

# regeneration



## **Regional Australia**

**Communities in regional and rural areas face a range of challenges, but at the top of the list has to be the ongoing drought.**

**Page 48**

In almost two centuries of serving the community, Westpac has come to understand that banking is more than just a financial service; it's integral to social progress.

**Re-generate =**

Alleviate, **Bolster**, **Buttress**, **Evolve**, Empower, **Enhance**, Fortify, **Fix**, Heal, **Mend**, Re-awaken, **Refresh**, Reinvigorate, Rejuvenate, Renew, **Restore**, Revolutionise, Rebuild, Rehabilitate, Repair, **Resuscitate**, Re-establish, **Save**, Strengthen, **Stimulate**, Support, **Sustain**, **Transform**

# The social role of banks



It is an undeniable fact that investing in the communities in which we live and work is fundamental to the sustainability of our business.

As Australia's first bank and first company, and this year celebrating our 190th year, we've been proud to have played such a pivotal role in Australia's nation building; through the good and the not so good times. Throughout, we've been a part of the interplay between the financial, social and environmental factors that have driven Australia's development and contributed to our ongoing prosperity. That unique experience has left us with a strong tradition of community involvement.

Today, our employee base of 27,000 is a diverse mix of ages, races, nationalities and genders, fully reflective of the diverse communities we serve. But they all have one thing in common: their desire that the next generation live better than the last.

We call this sustainable prosperity. As a result, involvement in the community is embedded in our business model and our organisational culture.

However, we are not driven simply by benevolence but by enlightened self-interest. After all, successful and prosperous businesses cannot sustain if the communities in which they operate are not successful and prosperous. There is a mutual flow of benefits.

The evidence of these business and reputation benefits surrounds us. Our employees feel positive about our community programs and proud to work for Westpac as a result – all of which adds to our appeal as an 'Employer of Choice'. And, according to our recent brand tracking, the community has a regard for community involvement programs, rating Westpac ahead of the other major banks.

“...banks can, and should, lead beyond their corporate walls when it comes to doing the right thing for communities and the environment.”

Importantly, our community partners are benefiting from our specialised business and finance tools and training; our support and education relating to money management; the skills and expertise of our people via their volunteering and pro-bono work; and the ability to reach larger audiences through our networks and communications support.

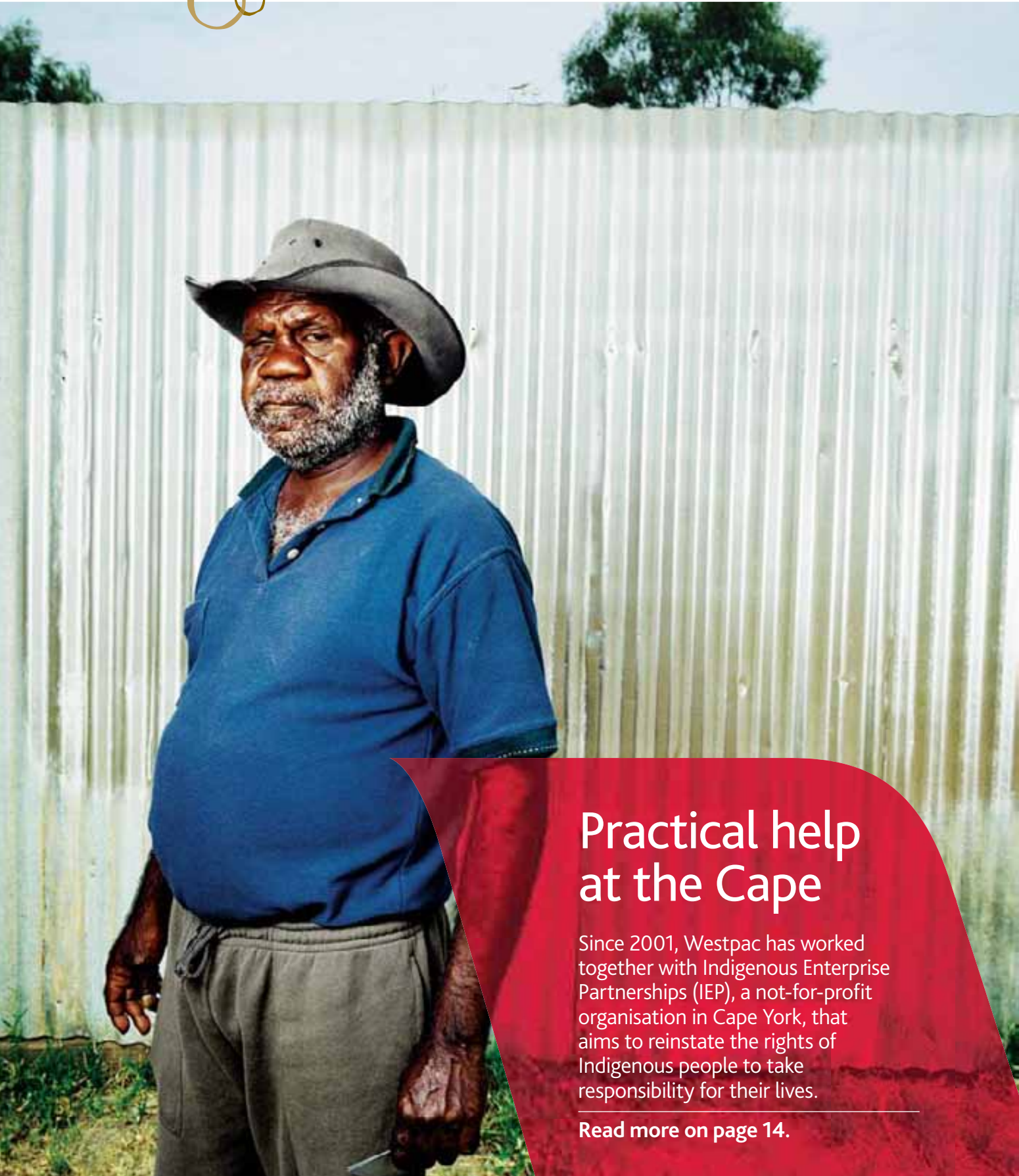
But most important is the positive impact all this is having on society through stronger community services, the saving of lives, the protection of natural resources, and improved financial literacy.

People rightly see banks as a vital part of the fabric of society and have high expectations of them. And they believe that banks can, and should, lead beyond their corporate walls when it comes to doing the right thing for communities and the environment. We agree and we find that it makes good business sense to do so.

We trust you find the information on our community programs in this report of value in understanding the vital role banks play in society. As always we would welcome any feedback you may have on our community involvement.

**Ted Evans AC**  
Chairman

**David Morgan**  
Chief Executive Officer



## Practical help at the Cape

Since 2001, Westpac has worked together with Indigenous Enterprise Partnerships (IEP), a not-for-profit organisation in Cape York, that aims to reinstate the rights of Indigenous people to take responsibility for their lives.

[Read more on page 14.](#)

# regeneration 2007



## “Throughout the Cape they know that the Westpac fellas are there to help.”

Wayne Beale left his job to join Westpac and help out at the Cape **Page 14**



## When Larry met Innisfail

The regeneration of Far North Queensland after a devastating Cyclone Larry **Page 20**



## A long and happy marriage

After all this time, Surf Life Saving Australia and Westpac still have a strong future together **Page 26**



## Learn the value of money

It's never too early to learn good habits **Page 36**



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## Our Approach

# Getting involved

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The bank and its employees have a long and strong tradition of being actively involved in the communities in which we live and work. An attitude of 'doing the right thing' was just the way we did things.

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But over the past decade we have taken a more strategic approach to investing in and supporting communities. We have embedded community involvement into our business model and it has become an important part of our organisational culture.

Today Westpac is recognised as a global leader in the field of corporate responsibility and community involvement.

We didn't want to over-complicate something that came so naturally, so our strategy is very simple:

### **1. Employee involvement**

Making it easy for our employees to get involved in the community and support the community group of their choice.

### **2. Community partnerships**

Collaborating with key community partners to help address key community issues.

### **3. Capacity building**

Helping community groups improve their operational effectiveness through training and access to business and finance tools.





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# 1. Employee involvement

**Find out more on pages 6 to 9**

Making it easy for our employees to get involved in the community and support the community group of their choice.

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# 2. Community partnerships

**Read more on pages 10 to 11**

Collaborating with key community partners to help address key community issues.

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# 3. Capacity building

**See pages 12 to 13**

Helping community groups improve their operational effectiveness through training and access to business and finance tools.

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## 1. Employee Involvement

# Taking action to make a positive difference

The inspiration behind our employee involvement program is our employees' passion and drive to contribute in some way to our society.

Some may have been touched by a cause, issue or event directly or indirectly, others just want to help. Either way, our employee involvement program is intended to provide our employees with the support they require – paid time off for volunteering, funding for an environmental project (via Westpac Operation Backyard), volunteering and fundraising opportunities, or matching their charitable donations dollar for dollar through Westpac Matching Gifts – to support the charity of their choice.

Every year we recognise the positive difference our employees make with our CEO's Awards. The prizes are cash donations to the winners preferred charity, up to \$10,000.

### Examples of employee volunteering/fund raising activities:

- Westpac Operation Backyard
- sausage sizzles
- raffles
- fun runs
- charity walks
- selling merchandise
- volunteering
- shaving their heads
- charity bike rides
- donations
- sponsorships
- Movember
- run marathons
- pro-bono support
- sharing skills
- mentoring







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## Employee involvement Facts & Figures

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**85% of Westpac employees have participated in volunteering or fundraising activities in the last 12 months, with around half of these in work time.\***

**More than 7,000 employees volunteer on a regular basis (at least quarterly), including around 2,500 people who volunteer on a weekly basis.\***

**Over 280 employees have participated in our Cape York program.**

**Westpac's employee Matching Gifts program has generated a total of \$12.9m and benefited more than 1,000 charities since commencing in 1998.**

**Over \$1.4m of funding has been initiated by employees, who since 2001 have helped with over 250 environmental projects in local communities across Australia, through the Westpac Operation Backyard program.**

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\* Figures based on an independent survey of 1,000 employees conducted by Taverner Research in May 2007.

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## Breaking a sweat for JDRF

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**Unlike last year's sweltering summer heat, this year's Ride To Cure Diabetes fundraiser, held in South Australia's Barossa Valley in January, had participants bicycling up to 160 kilometres in bitter cold and rain.**

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For the team of Westpac employees who took part in the Juvenile Diabetes Research Foundation's (JDRF) Ride To Cure this year, the sweat, training and hard work certainly paid off. This year, the team raised more than \$240,000. In the last three years they've participated, the Westpac team is proud to have consistently won the trophy for the highest corporate fundraising team.





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## We get around

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### **An insight into the life of the Westpac Volunteer Bus**

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In late 2006 Westpac introduced the Generation W Volunteer Bus, which injects a bit of fun and embodies Westpac's community commitment. Generation W refers to Westpac's belief that every generation should live better than the last. The Bus visits all the states (its fuel emissions are off-set), helping out as it goes by transporting Westpac employees to their community activities.

In December and January 2007, the Bus travelled from Adelaide to Sydney and helped out with volunteer/fundraising activities, including:

#### **Big Brothers Big Sisters Mentor Program – Sydney Kings Game**

Children and mentors were escorted to a Sydney Kings game where they had the opportunity to receive basketballs signed by the Sydney Kings team.

#### **The Smith Family School-based Workshops**

The Bus took employees to spend the day sharing knowledge and assisting The Smith Family mentors.

#### **Christmas Hamper Packing**

A team of Westpac volunteers packed hampers for the Magic Moments Foundation. The Bus then distributed the hampers to various nursing homes and shelters.

#### **Wayside Chapel**

Westpac volunteers helped out by working in the café, packing Christmas hampers and tidying up the garden.

#### **Unloved Christmas Presents**

Sydney-based employees dropped off unwanted or excess presents to the Bus, where they were sorted and distributed to various charities. Paper and cards were also recycled.

#### **Hawkesbury Animal Shelter**

Westpac volunteers helped by painting, gardening, washing animals and walking dogs from the shelter.

#### **JDRF Ride To Cure Diabetes**

The Bus drove to the Barossa Valley as moral support for the Westpac employees taking part in the Ride To Cure Diabetes (see opposite). Stationed at key rest areas, the Bus provided refreshments and a sausage sizzle to spectators and riders.

## 2. Community Partnerships

# Making a bigger impact by supporting key partners

Our Community Partnership program is based on the premise that we can make a bigger impact on society by working closely with several key community groups over the long term, rather than providing support on an ad hoc basis.

To help our partners find innovative ways to address the social issues they are charged with addressing, support takes the form of access to our network resources; cash in-kind; and the skills and expertise of our people.

## Our key community partners

**Indigenous Enterprise Partnership**

**Juvenile Diabetes Research Foundation**

**Landcare Australia**

**Mission Australia**

**The Salvation Army**

**Surf Life Saving Australia**

**Westpac Life Saver Rescue Helicopter Services in New South Wales**

**Tasmanian Air Rescue Trust**

**“We are proud to partner with Westpac who place such importance on the welfare of the communities in which they live and work.”**

**Major Mark Campbell, The Salvation Army**





## The Salvation Army

# Q&A



**Major Mark Campbell,  
Head of Communications & PR,  
The Salvation Army  
Eastern Territory.**

**Q:** How long has The Salvation Army (TSA) had a relationship with Westpac?

**A:** For 126 years! The Salvation Army has banked with Westpac since we began in 1881. During that time our relationship has evolved and grown closer. Westpac has supported our Red Shield Appeal for about 35 years.

**Q:** Why does TSA partner with Westpac?

**A:** One of the key reasons we partner with Westpac is because of the length and strength of our relationship. There is a huge degree of trust and loyalty between the two organisations and this coupled with a shared commitment to trying to improve the community in which we live has, over time, matured into a multi-faceted partnership.

**Q:** How does the partnership help TSA?

**A:** Our partnership with Westpac provides us with vital assistance with our fundraising efforts by helping us reach and generate funds from a wider public. Through their branch network, marketing and communications Westpac helps spread awareness of our appeals which helps increase the amount of funds generated. The support of Westpac employees, especially during our Red Shield Appeal, is invaluable.

