

SAFER CHILDREN, SAFER COMMUNITIES

# 2023 Impact Report

APRIL 2024

 **estpac** GROUP

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**Cover Image:**

A Sing&Grow group program organised by Play Matters Australia - a 2020 Impact Grant recipient.

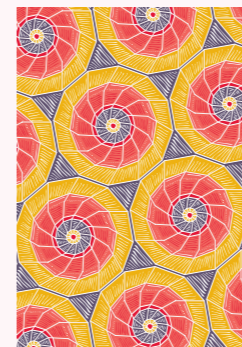
**Westpac Group financial year:**

1 October 2022 - 30 September 2023.

In this document a reference to 'Westpac', 'we', and 'our' is to Westpac Banking Corporation ABN 33 007 457 141 and its consolidated subsidiaries.

### In memory of Dr. Joe Tucci, CEO of the Australian Childhood Foundation (ACF)

We express our profound gratitude and pay tribute to Dr. Tucci who was a key partner of Westpac's Safer Children, Safer Communities program. His commitment to his role at ACF, his steadfast advocacy and dedication in protecting children, young people and their families will forever remain in our hearts. We will always hold dear the memories of collaborating with Dr. Tucci and the team at ACF as we worked together to build 'On Us: Australian Business Coalition for Safeguarding Children'.



### ACKNOWLEDGEMENT OF INDIGENOUS PEOPLES

Westpac acknowledges the First Peoples of Australia and recognises their ongoing role as Traditional Owners of the land and waters of this country, and we pay respect to Elders past and present. We extend that respect to Westpac's Aboriginal and Torres Strait Islander employees, partners, and stakeholders, and to the Indigenous Peoples in the other locations where we operate.

In Aotearoa (New Zealand) we acknowledge Tāngata whenua and the unique relationship that they share with Tāngata Tiriti as partners under Te Tiriti o Waitangi.

# 1 Message from our Head of Human Rights and Social Programs

This year marks four years since we started our Safer Children, Safer Communities (SCSC) program and I'm truly grateful for the work our strategic partners and grant recipients have delivered to help protect children and young people.

As part of our strategic priorities, we are providing funding to The Benevolent Society to select seven local organisations across Condobolin (NSW), Caboolture (QLD) and Port Augusta (SA) to co-design innovative solutions that address local child protection and wellbeing needs. Our funding of \$2 million per year (over three years) is helping to identify and implement local solutions that are making a difference in these regions. You can find more information on page 8.

Our SCSC funded research partners are doing important work to tackle the problem of child abuse and exploitation. In 2023, academics from the University of New South Wales (UNSW) and the Australian Human Rights Institute conducted a study aimed at measuring attitudes and behaviours of Australian men towards child sexual offending. You can learn more on page 14.

We continue to collaborate with the International Centre for Missing and Exploited Children (ICMEC) Australia, other Australian financial services organisations, law enforcement and regulators to share insights to better detect, report and prevent harm to children associated with financial crime. We are proud of this innovative approach towards tackling online sexual exploitation of children (OSEC). Refer to page 15 for more information.

Our focus on child safeguarding is integrated in our fourth [Human Rights Position Statement and Action Plan](#) - setting our actions and areas of improvement on child safeguarding. This year we have made important progress by integrating Safety by Design features into our existing products for children and young people. Refer to page 6 to learn more.

We know more needs to be done and we will continue to collaborate with our partners, share insights and engage in initiatives to help protect children and young people from harm.

Thank you to all our employees, SCSC Roundtable members, corporate partners and advisors who have generously provided their time and expertise.



A handwritten signature in black ink, appearing to read 'Kavitha Suthanthiraraj'.

**Dr Kavitha Suthanthiraraj**

Head of Human Rights and Social Programs  
Westpac Group.

## 2 FY23 Year in Review<sup>1</sup>

### COLLECTIVE PROGRESS OF WESTPAC AND OUR PARTNERS

#### CATALYSE CHANGE

**\$18.9 million** committed in funding to child safeguarding organisations. This takes the total funding committed by Westpac since 2020 to \$61 million, supporting 50+ organisations across Australia and Asia.

Integrated our child safeguarding approach into our [Human Rights Position Statement and Action Plan](#)

**960+** Westpac employees completed a Safety by Design training module.

#### HELP PROTECT CHILDREN

**257,000+** children, young people and adults reached through programs delivered by partners, supported by our funding in Australia and Asia.<sup>2</sup> This includes:

**17,700+** children, young people and adults reached in Asia alone.

**142** victim rescues supported by International Justice Mission (IJM) in the Philippines.

**4,800+** children and adults in the Philippines and Thailand participated in education programs as a result of Westpac funding to Save the Children Australia.

**7** local organisations funded across regional SA, NSW and QLD to improve safety outcomes for children and young people as part of place-based funding from Westpac to The Benevolent Society.

**40** organisations delivered their programs, research or activities, including in collaboration with another organisation, as a result of Westpac funding.

#### RAISE AWARENESS

With **5** founding corporate members, launched 'On Us: Australian Business Coalition for Safeguarding Children'.

**37** businesses, **23** business leaders<sup>3</sup> and **5** industry associations engaged through the 'On Us' Coalition.<sup>4</sup>

Westpac funds supported research institutes to produce **6** unique studies for use at conferences, workshops and published in journals.<sup>5</sup>

#### ACCELERATE UNITY OF ACTION

Approximately **\$1.2 million**<sup>6</sup> in funding committed cumulatively through ICMEC Australia's Child Protection Fund (CPF) as a result of Westpac funding to ICMEC Australia.

