

# Westpac Foundation Annual Report 2017.

Celebrating 200 Community Grants  
in our 200th Year.



Creating opportunities for those  
who need it most.

200

  
Westpac  
Foundation

Most Australians have a good quality of life, access to education, training and employment, and friends and family to rely on during hard times.

But not everyone is afforded the same opportunities.

These are the people that Westpac Foundation aims to support.

Through every grant we award, every community organisation we support, and every social entrepreneur whose vision we back, we are working to help create a fairer and more inclusive Australia.



Max is a trainee bike mechanic with Good Cycles, a social enterprise that uses bicycles and cycling to engage, empower and create employment for young people experiencing disadvantage. See page 10

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# ABOUT WESTPAC FOUNDATION

## Helping people since 1879

In 1879, Thomas Buckland, then President of the Bank of New South Wales (which later became Westpac), donated his £1,000 annual bonus to establish the Buckland Fund, today known as Westpac Foundation. The original aim of the Buckland Fund was to help families of deceased bank employees who found themselves in financial hardship.

In 1999, the scope of Westpac Foundation expanded beyond supporting our long-serving retired employees and their families to also making a meaningful contribution to the wider Australian community through grants to not-for-profit organisations.

In 2011, Westpac Group donated \$20 million to Westpac Foundation. This donation continues to fund a significant proportion of our grants and gives us the ability to grow our social impact via our community partners.

The support of Westpac Group employees through payroll giving and fundraising events also helps to fund our grant programs.

We are proud that 138 years on, Westpac Foundation still encompasses the spirit, generosity and philanthropic intent of our founder Thomas Buckland.

Today, Westpac Foundation carries out its aims by tapping into the generosity, time and talent of Westpac Group employees to support the organisations and social entrepreneurs that are creating a fair go for all Australians.

## SOCIAL SCALE-UP GRANT PROGRAM

Awarding grants of \$300,000 over three years to support the growth of social enterprises that are creating jobs and training opportunities for Australians who need it most.

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## COMMUNITY GRANT PROGRAM

Awarding \$10,000 grants to grassroots community organisations that are making a positive difference to people in their local area. In 2017, Westpac's 200th year, Westpac Foundation awarded 200 Community Grants – our largest round of grants for this program.

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## WESTPAC CHANGEMAKERS PROGRAM

We combine the financial element of our grants with valuable non-financial support such as skilled volunteering through our Westpac Changemakers Program. This program connects Westpac Group employees – our Changemakers – with the organisations that Westpac Foundation supports. Our employees volunteer their professional skills to help bolster the organisations' financial sustainability, organisational effectiveness and social impact.

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## MARY REIBEY GRANT: PAGE 26

In partnership with Westpac's Women's Markets team, the Mary Reibey Grant is awarded every three years to a not-for-profit organisation that supports disadvantaged women and girls in Australia.

## FINANCIAL HARDSHIP GRANTS: PAGE 27

These grants provide financial assistance to retired Westpac Group employees who find themselves facing financial hardship.

## PACIFIC GRANT: PAGE 26

In partnership with Westpac's Pacific team, this grant of \$150,000 over three years helps improve community wellbeing in the Pacific region, supporting not-for-profit organisations listed in the AusAID Overseas Aid Gift Deduction Scheme.

## COLLECTIVE IMPACT GRANT: BURNIE WORKS: PAGE 27

Burnie Works is an early stage collective impact initiative tackling low school retention and high youth unemployment in Burnie, Tasmania.



## A MESSAGE FROM OUR CHAIR & CEO

We continue to be inspired by the tireless work that our community partners do to tackle complex social issues and provide hope to the many Australians who deserve more opportunities to gain education, training and employment, and to feel more valued within their own community.

2017 has been an important year for Westpac Foundation. We are pleased to have donated \$3.8 million to fund 214 grants for 205 not-for-profit organisations around Australia and in the Pacific to help them prosper and grow, as well as \$61,550 in financial hardship grants to 15 retired Westpac Group employees in need.