**Q:** What is the role of corporations in social welfare?

**A:** Our slogan for the 2007 Red Shield Appeal, 'We are all in this together', reflects our view that businesses, governments and the public must work together if we are to see improvements to the society in which we live.

For a corporation it's about leaving something behind – making a difference to the local communities and areas where they operate. We are proud to partner with Westpac who place such importance on the welfare of the communities in which they live and work.

**Q:** What are the top three social issues you see emerging?

**A:** Alcohol and drugs e.g. Ice; the growing divide between the 'haves' and the 'have nots' in actual disposable income i.e. cost of housing, effects of bad credit and what this means for people; and the consequences of the drought on people's lives.

**Q:** What challenges do non-profit organisations face today?

**A:** The top three challenges we face are: reaching people and having them identify with the issues as the public is increasingly desensitised to real issues and real problems others are facing; meeting increasing demand from the communities we help; how to harness the differences between the sectors and utilise the different resources, skills and cultures to provide innovative social initiatives to benefit communities.

### 3. Capacity Building

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# Facing the issues

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## Helping community groups work smarter

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Optimising the business and financial skills of the not-for-profit sector has never been more important than now and this is the aim of Westpac's capacity building program.

We provide community groups with access to specialised business and finance tools and training, to help grow their capacity to deliver community services and support.





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## Westpac Involvement:

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### Westpac helps not-for-profit organisations (NFPs) gain access to:

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- **Strategic development workshops** to help community groups analyse their operations and identify opportunities for process improvements
  - **Business and financial management workshops**
  - **Westpac's Beyond Survival Course**, targeted to help small businesses make more informed business decisions and improve their bottom line, is offered at a discounted rate to NFPs with a number of free placements
  - **Westpac's Community Solutions package** designed in conjunction with the community sector offers discounted financial products and services for NFPs
  - **A guide for Community Treasurers** to improve their financial knowledge
  - **Pro-bono support** by employees i.e. treasurers, advisory groups, sharing skills, expertise and business networks
  - **Employees are increasingly using their professional skills to benefit community organisations.** In the last 12 months, almost 6,000 Westpac employees used their professional skills while volunteering for a community organisation or school. 29% of these people volunteer on a weekly basis.\*
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\* Figures based on an independent survey of 1,000 employees conducted by Taverner Research in May 2007.

## Indigenous Issues

# Committed to the Cape

When Wayne Beale's employer decided not to take up an opportunity to partner with Indigenous Enterprise Partnerships (IEP) he made the bold decision to leave his job and join Westpac.

Ask any one of our 280 Westpac secondees who have spent time in Cape York, and most will tell you it's one of the most challenging experiences of their life. For Wayne Beale it is also his most rewarding. In 2002 when Wayne attended a Westpac presentation on Cape York on behalf of his then employer he was extremely impressed by the programs. After spending a week in the Cape the positive impact of Westpac's involvement and commitment struck a chord for him, so when his employer decided not to partner with IEP he made the bold decision to leave his job and join Westpac.

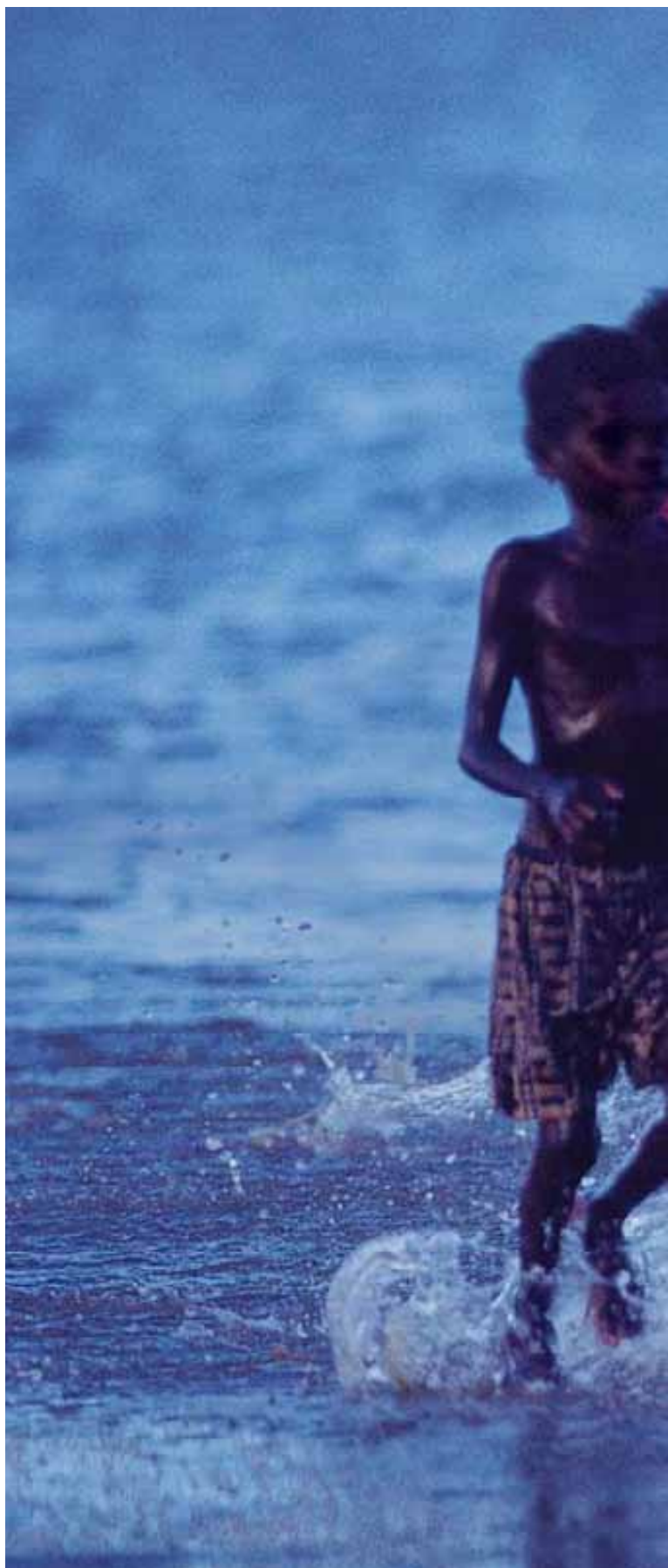
Eighteen months later, Wayne had secured a job at Westpac; eighteen months after that, he had been accepted for a 12-month fellowship in Cape York.

In his fellowship role as project manager of Family Income Management (FIM), Wayne and his team work with eight Aboriginal communities. Their role is to help people organise their financial responsibilities and affairs to ensure that priorities like food and shelter are met and longer-term goals are established and accomplished.

When Wayne first arrived in the rugged wilderness of the Cape he was enchanted, not to mention relieved, as he cast aside suit and tie. He felt welcomed by the local communities and noticed how they embraced the help offered by Westpac employees.

Wayne is a proud Aboriginal man from the Kamilaroi people in the far North West of New South Wales. His father is Aboriginal and his mother a white Australian.

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**“My fellow Aboriginal leaders, the people of Cape York and I, are grateful to Westpac, and more importantly, its people, for coming here and assisting us to solve our own problems. We are delighted that Westpac has extended its partnership with us.”**

**Noel Pearson, Director of the Cape York Institute for Policy and Leadership**

As he grew up he saw around him some of the challenges and issues that affect Aboriginal communities. Issues such as passive welfare dependency and substance abuse; people who have never known real employment; and people without the education or skills required in a real economy. Wayne was lucky enough to have the support of a great family to point him in the right direction. Wayne (pictured below) sees his involvement with FIM and other roles he has held in Indigenous affairs as a way of repaying the support and direction provided to him many years ago.

In Cape York the same issues are present and business challenges are many. But Wayne and his team remain focused on their job of giving people the skills and tools to improve their own lives.

The FIM program provides a positive role-model and structure to these communities. It educates families and individuals about goals and about viewing money management as a way to achieve those goals. With the support of Westpac secondees working with the FIM team, products and processes have been developed so people can achieve this.

“Throughout the Cape they know that the Westpac fellas are there to help.”

**Wayne Beale, Project Manager, FIM**

With the help of the FIM program one family saved a deposit to build a simple house on traditional land. Though it may be a low-cost housing structure it is situated on a traditional Aboriginal walk. Their entrepreneurial plan is to use it as a tourism opportunity by displaying their artwork. This will allow an already very successful tourism business to grow, providing greater opportunities for the family.



Another FIM success story in the housing field is that of Roberta who moved into her new home in October 2006 (above). Roberta's husband works away from home for a portion of the year leaving Roberta, with the support of a strong family network, to raise four children. With the support of the FIM team, Roberta took only twelve months to save the money needed for a deposit for her home and then accessed a normal home loan.

For Terrence from Mossman Gorge, the FIM program helped him achieve his life-long goal. After eight months of saving he was able to travel to Canada to watch Mariah Carey in concert. Now Terrence is rethinking what was previously unthinkable; what is his next life goal!

On a more basic level children are now going to school with food in their stomachs and when they come home there is food on the table of FIM houses - all because money is now being spent on the right things. By ensuring that money is being managed appropriately for the good of the family, the FIM program is in some way helping to reduce addictions. Knock-on effects of this are numerous and impacts are felt in all aspects of family life from education through to health.

Wayne has not regretted his bold decision five years ago. He knows that without the FIM program these good news stories would not exist. Every day he sees evidence of the positive impact of the FIM program and feels proud to be helping families improve their lives and their situation for future generations. Wayne's goal is to find a way to replicate the FIM program Australia-wide, to improve the lives of all Indigenous Australians, although this might take a little longer.

## Committed to helping sustain Indigenous communities



**By Vit Koci,  
Project Manager,  
Cape York Partnerships.**

Westpac has recently renewed its commitment to supporting the Cape York community for a further three years, which takes its involvement to 10 years.

Since 2001, Westpac has worked together with Indigenous Enterprise Partnerships (IEP), a not-for-profit organisation in Cape York, which aims to reinstate the rights of Indigenous people to take responsibility for their lives.

The problems that afflict Aboriginal communities have been well documented. Cape York is no exception.

Traditionally the Indigenous communities have relied on governments to deliver programs, but the problems are too great. So, together with government and a small number of corporations and philanthropic institutions, IEP embarked upon a true partnership between these sectors and the communities to give traction to the necessary programs.

As one of the first partners, and the largest single contributor, Westpac makes a difference to the lives of the aboriginal communities by offering its most valuable resource – the skills and enthusiasm of its own people. Employees have made significant contributions to local communities. More than 280 employees have participated in this program, working and living in remote Aboriginal communities for between one month and two years.

**“My fellow Aboriginal leaders, the people of Cape York and I, are grateful to Westpac, and more importantly, its people, for coming here and assisting us to solve our own problems. We are delighted that Westpac has extended its partnership with us.”**

– Noel Pearson, Director of the Cape York Institute for Policy and Leadership

## The Indigenous Capital Assistance Scheme

Since 2004, Westpac has been involved in an Australian Government initiative to help Indigenous businesses succeed and create more jobs for Indigenous Australians.

The Indigenous Capital Assistance Scheme (ICAS) aims to increase employment opportunities for Indigenous Australians by giving Indigenous businesses access to finance and culturally appropriate professional support services and mentors.

The scheme began in 2004 with 22 Westpac officers managing the ICAS program in Westpac branches in capital cities and regional areas throughout Australia, and has since expanded.

The initiative offers access to commercial finance up to \$500,000, with interest subsidies for the first three years; free business advisory support; and reimbursement for professional support services fees, up to \$22,500. To be eligible, businesses must satisfy criteria including having at least 51% Indigenous Australian ownership and at least 50% Indigenous Australian employees.

To date the initiative has seen success. A business development loan of \$400,000 was provided to help develop a tourism business to attract visitors to experience Indigenous culture, nature and wildlife in the Northern Territory. This has led to new jobs and benefits in the region through increased tourism.

### ICAS at a glance

- Gives Indigenous businesses access to financial support
- Provides cheaper loan interest rates, establishment fees, and professional mentoring services
- Makes available overdraft options for business, business development loans, and finance for capital items



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## In Brief: Cape York

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**Cape York is located on the northern tip of Queensland and encompasses all of the area north of Cairns.**

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**Most of these communities are very isolated and are frequently inaccessible by road during the wet season.**

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**Approximately 14,000 Aboriginal people live on the Cape. There are 17 Indigenous communities, with the average community size around 800.**

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**As is the case with many Aboriginal communities, Cape York is afflicted by a number of social problems. Issues such as high unemployment and lack of employment opportunities; high rates of preventable disease; poor education participation and outcomes; extremely high levels of domestic violence, child abuse and neglect; and alcohol and substance abuse in epidemic proportions.**

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## Making a difference

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**It is widely accepted that some of the major contributing factors are an overwhelming reliance on passive welfare and the prevalence of substance abuse. To try to counteract this, Indigenous Enterprise Partnerships and Westpac have the shared belief that putting tools and a framework in place to enable these communities to help themselves is the best strategy to help these communities and individuals stand on their own two feet.**

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## Westpac Involvement:

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- **Renewed commitment** of three years, takes Westpac's involvement in Cape York to 10 years
  - **Tailored Financial First Steps program** to Indigenous Australian needs
  - An **internal Indigenous support group** that co-ordinates Westpac's support of Indigenous initiatives
  - **Improving banking access** for Indigenous Australians.
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### The initiatives we have agreed to support are:

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- Family Income Management (FIM)
  - Business Facilitation: assisting Balkanu Cape York Business Development with specific business development projects
  - Every Child is Special (ECIS): providing suitably skilled secondees to complete specific job briefs on this education program.
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### Our current annual commitment is for:

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- One full time locally based project Manager
  - Five full time Cairns based Fellowships
  - 50 months of secondment in one, two or three month terms
  - Westpac secondees have been based in 14 communities from the tip of Cape York to Cairns.
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## Keeping our beaches safe

Westpac are proud partners of Surf Life Saving across Australia; helping to keep our country's beaches safe and train the next generation of heroes.