**21** industry organisations collaborated with ICMEC Australia, including Australian financial services organisations, law enforcement and regulators to share insights to fight OSEC.

**7** data collaboration projects facilitated by ICMEC Australia to help prevent OSEC using Westpac funding.

<sup>1</sup> All data relates to the FY23 financial year 1 October 2022 – 30 September 2023, unless stated otherwise. Information derived from grant recipients has been received by Westpac. They have not been independently verified, and Westpac makes no representation or warranty as to the accuracy, completeness, or reliability of the information.

<sup>2</sup> This includes children, young people and adults who were directly and indirectly reached through the programs. The reach data also includes training, education and capacity building programs delivered by partners through a mix of face-to-face and online forums. Some data from FY22 (April – September 2022) has also been included, due to delayed reporting by some grant recipients.

<sup>3</sup> General Manager level and above.

<sup>4</sup> This includes the number of additional Australian businesses, additional business leaders and additional industry associations reached by direct face-to-face conversations, direct online meetings, direct training activities, and direct advocacy efforts.

<sup>5</sup> Research data is for October 2022 – March 2023 (first half of FY23), remaining data (second half of FY23) available in April 2024.

<sup>6</sup> This is cumulative funding awarded from 2020 onwards.

## 3 Catalyse change across the bank

### Making child safeguarding a key area of focus of our Human Rights Position Statement

Child safeguarding is a key human rights issue for Westpac. This area of focus is now integrated into our [Human Rights Position Statement and Action Plan](#). We seek to further strengthen our focus on this issue through the actions listed in the box on the right.

#### ACTIONS WE AIM TO IMPLEMENT AS PART OF OUR APPROACH TO SAFEGUARDING CHILDREN AND YOUNG PEOPLE

- i. Take steps to better integrate Safety by Design principles into our product design and lifecycle process.
- ii. Design product and service features for children and young people, their parents and carers that promote safe and responsible financial behaviours and prevent misuse.
- iii. Manage and monitor modern slavery risks, including child labour risks, in our supply chain.
- iv. Undertake due diligence in areas of our supply chain which are at higher risk of modern slavery.
- v. Integrate and enhance consideration for child sexual exploitation (CSE) and abuse across our financial crime processes.
- vi. Prioritise the reporting of all suspected cases of CSE to AUSTRAC within one business day of a suspicion being formed.<sup>7</sup>

### Combatting and preventing CSE in financial crime

We continuously work to combat and prevent financial crime and the misuse of our products and services. This includes through adverse media screening, customer verification and screening, payments screening and transaction monitoring (which includes CSE detection scenarios), as well as through investigations into suspicious account activity, including those that may relate to CSE. We regularly review and update media and transaction monitoring procedures and relevant detection scenarios to include new modern slavery or CSE indicators.

This year, we updated our Customer Risk Assessment methodology by revising and embedding modern slavery and CSE risks in the risk ratings for industry and occupation components of the assessment. The risk assessment assesses financial crime risk associated with our customers and is completed during customer onboarding and refreshed on a regular basis. Enhanced customer due diligence is conducted where financial crime risk (including modern slavery risk) associated with our customers is high or extreme.

In November 2022, Kids Helpline provided training to our Financial Crime team on conducting needs-based conversations when investigating accounts of children and young people where suspicious financial transactions were flagged. The training resulted in updates to conversation guides so that more appropriate language was used, and vulnerabilities were considered when dealing with children and young people.

We continued to actively participate as a member of the Fintel Alliance, which is AUSTRAC's public-private partnership that brings together financial crime intelligence professionals and law enforcement agencies, to collaborate on solutions to combat serious and organised crime including CSE and forced sexual servitude.

<sup>7</sup> AUSTRAC deadline for reporting is within three business days. Visit <https://www.austrac.gov.au/business/how-comply-and-report-guidance-and-resources/reporting/suspicious-matter-reports-smrs/submitting-your-smr>

### Safety by Design thinking, which aims to keep children and young people safe as they bank with us

We recognise that children and young people are increasingly accessing financial products and services, both in physical and online environments, participating in decision making around managing their money and generating income in non-traditional ways - making it important to help reduce their exposure to harm.

During the year, we introduced mandatory Safety by Design training for more than 800 employees involved in product and service development and offered it as voluntary training for employees in broader roles. This was in recognition that through the design of our products and services we can play a role in promoting safe and responsible banking for customers at risk of harm, including children and young people. The module gives insights into the importance of understanding the needs, objectives and pain points of customers at risk of harm and learning from instances where they may be exposed to financial loss or abuse. As of 30 September 2023, more than 960 employees had completed the Safety by Design training module.

We also introduced new parental controls to help young people learn how to manage their money safely while giving parents the opportunity to act as banking 'safety nets'. We added Parental Push Notifications, restrictions on online payments and daily payment limits of \$50 for children under 14. These controls were added to our Choice Youth Everyday and Bump Savings accounts.

These safety features complement our existing controls to prevent age-inappropriate spending, such as the default gambling block for all our new and existing debit cardholders under 18. A range of other safety controls were launched in FY22 for children under 14, including no joint accounts, grandparents can become signatories, requirements of a signatory to open an account and signatory approval required for branch withdrawal or debit card requests.

#### SAFETY FEATURES FOR UNDER 14s



##### Weekly spend limit

Don't spend it all at once. Change the limit as they get more experience with using their card for purchases.



##### Card lock and unlock

Lost, stolen or just don't know where they've put their card? Lock it until you find it or order a new replacement card.



##### Kid-rated shopping

Keeps them safe when they're out and about or shopping online. No accidental spending at adult-only sites or retailers.



