



community
report
2021

Pictured: Ian Eggins and his two sons, Maddox and Tatum, of Awabakal Country.

FY21 highlights



\$2.7m
in community funding



32
charities funded by nib foundation



\$78k
in employee fundraising and volunteering time



\$54k
in traveller donations

our community impact

By now, businesses and community organisations alike have become accustomed to the ever-changing nature of the COVID-19 pandemic and all that it brings with it.

The innovation and adaptability shown by our community partners this year has reminded me of the enduring dedication of our not for profit sector when it comes to supporting the health and wellbeing of the community. Despite some challenges along the way, the pandemic has also allowed organisations to rethink their usual practices and provided greater opportunity for many of our partners to reach more people in the community as they embrace technology as their primary platform.

Our most recent [Health Smart partnerships](#) are an example of this, with all six charity partners delivering their programs online to promote healthier lifestyle choices. We were also proud to expand our Health Smart Grants program to our Kiwi neighbours for the first time this financial year, offering an additional three grants of \$40,000 each to support community initiatives in New Zealand that focus on health promotion and prevention. We're looking forward to sharing the successful applicants with everyone later this year.

Over one year into the COVID-19 pandemic and our \$1.5 million community response donation has enabled delivery of some crucial clinical innovations and mental health support, two areas of real need across Australia and New Zealand in FY21. For example, Lifeline Australia responded to an additional 13,000 people seeking help through their Crisis Text service as a direct result of our funding.

We also continued our commitment in support of First Nations health. We worked alongside our partner Awabakal to promote their Community Sponsorship program to help boost greater participation of Aboriginal and Torres Strait Islander peoples in the community and joined them in recognising important occasions, such as National Reconciliation Week and NAIDOC Week.

Through our [Reconciliation Action Plan](#) our people continue to learn and reflect on what it means to truly reconcile with our First Nations peoples and our community partnerships play a big role in this.

Our employees embraced the opportunity to give back to our partners and the community through our nibgive volunteering and fundraising efforts. Over \$41,000 was raised by our people to go towards charities like Lifeline Australia and Dementia Australia in support of community health and wellbeing. Our employees also volunteered for a range of causes when COVID-19 restrictions permitted, including helping fight food waste with nib foundation's partner, OzHarvest. We're proud to celebrate our ten-year partnership with OzHarvest during which time this fantastic community effort has delivered almost 10 million meals to the most vulnerable members of the Newcastle and Hunter community.

This year, [The Footprints Network](#) (Footprints), an initiative of our nib Travel brands, has raised more than \$54,000 for community development projects around the world. This is despite the COVID-19 pandemic impacting our customer's ability to travel and make micro-donations when they purchase travel insurance. With over \$5.1 million raised through Footprints to date, we look forward to a return to travel and continuing this proud tradition of helping to improve the lives of people living in disadvantaged communities and vulnerable ecosystems across the world.

It's been a jam-packed year in the community space and we are proud to share some of the fantastic partnerships, community initiatives and personal stories with you as we continue to invest in the better health of our community.

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

supporting community wellbeing



It's been over a year since the world was first impacted by the COVID-19 pandemic. During this time, the nib Group has provided more than \$60 million to help support the health and wellbeing of our members, employees and community during the crisis.

Of this, \$1.5 million has been donated to charitable and clinical initiatives across Australia and New Zealand in partnership with nib foundation, to help deliver both immediate and ongoing assistance in the recovery from the pandemic.