[Read more on page 26.](#)

## Sustaining the Environment

# When Larry met Innisfail

Westpac volunteers rolled up their sleeves to help turn destruction into something positive.

Cyclone Larry left Far North Queensland flat. Trees were uprooted, roofs blown off houses, crops flattened, buildings leveled by 200kph winds. The eye of the cyclone passed over Innisfail wiping out millions of dollars worth of cane, banana and pawpaw crops and causing severe damage to Innisfail State High School.

Innisfail High was the worst hit of the schools in the area. Severe damage to buildings, infrastructure, grounds and surrounding environment was so extensive that students were unable to use large areas of school grounds due to safety issues.

In March 2006, Landcare Australia approached Westpac, and others, to help turn this destruction into something positive. The idea was to use the blank canvas created by Larry as an opportunity to create the ultimate, environmental school ground. Approved as a Westpac Operation Backyard project, Westpac contributed \$20,000 to the bucket to help make this a reality. As part of a million dollar contribution to the Cyclone Larry Disaster appeal, Westpac contributed \$100,000 to the Landcare for Larry campaign, assisting affected landholders and communities.

Some of the Westpac volunteers who rolled up their sleeves to help, had to travel 93 kilometres by bus and be up at the crack of dawn to get to the site each morning from their base in Cairns.

The school's project vision combined a tropical wetland and sprawling rainforest boardwalk with a state-of-the-art science lab. A local landscaping firm brought the hopes and dreams of the students of Innisfail High to life, assisted by hundreds of volunteers. Amazingly, the generosity and massive team effort of local community and Westpac volunteers, local businesses and Government and the Channel 9 Backyard Blitz team saw the job completed in only four days.





**“The transformation from flattened wasteland of debris into a native environmental sanctuary was astounding. Not just for the physical achievement but for the spirit of collaboration and camaraderie that it represented.”**

**Jenny Quealy, National Director  
Landcare Partnerships**



## From ashes new life springs

**In New South Wales, Christmas 2001 is known as “Black Christmas”.**

Fires hit the east coast burning thousands of hectares of bush, scores of wildlife, and devastating communities. Helensburgh was one such community, losing seven houses that Christmas Day. But the landscape has now recovered. You can hear the “weeoo” of the bowerbirds from inside the classrooms and bright green regrowth has taken over the grounds of Helensburgh Public School. It’s early morning in December 2006, the summer sun is already hot and the neighbouring National Park alive with bush activity. Six Westpac volunteers (see photos on left) arrive to help create a walking trail in the overgrown wilderness of rainforest bush adjacent to the school. Two are fathers, Glenn Bowden and Chris Brady, with children at the school who have persuaded four of their colleagues to help transform the surrounding area into an outdoor classroom.

The ambitious project to create the outdoor learning area was conceived four years earlier and implemented progressively. Over the years local suppliers kindly lent their time and expertise as the community pulled together to create an eco-playground for the children.

Native fish and frog ponds, lizard logs and water tanks had already been installed. And in 2006, Glenn and Chris applied to Westpac Operation Backyard (WOBY) for funding and volunteers to help take the project into the next phase with the development of a walking trail through a bush corridor adjacent to the school.

The Helensburgh application was accepted and Westpac donated \$4,545 to the project which went into creating the walking trail.

In their red Westpac t-shirts the volunteers, dubbed “Mr Westpac” by the young students who came out to check up on their progress, began their work. The waist-high undergrowth was teeming with wildlife including skinks and wild deer; whilst colourful lorikeets and rare black cockatoos could be spotted in the trees.

Directed by a consultant expert who advised on which plants should stay and which should go, it took the volunteers one day to clear the overgrowth. Once all the non-natives had been removed, the job of revegetating the area with appropriate species began. The biggest challenge the volunteers faced was access to the site as they had to manually transport load after load of waste 250 metres up and over a hill. But the delight of the children once the trail was complete more than made up for aching muscles and newly acquired blisters.





## Nurturing a great relationship



**By Jenny Quealy,  
National Director,  
Landcare Partnerships,  
Landcare Australia.**

Landcare Australia is a non-profit organisation that works towards sustainable use and conservation of Australia's natural resources.

We rely on robust corporate partnerships to provide financial and in-kind support for on-ground Landcare community activities, capacity building of the Landcare community and the promotion of Landcare to all Australians.

We have partnered with Westpac for nine very productive and successful years. Our partnership is based on shared goals and visions. We admire that Westpac places corporate social responsibility at the core of its business.

We highly value our partnership with Westpac because of the very real integrity Westpac's teams bring to the relationship. It really is a delight to work with a company that shows it firmly believes in Landcare and in our efforts. We have already worked together on important and sometimes critical issues like climate change, water quality, biodiversity, salinity and care of our rivers and soils.

**“We admire that Westpac places corporate social responsibility at the core of its business.”**

Westpac also helped us develop as a community organisation, to find ways to improve both our efficiency and effectiveness in what we add to the Landcare volunteer movement across Australia.

Westpac helps us to ensure the future is in good hands and to encourage the next generation to get involved in Landcare through the Westpac Landcare Education Award – a key part of our Junior Landcare Program.

Landcare Australia manages Westpac Operation Backyard (WOBY) an environmental funding program for projects involving employees as volunteers. The benefits of this include bringing much needed funds to community Landcare projects and enabling Westpac employees to get involved with their community and develop an understanding of local environmental issues. The assistance of Westpac employees is invaluable in helping local volunteers to achieve their goals.

Environmental issues such as climate change; water issues, particularly repair and recovery from extensive drought conditions across the →

country; and biodiversity loss require us to draw on our partnerships to help Australian communities and schools tackle these issues in practical ways.

In my view the role of corporations in environmental welfare is integral in showing leadership and giving real support to Australian communities by assisting them with practical ways to get involved. This ultimately ensures a great contribution towards the welfare of Australia's economic, environmental and social health.

Westpac has taken a leading role in providing environmentally-aware products and services. We were 100% behind their innovative move of introducing electronic statements in June 2005, saving paper wastage and raising resources for Landcare projects through such initiatives.

Westpac's involvement with Landcare CarbonSMART, the first national carbon pool to support Australia's biodiversity means Westpac is forging a path for others to follow in reducing the impacts of climate change. In turn, individuals and businesses can buy carbon credits from Australian Landcare groups and landholders, and do their part to help secure a better climate for the future.

We will continue to develop our partnership and expand it with new initiatives and special projects. We are excited about the future of the partnership and see Westpac continuing as one of Landcare's true partners into the future.

## In Brief: Westpac Operation Backyard

**Westpac Operation Backyard (WOBY) is Westpac's environmental funding program administered and managed by Landcare Australia. Employees can apply for funding for environment improvement projects where they are involved as volunteers. WOBY projects include activities such as cleaning waterways, soil and water testing, building and installing nesting boxes, creating new habitats, planting native flora to prevent erosion or fencing off important areas.**

**Since 2001, more than \$1.4m has been committed to over 250 Westpac Operation Backyard projects across Australia. Westpac employees have volunteered and applied for funding for environmental projects that range from helping to restore coastal dunes and regenerate bushland to upgrading nature areas at their local park or school.**

## Westpac Involvement:

- National Diamond Partner of Landcare Australia
- Westpac Operation Backyard provides funding for environmental projects involving employees
- Sponsorship of the Westpac Landcare Education Award
- A member of the Government's Greenhouse Challenge program, since 1996.

### 'Green' products & services:

- Landcare Term Deposit
- Electronic statements
- Landcare CarbonSMART
- Green Credit Card
- Green Home Loan.

## Making a difference

**Westpac introduced electronic statements in June 2005. For every 100,000 statements that we send electronically, our paper consumption is reduced by 2.5 tonnes, preventing almost seven tonnes of harmful greenhouse gases escaping into thin air.**



## Helping families cope

Westpac and Mission Australia have a banking relationship that began 140 years ago. Today we have a strong community partnership supporting Mission Australia's work on issues that count, such as helping families, young Australians and the homeless.

**Read more on page 35.**

## Rescue Services

# A long and happy marriage



**By Brett Williamson,  
CEO Surf Life Saving Australia  
(SLSA)**

Australia's surf lifesavers have been watching over the country's beaches for one hundred years and in that time have rescued more than 520,000 people. As one of the country's largest volunteer organisations, we depend heavily upon support from the corporate sector to provide everything from basic rescue gear and first aid equipment to organisational development programs.

We are delighted that Westpac has expanded its existing relationship with Surf Life Saving to become a major corporate partner nationally. There is a strong connection between our two organisations. Both have a long heritage and community focus underpinned by Australian values such as trust, honesty, health and family.

The relationship between Westpac and Surf Life Saving in Australia is the most durable in the history of surf lifesaving. It began in Sydney in 1973, with the sponsorship of the nation's first rescue helicopter service, by the then Bank of New South Wales. This relationship with rescue services then extended to Surf Life Saving Queensland in 1976.

Since then, it has grown to include support of Life Saver Rescue helicopter services operated by SLSA's subsidiaries in Sydney and Lismore - collectively operating under the Westpac Life Saver Rescue Helicopter name, as well as similar services in Queensland and South Australia, fixed-wing aircraft in Victoria and the latest rescue equipment in Tasmania. I also know that Westpac supports the Westpac Rescue Helicopter Service in the Hunter and New England regions of NSW and a rescue helicopter through the Tasmanian Air Rescue Trust. The most recent evolution of this relationship will see Westpac at the heart of our Surf Life Saving organisation.

As major sponsor of the Year of the Surf Lifesaver in 2007, Westpac is involved in commemorating the rich history of surf lifesaving in Australia. Westpac is also contributing to the development of the next generation of surf lifesavers with their sponsorship of our state junior Surf Life Saving Championships.

I know I speak on behalf of the entire surf lifesaving movement when I say that we're looking forward to continuing to work closely with Westpac to achieve mutual goals and I applaud the company for its commitment to saving lives.





**“In Westpac we have found a truly unique corporate partner. Not only are they prepared to commit in a financial capacity but their employees’ commitment to community involvement is commendable.”**

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## All in a night's work

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**As Peter Donahue plunged into drawing darkness and a ruthless rip to save two lives one night on Sydney's Maroubra beach, NSW, the furthest thing from his mind was being rewarded for bravery.**

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The beach was closed, the council lifeguard had long gone and Peter was the only surf lifesaver on the beach. It was 8.15pm on a January evening and Peter was checking out the surf when two young men in their early twenties, fresh from soccer training, dashed down the beach and dived into the sea.

Watching from further up the beach, Peter was concerned about where they'd entered the water, and the fading light. As he watched, a wave surged over a sandbank and into a gully dragging the two men back out with it.

Seeing that the two men were in trouble and that the sun was fading fast, Peter sprinted down the beach to the surf club for a rescue board. Plunging into the water Peter caught the fast-moving rip out towards the two men. Swimming against the rip they were fast losing their strength and time was of the essence.

The further out the larger the surf became. Peter was knocked from his board, which was picked up by a wave and swept back to shore. In the failing light he swam back to retrieve the board and co-opted a board rider to come back out with him to assist.

He is one of many Westpac employees who support the surf lifesaving movement.

As Peter paddled back through the surf it was as if someone had drawn a curtain across the sun – all light had practically gone. It was this darkness, Peter realised, that was the gravest danger for the two men.

By now the rip had carried them much further out and it took Peter some time to locate them. It was 9pm when he eventually towed the two exhausted men back to shore and safety.

Peter, a Westpac employee and a surf lifesaver for seven years, has been awarded a meritorious award for bravery by Surf Life Saving Australia (SLSA) for this rescue. He is one of many Westpac employees who support the surf lifesaving movement and he takes a particularly active involvement in SLSA's nippers program. Making the most of Westpac's flexibility for community involvement he comes in and leaves work early every Tuesday and Thursday during the summer to help out with nippers.

In his view, Westpac allowing him, and others like him, to take the time to participate in activities such as nippers is as, if not more, important than the financial support Westpac gives to Surf Life Saving. Peter feels he can prevent incidents like that night at Maroubra by helping to educate the next generation of beach-goers.

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## When it began

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**Swimming in the surf during daylight hours was illegal in the 1800s.**

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In the early 1900s, the laws were gradually changed and in response to the growing popularity of surf bathing, Australia's first surf life saving clubs – the first in the world - were formed in Sydney's eastern suburbs.

As the popularity of surf bathing continued to increase, so did the dangers and loss of life. On 6 February 1938 at Bondi Beach, "Black Sunday" resulted in 250 bathers requiring assistance and five people died.

On 18 October 1907, representatives of the seven first surf clubs, along with other interested groups, met to form the Surf Bathing Association of NSW, which went on to become Surf Life Saving Australia (SLSA).

Today across Australia many beaches are patrolled by Surf Life Saving Australia, with up to 37,000 active surf lifesavers, state-of-the-art equipment and world class training.

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## Making a difference

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**More than 520,000 people have been rescued by Australia's lifesavers since 1907.**

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## Little Nippers

**Every year over 42,000 children, ranging from 7 to 13 years become 'nippers' at one of the 305 surf life saving clubs.**

Surf lifesaving junior activities have become one of the most respected children's development programs in Australia.

Westpac has commenced a new sponsorship of the Junior ("nippers") Surf Life Saving Championships in each state. There is a strong link between Westpac's belief that every generation should live better than the last and Surf's nipper program. It is a perfect vehicle for Westpac to demonstrate grass-roots community support by encouraging a healthy lifestyle and helping to train tomorrow's heroes.

SLSA's statistics show that people who live 50 kilometres or more from the coast are over-represented in coastal drowning statistics compared to those who live near the coast. To help raise surf safety awareness among children, between the ages of 8 and 12, Westpac provided support through a Bush Nippers competition in January 2007.

Four lucky winners from across Australia participated in a three-day Surf Training Camp at Coogee Surf Life Saving Club in Sydney, NSW. They became Westpac Bush Nippers and honorary Coogee Club Surf Nippers and went back home as champions for surf safety to spread the word amongst their friends. Westpac-sponsored Olympic swimmer, Grant Hackett, also made a special appearance at the camp.