##### Parental Notifications

In-app Push Notifications are sent to parents or guardians so they can support and guide children with their spending.



### Release of scams data during National Child Protection Week

During National Child Protection Week in September 2023, Westpac released new data revealing the number of reported scams from customers have more than doubled for those under 30 years of age. This included a significant increase in threat and penalty<sup>8</sup> scams, with customers under 30 accounting for almost half (49%) of all reported cases, where four in five (79%) were found to be young males.

According to Westpac's data, young Australians were also most likely to fall victim to buying and selling scams through fake websites or online marketplaces where scammers enticed victims with competitive prices for high demand items like concert tickets or designer clothes.

[More details on the research is available on the Westpac website.](#)

<sup>8</sup> Scammers threaten you with harm (physical or emotional), arrest, legal action or other demands in an attempt to force you into handing over money or your personal information.

## 4 Help protect children in Australia and across Asia

### \$61m committed in grants since 2020

Since launching the SCSC program in 2020, we have committed \$61 million to more than 50 organisations to keep children and young people safe in Australia and across Asia. This includes **\$18.9 million** in funding committed in FY23.

**In FY23, our funding helped our partners directly and indirectly reach more than 257,000 children, young people and adults across Australia and Asia.** This included more than 17,700 children, young people and adults reached through the programs and initiatives that our partners ran in Asia. All reach data includes training, education and capacity building programs delivered by partners through a mix of face-to-face and online forums.

**40 organisations delivered their programs, research or activities in collaboration with another organisation.**

### Impact across Australia

In June 2023, we announced our Future Focused Grants – offering two grants as part of a competitive process and extended by invitation to existing SCSC grant recipients. The recipients of these grants had not received any other funding to continue or extend their initiative. In September 2023, Mackillop Family Services and Odyssey House Victoria were selected to receive \$100,000 per year for two years to transition their Westpac Group funded programs to a sustainable model or support their next funding opportunity.

#### MACKILLOP FAMILY SERVICES

Mackillop Family Services previously received a 2020 Scale Grant to implement their Power to Kids program - an evidence-based program focused on preventing sexual exploitation of vulnerable children in residential care in Australia.

Funding from the 2023 Future Focused Grant will help employ an advocacy specialist to work with government and other stakeholders to outline the need and impact of Power to Kids and explore funding opportunities to ensure continued access to the Power to Kids program for Australian residential care providers. The program will transition to a fee-for-service model to support and sustain the initiative as it continues to expand and has been adapted for school settings.

#### ODYSSEY HOUSE VICTORIA

Odyssey House Victoria previously received a 2021 Scale Grant for their Kids in Focus program to address intergenerational child sexual abuse (CSA) in highly vulnerable families where there is parental alcohol and other drug use (AOD).

Funding from the 2023 Future Focused Grant will be used to develop an online training module aimed at building capacity across the AOD sector. The training module will be piloted with local AOD services at no cost to them through the Odyssey Institute, the training and professional development arm of Odyssey House Victoria. Following the pilot, it is anticipated that the Odyssey Institute will be able to deliver the training using a fee-for-service model and sustain the Kids in Focus program.

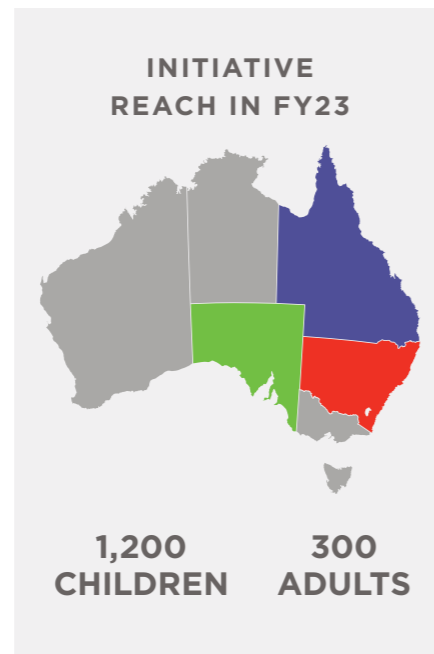
CASE STUDY – THE BENEVOLENT SOCIETY

# Co-designing local solutions with local community organisations

In 2021, we awarded The Benevolent Society \$350,000 per year over three years to partner with communities to co-design innovative solutions that address local child protection and wellbeing needs. These place-based initiatives seek to build the capability of local communities to support the safety and wellbeing of children and young people. In FY23, in partnership with The Benevolent Society, seven local organisations were funded to the value of \$2 million per year over three years in Condobolin (NSW), Caboolture (QLD) and Port Augusta (SA).



Children participating in the Mindle Bygal Aboriginal Corporation (MBAC) Gibbah Gunyah Dance Group in Caboolture (QLD), sharing their culture with the community through storytelling and dance.



