



Australian Government



Workplace
Gender Equality
Agency

2021 - 22 Gender Equality Reporting

Submitted by:

**MA Financial Group Limited
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**MAFG Operations Pty Ltd
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Date: 2022-06-29

#Workplace overview

Policies and strategies

1: Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

...Recruitment	Yes(<i>Select all that apply</i>)
...Yes	Policy
...Retention	Yes(<i>Select all that apply</i>)
...Yes	Strategy
...Performance management processes	Yes(<i>Select all that apply</i>)
...Yes	Policy
...Promotions	Yes(<i>Select all that apply</i>)
...Yes	Strategy
...Talent identification/identification of high potentials	Yes(<i>Select all that apply</i>)
...Yes	Strategy
...Succession planning	Yes(<i>Select all that apply</i>)
...Yes	Strategy
...Training and development	Yes(<i>Select all that apply</i>)
...Yes	Strategy
...Key performance indicators for managers relating to gender equality	No(<i>Select all that apply</i>)
...No	Currently under development(<i>Select the estimated completion date.</i>)
...Currently under development	31-Dec-2024

2: Do you have formal policy and/or formal strategy in place that support gender equality overall?

Yes(*Select all that apply*)

...Yes	Policy
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3: Does your organisation have any of the following targets to address gender equality in your workplace?

4: If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

Governing bodies

MA Financial Group Limited

1: Does this organisation have a governing body?	Yes(<i>Provide further details on the governing body(ies) and its composition</i>)
1.1: What is the name of your governing body?	MA Financial Group Limited

1.2: What type of governing body does this organisation have?	Board of directors
1.3: How many members are on the governing body and who holds the predominant Chair position?	
...Chairs	
...Female	0
...Male	1
...Non-binary	0
...Members	
...Female	2
...Male	5
...Non-binary	0
1.4: Do you have a formal selection policy and/or formal selection strategy for this organisation's governing body members?	Yes(<i>Select all that apply</i>)
	Strategy
1.5: Has a target been set to increase the representation of women on this governing body?	Yes(<i>Provide further details on your target</i>)
10.6: What is the percentage (%) target?	30.00%
10.7: What year is the target to be reached (select the last day of the target year)?	31-Dec-2025
1.6: Do you have a formal policy and/or formal strategy in place on the gender composition of your governing body?	Yes(<i>Select all that apply.</i>)
	Policy

MAFG Operations Pty Ltd

1: Does this organisation have a governing body?	Yes(<i>Provide further details on the governing body(ies) and its composition</i>)
1.1: What is the name of your governing body?	MA Financial Group Limited
1.2: What type of governing body does this organisation have?	Board of directors
1.3: How many members are on the governing body and who holds the predominant Chair position?	
...Chairs	
...Female	
...Male	1
...Non-binary	0
...Members	
...Female	2

...Male	5
...Non-binary	0
1.4: Do you have a formal selection policy and/or formal selection strategy for this organisation's governing body members?	Yes(<i>Select all that apply</i>)
	Strategy
1.5: Has a target been set to increase the representation of women on this governing body?	Yes(<i>Provide further details on your target</i>)
10.6: What is the percentage (%) target?	30.00%
10.7: What year is the target to be reached (select the last day of the target year)?	31-Dec-2025
1.6: Do you have a formal policy and/or formal strategy in place on the gender composition of your governing body?	Yes(<i>Select all that apply.</i>)
	Policy

2: If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.

#Action on gender equality

Gender pay gaps

1: Do you have a formal policy and/or formal strategy on remuneration generally?

Yes(*Select all that apply*)

...Yes

Strategy

1.1: Are specific pay equity objectives included in your formal policy and/or formal strategy?

Yes(*Select all that apply*)

...Yes

To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews)

2: What was the snapshot date used for your Workplace Profile?

31-Mar-2022

Employer action on pay equity

1: Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes(*Provide further details on the most recent gender remuneration gap analysis that was undertaken.*)

1.1: When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

Yes(*Select all that apply*)

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

Reviewed remuneration decision-making processes
Analysed performance pay to ensure there is no gender bias (including unconscious bias)
Corrected like-for-like gaps

.. Yes

3: If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

Employee consultation

1: Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes(*Provide further details on the employee consultation process.*)

1.1: How did you consult employees?

Consultative committee or group

1.2: Who did you consult?

Diversity committee or equivalent

2: Do you have a formal policy and/or formal strategy in place on consulting employees about gender equality?

Yes(*Select all that apply.*)

...Yes

Strategy

3: On what date did your organisation share your previous year's public reports with employees?