Swimming is my passion,  
Newman is my home.  
Twelve hours drive to Poth  
iron ore and red dirt surrounds me  
- not a sign of Surf.

Nipper Notes: hand-written entry note from a Bush Nipper.

## Westpac Involvement:

- Westpac's relationship with rescue services spans three decades
- New national partnership with SLSA
- Sponsor of 2007, Year of the Surf Lifesaver
- Sponsorship of Westpac Junior Surf Life Saving Championships in each state
- Initiated Bush Nippers competition
- Many employees are volunteers and involved in surf lifesaving.

## Westpac Life Saver Rescue Helicopter Service:

- New South Wales Southern Region, since 1973 (19,500 life saving missions)
- New South Wales Hunter Region, since 1975
- Queensland, since 1976
- New Zealand, since 1981
- New South Wales Northern Region, since 1982
- Victoria (two fixed wing aircraft), since 2004
- Tasmania, since 2005
- South Australia, since 2005.



## Risking it all

**An account by Tony Woods, Chief Crewman, Southern Region**

"I've been flying at the Sydney Westpac Life Saver Rescue Helicopter base for 19 years, a fairly long time. I've done thousands of hours of flight time and I've got hundreds of missions I could talk about, but there's a couple I do keep in mind and will never forget.

One was a night mission at a place called Coffin Rock. It was probably the most dangerous rescue I've ever done. Night missions are always the most treacherous. They have the potential for so much to go wrong.

That night, just to the south of Botany Bay in Sydney, four fishermen were caught by the tide at Coffin Rock. We were pushed

against time as the waves were getting bigger and the tide was coming in fast. It was dark as we flew perilously close to where the waves were crashing against the cliff face. With the sea foaming around us and washing over the railings we winched the fishermen out as fast as we could. Without a doubt, if the helicopter hadn't been there that night those fishermen would have perished.

The other was during the day at Cronulla Beach in Sydney. Two water rescues were called during 50-60 knot gusting winds – it was horrific, we were thrown about all over the place in the turbulent conditions. We checked the first rescue, four surfers who were ok; we then came back around for the second rescue, all this time being jostled about by strengthening winds. There was a young surfer being washed out; by this stage the seas were about 3-4 metres and the winds were out of control. Looking back, trying to keep a hover overhead in these conditions was extremely difficult and dangerous. I certainly think we were lucky to get away with that one."





## Helping to find a cure

Westpac has been a national sponsor of the JDRF Walk to Cure Diabetes since 1998. Each year employees take part to help raise money.

**Read more on pages 6-8.**



## Disadvantaged

# A bright and shiny future

For Neill, The Salvation Army Red Shield Appeal has literally been a life-saver.

Four years ago when Neill (left) arrived at The Salvation Army's Flagstaff crisis centre in Melbourne, he looked like a wild man. With hair well below his waist and a beard to his stomach, he hadn't showered in months. He had been drinking methylated spirits, sleeping on the streets, and had reached the point where even his own children were scared of him.

First taken into care aged 10, already with a substantial alcohol problem, Neill was placed into boys' homes where he became the victim of repeated sexual abuse. From here his life unfolded into a messy mix of drugs, violence, trouble with the law and broken relationships. In Neill's words he was "smoking dope, doing needles and drink, just to numb myself".

Desperate to stop his out-of-control behaviour, a meeting with a Salvation Army officer in Bendigo provided a glimmer of hope. He was given a referral to a Salvation Army men's shelter and a ticket to get there, and he grasped the opportunity. At Flagstaff Neill was given food, clean clothes, a bed and access to a network of support services that would help him on the road to change.

Today, cheerful and clean-shaven, Neill runs his own shoe shine business in Melbourne, named "Shiny Shoes Shoe Shine". As a broken young teenager in the boys' home, Neill was made to polish hundreds of shoes as punishment for bad behaviour. He never imagined the task he loathed would one day help him embrace a better life.

"I've turned a punishment into a pleasure, and a pleasure into a business... It gives me great pleasure now to see people walk away with their shiny shoes!" says Neill.

"Today I have hope because the Salvos helped and said things could be better. Because I'm sober, I'm able to spend every weekend with my children, and my ex-wife is on good terms too. I also run AA meetings to help others. My dreams are happening!"



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## An Oasis of Hope

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**Twenty year old Ella is one of the many young people helped through The Salvation Army Oasis Youth Support Network to find their potential.**

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Told to leave home when she was just 16, Ella (pictured above) lived on the streets and slept on trains before she came to Oasis with a crystal methamphetamine addiction.

The Salvation Army believe that the terrible start in life of many young homeless is what has led them to be excluded from the labour market and that all they need is an employment pathway for their potential to be unleashed so that they can become contributing members of the community.

The newly established Oasis Training helps by offering accredited courses in information technology, horticulture, commercial cleaning and radio broadcasting. Alongside this will be non-accredited lifestyle-related courses which aim to develop the whole person such as: outdoor adventure, driver training, personal financial management, personal health and fitness, and drug and alcohol awareness.

Ella was helped into rehabilitation and stable accommodation, and because she has a passion for music and skating, she became involved in Oasis's Stretradio.net, which allows disadvantaged young people to gain skills in radio production. Ella now hosts a weekly Oasis skateboarding and music program, has completed a Foxel media course and a three-month paid stint at a commercial radio station in Sydney. She was recently offered a full-time job in commercial broadcasting.

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## Making a difference

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**Westpac has enjoyed a relationship with The Salvation Army for 126 years, and has supported the Red Shield Appeal for 35 years.** By helping to promote the appeal, through in-branch campaigns and by contributing to the air-time cost for the Salvos' television advertisements, Westpac aims to help maximise donations for this important appeal. Westpac employees across the country get involved by volunteering over the door-knock weekend, and selected branches open on the Sunday to help the Salvos count and bank their donations.

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## Westpac Involvement:

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- The Salvation Army is a key community partner for Westpac
  - Westpac has supported the Salvos Red Shield Appeal for 35 years with the collection, counting and banking of donations, as well as marketing support
  - Westpac and Mission Australia have a banking relationship that began 140 years ago. Today we have a strong community partnership
  - Since 2002, Westpac employees have run Next Steps workshops in New South Wales, Victoria and Queensland to help young people from disadvantaged backgrounds improve their confidence and their chances of securing a job, as part of The Smith Family's Learning For Life Program.
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## Mission Australia

# Q&A



**By Helena Hurley,  
Partnerships Manager,  
Mission Australia**

### **Q: Who is Mission Australia (MA)?**

**A:** First established in 1862 by Benjamin Short, Mission Australia is one of Australia's leading not-for-profit community service organisations, with over 320 services across metropolitan, rural and regional Australia.

### **Q: What does MA strive to achieve?**

**A:** Mission Australia's vision is to see a fairer Australia by enabling people in need to find pathways to a better life. Our mission is to walk alongside people in need, helping them to rise above the challenges life has thrown their way.

### **Q: Who does MA help?**

**A:** In 2006, Mission Australia helped more than 250,000 people get their lives back on track. Our services are centred on:

- Family support initiatives for families and children in need
- Youth initiatives for young people in need
- Housing support initiatives for homeless people and people at risk of homelessness
- Employment and training initiatives
- Community-building initiatives

### **Q: What are the top three social issues you see emerging?**

**A:** Poverty: Poverty is also about social isolation and exclusion. Many Australians do not have access to the 'basics of life' e.g. housing, warm clothes, a substantial meal, access to health care. They also miss out on other 'essentials' such as support networks and the ability to participate in community activities.

Marginalisation of young people: the employment, education and social pathways of young people have changed enormously over the last 20 years. Now we have a complex landscape where the predictable pathways and secure foundations of the past have broken down resulting in thousands of young people who have disengaged from education and training, employment, their community, family and friends.

The Social impacts of Climate change: the people with the fewest resources will be the hardest hit. Disadvantaged Australians will

struggle to adapt (e.g. buy new energy efficient appliances), to relocate and to absorb the inevitable rise in the cost of electricity, petrol and insurance.

### **Q: How is MA addressing these issues?**

**A:** To help address the complex issues facing individuals, families and communities in Australia, Mission Australia focuses on providing holistic and long term programs and services such as the Pathways to Prevention program, Learning Unlimited and the Catalyst-Clemente program.

### **Q: What challenges do not-for-profit organisations face today?**

**A:** Challenges are:

- Responding to the complexity of social issues facing individuals, families and communities.
- Securing long term funding for effective, innovative programs.
- Demonstrating economic and social outcomes in relatively short timeframes when often the outcomes of our clients are small, incremental achievements.

### **Q: What do you believe is the role of corporations in addressing social issues?**

**A:** As we face increasingly complex social, economic and environmental issues, I think we require greater coordination, trust and shared responsibility between governments, corporations and not-for-profits.

Cross-sector partnerships, where all sectors of society recognise the skills, expertise and opportunities that partners, such as corporations and social welfare organisations can bring, are crucial.

Each sector brings different capabilities, and it is the joining together of those capabilities that gives cross-sector partnerships their extraordinary power.

Westpac has provided us with advice and expertise, which have been invaluable in assisting the capacity building of our staff and the organisation as a whole.

### **Q: How has Westpac contributed to achieving the goals and aspirations of MA?**

**A:** Westpac has played a vital role in Mission Australia's ability to function as an organisation and also in our ongoing development and growth.

We share a banking relationship that dates back to the 1800s. In recent years we have formed a community business partnership through which thousands of Westpac employees have raised funds or volunteered. These additional resources, skills and creativity have directly assisted our capacity to work with our clients. Pro bono projects have resulted in improved donation processing systems and the re-development of Mission Australia's website.

The partnership has enabled us to more effectively meet our core objectives. Westpac has provided us with advice and expertise, which have been invaluable in assisting the capacity building of our staff and the organisation as a whole. In particular, Mission Australia's involvement in Westpac's Community Consultative Council has had a strong impact on the strategic development of Mission Australia's sustainability program.

**Financial Literacy**

# It's never too early to learn the value of money

With Australian savings levels reported to be low and with concerns about consumer debt levels, the need for simple yet effective money management continues to grow.

'Start good habits early' is the philosophy of Rhonda Lane, Westpac Branch Manager, Bega, NSW, and Lyn Forknall, Branch Manager at Maryborough in Queensland.

Both believe that good financial management transcends income, age and gender and they are taking this into the classroom. Rhonda and Lyn have tailored Westpac's Financial First Steps program to help students understand where their money goes and what they could do to manage it better.

By educating high school students about money management before they enter the workforce, Rhonda and Lyn are helping them understand the impact their financial decisions will have on their lives. →





Rhonda found that the most common money leaks that today's students have to manage are mobile phone costs and following clothing, hair and gadget trends, while Lyn identified 'living in the moment' and 'emotional buying' as key issues that lead to impulse purchases and contribute to credit card debt.

Financial First Steps is a free Westpac workshop available to schools, community or employer groups whether or not they are customers. From budgeting and saving, to credit cards and debt, the workshop covers a wide range of financial topics. It does not promote any Westpac products or services, instead it is designed to encourage participants to use critical thinking when making financial decisions. The workshop has also been tailored for Indigenous people and those in remote communities.

## Financial First Steps is a free Westpac workshop available to schools, community or employer groups whether or not they are customers.

Hundreds of Westpac employees have been accredited to run the workshops. Many facilitators have found that the workshop has helped them to connect with their local community, build new relationships and better meet their customers' needs.

In 2006, Rhonda ran Financial First Steps workshops at Bega High School and Lyn ran workshops at Aldridge High School for year nine and ten students. The workshops help people make informed decisions that can change their lives. The students were fascinated, and keen to understand both negative and positive interest and how this could be channelled to their benefit. They were eager to know more about the pros and cons of different types of banking products, such as credit cards, debit cards, cheques and cash.

No other bank offers a similar program where the Branch Managers deliver the program themselves. Both Rhonda and Lyn are delighted with the enthusiasm they received and the personal satisfaction they felt in knowing they are having a positive impact on the financial lives of the students.

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## Making a difference

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**Within two years more than 850 Westpac employees have used the Financial First Steps workshop to educate 6,500 people in their local communities about money management.**








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## Westpac Involvement:

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- **Free Financial First Steps Workshops** (also tailored to Indigenous communities)
  - **Sponsorship of the Australian Mathematics Competition** for the last 30 years
  - **Westpac's Beyond Survival Workshops** – a two day workshop to help small businesses understand their financial statements and run their businesses better
  - **Westpac's Guide for Community Treasurers** – a free publication to improve the knowledge of people looking after the finances of non-profit organisations
  - Providing Financial First Steps **workshops for Youth Off The Streets.**
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## In Brief: Financial First Steps

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- **Information and case studies on spending, saving, and insurance**
  - **Tips on separating wants from needs**
  - **How to develop a budget and track your finances**
  - **How to exercise control over your finances**
  - **How to benefit from compound interest**
  - **How to get into the habit of saving**
  - **How to get more value for your money**
  - **References to useful books and websites**
  - **The workshop has also been tailored for Indigenous people and those in remote communities.**
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## Disaster Relief

# Bringing relief and sustaining communities hit by disaster

**When the tsunami hit southern India in 2004, international aid organisations rushed to the aid of those impacted and nations dug deep.**

Following the tsunami, as families and businesses tried to rebuild their lives, the demand for micro-enterprise development significantly increased. Micro-enterprise development provides business support as well as finance to entrepreneurs in poverty stricken regions. With almost half the population of India living on less than US\$2 dollars a day, microfinance is an important way of bringing about self-sufficiency.

In partnership with non-profit community organisation Opportunity International Australia, Westpac helped expand a microfinancing service in Chennai. The donation of \$400,000 is the second stage of Westpac's \$1m commitment to redevelopment initiatives and restoring local enterprise in the tsunami impacted region.

This funding will enable Opportunity International's strategic partner in India, IMED (now known as Go Finance), to establish a new branch to provide loans, savings and insurance services, as well as enterprise development programs and training, particularly to women, who would otherwise not have access to such services.