## PLACE-BASED INITIATIVES WE FUNDED IN PARTNERSHIP WITH THE BENEVOLENT SOCIETY

Local community	Partners	Priority areas	Our partner's progress in FY23
Caboolture QLD	Mission Australia	<ul style="list-style-type: none"> <li>Engaging children and young people in alternative education.</li> </ul>	<ul style="list-style-type: none"> <li>Provided case management and trauma support to improve the mental and emotional wellbeing of children and young people.</li> </ul>
	Youth Insearch	<ul style="list-style-type: none"> <li>Engaging children and young people in alternative education.</li> </ul>	<ul style="list-style-type: none"> <li>Established community-based case management service and safe weekend workshops.                             <ul style="list-style-type: none"> <li>Nine referrals into the service with seven accepted.</li> <li>35-hours of individual service.</li> </ul> </li> <li>Support group in the local region was established.</li> </ul>
	Mindle Bygal Aboriginal Corporation (MBAC)	<ul style="list-style-type: none"> <li>Connection to culture.</li> </ul>	<ul style="list-style-type: none"> <li>Recruited six local Elders to accompany families at their weekly community connector, with an additional 72 First Nations staff attending the Murray River Connector meeting.</li> <li>Established a women and children yarning circle to encourage open dialogue and a safe space to talk.</li> <li>MBAC Gibbah Gunyah Dance Group held weekly workshops for children to engage with their community and share their culture through storytelling and dance. Six public performances booked so far.</li> </ul>
Condobolin NSW	Central West Family Support (CWFS)	<ul style="list-style-type: none"> <li>Engaging children and young people in alternate education.</li> </ul>	<ul style="list-style-type: none"> <li>Established programs to improve school attendance, academic development and the health and wellbeing of children and young people through meal preparation support. Since the program was established, attendance has increased &gt;50%.</li> </ul>
	Wiradjuri Condobolin Corporation (WCC)	<ul style="list-style-type: none"> <li>Connection to culture.</li> </ul>	<ul style="list-style-type: none"> <li>Recruited culturally appropriate local workers to deliver connection camps and youth clubs for the community, establishing strong and positive relationships with six local schools and services.</li> </ul>
Port Augusta SA	KWY Aboriginal Corporation	<ul style="list-style-type: none"> <li>Engaging children and young people.</li> <li>Mental health.</li> <li>Community development.</li> </ul>	<ul style="list-style-type: none"> <li>Established presence in the region to actively deliver programs that aim to assist the Aboriginal community.</li> </ul>
	Port Augusta City Council (PACC)	<ul style="list-style-type: none"> <li>Engaging children and young people in alternate education.</li> <li>Mental health.</li> <li>Community development.</li> </ul>	<ul style="list-style-type: none"> <li>Ran community events that fostered positive change in community behaviour.</li> <li>Secured qualified staff to deliver key programs.</li> </ul>



## CASE STUDY - JESUIT SOCIAL SERVICES

# A service for people worried about their sexual thoughts about children

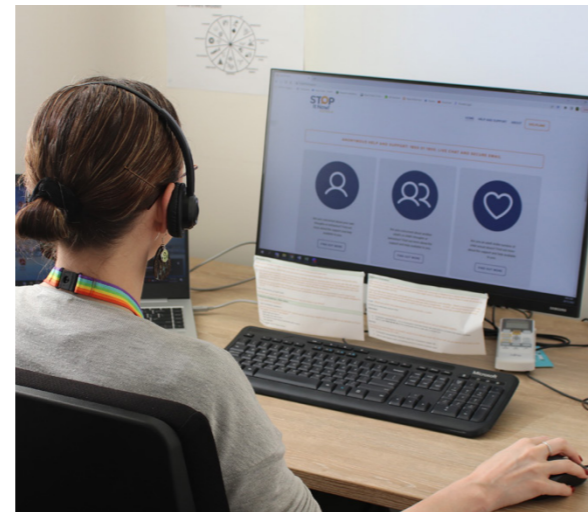
In 2020, we awarded Jesuit Social Services \$300,000 per year over three years to design, develop, implement and evaluate Australia's first anonymous CSA prevention helpline focused on providing help to potential perpetrators and keeping children safe from abuse. In September 2022, Stop it Now! Australia was launched - a service for people worried about their own or someone else's sexual thoughts and behaviours in relation to children.

The program, operated by Jesuit Social Services' The Men's Project, includes a phone line and live chat service as well as a website containing self-help resources. It has been modelled on Stop it Now! services in the United Kingdom (UK) and Ireland which have existed for decades. Stop it Now! Australia's phone line is staffed by experienced practitioners who engage callers to explore their concerns, address any immediate child protection considerations, provide information and discuss next steps. The aim is that at the end of every call an individual leaves with actions they can take, such as implementing child protection measures, actioning further activities from psychoeducation or accessing self-help modules.

**In the first year of operations our funding enabled Stop it Now! Australia to receive more than 200 calls and live chats, with its website visited by over 12,000 people.**

### Collaboration is key

A key part of the Stop it Now! Australia's service is collaborating with the University of Melbourne and victim-survivor groups, such as Bravehearts. One of the initial pieces of work involved interviewing victim-survivors of CSA to understand their expectations of a Stop it Now! style service.



A helpline team member from the Jesuit Social Services' Stop It Now! Australia service.

Jesuit Social Services has also built relationships with Google, Apple, the Australian eSafety Commissioner, Helplinks and the Australian Centre to Counter Child Exploitation to develop innovative approaches to reaching potential offenders. An example of this is pop-up warnings with contact details made available to Stop it Now! Australia when a user searches for CSA material online.

The service also takes referrals from Victoria Police, Queensland Police and Western Australia Police.

There are plans to roll out a national offender prevention service that will be funded by the National Office for Child Safety (NOCS), as committed to in the Australian Government's National Strategy to Prevent and Respond to Child Sexual Abuse. A federal tender process is currently underway to identify the successful service provider. This demonstrates a positive commitment by the Government to fund an offender prevention service similar to the Stop It Now! model piloted by Jesuit Social Services.

### TAKING RESPONSIBILITY AND SEEKING THE SUPPORT TO CHANGE

An adult male contacted the Stop it Now! Australia's helpline seeking advice and support to address his previous offending behaviour of accessing child sexual abuse material (CSAM).

