face grave threats from the effects of climate change, overfishing, pollution and tourism activities. Established as a UK Charitable Trust in 1999, The Reef-World Foundation supports communities in sustainable consumption and production of coastal resources and marine life.

Our travellers donated \$10,000 this year towards the foundation's main initiative, Green Fins, which is implemented in partnership with the UN Environment Programme and focuses on driving environmentally friendly scuba diving and snorkelling practices across the industry globally.

This funding has supported the growth of the programme in Indonesia – a world class diving destination which forms part of the famous Coral Triangle. By training dive operators to mitigate local threats from tourism activities – such as anchoring, touching coral and the use of harmful sunscreens – it will help to protect and conserve Indonesia's precious reefs for the future.



Employees making an impact nibgive

nibgive is our **employee giving program** where we actively encourage and support our employees to get involved in a broad range of community volunteering, fundraising and giving initiatives to help make the world a better place.

While COVID-19 restrictions limited our ability to volunteer with our charity partners for the second half of the financial year, we boosted our fundraising efforts to ensure our employees across the Group were able to give back in a meaningful way.



\$72,000

in fundraising efforts



18

charities supported



657

volunteer hours



\$27,380

in payroll giving

The May 50k

We love seeing our employees getting outdoors and keeping healthy, even more so when it's for a good cause.

While COVID-19 restrictions were in place our employees across the Group jumped on the opportunity to stay fit and motivated, and took part in The May 50K virtual fitness challenge. The aim was to raise money for MS Research Australia to help find a cure for the two million people living with multiple sclerosis worldwide.

Our employees covered almost 16,000 kilometres and raised over \$32,000 thanks to nib foundation matching donations. We also took out first place on the fundraising leaderboard for most funds raised in a workplace!



Supporting the mental health of our Irish community

Pieta House

As part of our annual Good Cause Grants, our employees nominated and voted six charities in Australia, New Zealand and around the world to each receive \$5,000 to support health and social outcomes in the communities in which we live and work. The chosen charities were: Careflight, Jenny's Place, Got Your Back Sista, Surf Life Saving New Zealand, Human and Hope Association and WaterAid.

This year we also awarded a wildcard grant to Pieta, nominated by our team in Ireland. We donated an extra \$5,000 so they can continue to provide important crisis mental health support for the Ireland community – a charity that needs our support now more than ever during the COVID-19 pandemic.

Surfing for Indonesia

SurfAid

In October, four surf-crazy nib employees took part in the SurfAid Cup in Manly, a surfing competition involving amateurs and professional surfers, like Matt Wilkinson, to raise money for nib Travel's Footprints partner, SurfAid.

In total, our employees raised almost \$7,000, thanks to donations matched by nib foundation, which will go towards supporting the delivery of health promotion and education programs run by SurfAid in the communities of Western Sumatra, Sumbawa, Mentawai, Nias and Sumba. These programs help to bring about positive, sustainable health change of communities all while respecting the unique culture and customs within them.



Christmas Bushfire Appeal

Red Cross

Our employees in Australia and across the globe felt the impacts of the catastrophic bushfires which tore through the country over the Christmas and holiday period and wanted to help anyway they could.

To help support those in bushfire-affected areas, during what should have been a happy holiday season, the nib Group put on a Christmas Bushfire Appeal, where employees came to work

dressed in their favourite Christmas attire and made a donation to the Red Cross.

Our people raised over \$20,600 for the firefighters and people across the country affected by this ongoing disaster. This initiative complemented nib's Bushfire Relief Package supporting impacted members and the community.

A mini marathon for homelessness

Cork Simon

With Cork Simon Community supporting over 1,000 men and women who are homeless or at risk of homelessness each year, our employees from the bustling town of Cork in Ireland wanted to support this vital work – so they put on their running shoes!

The team took part in the Evening Echo Women's Mini Marathon, raising over \$2,300 for Cork Simon women's homeless services to help protect vulnerable and often traumatised women experiencing homelessness and support their transition back to independent living.