1-Jul-2021

4: Does your organisation have shareholders?

Yes

4.1: On what date did your organisation share your previous year's public reports with shareholders?

1-Jul-2021

5: Have you shared previous Executive Summary and Benchmark reports with the governing body?

6: If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.

#Flexible work

Flexible working

1: Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes(*Select all that apply*)

...Yes	Policy
...A business case for flexibility has been established and endorsed at the leadership level	Yes
...Leaders are visible role models of flexible working	Yes
...Flexible working is promoted throughout the organisation	Yes
...Targets have been set for engagement in flexible work	No(<i>Select all that apply</i>)
...No	Not a priority
...Targets have been set for men's engagement in flexible work	No(<i>Select all that apply</i>)
...No	Not a priority
...Leaders are held accountable for improving workplace flexibility	No(<i>Select all that apply</i>)
...No	Not a priority
...Manager training on flexible working is provided throughout the organisation	No(<i>Select all that apply</i>)
...No	Not a priority
...Employee training is provided throughout the organisation	No(<i>Select all that apply</i>)
...No	Not a priority
...Team-based training is provided throughout the organisation	No(<i>Select all that apply</i>)
...No	Not a priority
...Employees are surveyed on whether they have sufficient flexibility	No(<i>Select all that apply</i>)
...No	Not a priority
...The organisation's approach to flexibility is integrated into client conversations	No(<i>Select all that apply</i>)
...No	Not a priority
...The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)	No(<i>Select all that apply</i>)

...No	Not a priority
...Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel	No(<i>Select all that apply</i>)
...No	Not a priority
...Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body	No(<i>Select all that apply</i>)
...No	Not a priority
...Other (provide details)	No

2: Do you offer any of the following flexible working options to MANAGERS in your workplace?

...Flexible hours of work	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available Informal options are available
...Compressed working weeks	No(<i>You may specify why the above option is not available to your employees.</i>)
...No	Not a priority
...Time-in-lieu	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Informal options are available
...Telecommuting (e.g. working from home)	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Informal options are available Formal options are available
...Part-time work	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available
...Job sharing	No(<i>You may specify why the above option is not available to your employees.</i>)
...No	Not a priority
...Carer's leave	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available Informal options are available
...Purchased leave	No(<i>You may specify why the above option is not available to your employees.</i>)

...No	Not a priority
...Unpaid leave	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available Informal options are available

3: Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?

Yes

4: Has your organisation implemented an 'all roles flex' approach to flexible work?

5: Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce during the 2021-22 reporting period?

Yes, for both women and men

6: If your workplace includes hybrid teams (i.e. some employees in a team work remotely while other employees in a team work at the organisation's usual workplace), have any of the following measures been utilised to ensure the fair treatment of all employees regardless of work location?

7: If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, including specific changes due to the impact of the COVID-19 pandemic on your workplace, please do so below.

#Employee support

Paid parental leave

1: Do you provide employer funded paid parental leave regardless of carer's status (i.e. primary/secondary) in addition to any government funded parental leave scheme?

Yes, we offer employer funded parental leave (using the primary/secondary carer definition)

1.1: Do you provide employer funded paid parental leave for primary carers in addition to any government funded parental leave scheme?	Yes(<i>Please indicate how employer funded paid parental leave is provided to the primary carers.</i>)
1.1.a: Please indicate whether your employer-funded paid parental leave for primary carers is available to:	All, regardless of gender
1.1.b: Please indicate whether your employer-funded paid parental leave for primary carers covers:	Birth Adoption Surrogacy Stillbirth
1.1.c: How do you pay employer funded paid parental leave to primary carers?	Paying the employee's full salary
1.1.d: Do you pay superannuation contribution to your primary carers while they are on parental leave?	Yes, on employer funded parental leave
1.1.e: How many weeks (minimum) of employer funded paid parental leave for primary carers is provided?	16
1.1.f: What proportion of your total workforce has access to employer funded paid parental leave for primary carers, including casuals?	91-100%
1.1.g: Do you require primary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer funded parental leave?	Yes
1.1.g.1: How long is the qualifying period?	6
1.1.h: Do you require primary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Yes
1.1.h: Do you require primary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Within 6 months