Having access to the prevention helpline and a specialised practitioner on the other end of the line gave him agency to take ownership of his actions. He began to recognise and change his past behaviours, and thus improve his general mental health. With the practitioner's support the participant was able to identify his offending pathways and triggers and enrol in the service's online self-help psychoeducation modules to minimise the chances of reoffending.

Since engaging with the service, the participant has not accessed CSAM and continues to reflect on his previous offending to help prevent future offending.

## IMPACT ACROSS ASIA

Across Asia, our funding supports the efforts of IJM, Save the Children Australia, ChildFund Australia and UNICEF Australia to help protect children and young people from exploitation in the Philippines, Thailand and Cambodia.

Our partnership with Save the Children Australia includes supporting two child protection programs: the Protect Children – Philippines (PCP) project and the Respect Ourselves Accentuate Resilience II (ROAR II) program in Thailand. In FY23, our funding helped Save the Children Australia provide child protection training to over 3,520 children and 1,200 adults across 106 community training workshops in the Philippines. The purpose of this training was to raise awareness of OSEC as part of the delivery of their PCP project in the Philippines. Through their ROAR II project, our funding helped Save the Children Australia reach 66 children and 27 adults to help minimise child protection risks for migrant and refugee young people in Thailand.

Our funding also helped IJM support 142 victim rescues, provide training to 154 law enforcement officials and 14 prosecutors, and assist in the conviction of 55 perpetrators in the Philippines.



A workshop for children run by Save the Children Australia's Thailand team, aimed at raising awareness of OSEC.

## IJM LAUNCHES METHODOLOGY TO ESTIMATE THE PREVALENCE OF NEW CHILD SEXUAL EXPLOITATION MATERIAL (CSEM)

In 2021, IJM partnered with the University of Nottingham Rights Lab in a study called Scale of Harm to develop a methodology to estimate the prevalence of CSEM across the Philippines. By the end of 2022, a national survey was conducted using the Scale of Harm methodology, leading to the first-ever prevalence estimate of trafficking to produce CSEM.

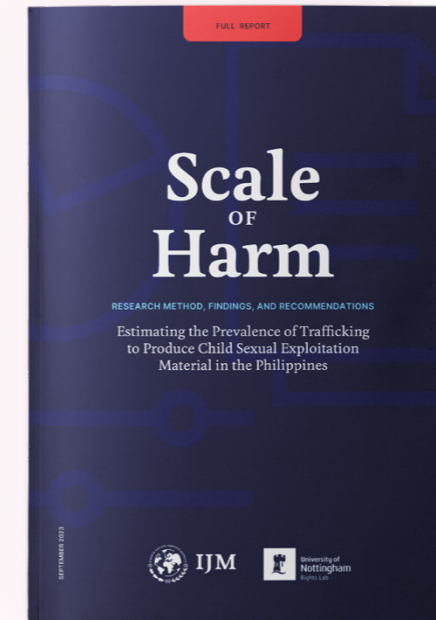
### The study revealed:

- Out of every 100 children in the Philippines, there was one child who was trafficked to produce new CSEM in 2022.
- Roughly three in every 1,000 Filipino adults participated in this crime.
- For every trafficker, there are three and a half child victims. Traffickers are often relatives of the children – parents, family members or close friends.

The study received over 3,600 survey responses from municipalities across Luzon, Visayas and Mindanao.

The study was led by IJM's Center to End Online Sexual Exploitation of Children, which was established in 2020 through funding from Westpac's SCSC program.

[More information about the Scale of Harm study is available on the IJM website.](#)



In FY23, UNICEF Australia and Child Fund Australia were awarded \$375,000 each per year over two years to tackle OSEC across high-risk countries in Asia and have made good progress over the first year of program delivery.

UNICEF Australia is deploying the funding in Cambodia and Thailand to strengthen service delivery in the criminal justice and social welfare sector. The funding also helped UNICEF Australia work with children, parents and caregivers to improve digital resilience and literacy and develop strategic partnerships with the private sector to create safe online products and services for children. In Thailand, UNICEF Australia held a two-day regional cross-border dialogue in Bangkok with 17 participants from the Association of Southeast Asian Nations (ASEAN) Commission for the Protection of the Rights of Women and Children. This working session was convened with law enforcement from nine ASEAN Member States.

A co-design workshop, in consultation with the Thailand Safe Internet Coalition, was also arranged. This involved 38 participants from government agencies, civil society and the private sector, as well as representatives of children and young people, and included two online focus group discussions with eight children.

To strengthen the justice response in Cambodia, including by law enforcement, UNICEF Australia supported the drafting of the Online Child Sexual Exploitation and Abuse training Manual for Law Enforcement in close collaboration with the NGO partner Action pour les Enfants and relevant officials from the Anti-cybercrime, Anti-human Trafficking and Juvenile Protection Departments of Cambodia Law Enforcement.

## CASE STUDY – CHILDFUND AUSTRALIA

# Helping children safely navigate their online lives in Cambodia

In 2022, ChildFund Australia took its flagship program Swipe Safe, a training program that helps children safely navigate their online lives, to Cambodia. The funding has been used to support the translation and contextualisation of Swipe Safe materials to Khmer (the national language of Cambodia) and deliver the Swipe Safe curriculum and training to children and parents across the three provinces Prey Veng, Kratie and Battambang. It also helped to provide tailored training to social workers, police and legal staff to build the capabilities of the local child protection system.

