

**Senate Community Affairs Committee**  
**ANSWERS TO ESTIMATES QUESTIONS ON NOTICE**  
**FAMILIES, HOUSING, COMMUNITY SERVICES AND**  
**INDIGENOUS AFFAIRS PORTFOLIO**  
**2011-12 Budget Estimates Hearings**

**Outcome Number:** 7

**Question No:** 244

**Topic:** IBA Business Loans Criteria

**Hansard Page:** Written

**Senator Payne** asked:

IBA's 2009-10 annual report flagged an internal review of the Business Development and Assistance Program. Has this review been conducted? What were the findings? Have they been implemented?

**Answer:**

In late 2009 IBA commissioned an internal review aimed at identifying improvements required in the delivery of the Business Development and Assistance Program and in achieving outcomes.

The review and report of findings were completed in August 2010.

The review made a large number of recommendations which were predominantly accepted by the IBA Board.

The recommendations related to loan assessment and management, support systems and reporting, human capital skills, client support and effectiveness of delivery.

IBA has, since early 2010, been implementing various initiatives to address some of the early findings and, following receipt of the final report, has put in place a comprehensive program which has been progressively implemented during 2011 to improve the effectiveness and performance of the program. Significant progress has already been achieved on improving policy and procedures used to administer the program, improved product design and support for clients and improved systems and reporting. Work on implementing further improvements will continue into 2012.