This year has also marked Westpac's 200th anniversary, and to celebrate we awarded 200 Community Grants worth \$2 million to local community organisations that are helping to create a fairer, more inclusive Australia for those who are experiencing disadvantage. This is the sixth year of our Community Grants program and has been our largest funding round to date.

In terms of impact, our 2017 Community Grant recipients will support an estimated 47,000 vulnerable Australians. These \$10,000 grants also include valuable non-financial support in the form of tailored skilled volunteering from dedicated and passionate Westpac Group employees, some of whom are featured in this report. Like last year, we have matched each grant recipient with a Westpac Group employee, as their Community Grant Ambassador.

Thank you to everyone who visited our website and nominated their local community organisation to apply for a grant this year. Thank you also to our Westpac Group employees who got behind the 200 Community Grants program by voting for their favourite community organisation, to help us select our grant recipients, and encouraging others across the Westpac Group to do the same.

**Sinclair Taylor**  
Chief Executive Officer, Westpac Foundation

Thank you also to Westpac Group employees, who generously support Westpac Foundation and our community partners through their fundraising, payroll giving, mentoring and skilled volunteering.

Westpac Foundation was one of the first philanthropic organisations in Australia to develop a grant program specifically to support employment-generating social enterprises, and we've never looked back. In last year's Annual Report we highlighted our funding commitment of \$1.5 million to help five outstanding social enterprises to scale up their operations and grow their social impact with our first round of Social Scale-up Grants. We are pleased to report that these five amazing social enterprises are going from strength to strength, and this year they are joined by a new cohort of grantees: CareerSeekers, Good Cycles, Muru Mittigar, Soft Landing and Vanguard Laundry Services. Each organisation will receive \$300,000 over three years plus non-financial support via our Changemakers Program. Together these ten social enterprises are forecast to create close to 4,500 Award-wage paying jobs and employment pathways by 2020.

We acknowledge the great work of the Westpac Community Board, chaired by Bernadette Inglis (Group General Manager, Westpac Retail and Premium Bank and Westpac Foundation Board member), which drives much of our fundraising and engagement for the Community Grants program. We also thank our Westpac shareholders, who generously support Westpac Group's Family of Giving through the dividend donation plan, as well as those Westpac customers who have kindly supported our fundraising activities.

Thanks again to all those who have helped Westpac Foundation in 2017, enabling us to back not-for-profit organisations creating a fairer and more inclusive Australia.

**Jon Nicholson**  
Chairman, Westpac Foundation

# GRANTS FOR 2017

NUMBER OF GRANTS AWARDED IN 2017

**229**

TOTAL GRANTS IN 2017

**\$3.8 MILLION**

NEW COMMITMENT TO SOCIAL  
SCALE-UP GRANT PROGRAM IN 2017

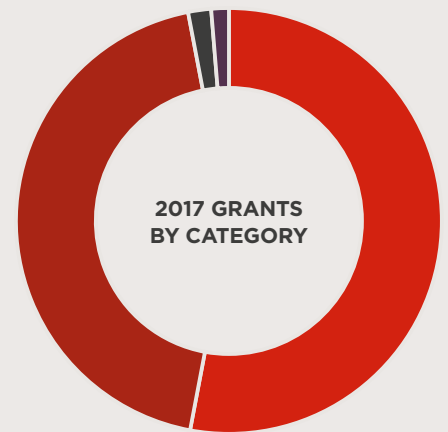
**\$1.5 MILLION**

TOTAL FUNDS DONATED BY STAFF,  
SHAREHOLDERS, SUPPLIERS AND  
CUSTOMERS IN 2017

**\$2 MILLION**

TOTAL GRANTS PAID SINCE 1999

**\$35.6 MILLION**



PACIFIC GRANT  
**\$50,000**

FINANCIAL HARDSHIP  
GRANTS  
**\$61,550**

SOCIAL ENTERPRISE  
GRANTS  
**\$1.7 MILLION**

COMMUNITY GRANTS  
**\$2 MILLION**

# SOCIAL SCALE-UP GRANT OVERVIEW

Westpac Foundation launched the Social Scale-up Grant program in 2016 to support established social enterprises with a proven model for creating employment pathways for individuals facing significant barriers to entering the mainstream job market.