**ChildFund Australia was able to facilitate 417 Swipe Safe training sessions, reaching over 1,440 adults and 2,020 children in Cambodia with their program.**

### Based on the data collected from pre- and post-surveys and analysed in September 2023, ChildFund Australia found that:

- 56% of child protection professionals responded with being either ‘fairly confident’ or ‘very confident’ in their ability to address risks and protect children and young people online.
- 46% of all children and young people were most likely to report to the hotline or seek support services if they had concerns about something online, with boys demonstrating a more pronounced response rate of 56%.
- 91% of parents felt they have the ability to access resources to support the online safety of children and young people.



ChildFund Australia is using their grant to support the translation and contextualisation of Swipe Safe materials to Khmer - the national language of Cambodia.

### LOCAL ADVOCATE HELPS PROTECT HER COMMUNITY FROM ONLINE HARM AND ABUSE

Davann, a young resident in the Battambang province of Cambodia, noticed that there was an increase in reported cases of perpetrators coercing children and young people into sending explicit photos and demanding ransoms to prevent their public release. In May 2023, she decided to attend ChildFund Australia’s Swipe Safe Training of Trainers.

After completing this training she was able to train over 150 parents within her local community and extend her support to other young leaders, enabling them to provide Swipe Safe training to a total of 66 children and young people.

This initiative led to improved knowledge and skills among parents and children, with parents better equipped to support and protect their children online, and children demonstrating responsible online behaviours.

Davann has since been selected as Young Peoples Representative for Swipe Safe Community of Practice, helping share her perspective on online safety in front of key stakeholders across four countries.

## 5 Raise awareness across Australia

### Safeguarding children and young people through collective action

Outside of the community sector, there are a number of businesses with limited awareness of the potential impact their operations and activities can have on children and young people and there are no consistent national standards to guide them. In recognition of this, Westpac provided funding to ACF to create a cross-sector initiative to strengthen the capability and commitment of Australian businesses to safeguard children and young people. Founding members of the Coalition include Westpac, IHG Hotels & Resorts, GPT Group, TikTok and TBWA.

Throughout 2022 and 2023, two co-design workshops were held to examine how best practice approaches to safeguarding children could be adapted and implemented in the operations of businesses across Australia. This led to three focus areas emerging for the Coalition to take collective action on:

- **Leadership** - empowering business to build a commitment to the need for robust child safeguarding practices and culture.
- **Awareness and Education** - resourcing business to raise their awareness of organisational risks and take action to safeguard children from harm.
- **Driving Excellence** - implementing best practice solutions that give business the knowledge, tools, capabilities and expertise to effectively act to safeguard children.

<sup>9</sup> General Manager level and above.

<sup>10</sup> This includes the number of additional Australian businesses, additional business leaders and additional industry associations reached by direct face-to-face conversations, direct online meetings, direct training activities, and direct advocacy efforts.



Representatives from founding member companies - Westpac, IHG Hotels & Resorts, GPT Group, TikTok and TBWA joined by ACF.

### In FY23, the Coalition made steady progress with:

- 37 Australian businesses, 23 Australian business leaders<sup>9</sup> and 5 industry associations directly<sup>10</sup> engaged through in-person and online meetings.
- Westpac, IHG Hotels & Resorts, GPT Group, TikTok and TBWA joining as founding members and commencement of child safeguarding assessments of these businesses.
- Launch of 'On Us: Australian Business Coalition for Safeguarding Children' brand as the official name of the Coalition in January 2023.
- Funding of [national research](#) across 500 Australian business leaders in October 2023 that found more than half (54%) of Australian businesses don't have child safeguarding protocols in place.
- Release of a white paper titled 'Safeguarding children is the responsibility of every business' by ACF.

### IHG HOTELS & RESORTS INCREASES FOCUS ON CHILD SAFEGUARDING

IHG Hotels & Resorts joined the 'On Us' Coalition in November 2022 and has since then ramped up their child safety practices and is calling on others in the hotel industry to work collaboratively to protect children in the guest experience.

While IHG has child safety policies in place, it is committed to take even stronger action to promote child safeguarding practices. In 2024, through a collaboration with the Australian eSafety Commissioner, IHG will issue a child safety message for all guests when logging into its Wi-Fi services. It will include direct links to the Australian eSafety portal for parental guidance around online child safety and the use of its public Wi-Fi networks. In the longer term, IHG will also work with the Commissioner to block problematic websites.

The Commissioner will give IHG leaders access to its eSafety training portal to ensure a greater understanding of online safety practices. Onsite at IHG Hotels & Resorts, Child Safety Hubs will be established to offer safe spaces for young people to ask for assistance if needed.

## Funding research to tackle CSA and exploitation

In 2021, Westpac provided seven research institutes \$150,000 each, for up to two years, to support quality research and the development of new evidence-based approaches towards tackling the problem of child abuse, CSA and exploitation. Over the last two years, a number of our research partners have made significant progress.

### AUSTRALIAN CATHOLIC UNIVERSITY

#### Advancing organisational child-safe practices using contextual safeguarding strategies

Professor Daryl Higgins and Douglas Russell from the Institute of Child Protection Studies at the Australian Catholic University, and Associate Professor Nadine McKillop and Dr Susan Rayment-McHugh from the Sexual Violence Research and Prevention Unit at the University of the Sunshine Coast, have partnered with national not-for-profit organisations to conduct research to identify a range of environmental and situational prevention strategies that can be implemented by these organisations to safeguard children from abuse.

In FY23, the team published a peer-reviewed article<sup>11</sup> that helps conceptualise and operationalise contextual prevention strategies. They also commenced preparing reports for the national not-for-profit organisations that evaluated their contextual safeguarding strategies with support from the researchers. The findings from their research, including a framework to help organisations implement contextual safeguarding strategies, will be launched at a national symposium in May 2024.