\$1.5 MILLION 
IN FUNDING
ACROSS AUSTRALIA AND NEW ZEALAND

13,000+
PEOPLE SUPPORTED VIA
LIFELINE TEXT 

16 BATYR
MENTAL HEALTH SESSIONS
DELIVERED TO OVER
1,000 STUDENTS

7,300+ 
RURAL HEALTH PROFESSIONALS
SUPPORTED THROUGH NSW RURAL
DOCTORS NETWORK ONLINE
WELLBEING RESOURCES

2,300 HOURS 
OF CRISIS COUNSELLING
SUPPORT
WITH LIFELINE AOTEAROA


100,000
SURGICAL MASKS
DONATED TO FRONTLINE
HEALTHCARE WORKERS

120,000+
FREE TELEHEALTH
CONSULTATIONS
DELIVERED VIA
GP CONSULTS 


850 MENTAL
HEALTH
SESSIONS
FACILITATED VIA CLEARHEAD


10 COVID-19
RAPID RESEARCH REVIEWS
COMPLETED BY HUNTER
MEDICAL RESEARCH INSTITUTE

100+ 
COVID-19 PATIENTS
RECEIVED AT-HOME CARE
VIA ALFRED HEALTH'S PIMS PILOT

63,000 MEALS 
PROVIDED THROUGH
OZHARVEST
HAMPER HUBS

700 
HEALTH AND HYGIENE
PACKS DISTRIBUTED
TO STUDENTS


630
VISITS TO CLEARHEAD'S
TRANSLATED TE REO MĀORI
CHATBOT

67,000+
VIEWS OF OUR NEW ZEALAND
COVID-19
FACEBOOK PARENTING
WELLBEING SERIES



covid-19 tackling mental health stigma

Linh's story

batyr@uni

Growing up in a loving family environment in Vietnam, Linh's journey of overcoming mental health challenges and championing the reduction of mental health stigma for international students coincided with her learning in Australia.

"I could not articulate my experience and feelings or figure out how to get professional support."



"I was born and raised in Ho Chi Minh City, Vietnam. My parents were not the most well-off, but they always tried to give me and my sister the best they could. However, it wasn't possible to have open conversations with my parents about my early mental health challenges.

In our culture, mental illness is severely stigmatised. We do not discuss or seek help for mental health issues because we're afraid of being called weak or incapable, that it would bring shame to ourselves and our families.

I came to Australia in 2018 for university and I was excited and motivated, but also intimidated at first. I think for me and many international students, navigating a new culture and health system while being distant from our loved ones is probably the biggest challenge. There is also this pressure of having to do well to 'hold up our end of the bargain', given that our parents have given up a lot for us to be here.



1 in 4 young people

and an estimated 210,000 university students aged 18-25 in Australia will experience mental ill-health this year.

Feelings of loneliness and isolation are particularly relevant to my experience as an international student in Australia. They have been exacerbated by COVID-19 lockdowns and after starting my second year of uni, I had a depression relapse," Linh said.

Through the encouragement of a close friend, Linh found the courage to reach out and find the help that worked for her. Working with her GP, school counsellor, and psychologist, her path to better mental health eventually led her to discovering batyr's programs for young people.

With a mission to smash the stigma around mental ill-health for young people and a focus on empowering students to reach out for help, batyr has developed the batyr@uni program to create a bridge for students to access avenues of support.

With compelling research pointing to students being five times more likely to experience mental ill-health when at university, nib foundation and batyr have partnered to deliver vital online and in-person programs. These also provide tailored resources for international students that address their unique experiences.

This partnership aims to reach and enable international students studying in Australia with the knowledge, support networks, mental health resources, and connections to continue thriving abroad.

The batyr programs have also given Linh the confidence to become a batyr speaker and share her experience to help others find the support that works for them.

"My mental health is something I still need to work on everyday with the help of those around me who I can trust will hold me accountable for my own wellbeing.

Reflecting on where my journey with mental health began, I wish I had access to programs like batyr@uni earlier. It has made me realise the value of reaching out and having a supportive network of people around me. It also drives me in my learning to play my part in supporting others on their journey, here in Australia and hopefully one day back home in Vietnam," Linh said.

Linh

batyr program participant



one text could save a life

Our \$500,000 commitment to Lifeline Australia gave more than 13,000 Aussies the opportunity to reach out for support through text as the country continues to navigate varying COVID-19 state lockdowns and restrictions.

Lifeline were also able to train 73 new volunteers to help meet the sustained increase in demand for mental health support. On average, people who used this service reported improvement in levels of stress, ability to cope and connectedness.

A further \$150,550 extended our support across the Tasman, enabling Lifeline Aotearoa to provide an additional 2,300 hours of counselling support to help address the 25% spike in crisis calls by Kiwis during the pandemic.