Women make up 86% of Opportunity International's clients worldwide. Many of these women were discriminated against and prevented from decision making and leadership roles. According to Opportunity International, research has found women are more likely to invest their earnings into improving the lives of their families. Financing women enables them to take charge of their futures and positively impact families and whole communities.

An average loan of \$98 dollars will provide the start-up capital for a woman to develop her own business and help her work her way out of poverty.

The aim for this project is to provide the community and the economy with the means to become self-sustaining, creating further employment and economic development. So, instead of hand-outs, the collateral-free loans and business support will enable these women and their families to transform with dignity, and be empowered through economic development.

## Helping businesses back on their feet

**Ensuring continued business prosperity following a natural disaster often rests in the ability to make good financial decisions during tough times.**

For any business, surviving the devastating impact of an event like Cyclone Larry can be an uphill struggle. When sudden and unexpected events such as bush fires and floods occur, emergency services spring into action and work against the elements to minimise loss of life and damage to property. As a bank, Westpac feels that it too can be of some assistance by offering practical relief.

To help affected customers get their businesses back on their feet after Cyclone Larry, Westpac's specially designed Beyond Survival complimentary workshops were offered to provide simple financial management tools that could be implemented immediately.

The one-day course included: an overview of common business challenges, how to use financial statements, including reading profit and loss and balance sheets, and managing the bottom line.

**As a bank, Westpac feels that it too can be of some assistance by offering practical relief.**





## Westpac Involvement:

- **\$9m collected** through our network for Oxfam Australia's Asian Tsunami Appeal
- **\$355,000 was donated via Matching Gifts** to the various Asian Tsunami relief appeals
- **Donation of \$100,000** to The Salvation Army Drought Appeal, January 2007
- **Free confidential consultations** with an independent counsellor from Davidson Trahaire Corpsych for customers and their families affected by drought, from February 2007
- **\$1m donated** to Cyclone Larry relief
- **\$50,000 donated to the Honiara Rotary Club** in response to the April 2007 tsunami in the Solomon Islands.

## Making a difference

Westpac's Disaster Relief Package offers practical help to customers affected by disaster:

- **Potential to defer Westpac home loan repayments** for up to three months.
- **Businesses can apply for loan restructuring** without incurring the usual bank establishment fees.
- **Potential to defer credit card payments** and obtain an emergency credit limit increase.
- **Ability to apply to refinance their personal loan** at a discounted fixed rate.
- **Potential to waiver interest penalties** on withdrawal of term deposits.

## Diversity

# Getting off the treadmill and on the program

## Westpac women achieving their potential

"Tightly wedged on to a treadmill crammed with work, childrearing and intellectual dreams; frazzled from keeping all the bits together, but never doing so to my satisfaction, challenged to really think how I could get more satisfaction in my life and stop feeling guilty. Finally I got the courage to stop the treadmill. Result? Work offered me the perfect role and I embraced it," said Susan Clark, Senior Manager Sustainable Supply Chain Management (see photo bottom right).

Susan is one of Westpac's female employees who have benefited from a new program that helps participants recognise and overcome the specific internal and external impediments, which prevent them from reaching their potential.

The program, Westpac Women Achieving Their Potential, was custom-made after Westpac identified a growing bottleneck of women in middle management. It aims to help them break →

**"Diversity is not only about compliance and social responsibility. Yes, it's the right thing to do, but embracing everyone's unique perspectives and differences is the strategic thing to do for Westpac."**

**David Morgan, Chief Executive Officer**





through into the senior ranks. Indeed, the proportion of women in management at Westpac has risen from 14% to 45% between 1994 and December 2006.

Participants learn to develop a strategic career plan; increase their personal skills and capacity to achieve their career goals; and build a supportive network of women peers across the organisation. Held over nine weeks the program is not for the faint hearted. But challenge brings change, with participants reporting that, at work and home, they live life with a new confidence and sense of purpose.

Internal research shows that of those who participated in the program:

- 23% had been promoted by February 2006
- 19% have moved to new roles at the same level to increase their skills and broaden their management experience
- Their employee satisfaction scores averaged 92 out of 100, well above the organisational average
- The resignation rate for program participants is at 4.8% which is well below the corresponding rate for women (13.2%) and the overall Westpac Group (13.8%).

“Tightly wedged on to a treadmill crammed with work, childrearing and intellectual dreams; frazzled from keeping all the bits together, but never doing so to my satisfaction...”



**Susan Clarke, Senior Manager Sustainable Supply Chain Management, Westpac.**

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## Diversity. Why is it important?

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**Diversity is about embracing differences in views, experiences and backgrounds. It's about having environments and practices that are inclusive and support people regardless of race, religion, ability or gender. It's important because our customers are diverse; the communities in which we all live and work are diverse; and we have a diverse employee base that reflects this. It's important because it's the best way to meet the needs of our diverse stakeholders.**

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## Making a difference

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**For the third year, Westpac has been rated No.1 in the financial sector and among the top 25 organisations in Australia in the 2006 Annual Benchmarking Survey Work/Life Initiatives – The Way Ahead 2006.**


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## Westpac Involvement:

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- 261 talking ATMs installed and operational as of 31 March 2007
  - Accessibility Action Plan
  - The only bank in Australia with a Women's Markets division, since 2002
  - Migrant and Multicultural Banking uses the languages and cultural backgrounds of our employees to service customers
  - Over 1,300 mature age workers (over the age of 45) were recruited between October 2002 and May 2006.
- 



**“I feel valued, not to meet some quota, but because I have a set of skills that the company values. Westpac doesn't give a rats if you've got three heads, as long as you can do the job.”**

**Neville Brown, Senior Systems Analyst,  
BT Financial Group**





## Access All Areas



**By Graeme Innes, Disability Discrimination Commissioner at the Human Rights and Equal Opportunity Commission.**

As a global leader in responsible business practices, Westpac is committed to seeking an environment in which customers with disability have appropriate access to products and services, and employees are chosen on the basis of the best person for the job whether that person has a disability or not.

A particularly encouraging aspect of Westpac's plan (2006 Accessibility Action Plan) is the move away from a focus on 'disability' compliance, towards a culture where access becomes just one of the issues routinely considered in all business areas.

Moving any organisation from a culture of thinking about access as a special afterthought to one where accessibility is 'the way we do things around here' involves strong advocacy and I offer my congratulations to Westpac for championing that change.

## In Brief: Workplace flexibility

**Westpac offers a comprehensive range of flexible work practices to assist employees balance family and personal commitments with their career.**

- **12 weeks paid parental leave**
- **Breastfeeding in the workplace**
- **Flexible working options: part-time roles, job-sharing and telecommuting**
- **High quality and affordable childcare**
- **Flexible use of sick leave**
- **Paid leave day for community volunteering**
- **Carer's leave**
- **Purchased leave**
- **Other leave options: 'Career break' and time out for up to 12 months**



**Regional Australia**

# Persevering through drought

**Communities in regional and rural areas face a range of challenges, but at the top of the list has to be the ongoing drought.**

When your annual business income drops to 10% of what you anticipated, due to lack of rain, special consideration and a little understanding from your bank can go a long way.

After being in drought for almost seven years John\*, in his mid-fifties and now divorced, questions why he remains on the land. As a third generation farmer, with grown-up children who have no desire to take on the farm, John is locked into his situation.

The hardship of the drought has had far reaching impacts on John's life. In the last five years he has had only two years where he has shown profit and the drought had contributed to the breakdown of his 30 year marriage. The divorce forced him to remortgage the farm and in his own words he is "up to his eyeballs in debt".

Yet, every day, good or bad, John continues to get up and single-handedly run his 2,025 hectare dry grain farm in rural Victoria. He's a farmer and farming is what he knows. He also knows that persevering is his only option.



In such a situation, and John's situation is by no means an isolated one, having a bank who understands your business, your industry and your individual circumstances can make the world of difference.

Westpac is committed to providing practical solutions for customers impacted by disastrous events such as drought and has put in place a number of options to ease the financial burden. Local Westpac agribusiness teams are out on properties witnessing first-hand the devastation caused by the prolonged drought and it is those that the customer has direct contact with who can make the biggest difference.

"Having an account manager who understands my business and is sympathetic to my situation has been a blessing", says John.

"We meet face to face regularly and with his help I have been able to defer my payments on equipment finance and land repayments and received extra carry-on finance." John's account manager also met with him and his accountant to determine what government interest rate subsidies John would be eligible for.

But, it's not just the bank balance that gets a battering. The associated emotional and psychological pressures of long-term drought can also be overwhelming. Westpac has also offered customers and their families, free, confidential over the phone or face-to-face consultations with an independent counsellor from Davidson Trahaire Corpsych, a national Corporate Psychology and Human Resources consulting firm.

*\* Not customer's real name.*

**When your annual business income drops to 10% of what you anticipated, due to lack of rain, special consideration and a little understanding from your bank can go a long way.**

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## In Brief: Westpac's support for regional Australia

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- Partnered with Landcare Australia to establish Landcare CarbonSMART early in 2007.
  - Westpac's Beyond Survival Workshops which offer business training for farmers and small businesses. These workshops are available to customers and non-customers.
  - Providing Agribusiness customers with the insights they need to plan for their long-term business viability through our:
    - Regional Economic report produced quarterly to examine broad trends and economic forecasts for agribusiness industries.
    - Monthly Commodity Index co-produced with the National Farmers Federation to provide daily real time price movements in Australia's rural commodity exports.
    - Westpac & Charles Sturt Agribusiness Index which provides a timely snapshot of agribusiness and sentiment across Australia.
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## Making a difference

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To help customers affected by drought Westpac has, since February 2007, offered free confidential consultations with an independent counsellor from Davidson Trahaire Corpsych for customers and their families.

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## Westpac Involvement:

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- Donation of \$100,000 to The Salvation Army Drought Appeal, January 2007.
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## Westpac's Drought Relief Package:

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- Restructuring existing loans free of bank fees
  - Offering additional finance to cover cash flow shortages
  - Freezing risk margins for primary producers
  - Deferring upcoming credit card payments
  - Increasing emergency credit card limits
  - Waiving fees and charges for customers who wish to access their term deposits
  - Suspending home loan repayments for home loan customers.
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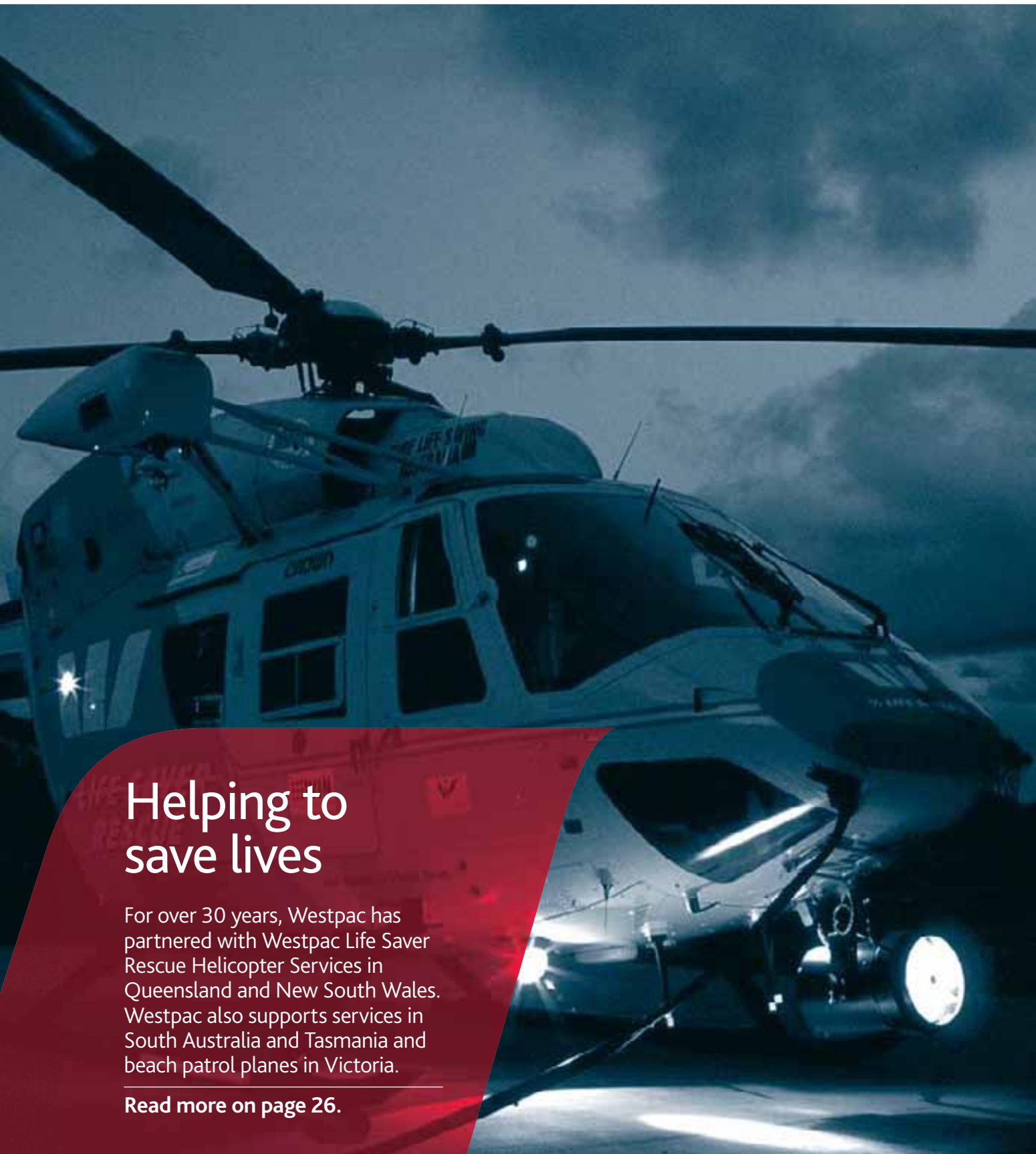
## Helping farmers earn money through revegetation

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Revegetating land is known to be an effective tool to offset carbon emissions. Now with Landcare CarbonSMART, NSW farmers and landholders can earn an income for up to 30 years by planting and maintaining vegetation.