### UNIVERSITY OF SYDNEY – FACULTY OF ARTS AND SOCIAL SCIENCES

#### Mu Ngarra and Placement Principles - creating safety for Indigenous children and young people

Dr Mareese Terare, Associate Professor Margot Rawsthorne, Dr Meaghan Katrack Harris and Dr Sacha Jamieson are leading a University of Sydney study to understand the cultural practices which can inform organisations and individuals capacity to better support Indigenous children's safety and identity. Using action research on yarning circles, the research is being led by Dr Mareese Terare, an Aboriginal researcher with 30 years personal and professional experience with the child protection system. She is working collaboratively with an Aboriginal community-controlled organisation to develop, trial and evaluate new practices that support the aspirations of the NSW Placement Principles in Child Protection.

In FY23, the researchers drafted their research study<sup>12</sup> on research methodologies surrounding yarning circles, which will be published in FY24. They have also updated the curriculum at Sydney University's School of Social Work in the context of re-establishing and re-empowering traditional Indigenous knowledge systems, trauma-informed practices, methodologies and social justice. In addition, the researchers have established an ongoing partnership with Eleanor Duncan Aboriginal Health Services (formerly Yerin) to develop additional resources for families, workers, and children.

## OUR RESEARCH GRANTEES

<b>Institute of Child Protection Studies – Australian Catholic University</b>	Advancing organisational child-safe practices using contextual safeguarding strategies.
<b>Australian Human Rights Institute – University of New South Wales</b>	Identifying and understanding online child sexual exploitation (OCSE) practices and attitudes amongst Australian men.
<b>Burnet Institute</b>	Co-designing new technology interventions to prevent OSEC in families experiencing poverty.
<b>Griffith Criminology Institute – Griffith University</b>	Understanding wellbeing and desistance in young people treated for sexual offending.
<b>Education Futures – University of South Australia</b>	Protecting children online - investigation of suspects' opening chat grooming language and interactions with police decoys.
<b>Faculty of Arts and Social Sciences – University of Sydney</b>	Mu Ngarra and Placement Principles - creating safety for Indigenous children and young people.
<b>University of Sydney</b>	Enhancing perpetrator accountability to disrupt trajectories of childhood harm.

<sup>11</sup> [Context matters: Conceptualising and operationalising the contextual prevention of child sexual abuse - Rayment-McHugh - 2024 - Child Abuse Review - Wiley Online Library](#)

<sup>12</sup> Mu Ngarra - Indigenous Research Methods Mu - (Hey you stop) Ngarra - Listen in the Sage Online Journal.

[More information on each institute's research is available on our website.](#)

## CASE STUDY – UNSW

# UNSW-led research recommends significant investment in early intervention measures to prevent CSA

A global study called *Identifying and understanding child sexual offending behaviour and attitudes among Australian men* was conducted to measure the prevalence of risk behaviours and attitudes regarding child sexual offending among a representative sample of 1,945 Australian men aged 18 to over 65.

The study affirms the importance of the prevention of CSA, calling on investment from governments and the private sector to address the risk factors contributing to sexual offending and reoffending to reduce sexual violence against children.

The study was produced by the UNSW Australian Human Rights Institute and the Gendered Violence Research Network, in collaboration with Jesuit Social Services' CSA prevention service, Stop It Now! Australia. Funding was provided by Westpac's SCSC program as part of a collaborative research project between academia and civil society.

[Further details on the study are available on the UNSW website.](#)

Representatives from PartnerSPEAK, Queensland Police, the Australian Institute of Criminology and Jesuit Social Services' CSA prevention service Stop It Now! Australia at the launch event of the research study in November 2023.



## 6 Accelerate unity of action

### Driving collaboration

In 2021, we partnered with ICMEC Australia to provide \$25 million in funding to foster industry collaboration and exchange information and datasets. It also helped to enhance the ability to detect and report suspicious transactions and provide crucial evidence for investigators. Throughout our four-year partnership, ICMEC Australia has been able to use their stakeholder base to initiate new relationships between financial services organisations, law enforcement, government and non-government organisations (NGOs).

These engagements have enabled ICMEC Australia to participate in the policy landscape. In FY23 they made two submissions - one to support the Australian eSafety Commissioner's priority of child protection in the development of the Industry Codes under the *Online Safety Act 2021 (Cth)*, and to the Attorney-General's Department Consultation into modernising Australia's anti-money laundering and counter-terrorism financing (AML/CTF) regime.

Their Australian Collaboration Working Group, of which Westpac is a member, comes together approximately 10 times a year to connect individuals and teams working in financial crime and law enforcement to discuss emerging trends, issues and opportunities in relation to fighting CSE. They also facilitate projects that help improve the way in which CSE is detected in financial transactions.

In FY23, ICMEC Australia held eight monthly brown bag sessions which were collectively attended by over 600 attendees. Some of the key themes delivered across these sessions have included, 'Enhancing the detection of CSE in financial transactions', delivered by Westpac's financial crime experts in July 2023. This attracted 140+ attendees in a closed session for financial crime professionals and law enforcement agents.

In addition, our funding has helped ICMEC Australia work with universities to deliver research to help provide an evidence base for their work. During the year, ICMEC Australia commissioned a research piece to better understand the economic costs and impact of CSE, particularly those that are facilitated online. The first phase of the research is in collaboration with the University of Queensland, with Dr Jonah Rimer, Senior Lecturer in Criminology as the lead researcher. Phase one findings will be publicly released in late-2024.