This support also included the acquisition of the technology needed for Lifeline's staff to continue working from home during lockdown, ensuring its service continued without interruption.



awareness & knowledge

285k

people (45%) accessed programs to build understanding of health issues and how to respond to them.



access & connection

510k

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



attitudes & beliefs

593k

people (93%) explored ways to reshape how they think about a health risk.



skills & action

130k

people (21%) engaged in skill-building programs that improve wellbeing and motivate action.

promoting prevention our impact



This year, nib foundation committed over \$1.9 million in funding to 32 charity partners across our three focus areas – promoting prevention, enabling equality and empowering communities. This brings our total funding commitment to over \$23 million since the foundation was established in 2008. Through our partnerships, nib foundation works to improve health and social outcomes for vulnerable communities.

why prevention?

Australians are dealing with a health problem. More than 40% of Aussies are living with at least one chronic disease, like obesity, cancer or mental illness, yet we know that 38% of the total burden of disease in our country could be prevented if we made healthier lifestyle changes.

what we're doing?

In FY21, nib foundation invested almost \$1.1 million in partnerships across the country to deliver health prevention programs to over 600,000 people. The programs are designed to build the health literacy of young Australians so they can start making healthier lifestyle choices now – like improving diet, exercise, risky drinking, mental wellbeing and sleep, to prevent more serious health issues down the track.

our impact

Our investments are making a real impact. Over 400,000 people participated in programs that directly address lifestyle risk factors, enable positive behavior change and help to protect future health.



meet our 2021
Health Smart
partners

Butterfly Foundation – empowering parents to create body positive environments.

Cancer Council NSW – raising awareness of the cancer risks associated with drinking alcohol.

Monash University – helping to improve the brain health of Australians through exercise.

Skin Check Champions – encouraging Australians to get their skin checked and avoid cancer.

Live Life Get Active – combatting chronic disease through online fitness and food sessions.

promoting prevention improving health through digital interventions

“I decided to go 30 days alcohol free and I haven’t looked back! I’m about to celebrate three years of sobriety and my life is 100% better.”

sharon’s story

hello sunday morning

Three years ago there were no days off from drinking for Sharon, just ‘school nights’ with one rule: last drink – the strongest of the day – at 9.30pm. Then, she came across Hello Sunday Morning’s Daybreak App.

The Daybreak app has been developed as an intervention to support moderate to high-risk drinking individuals to change their relationship with alcohol. nib foundation is proud to have been a part of its development and growth since 2015, with nearly 20,000 people accessing the digital health tool this year.

“On the outside I was doing great. I’d given up smoking a few years earlier and had started a health kick. I had gone vegan, I was walking every day, going to the gym, doing yoga. My only vice was alcohol and I couldn’t stop, I couldn’t not drink during the week. I’d try but the thoughts would consume me until I just gave in and the noise would go quiet. I needed to stop and had stumbled across Hello Sunday Morning and in particular the Daybreak app. I downloaded it and lurked around for a couple of days before posting my first cry for help. It was a pretty horrible rockbottom story that I was so embarrassed about and to this day have not told anybody else.

The support was amazing, strangers reaching out to me and telling me it was going to be ok. I wasn’t the only person who was going through the shame and guilt of living a lie. I didn’t drink that day ... I would check into the app several times a day, it was my new Facebook! With encouragement from others on Daybreak and throwing myself into the world of sober books and sober Facebook groups, I decided to go 30 days alcohol free and I haven’t looked back! I’m about to celebrate three years of sobriety and my life is 100% better.”