Landcare CarbonSMART is a not-for-profit carbon trading pool and brokering service, and is the first in Australia.

Westpac announced its partnership with Landcare Australia to establish CarbonSMART early in 2007. By supporting this innovative Landcare initiative Westpac was keen to take advantage of emerging carbon trading opportunities to provide agribusiness customers with opportunities to diversify their income.



# Helping to save lives

For over 30 years, Westpac has partnered with Westpac Life Saver Rescue Helicopter Services in Queensland and New South Wales. Westpac also supports services in South Australia and Tasmania and beach patrol planes in Victoria.

**Read more on page 26.**





**New Zealand**

# Getting involved

In New Zealand, Westpac’s community involvement strategy focuses on partnerships and sponsorships that contribute to New Zealand’s economic, social or environmental wellbeing. Our aim is to develop and celebrate commercial excellence, preserve and enhance society and culture and protect and preserve New Zealand’s natural resources.

We do this because we want to do the right thing by the communities in which we live and work, but also because it is what we believe New Zealanders expect of businesses operating in their community.

**“I only hope that my contribution to Westpac will be equally as benefiting as their immeasurable support to me.”**

**Desiree Reupena, a first year commerce student at the University of Auckland**



# Giving young Kiwis a leg up



**By Desiree Reupena,  
a first year commerce student  
at the University of Auckland.**

In 2006 Westpac became a partnering organisation with First Foundation, an organisation that helps academically talented but financially disadvantaged New Zealand students to achieve their potential through tertiary education and by providing them with access to work experience. Here Desiree tells of her experience.

I am half Samoan and half Maori and come from a family where University is considered optional and dependant on whether or not you get the results needed to enter into tertiary studies. This scholarship has helped me by inspiring me to reach my full potential. Offering me work experience and the financial aid is a huge bonus.

It was a massive, as well as apprehensive, step to go from the casual atmosphere of school to the corporate conditions of Westpac. The fact I have never had a job before made this a new experience in more ways than one.

The early days saw me doing bits and pieces while I adjusted to the change of having a job and working in such a formal environment. Now I am working on the Employee Matching Gifts Program and also assisting with the Employee Volunteer Day Program. Every project or task I am given is seen as a fantastic opportunity to learn new things and take on new challenges.

Over the past two years, I still find myself coming to terms with the change. Yet, the team I work with has made me feel incredibly welcome and like part of the team. I only hope that my contribution to Westpac will be equally as benefiting as their immeasurable support to me.



## Managing Your Money

**Recent Government research has highlighted the need for an increased understanding of money management among New Zealanders.**

With this in mind, in August 2006 Westpac NZ launched a localised financial literacy program, called Managing Your Money, which is available to all New Zealanders.

The free program consists of a workshop, a budget booklet and a range of tip sheets that provides basic money management and budgeting skills to help people make wise choices when it comes to managing their money.

Since commencing, workshops have been delivered to over 200 participants, including employees, their partners and family members. The program is now being rolled out to branches across New Zealand to help take Managing Your Money out into the local communities.

It is expected that 200 workshops will be run each year, and that over the next three years 50,000 New Zealanders will benefit.

As well as helping people manage their personal finances, Westpac NZ has extended support to help entrepreneurs manage their business finances. One program in particular caught the attention of Westpac. The National Foundation for Teaching Entrepreneurship (NFTE) aims to help build the financial and

business skills of aspiring entrepreneurs and small business operators. Originally developed in America 20 years ago, the course is now internationally recognised and available in 15 countries.

By providing sponsorship, Westpac NZ has enabled NFTE to offer the program to a broad spectrum of aspiring entrepreneurs young and old, start up businesses, including the long term unemployed and Pacific Islanders. Victoria University is supporting the program and providing resources including independent research and evaluation expertise. In-kind support is offered by trained Westpac employees who deliver the two hour Managing Your Money workshop to course participants to help them think about their personal and business finances.

Marie Cocker of Victoria University, who delivers the NFTE program, said, "I would like to congratulate Westpac on delivering the Managing Your Money workshops, the students really enjoyed it. It contributed to them re-organising their finances and it provided practical tools to help with finance decisions. The program and its philosophy worked so well with NFTE."

### **Managing Your Money successes:**

- One student has re-organised her finances so well she has managed to save NZ\$12,000 since the beginning of the workshop
- Another student was pleased to work out that her family could save NZ\$175 per fortnight towards their first home. Since then, she has discovered she can actually save NZ\$200 per week
- Other students revisited what they spend per week and have shown their children and grandchildren how to handle money.





## Making a difference

In September 2006 Westpac was proud to celebrate the 25th anniversary of its **sponsorship of the Life Flight Trust in Wellington**. In that time, the Westpac Rescue Helicopter services in Auckland, Waikato, Wellington and Christchurch have **helped over 6,000 people and saved hundreds of lives**.

## Facts & Figures New Zealand

- **Over 587 employees participated in our Employee Volunteering Day program (Oct 2005 – Sept 2006).**
- **NZ\$81,100 of employee donations matched (Oct 2005 – Sept 2006). 52% more than the year before.**
- **Over NZ\$6m invested in community involvement initiatives in 2006, \$800,000 more than the year before.**

## Westpac Involvement:

### New Zealand Partnerships:

- Westpac Rescue Helicopters
- Sir Peter Blake Trust
- Halberg Trust
- Internet Safety Group.

### New Zealand Sponsorships:

- New Zealand Fashion Week
- Auckland Arts Festival AK07
- Westpac Stadium
- Dairy Industry Awards
- The Westpac Business Excellence Awards
- Royal Albatross Centre.



Desiree Reupena, a first year commerce student.

**Pacific**

# Focusing on Education

A long history of employee participation in local island communities has helped ensure a high level of awareness within Westpac of the bank's position in the social and economic fabric of each of the nations where we are represented.

Across the entire region, issues of health, education and the environment dominate. The islands need talented and educated students to enter the workforce which means people need better access to tertiary education and financial understanding.

In 2006 Westpac entered into a strategic partnership with the University of the South Pacific to provide a unique program to young people in Fiji. The program incorporates an internship program, five year scholarships across a range of disciplines and funding to develop a post-graduate program in finance and governance. The program is now undergoing improvements and will be rolled out to other Pacific locations.

In Tonga, Westpac's Senior Student Assistance Program is now entering its third year. This is a practical way Westpac can support students who face financial hardship but who show strong academic potential. By involving them in the business environment, students acquire experience to prepare them for the workforce which may help in the battle against high youth unemployment in Tonga.



## Taking gold at the Westpac CEO Awards

Active participation in local island communities has resulted in Pacific Banking employees being regularly nominated as recipients for Westpac's annual CEO Corporate Responsibility and Sustainability Awards. In December 2006, Pacific Banking received three CEO awards for their outstanding contribution to their communities.

The Gold Team Community Award was won by the Labasa Branch in Fiji, for their fundraising, donations and hands-on help for the Labasa School for the Handicapped. Bronze was won by the Papua New Guinea Limited Credit Team for their fundraising activities to support Ward 4B of the Port Moresby General Hospital which cares for people living with HIV/AIDS.

A special commendation went to the Westpac Bank of Tonga Community Service Team for supporting the elderly and disabled people living on 11 small islands in the Vava'u Island group.

## Making a difference

**Westpac has sponsored the annual School Scholarships program in Samoa for 13 years. In 2006, Westpac sponsored 42 student scholarships for students performing well but whose parents struggled to meet school fees.**



A hand written letter of thanks from a scholarship student.

## In Brief: The Pacific

**The Solomon Islands:**  
Westpac donated \$50,000 to the Honiara Rotary Club in response to the April tsunami.

**Tonga:**  
Westpac employees funded a radio and television awareness campaign during Vaiola hospital week. Funds were raised through a walkathon for Ha'apai Hospital.

**The Cook Islands:**  
The children's ward at a local hospital was upgraded as a result of fundraising and employee participation in painting and providing equipment.

**Papua New Guinea:**  
Westpac, with The Salvation Army, raised approximately \$20,000 for the Red Shield Appeal.

## Westpac Involvement:

**During 2006, Westpac representatives held positions on a number of key capacity building bodies, including (but not limited to):**

- The Rotary Association
- The Salvation Army
- The Australia/PNG Business Council
- The Asia-Pacific Business Coalition on HIV/AIDS
- Transparency International
- The Red Cross.

## Westpac Foundation

# Investing in Social Enterprise

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With a new focus on social enterprise, the Westpac Foundation is helping to provide disadvantaged young people with training and a new chance in life.

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Social enterprise is about tackling old problems in new ways – through innovation, entrepreneurial flair and financial self-sufficiency. According to Gianni Zappala, Executive Officer from the Westpac Foundation, investing in social enterprises is a sustainable and significant way to achieve the Foundation's goal to help build healthier and stronger communities across Australia. The Westpac Foundation supports social enterprise that promotes education leading to employment, encourages youth leadership and empowerment, supports families at risk, and promotes financial sustainability and responsible money management.

From the outside Café Horizons looks just like any other good Sydney café. The drifting aroma of coffee is matched only by the sight of scrumptious looking foccacias. But Café Horizons is more than it seems.

Established in the Sydney suburb of Cabramatta in 2001, after the local community approached The Salvation Army for help setting up and sourcing funding, Café Horizons addresses the lack of vocational training and employment opportunities for young people at risk, particularly those recovering from drug dependence or suffering homelessness.

Doubling as an accredited hospitality training program and a real operating café, open to the public four days a week, it enables the program to partly self-fund itself whilst also providing participants with valuable real-life work experience. In 2006, the Westpac





Foundation made a commitment of \$115,000 per year for the next two years to help develop and expand this worthwhile social enterprise in the outer western Sydney suburbs of St Marys.

The program works with young people aged from 15 to 24, the majority having left school before completing year nine. The program aims to provide them with the qualifications and practical experience they need to get a job.

...the Westpac Foundation made a commitment of \$115,000 per year for the next two years...

The Café Horizons training program provides participants with opportunities for personal development, such as increased self-esteem and confidence; the ability to accept responsibility; and learning how to set goals and work towards them. Supervised by professional chefs and hospitality trainers the program's daily classes incorporate practical work, such as cooking, cleaning, waiting, barista and managing the till, as well as life skills such as washing and ironing of uniforms, presentation, personal hygiene, communication, and conflict resolution. When they complete the training the students gain a nationally accredited Certificate II in Hospitality (also taught at TAFE).

## In Brief: The Westpac Foundation

- **Established in 1879 as the Buckland Fund to support families of deceased bank officers. Renamed in 1999**
- **A charitable trust, independent from Westpac Banking Corporation**
- **Provides grants to not-for-profit organisations throughout Australia**
- **Focuses on creating and sustaining social enterprises in disadvantaged communities.**

## Making a difference

**\$13m has been given in grants to more than 80 organisations since the Westpac Foundation began.**



## Action goes beyond empathy

**If people knew Christie's injuries from violence in the family home were equal to falling from a four-storey window, they might better understand why she became homeless and began misusing drugs and alcohol.**

Beyond Empathy, a not-for-profit organisation, aims to change the lives of individuals experiencing issues such as violence, poverty, lack of opportunities and marginalisation. Through film, theatre, dance, music, multi-media, digital media and visual arts projects, Beyond Empathy helps participants like Christie tell their story, build skills, and create new opportunities and pathways in life.

There are currently 450 participants nationwide. Often these participants aren't receiving or seeking the assistance they should be. Beyond Empathy invites conventional welfare agencies,

counsellors, youth and housing workers to participate in their arts workshops. In this creative and non-threatening environment, they can more easily build relationships with these kids and their families and offer advice and support.

Funding from the Westpac Foundation will be used for Beyond Empathy's BEwAy project. The BEwAy project is intended to create nationwide change through an apprenticeship program, increasing the number of Beyond Empathy arts workers, and a community toolkit. The toolkit will explain the Beyond model to other arts organisations and welfare workers, providing them with workable community solutions they too can implement across Australia.

"It's wonderful that the Westpac Foundation's commitment goes beyond just monetary value to also provide organisations like ours with development opportunities that help us become more sustainable," says Kim McConville, Executive Director, Beyond Empathy.



## In Brief: Beyond Empathy

- **Beyond Empathy is a group that uses the arts to change the lives of predominantly young people experiencing hardship**
- **The Westpac Foundation has given Beyond Empathy a three-year grant**
- **Funding will help expand Beyond Empathy's programs. There are also opportunities for employees to get involved.**

## Westpac Foundation Involvement:

### Funded in 2006/7

#### Tier 1:

Significant grants of up to three years' duration to organisations and projects that are national or quasi-national in scope.

- The Song Room
- Beyond Empathy
- WorkVentures

#### Tier 2:

Grants of one and up to two years' duration as seed funding for new or relatively new programs/social enterprises.

- Artful Dodgers
- Artsupport Australia
- Boystown
- Company B
- Future Employment Opportunities
- Glendyne Education & Training Centre
- Inspire Foundation
- Mission Australia
- Odyssey House Victoria
- Prison Fellowship Australia
- The Salvation Army

#### Tier 3:

Capacity building grants to help strengthen the not-for-profit sector as a whole.

- Artsupport Australia
- The Centre for Volunteering
- University of Western Sydney

### Continued funding for:

- Daystar Foundation
- Mission Australia
- YWCA
- Mayumarri
- Chutzpah
- Wunan Foundation
- Charles Darwin University Foundation
- BighART



## Westpac Matching Gifts

# Matching the generosity of employees

Established in December 1998, Westpac's Matching Gifts program was the first to be set up by an Australian bank and one of the first of its kind in Australia. The premise is simple: we match the generosity of our employees. In effect, this means we double their donation and the charities that benefit are those chosen by our employees.

Donations can be made to any Australian tax-deductible charity as:

- Individual donations from employees
- Payroll deductions
- The proceeds of team-based internal fundraising

**On 29 March 2007, employee donations for the last 12 months totalling \$961,752.97 were matched to more than 400 charities.**





## A small loan can make a big difference

**Many of the poorest people in Cambodia are resourceful, hardworking and determined, but severely hindered by lack of capital. Often, all it takes is a small loan to dramatically improve their future.**

First you hear the saw and then you see the radiant smiles of Lun Theoun and her husband Luy, working together, cutting wood for their neighbours. This family now has a successful business with a nice house thanks to their hard work and a series of small loans through VisionFund Cambodia.