.. Yes	
1.2: Do you provide employer funded paid parental leave for secondary carers in addition to any government funded parental leave scheme?	Yes(<i>Please indicate how employer funded paid parental leave is provided to the secondary carers.</i>)
1.2.a: Please indicate whether your employer-funded paid parental leave for secondary carers is available to:	All, regardless of gender
1.2.b: Please indicate whether your employer-funded paid parental leave for secondary carers covers:	Birth Adoption Surrogacy Stillbirth
1.2.c: How do you pay employer funded paid parental leave to secondary carers?	Paying the employee's full salary
1.2.d: Do you pay superannuation contribution to your secondary carers while they are on parental leave?	Yes, on employer funded parental leave
1.2.e: How many weeks (minimum) of employer funded paid parental leave for secondary carers is provided?	4
1.2.f: What proportion of your total workforce has access to employer funded paid parental leave for secondary carers, including casuals?	90-100%
1.2.g: Do you require secondary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer funded parental leave?	Yes
1.2.g.1: How long is the qualifying period?	6
1.2.h: Do you require secondary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Yes
1.2.h: Do you require secondary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Within 6 months
.. Yes	

2: If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

Support for carers

1: Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?

Yes(*Select all that apply*)

...Yes	Policy
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2: Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

...Employer subsidised childcare	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...On-site childcare	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Breastfeeding facilities	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at SOME worksites
...Childcare referral services	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Internal support networks for parents	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Information packs for new parents and/or those with elder care responsibilities	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Referral services to support employees with family and/or caring responsibilities	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Targeted communication mechanisms (e.g. intranet/forums)	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Support in securing school holiday care	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Coaching for employees on returning to work from paid parental leave	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Parenting workshops targeting mothers	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Parenting workshops targeting fathers	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority

...Other (provide details)	No
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3: If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

Sex-based harassment and discrimination

1: Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?

Yes(Select all that apply)	
...Yes	Policy
1.1: Do you provide a grievance process in any sex-based harassment and discrimination prevention formal policy and/or formal strategy?	Yes

2: Do you provide training on sex-based harassment and discrimination prevention to the following groups?

...All managers	Yes(Please indicate how often is this training provided (select all that apply):)
...Yes	At induction Every one-to-two years
...All employees	Yes(Please indicate how often is this training provided (select all that apply):)
...Yes	At induction Every one-to-two years

3: If your organisation would like to provide additional information relating to sex-based harassment and discrimination, please do so below.

Family or domestic violence

1: Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes(Select all that apply)	
...Yes	Policy

2: Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

...Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
...Training of key personnel	No(Select all that apply)
...No	Not a priority
...A domestic violence clause is in an enterprise agreement or workplace agreement	No(Select all that apply)
...No	Not a priority
...Workplace safety planning	No(Select all that apply)
...No	Not a priority

...Access to paid domestic violence leave (contained in an enterprise/workplace agreement)	No(<i>Select all that apply</i>)
...No	Not a priority
...Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)	Yes(<i>Is the leave period unlimited?</i>)
...Yes	No
...Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)	No(<i>Select all that apply</i>)
...No	Not a priority
...Access to unpaid leave	Yes(<i>Is the leave period unlimited?</i>)
...Yes	No
: How many days of unpaid domestic violence leave are provided?	5
...Confidentiality of matters disclosed	Yes
...Referral of employees to appropriate domestic violence support services for expert advice	Yes
...Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
...Flexible working arrangements	Yes
...Provision of financial support (e.g. advance bonus payment or advanced pay)	No(<i>Select all that apply</i>)
...No	Not a priority
...Offer change of office location	No(<i>Select all that apply</i>)
...No	Other (provide details)
...Other (provide details)	Case by case basis
...Emergency accommodation assistance	No(<i>Select all that apply</i>)
...No	Not a priority
...Access to medical services (e.g. doctor or nurse)	Yes
...Other (provide details)	Yes
...Yes	Basic first aid/medical advice through EAP wellbeing provider.

3: If your organisation would like to provide additional information relating to family and domestic violence affecting your workplace, please do so below.

Workforce Management Statistics Table

Industry: All Industries

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*	
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs		2	2	
			Managers	23	18	41	
			Non-managers	14	9	23	
		Fixed-Term Contract	Managers	1		1	
	Part-time	Permanent	Managers	2		2	
			Non-managers	3		3	
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	Managers	5	2	7	
			Non-managers	8	1	9	
			Fixed-Term Contract	Managers	1		1
	Part-time	Permanent	Managers	1		1	
			Non-managers	3		3	
	3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs		3	3
Managers				26	27	53	
Non-managers				91	61	152	
			Fixed-Term Contract	Managers	3	4	7
Non-managers				9	12	21	
Part-time			Permanent	Managers	2	1	3
		Non-managers		9	4	13	
		Fixed-Term Contract	Managers	1		1	
			Non-managers	8	2	10	
		N/A	Casual	Non-managers	3	1	4