Sharon
Daybreak user



enabling equality encouraging community participation



nib foundation's Aboriginal Health Partnerships program supports community-led organisations to deliver strengths-based and culturally safe initiatives designed to build emotional and social wellbeing of young people. Our partnership with Awabakal encourages greater participation of Aboriginal and Torres Strait Islander peoples in sporting, educational, cultural and leadership events. Awabakal community members in the Newcastle and Hunter Region can apply for Awabakal Community Sponsorship funding of up to \$1,000.



carving out a path to success

awabakal ltd

Ian Eggins and his family have been surfing in the local Newcastle community for a long time now. Their cousin, Jamie Archibald, who grew up on Awabakal Country and competes professionally in Longboard surfing has been an inspiration to Ian's two sons, Maddox and Tatum. To help provide his kids with the best opportunity to carve out their own surfing path to success and allow them to experience the health and wellbeing benefits of participating in a community sport, Ian applied for the Community Sponsorship grant. He received \$1,000 to help purchase wetsuits for his sons so they can continue to compete in both local and national surfing competitions.

While COVID-19 has prevented them from competing recently, they're looking forward to taking part in the Naru Open Surfing Classic as soon as the competition re-opens.

"My boys have both been surfing since around 3 years old and love it. Surfing brings us peace, it's our life."

- Ian Eggins

a positive role model

awabakal ltd

There's some brilliant people in the community, like Wiradjuri/Wollabung woman Renae Lamb, who is working hard to ensure youth living in Karuah are not overlooked. As a recipient of the Community Sponsorship grant, Renae has used her \$1,000 grant to support her contemporary dance studio, Midnight Dreaming, which teaches cultural dance in schools. Renae feels it's part of her duty, passion and spirit to be an educator and has long been a positive role model for younger girls in her community. She's now studying a Bachelor of Education to continue to ensure Aboriginal and Torres Strait Islander culture is incorporated into student education and learning.

"By teaching and celebrating culture, I believe it will not only help promote social emotional wellbeing amongst Aboriginal and Torres Strait Islander youth, it'll help reduce discrimination and racism in future generations." – Renae Lamb.

more than a word

national reconciliation week

We understand that we all have a role to play when it comes to achieving reconciliation in Australia. Through the relationships we build and the histories and cultures we learn – it's more than a word, reconciliation takes action. In line with nib Group's [Reconciliation Action Plan](#) commitments, our employees volunteered with Awabakal at the 2021 NRL Indigenous Round in Newcastle. They worked alongside Awabakal to register more people to their Wakool Strong annual health check program – a health movement aimed to inspire Aboriginal and Torres Strait Islander peoples to make one healthy change to live a strong, healthy life.



empowering communities



a decade of food relief

We're celebrating 10 years of supporting food relief in our local communities alongside an organisation well-known for their yellow and black food rescue vans, OzHarvest. Since the partnership was established by nib foundation in 2010, it has continued to evolve, helping OzHarvest deliver rescued food to those most vulnerable in the community.

In addition to making an annual contribution to the core operation of OzHarvest Newcastle, our commitment has included seed funding to take OzHarvest to Western Australia, supplying nibgive volunteers each fortnight to assist on the food rescue vans, and funding 63,000 meals through OzHarvest's Hamper Hubs so international students could access food relief during the COVID-19 pandemic.



Ella to the food rescue!

"I knew that nib did great things through our community partnerships with nib foundation, but volunteering gave me an opportunity to see first-hand the difference that it makes in my community. Volunteering with OzHarvest for me was a chance to see something new and meet new people, but it was also a chance to connect with a cause and gain perspective. I saw the big smiles on the faces of the community groups that received our rescued food and heard about the programs that are made possible in the community due to OzHarvest's support. The OzHarvest team are so passionate and knowledgeable about food waste, sustainability and the community. There is something wonderful about giving your time to a great cause and being around passionate people. Who wouldn't want those good vibes?!"

Ella Heberley
nib Group
Employee Experience Specialist

OzHarvest Newcastle achievements over 10 years

- 
\$730k
 donated to food relief
- 
3.1m
 kilograms in food saved from landfill
- 
9.9m
 meals delivered to people in need in Newcastle
- 
183
 charities supported through food relief
- 
6.6m
 kilograms in greenhouse emissions saved by avoiding landfill

creating opportunities across the world



improving access to education

While it's fantastic to see Australians explore our own backyard as international borders remain closed, there has been less opportunity for our World Nomads and Travel Insurance Direct travellers to purchase policies and make micro-donations to The Footprints Network.