Their journey began four years ago when VisionFund Cambodia loaned Theoun US\$5, enough money for her and Luy to purchase some tools to repair bicycles. Through hard work they were able to start a bicycle repair business and obtain another VisionFund loan to build a better roof on their house. With their last VisionFund loan the family decided to diversify their business and purchased a machine to cut wood for their neighbours.

With the help of small loans and other targeted services through World Vision's Micro Enterprise Development (MED) program, affordable credit can help small businesses grow. Now Theoun and Luy who have four children are able to send their children to school and experience the education they were deprived of.

As Lun's story shows, a small loan can lead to big differences in a family's standard of living.

Westpac's donation to World Vision was used to establish six community banks, to support economic change in Cambodia.

We estimate that in 2006, approximately 100 Westpac employees sponsored children through World Vision at a minimum of \$468 per year, and submitted their donation to the bank to be matched. Child sponsorships are a minimum of \$39 per month. Instead of Westpac's annual matching donation being used to sponsor more children, World Vision and Westpac have agreed to channel the proceeds to a project that supports the infrastructure of the entire community.

In 2006 the proceeds of Westpac's Matching Gifts donation to World Vision, which totaled \$60,000, were channeled into the →

**Since December 1998, Westpac Matching Gifts has generated a total of \$12.9m in donations to more than 1,000 charities across the nation.**

Image provided courtesy of World Vision Australia © 2007

establishment of six community banks to help support economic change in Cambodia and help families like Theoun and Luy. VisionFund Cambodia has now reached operational sustainability and is able to cover its own costs from the interest it receives on loans. The success of such projects means that funds donated via Matching Gifts to organisations such as World Vision will continue to be directed towards specific projects. To date \$356,000 has been donated to microfinance projects through our Matching Gifts program. In 2007 funds were directed towards a water development and sanitation project in Papua New Guinea.

## Lollipop, Lollipop

### Radio that heals the spirit

Radio Lollipop is a unique and vital charity that brings care, comfort, play and entertainment to sick children in hospitals in WA. The Radio Lollipop Studio is located at Princess Margaret Hospital in Perth. Radio shows are built around the requests of the children who are also encouraged to play DJ, be the announcer or just talk on the radio.

Many Westpac employees choose to donate to Radio Lollipop and Westpac is proud to match their donations via the Westpac Matching Gifts program. The donations have been used to purchase craft materials, books, music and prizes to keep the children happy and occupied during their stay in hospital.

As well as running the radio station, volunteers visit children on the wards to play games, conduct nightly competitions, read stories, sing songs or act silly to gain a smile or a laugh from a sick child. For those unable to leave their beds, the volunteers visit them personally to ensure they feel included.

Radio Lollipop broadcasts live to the children in Fremantle and Joondalup and also visits Murdoch and Armadale hospitals. They plan to extend live broadcasts to regional hospitals in WA, starting with Kalgoorlie Hospital. Their intention is to eventually offer their services to every sick child in WA.

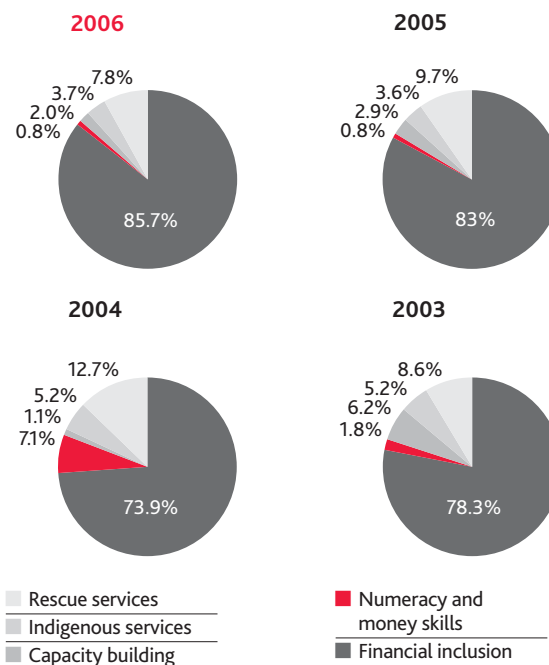
## Making a difference

- **\$12.9m** donated by employees and Westpac since December 1998.
- **More than 1,000** charities have benefited from Westpac Matching Gifts since December 1998.

## Reporting

# Reporting on what counts

## Community investment Breakdown



## Other Community Investment

### (including in-kind support)

Note: This is a selection of Westpac's community investment, not a comprehensive list.

**Westpac Matching Gifts**  
\$1.9m was donated to more than 400 charities in 2006/2007 (employee and Westpac contributions – see pages 68-69 for details).

**Disadvantaged**  
Millers Point Youth and Employment Partnership  
The Smith Family  
Western Chances  
WorkVentures  
Youth off the Streets

## Community contribution A\$

Area of involvement	\$m				
	2006	2005	2004*	2003	2002
Charitable gifts	2.6	2.1	2.1	1.2	1.6
Community investment	35.5	31.7	30.4	25.9	19.8
Eco projects	0.4	0.3	0.3	0.3	0.3
In-kind	0.9	1.4	1.2	1.6	1.7
Management costs	1.2	1.2	1.3	1.5	1.3
Commercial sponsorships	6.0	7.2	6.3	6.1	5.5
<b>Total</b>	<b>46.6</b>	<b>43.9</b>	<b>41.6</b>	<b>36.6</b>	<b>30.2</b>

\* Figures re-stated owing to under-reporting within financial inclusion.

## Community contribution %

Area of involvement	%				
	2006	2005	2004*	2003	2002
Charitable gifts	6	5	6	3	5
Community investment	76	72	66	71	66
Eco projects	1	1	1	1	1
In-kind	2	3	4	4	6
Management costs	3	3	4	4	4
Commercial sponsorships	13	16	19	17	18

\* Figures re-stated owing to under-reporting within financial inclusion.

### Disaster and overseas aid

Bushfire, drought and flood relief packages  
Honiara Rotary Club  
– Solomon Islands Tsunami  
Opportunity International  
Oxfam Australia  
Queensland Premier's Disaster Relief Appeal – Cyclone Larry  
The Salvation Army  
Drought Appeal  
World Vision

### Financial literacy

Beyond Survival workshops for community organisations  
Financial First Steps  
On-site Analysis training for community organisations  
Young Achievement Australia

### Indigenous issues

Aboriginal Employment Strategy  
Australian Securities and Investment Commission  
Balkanu Cape York Development Corporation  
Bama Ngappi Ngappi Corporation  
Cape York Institute  
Cape York Partnerships  
Djarragun College  
Indigenous Business Australia  
Indigenous Capital Assistance Scheme  
Indigenous Consumer Assistance Network  
Indigenous Community Volunteers  
Indigenous Tourism Australia  
National Indigenous Money Management Agenda  
NT Government Indigenous Advisory Group  
Reconciliation Australia

Tangentyere Council, Alice Springs, NT  
Tribal Warrior Association

### Other support

Cancer Councils – Daffodil Day  
Children's Hospital at Westmead, NSW – Bandaged Bear Day  
Children's Medical Research Institute – Jeans for Genes Day  
Epilepsy Association, Qld – Little Poss  
HeartKids NSW  
Humpty Dumpty Foundation, NSW – Balmoral Burn  
National Breast Cancer Foundation – Pink Ribbon Day – Mother's Day Classic  
Oxfam Australia – Trailwalker  
Royal Hospital for Women Foundation  
SIDS & Kids – Red Nose Day  
St John of God Foundation  
Starlight Foundation – Star Day  
The Foundation for Children

### Commercial sponsorships

Agribusiness field days  
Aurora Community Television  
Australian String Quartet  
Business networking events and awards  
Farmers Associations and Federations  
Global Entrepreneur Monitor  
Jewish Communal Appeal  
Our Community  
Prince Alfred College  
Redlands Art Show  
Sponsored athlete – Grant Hackett  
Sporting clubs  
Women's networking events  
Westpac Enviro Dome at the Adelaide Zoo  
Various Industry events and trade shows

**Westpac Foundation grants listed on page 43.**

## Our key community partners



### Indigenous Enterprise Partnerships (IEP)

Westpac is a founding corporate partner of IEP and is working on programs to help build the financial independence of communities in Cape York.



### Juvenile Diabetes Research Foundation (JDRF)

The bank has been a major national sponsor of JDRF's *Walk to Cure Diabetes* since 1998 and we help raise funds throughout the year for medical research.



### Landcare Australia

Landcare Australia administers *Westpac Operation Backyard*, an environmental funding program for projects involving our employees. Westpac sponsors the *Westpac Landcare Education Award* and helps raise awareness of responsible landcare practices.



### Mission Australia

Since 2000, Westpac has forged a strategic partnership with Mission Australia to support their work with marginalised and disadvantaged people. Our banking relationship spans 140 years.



### Surf Life Saving Australia

Westpac has been involved with Surf Life Saving since 1973. We sponsor Westpac Life Saver Rescue Helicopters in South Australia and Queensland, fixed wing aircraft in Victoria and jet rescue boats in Tasmania and Queensland.



### The Salvation Army

Westpac has provided hands-on support for the Red Shield Appeal for more than three decades and our banking relationship dates back to the 1880s.



### Westpac Life Saver Rescue Helicopter Services in New South Wales

For over 30 years, the Westpac Life Saver Rescue Helicopters have been saving lives. Westpac works with the rescue helicopter services to raise awareness and funds so they can continue serving the community.



### Westpac Rescue Helicopter Service in Tasmania

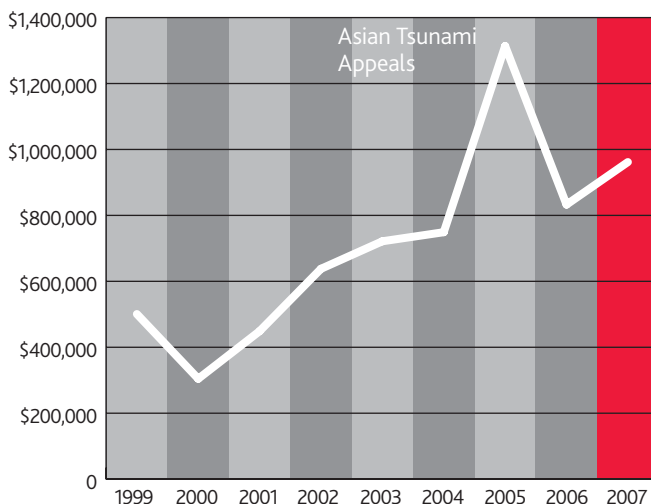
In 2005, Westpac entered into a partnership with the Tasmanian Air Rescue Trust to boost rescue services in Tasmania. The Westpac Rescue Helicopter Service provides a vital air rescue service for people living in or visiting Tasmania.

## Westpac Matching Gifts

### 2006/2007 Westpac Matching Gifts

- \$961,752.97 donated by Westpac
- More than 400 charities benefited
- 6,396 individual and team donations matched

### Westpac Matching Gifts trendline





# Giving people a new chance in life

Westpac is proud to partner  
with The Salvation Army and  
has supported the Red Shield  
Appeal for 35 years.

[Read more on page 11.](#)

## 2007 Westpac Matching Gifts Charity Categories

Overseas aid	\$210,948.75	21.9%	
Cancer	\$154,659.18	16.1%	
Welfare	\$149,755.07	15.6%	
Children	\$123,547.70	12.9%	
Education	\$81,223.00	8.4%	
Other health	\$81,214.55	8.4%	
Religious	\$61,317.94	6.4%	
Emergency services and life saving	\$40,593.78	4.2%	
Disability	\$29,116.90	3.0%	
Animals	\$19,489.10	2.0%	
Environment	\$6,100.00	0.7%	
Other	\$3,787.00	0.4%	
<b>Total</b>	<b>\$961,752.97</b>	<b>100.0%</b>	<b>0% 5% 10% 15% 20% 25%</b>

## Westpac employees' most supported charities for 2006/2007

1: World Vision Australia

2: Oxfam Australia

3: Juvenile Diabetes Research Foundation

4: The Salvation Army

5: The Smith Family

6: National Breast Cancer Foundation

7: Humpty Dumpty Foundation

8: Movember Foundation\*

9: Cancer Council NSW\*

10: Children's Hospital at Westmead\*

\* New in the top ten this year.