* Total employees includes Gender X

Workforce Management Statistics Table

Industry: All Industries

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	Managers	7	10	17
			Non-managers	51	23	75
		Fixed-Term Contract	Managers	4	1	5
			Non-managers	4	1	5
	Part-time	Permanent	Managers	2		2
			Non-managers	7	1	8
Fixed-Term Contract		Non-managers	1		1	
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers	3		3
			Non-managers	6		6
	Part-time	Permanent	Managers	2		2
			Non-managers	1		1
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs		1	1
			Managers		4	4
			Non-managers		1	1

* Total employees includes Gender X

Workforce Management Statistics Table

Industry: Auxiliary Finance and Insurance Services

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs		1	1
			Managers	18	16	34
			Non-managers	6	8	14
	Part-time	Permanent	Managers	1		1
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	Managers	1	1	2
3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs		1	1
			Managers	20	24	44
			Non-managers	38	35	73
		Fixed-Term Contract	Managers	1	4	5
			Non-managers	6	9	15
	Part-time	Permanent	Managers	2		2
			Non-managers	1	1	2
		Fixed-Term Contract	Managers	1		1
			Non-managers	2	2	4
N/A	Casual	Non-managers	2	1	3	

* Total employees includes Gender X

Workforce Management Statistics Table

Industry: Auxiliary Finance and Insurance Services

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	Managers	5	7	12
			Non-managers	12	9	21
		Fixed-Term Contract	Managers	2	1	3
			Non-managers	2	1	3
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers	2		2
			Non-managers	3		3
	Part-time	Permanent	Managers	2		2
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs		1	1
			Managers		4	4
			Non-managers		1	1

* Total employees includes Gender X

Workplace Profile Table

Industry: All Industries

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	76	148	0	0	224
	Full-time contract	2	3	0	0	5
	Part-time permanent	11	3	0	0	14
	Part-time contract	1	0	0	0	1
Professionals	Full-time permanent	71	93	1	2	167
	Full-time contract	4	3	0	0	7
	Part-time permanent	7	3	0	0	10
	Part-time contract	2	4	0	0	6
Clerical And Administrative Workers	Full-time permanent	46	12	0	0	58
	Full-time contract	0	2	0	0	2
	Part-time permanent	19	1	0	0	20
	Part-time contract	2	0	0	0	2
	Casual	1	0	0	0	1
Sales Workers	Full-time permanent	3	3	0	0	6

* Categorized using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)

** Total employees includes Gender X

Workplace Profile Table

Industry: All Industries

Manager category	Level to CEO	Employment status	No. of employees		
			F	M	Total*
CEO		Full-time permanent	0	3	3
KMP		Full-time permanent	4	12	16
		Part-time permanent	1	0	1
HOB		Full-time permanent	2	14	16
GM		Full-time permanent	3	16	19
		Part-time permanent	0	2	2
SM		Full-time permanent	13	39	52
		Part-time permanent	2	0	2
OM		Full-time permanent	54	64	118
		Full-time contract	2	3	5
		Part-time permanent	8	1	9
		Part-time contract	1	0	1

* Total employees includes Gender X

Workplace Profile Table

Industry: Auxiliary Finance and Insurance Services

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	48	118	0	0	166
	Full-time contract	0	3	0	0	3
	Part-time permanent	5	2	0	0	7
	Part-time contract	1	0	0	0	1
Professionals	Full-time permanent	40	59	1	2	102
	Full-time contract	4	3	0	0	7
	Part-time permanent	0	1	0	0	1
	Part-time contract	1	4	0	0	5
Clerical And Administrative Workers	Full-time permanent	18	1	0	0	19
	Part-time permanent	2	0	0	0	2
	Casual	1	0	0	0	1

* Categorized using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)

** Total employees includes Gender X

Workplace Profile Table

Industry: Auxiliary Finance and Insurance Services

Manager category	Level to CEO	Employment status	No. of employees		
			F	M	Total*
CEO		Full-time permanent	0	2	2
KMP		Full-time permanent	2	6	8
HOB		Full-time permanent	2	14	16
GM		Full-time permanent	3	16	19
		Part-time permanent	0	2	2
SM		Full-time permanent	9	29	38
		Part-time permanent	2	0	2
OM		Full-time permanent	32	51	83
		Full-time contract	0	3	3
		Part-time permanent	3	0	3
		Part-time contract	1	0	1

* Total employees includes Gender X