Despite this, we've continued to invest our funding in projects that will help improve the lives of people living in disadvantaged communities and protect vulnerable ecosystems across the world.

improving teacher training and education in nepal

australian himalayan foundation

Without access to quality education, children in remote communities – like the Everest region of Nepal – are deprived of essential life skills and knowledge gained from education, and are more likely to remain trapped in the cycle of poverty.

This year, a total of \$20,000 was donated by almost 6,000 travellers to the Australian Himalayan Foundation to help provide training workshops for teachers in remote regions. In addition, teaching resources and aids were provided so that even children living in the poorest regions of Nepal have access to inclusive, high quality primary education for improved opportunities now and into the future.

The program has also made several efforts to ensure gender inclusion and retention of women and girls in education, including Gender Equality and Social Inclusion (GESI) orientation training, as well as special needs resources for children with disabilities.



FY21 highlights



244th
project funded



Over \$40k
in funding allocated
to two charities



Over \$54k
donations from
travellers



15k+
donors

nibgive fundraising for a good cause



This year, our employees focused their efforts on fundraising for causes closest to them while COVID-19 restrictions limited our ability to get out into the community and volunteer. This was made possible through our nibgive corporate giving program, designed to connect our employees with volunteering, fundraising and giving initiatives to help make the world a better place.

FY21 highlights



\$41k+

in donations raised to 13 charity partners



\$37k

value in time spent volunteering to eight partners



Launched Group-wide employee giving digital platform



the push-up challenge

lifeline australia

In June 2021, more than 140 nib employees participated in The Push Up Challenge to raise awareness for mental health.

Together, we completed over 134,000 push-ups and raised \$5,734 in support of our charity partner, Lifeline Australia, with nib foundation matching all donations dollar for dollar.

run to remember

dementia australia

“My dad was diagnosed with Alzheimer’s at 54, which is considered early-onset Alzheimer’s. He’s been really lucky though, my mum is an amazing mum and he’s got great family around him, great friends and a great home where he can spend time in the garden or in his workshop. A lot of people don’t have this type of support, and a diagnosis like this can be truly life-altering. To help better support those living with Dementia and help improve their quality of life, I ran an ultra-marathon (that’s 70km of non-stop running) to raise money for Dementia Australia. I’m so grateful to have had the backing of nib and my colleagues while I completed this run, raising \$3,300 thanks to the support of my colleagues and nib foundation to help reach my goal of \$10,000. Running 70kms is just a small feat in comparison to the obstacles of those living with Dementia will face, and I’m glad to be able to amplify the voices of people impacted by dementia, like my father, to better inform and inspire others about this debilitating disease.”

Brodie Gron
nib Group
Product Owner

nib in the community equal opportunity for women



It's been an exciting year for women in sport and we're proud to be a part of it, leveraging our community sponsorships and partnerships to get behind this long-awaited movement that will see greater participation of women in sport across Australia and New Zealand.



gender-inclusive facilities for local clubs

pakuranga united rugby club

We held a half-time activation at the Blues v Chiefs match where 10 local rugby union clubs were selected to compete to win \$10,000 to put towards a health and wellbeing initiative within their local sporting community. Pakuranga United Rugby Club took out the win on the day and will use the money to upgrade their changing facilities from male only to multi-gender, to help grow female participation at their club and in the community.

backing women's sport

diversifying our brand partnership portfolio

We have made a considered effort over the last 18 months to diversify our sponsorship portfolio which has resulted in 50% of our brand partnerships invested in women's sport from September 2021.

We're proud to have been a part of New Zealand Rugby history this financial year, becoming the first naming rights sponsor to the nib Blues Women's team for their inaugural Super Rugby match. The match signified New Zealand Rugby's commitment to commencing a women's Super Rugby competition in 2022. Our commitment as naming rights partner will ensure we can continue to help pave the way for greater representation of women and diversity in sport.

We're also excited to have secured our position as Principal Sponsor of the Newcastle Knights NRLW ahead of their inaugural season in 2022 and announced the extension of our joint-major partnership with Richmond AFLW to continue to bring women's sport to the forefront in Australia.