## Matching Gifts

### Employee supported charities through Westpac Matching Gifts April 2006 - March 2007

#### Animals

Animal Welfare League of SA  
 Australian Koala Foundation  
 Australian Orangutan Project  
 Bendigo Animal Shelter  
 Doggierecue.com  
 International Fund for Animal Welfare  
 Lort Smith Animal Hospital  
 P.A.T.S.H.E.L.P Inc  
 RSPCA  
 Wildlife Warriors Worldwide  
 WIRES  
 WSPA Australia Ltd  
 WWF Australia

#### Disability

Activ Foundation Inc  
 Association for the Blind of WA

Association for the Pre-School Education of Deaf Children Inc  
 Cerebral Palsy League Qld  
 Cerebral Palsy Tas  
 Cora Barclay Centre  
 Cystic Fibrosis (NSW, SA)  
 Disability Services Australia  
 Down Syndrome Association (NSW, Vic)  
 Epilepsy (NSW, Vic, Qld)  
 Giant Steps Sydney Ltd  
 Guide Dogs (Qld, Vic, Tas, SA & NT)  
 Kurrajong Waratah  
 Lifestart Cooperative Ltd  
 Little Kings Movement for the Handicapped  
 McIntyre Centre, Pony Riding for the Disabled Association  
 Nado Inc. Nepean Area Disabilities Organisation

Northcott Society  
 NSW Wheelchair Sports Association Inc.  
 Paralympic 2000 Gold Medal Appeal  
 ParaQuad  
 Riding for the Disabled  
 Royal Blind Foundation of Qld  
 Royal Institute for Deaf & Blind Children  
 Royal Society For The Blind of SA Inc  
 Shepherd Centre NSW  
 Special Olympics (Aus, NSW)  
 Spina Bifida & Hydrocephalus Association of SA Inc  
 St Giles Society Inc Tas  
 The John Maclean Foundation  
 The Spastic Centre  
 Vision Australia  
 Wheelchair Sports WA Association Inc

#### Education and Culture

Co As It Italian Association of Assistance  
 Cumberland High School Religious Education Fund  
 Dartbrook Study Centre Building Fund - Education Development Association  
 Earlwood Parish School Building Fund & Catholic Charities Trust  
 Engadine Parish School Building & Catholic Charities Trust  
 Eremeran Study Centre  
 Girl Guides Association NSW  
 Greenwich Public School Library Fund  
 Gregory Terrace Foundation

Kenthurst Study Centre Building Fund - Education Development Association  
 Killara High School P&C Association Building Fund  
 Killara High School P&C Library Fund  
 Kincoppal-Rose Bay School Building Fund  
 Liverpool Parish School Building & Catholic Charities Trust  
 Marsden High School Religious Education Fund  
 Mary Immaculate School Building Fund  
 Moore Theological College Development Fund  
 Northmead High School Religious Education Fund  
 Pared Foundation Ltd (Orchard Hills Prep School)  
 Pennant Hills & Cherrybrook Christian Education Association  
 Religious Education at Chatswood & Willoughby High  
 Roseville Public School Building Fund  
 SCEGGS Redlands Ltd  
 Scripture Union Schools Ministry Fund  
 Selimiye Foundation  
 Shalom Institute  
 Shore Foundation  
 St Andrew's College Foundation  
 St Catherine's School Waverley  
 St Leo the Great Church North Altona Parish Primary School Building Fund  
 St Lucy's School

St Mel's Primary School  
 St Vincents College Foundation Ltd  
 Building Fund  
 Sukyo Mahikari School Building Fund  
 Teen Challenge  
 The Bell Shakespeare Company  
 UCB Australia  
 UNE Foundation  
 University of NSW - Warrane College  
 University of Sydney  
 University of Tasmania Foundation Inc  
 Wenona Foundation Building & Acquisition  
 Fund  
 Westminster School Foundation Inc

#### Emergency Services and Life Saving

Angel Flight Australia  
 Bondi Surf Bathers' Life Saving Club  
 CareFlight NSW  
 Central Qld Helicopter Rescue Service  
 Harvey State Emergency Service  
 Harvey Volunteer Fire & Rescue  
 Heathcote Headquarters Rural Fire Brigade  
 Life Saving Victoria  
 North Curl Surf Life Saving Club  
 Pheasants Nest Rural Fire Brigade  
 Portland Surf Life Saving Club Inc  
 Qld Premier's Disaster Relief Appeal,  
 Cyclone Larry  
 Royal Flying Doctor Service  
 (Aus, NSW, Qld)  
 Rural Fire Brigades Association Qld Inc  
 St John Ambulance Australia Harvey  
 Sub-Centre  
 Sunshine Coast Helicopter Rescue  
 Services Ltd  
 Surf Life Saving (Aus, Qld, SA, Tas, WA)  
 Tasmania Air Rescue Trust  
 Wagga Wagga Rescue Squad Inc  
 Wamboin Rural Fire Brigade  
 Westpac Life Saver Rescue Helicopter  
 Northern Region  
 Westpac Life Saver Rescue Helicopter  
 Southern Region  
 Westpac Rescue Helicopter Hunter Region  
 Westpac Rescue Helicopter  
 New England Region

#### Environment

Australian Conservation Foundation  
 Australian Tropical Research Foundation  
 Carbon Neutral  
 Sunshine Coast Environment Council Inc  
 Trees For Life Incorporated  
 Wilderness Society

#### Health - Cancer

ACT Eden Monaro Cancer Support Group  
 Anti Cancer Foundation of SA  
 Australian Cancer Research Foundation  
 Breast Cancer Institute of Australia  
 Camp Quality  
 Cancer & Bowel Research Trust  
 Cancer Councils (Aus, NSW, Vic, Tas, NT)  
 Cancer Foundation of WA  
 Cancer Patients Assistance Society of NSW  
 Cancer Support Association of WA  
 CanTeen  
 Children's Cancer Institute Australia  
 Chinese Cancer Society of Vic Inc  
 Cure Cancer Australia  
 E. J. Whitten Foundation  
 GO Fund  
 Kids Cancer Research Trust  
 Leukaemia Foundations (NSW, Vic, Qld,  
 SA, Tas)  
 McGrath Foundation  
 Melanoma & Skin Cancer Research  
 Institute  
 Movember Foundation  
 NAPCAN Australia  
 National Breast Cancer Foundation  
 NSW Breast Cancer Institute  
 Oncology Children's Foundation  
 Ovarian Cancer Research Foundation  
 Peter MacCallum Cancer Institute  
 Prostate Cancer Foundation Australia  
 Queensland Cancer Fund  
 Quest for Leukaemia Foundation  
 Redkite  
 Riverina Cancer Care Community Trust

Sydney Breast Cancer Foundation  
 Sydney Neuro Oncology Group  
 Trevor Barker Foundation  
 Wimmera Against Cancer in Kids

#### Health - Children

Bestest Foundation  
 Children's Hospital at Westmead  
 Children's Medical Research Institute  
 Friends Of Brain Injured Children of Qld Inc  
 HeartKids (Aus, NSW)  
 Humpty Dumpty Foundation  
 Make A Wish Foundation of Australia  
 Murdoch Children's Research Institute  
 Princess Margaret Hospital for Children  
 Foundation  
 Radio Lollipop  
 Ronald McDonald House - Arnold Tink  
 House  
 Ronald McDonald House - Herston Hill  
 Ronald McDonald House - Home Away  
 from Home  
 Ronald McDonald House - House on  
 Collins  
 Ronald McDonald House Charities Trust  
 Royal Children's Hospital Foundation  
 Royal Children's Hospital Good Friday  
 Appeal  
 SIDS & Kids  
 Starlight Children's Foundation Australia  
 Sydney Children's Hospital Foundation  
 TLC for Kids Inc  
 Variety Clubs (NSW, SA, Tas)  
 Youth Empowerment Against HIV AIDS

#### Health - Other

Aidan Dwyer Foundation  
 AIDS Council (NSW, SA)  
 Alzheimers (Aus, NSW)  
 Arthritis Foundation (NSW, Qld, SA)  
 Australian Kidney Foundation  
 Australian Leukodystrophy Support Group  
 Inc  
 Autism Association of SA Inc  
 Autism Spectrum Australia  
 Ben Horsburgh Fund  
 Beyondblue Depression Research Ancillary  
 Fund Trust  
 Bobby Goldsmith Foundation  
 Chloe Bloch  
 Day of Difference Foundation  
 Diabetes Australia  
 Diabetes Australia Research Ltd  
 Epworth Medical Foundation  
 Grow SA  
 Heart Foundation  
 Heart Research Institute  
 Julian Burton Burns Trust  
 Juvenile Diabetes Research Foundation  
 Launceston General Hospital  
 Meniere's Support Group  
 Menzies Centre  
 Mercy Hospital for Women  
 Metabolic Dietary Disorders Association  
 Millennium Foundation Ltd  
 Motor Neurone Disease Association of  
 NSW  
 Motor Neurone Disease Association of  
 Queensland  
 Mount Olivet Community Services Ltd  
 MS Australia  
 MS Research Australia  
 MS Society (Vic, Qld, SA & NT)  
 National AIDS Fundraising Ltd  
 National Heart Foundation of Australia  
 (NSW, Vic, SA)  
 National Stroke Foundation  
 NISAD  
 North Shore Heart Research Foundation  
 Odyssey House  
 Osteoporosis Australia  
 Quest for Life Foundation  
 Royal Adelaide Hospital Research Fund  
 Royal Brisbane & Women's Hospital  
 Research Foundation  
 Royal District Nurse Service Foundation  
 of SA  
 Royal North Shore Hospital  
 SANE Australia  
 South Eastern Sydney & Illawarra Area  
 Health Service

St Vincent's Foundation  
 St Vincents Hospital Sydney  
 The Anika Foundation  
 The Bronte Foundation  
 The Royal Hospital For Women Foundation  
 Wayside Chapel  
 Wesley Group Of Hospitals  
 Women's & Children's Hospital Adelaide

#### Overseas Aid

ADRA  
 Amnesty International Australia  
 Asian Aid Organisation Ltd  
 Austcare  
 Australian Baptist World Aid & Relief  
 Overseas Aid Fund  
 Australian Jesuit Mission Overseas  
 Aid Fund  
 Australian Salesian Mission Overseas  
 Aid Fund  
 Awareness Cambodia Overseas Aid Fund  
 Care Australia  
 Caritas Australia  
 ChildFund Australia  
 Christian Blind Mission International  
 Compassion Australia  
 Daughters of Our Lady of the Sacred Heart  
 Overseas Aid Inc  
 Divine Word Missionaries Overseas Aid  
 East Timor Children's Fund  
 GK Ancop Australia Ltd  
 Global Development Group  
 Humane Society International  
 International Needs  
 Mary MacKillop East Timor  
 Medecins San Frontiers Australia  
 MozAid Overseas Aid Fund  
 Muslim Aid Australia  
 NCCA Christian World Service Overseas  
 Program  
 Opportunity International Australia  
 Oxfam Australia  
 Plan International Australia  
 Rotary Australia World Community  
 Services Ltd  
 Samaritan's Purse Australia Ltd  
 SJMAID  
 TEAR Australia  
 Ted Noffs Foundation  
 Tzu Chi Foundation Australia  
 UNICEF Australia  
 World Vision Australia

#### Religious

Anglican Youth Works  
 Anglicare (NSW, Tas)  
 Archangel Michael Coptic School Building  
 Fund  
 Bible Society in Australia  
 Carmelite Fathers Inc (Vic)  
 Catholic Archdiocese of Sydney -  
 Charitable Works Trust  
 Catholic Charities Appeal  
 Catholic Church Endowment Holy Cross  
 Goodwood Parish  
 Catholic Mission  
 Catholic Parish of St Catherine Labouré  
 Chinese Catholic Community Homes Ltd  
 Christian City Church Adelaide Shores  
 Christian Nationals Evangelism Council  
 Church Missionary Society NSW  
 Dominican Father's Retirement & Sickness  
 Fund  
 Every Home for Christ  
 Hare Krishna Food For Life  
 Hillsong Church  
 Hillsong Foundation  
 Holy Family Parish Menai  
 Holy Spirit Seminary of Qld  
 Jewish Communal Appeal  
 Jewish National Fund of Australia  
 Mater Dei Parish  
 One Community Church Inc  
 Our Lady of the Rosary  
 Pontifical Mission Societies  
 Ramakrishna Sarada Vedanta Society  
 NSW Inc  
 Regina Coeli Catholic Parish  
 St Alfred's Anglican Church  
 St John of God Foundation  
 St Kevin's Parish Eastwood

St Mary's Cathedral Conservation Appeal  
 The Roman Catholic Archdiocese of  
 Brisbane  
 Uniting Church in Australia

#### Welfare

Australian Red Cross Society (Vic, SA,  
 WA, NT)  
 Baptist Community Services (SA) Inc  
 Barnardos Australia  
 BoysTown Kids Help Line  
 Brotherhood of St Laurence  
 Cape York Aboriginal Charitable Trust  
 CentaCare  
 Central Coast Community Chest  
 Comic Relief Australia  
 Ecumenical Catholic Welfare Inc  
 Elderly Australian Chinese Homes  
 Elsie Women's Refuge  
 Eva Tilley Memorial Home Inc  
 Exodus Foundation  
 Fusion Australia  
 Good Beginnings Australia  
 Hastings Women & Children's Refuge Inc  
 Jesus Cares Refuge Inc  
 Jewish Care  
 Josephite Community Aid  
 Just Enough Faith Foundation  
 Kairos Prison Ministry Australia  
 KARUNA Hospice Service Ltd  
 Knights of the Southern Cross (NSW) Inc  
 Legacy Brisbane  
 Legacy Melbourne  
 Lifeline Australia  
 Lutheran Community Care  
 Mackillop Family Services  
 Mallee Family Care  
 Mary MacKillop Foundation  
 Mirabel Foundation Inc  
 Mission Australia  
 Roman Catholic Archbishop of Perth  
 - Samaritan Projects  
 Rosies Youth Mission Qld  
 Rotary Club of Sydney Inc  
 Save the Children Australia  
 Scout Association - Lord Baden-Powell  
 Society  
 Sir David Martin Foundation  
 Somerville Community Services  
 Southern Community Welfare  
 St John's Community Service  
 St Mary's Community Care  
 St Mary's House of Welcome  
 St Vincent de Paul Society  
 (Margaret House)  
 St Vincent de Paul Society  
 (Matthew Talbot Hostel)  
 St Vincent de Paul Society (NSW, Qld, SA)  
 The Benevolent Society  
 The Fred Hollows Foundation  
 The Salvation Army  
 The Sister Freda Mission  
 The Smith Family  
 Toogoolawa Children's Home  
 United Israel Appeal Refugee  
 Relief Fund Ltd  
 United Way (NSW, Vic, Qld, SA, WA)  
 UnitingCare Burnside  
 Unyball Pty Ltd  
 Wesley Mission  
 Whitelion Inc  
 Yalari  
 YoungCare  
 Youth Off The Streets  
 Youthcare WA  
 YWCA

#### Other

ZCBA Development Fund  
 Channel Seven Telethon Trust  
 Charity Link Inc  
 Hawkesbury Canoe Classic  
 HELP Inc  
 The Way Community

A photograph of a dense forest with tall, moss-covered trees. A person in a red jacket and dark backpack is seen from behind, reaching out to touch the trunk of a large tree. The scene is lit with soft, natural light filtering through the canopy.

## Helping to care for our environment

Westpac has proudly partnered with Landcare Australia since 1998. Landcare manages Westpac's Operation Backyard environmental funding program for projects involving employees as volunteers.

**Read more on page 23.**