### ICMEC AUSTRALIA PROGRESS OVER FY23:

- Approximately \$1.2 million<sup>13</sup> in funding committed cumulatively through ICMEC Australia's CPF.
- 21 industry organisations collaborated with ICMEC Australia, including Australian financial services organisations, law enforcement and regulators to share insights to fight CSE.
- Eight monthly brown bag sessions collectively attended by over 600 attendees.
- Seven data collaboration projects facilitated by ICMEC Australia to help prevent CSE.



ICMEC Australia CEO, Anna Bowden, presenting at their It's A Penalty's #KeepKidsSafe Campaign launch event.

<sup>13</sup> This is cumulative funding awarded from 2020 onwards.

### Funding data, technology or preventative solutions

In FY23, ICMEC Australia cumulatively committed approximately \$1.2 million across five projects to catalyse collaborative data, technology or preventative solutions to help detect, report and prevent CSE. These investments are complemented by in-kind support from ICMEC Australia, such as technical advice and connections, to ensure the solutions are tailored to address problems identified by stakeholders. This has been enabled through the CPF, established in July 2022 to support innovative data-driven and other approaches that help to reduce and prevent CSE.

#### PUBLIC-PRIVATE PARTNERSHIP TO PROTECT CHILDREN FROM SEXUAL ABUSE

The first funding recipient under the CPF is RedCompass Labs, a UK-based payments expert services company. ICMEC Australia partnered with RedCompass Labs to localise their Global RedFlag Accelerator Typologies on CSE and make them accessible for the first time to Australian financial services institutions through an online portal.

The aim of this initiative is to provide Australian financial services institutions with access to additional localised insights, intelligence and logic to assist their work in the detection and reporting of CSE crimes against children.

The program is being delivered over two phases. A working version of this Australian RedFlag Accelerator CSE Portal has been delivered under Phase One. ICMEC Australia has further invested in RedCompass Labs to enhance the Portal under Phase Two. This involves further user testing and feedback with a pilot group of users from four financial services companies, including Westpac.

In addition, as at March 2024, ICMEC Australia is working with RedCompass Labs on a 'beta' user program, as well as extending portal access to additional financial services who are active participants of ICMEC Australia's Collaboration Working Group.

[More information on this partnership can be found on the ICMEC Australia website.](#)



ICMEC Australia has partnered with RedCompass Labs to localise RedCompass Labs' Global RedFlag Accelerator Typologies on CSE in Australia.



## 7 Collaboration

### SCSC Roundtable

Comprising experts in human rights, child safety, online safety and law enforcement, our SCSC Roundtable plays a crucial role in advising and influencing our strategies. In FY23, the Roundtable endorsed our 2023 Future Focused grant recipients, provided input on progress against our Child Safeguarding Supplement, and performance of the SCSC work program and its ambitions.

### Strategic partners

Our strategic partners include The Benevolent Society, IJM, Save the Children Australia, ICMEC Australia and ACF. Our strategic partners are working to tackle systemic challenges concerning child safety and protection through collaborating with various government, regulatory, business and community organisations to implement their programs throughout Australia and Asia.

### Grant recipients

Includes Australian not-for-profit organisations who play a vital role in supporting children and young people by leveraging technology, education, research and collaborative efforts in child protection. This year, as part of a competitive process under our 2023 Future Focused Grants program, we offered additional funding to Mackillop Family Services and Odyssey House Victoria to transition their Westpac funded programs to a sustainable model or support their next funding opportunity.

### Westpac employees

The SCSC team collaborates closely with our financial crime, product, customer vulnerability, procurement and broader sustainability teams to implement our child safeguarding actions. Additionally, we offer guidance and support on complex cases when needed and serve as a bridge between external stakeholders to incorporate their perspectives and knowledge into the bank.



Our partners and representatives from the UNSW Australian Human Rights Institute, the Gendered Violence Research Network, PartnerSPEAK, Queensland Police, the Australian Institute of Criminology and the Jesuit Social Services' child sexual abuse prevention service Stop It Now! Australia, at launch of the UNSW-led research study.

## 8 Glossary



Wiradjuri Condobolin Corporation (WCC) staff members on site an event as part of The Benevolent Society's place-based initiatives - seeking to build the capability of local communities to support the safety and wellbeing of children and young people.

ACF	Australian Childhood Foundation
AOD	Alcohol and other drug use
Asia	Our funding focuses on programs delivered in Thailand, Cambodia and the Philippines
ASEAN	Association of Southeast Asian Nations
Child	Under the Convention of the Rights of the Child, every human being below the age of 18 years is considered a child unless under the law applicable to the child, majority is attained earlier <sup>14</sup>
CPF	Child Protection Fund, established by ICMEC Australia to support innovative data-driven and other approaches that help to reduce and prevent CSE
CSA	Child Sexual Abuse
CSAM	Child Sexual Abuse Material
CSE	Child Sexual Exploitation
CSEM	Child Sexual Exploitation Material
ICMEC Australia	International Centre for Missing and Exploited Children Australia
IJM	International Justice Mission
NGOs	Non-government organisations
OSEC	Online Sexual Exploitation of Children
Safety by Design	An approach which puts user safety and rights at the centre of the design and development of products and services
SCSC	Safer Children, Safer Communities
UNSW	University of New South Wales
Young Person/People	We use the UN definition which, for statistical purposes, defines young person/people as those between the ages of 15 and 24 <sup>15</sup>

<sup>14</sup> Convention on the Rights of the Child, Article 1.  
Available at <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-rights-child>

<sup>15</sup> United Nations.  
Available at <https://www.un.org/esa/socdev/documents/youth/fact-sheets/youth-definition.pdf>

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 Safer Children, Safer Communities



Australian  
Business Coalition  
for Safeguarding  
Children