The Social Scale-up Grant program continues the Foundation's focus on the target groups that are often over-represented in unemployment statistics: Indigenous Australians, people living with a disability, youth at risk, people who have experienced mental health issues, homelessness or family violence, and refugees and asylum seekers.

In 2016, we granted \$1.5 million to our first five social enterprises to help them scale up their operations and grow their social impact. In 2017, we committed a further \$1.5 million to supporting an additional five organisations, bringing our total investment to \$3 million across ten employment-generating enterprises. Each Social Scale-up grantee will receive \$100,000 per year for three years, as well as access to tailored and flexible non-financial support. More detail on our Social Scale-up grantees can be found on pages 8 to 19.

Together with our Social Scale-up grantees, we are building on the impact we have already made since 2015 (when we first collected data) with over 830 jobs and nearly 3,000 employment pathways for Australians otherwise excluded from mainstream employment.

By 2020, we expect our ten Social Scale-up grantees will:

- support 2,273 currently unemployed people into jobs, for some, it will be their first experience in meaningful employment
- provide formal qualifications or valuable work experience for a further 2,293 people
- boost their annual income from trade from \$23.3 million to over \$73.7 million, which will represent 88-100% of their total annual revenue.

At the heart of Westpac Foundation's grant-making is a strong belief that a social enterprise can better grow and scale its social impact when it is also a viable, sustainable business.

**“We have designed our Social Scale-up Grants to best enable social enterprises to expand and take calculated risks without negatively impacting their ongoing operations or their existing training and employment programs.”**

Sinclair Taylor, Chief Executive Officer, Westpac Foundation.





According to Sinclair Taylor, Westpac Foundation Chief Executive Officer, “Although many of our applicants are generating enough trading income to sustain their current business operations, it continues to be a challenge to find the money they need to grow. Our aim is to back organisations that have demonstrated their impact and help them deliver more jobs and employment pathways for fellow Australians in need.”

A key component of the Social Scale-up Grant includes significant non-financial support through our Changemakers Program – Westpac Group employees who volunteer to support our grantees with the risk, finance and general commercial challenges they will face over the three years that they receive grant money. The program also focuses on helping social enterprises access opportunities to supply products and services to Westpac Group and beyond. More detail on our Changemakers Program can be found on page 28.

## WHAT IS A SOCIAL ENTERPRISE?

Social enterprises generate most of their income from selling goods and services, but unlike most businesses, they intentionally seek to solve a complex social problem at the same time. The more a social enterprise sells its products or services, the more it can reinvest into its social mission.

Social enterprises create supportive work environments and training opportunities to people often facing barriers to gaining mainstream jobs.

An estimated 20,000 social enterprises are now operating across all industry sectors in Australia.

## OUR HISTORY OF SOCIAL ENTERPRISE

Westpac Foundation was one of the first philanthropic organisations in Australia to develop a grant program specifically to support social enterprises. Between 2006 and 2017, Westpac Foundation awarded over \$16 million in funding to the social enterprise sector. This includes:

- \$15.3 million in grants to 94 social enterprise initiatives across a wide range of social issues, from leadership programs for youth at risk to social and financial inclusion initiatives
- \$1.1 million in direct funding to build and strengthen organisations that provide support, research and networks to the social enterprise ecosystem, such as Social Traders and the Australian Centre for Philanthropy and Nonprofit Studies at Queensland University of Technology.

# MEET OUR 2017 SOCIAL SCALE-UP GRANTEEES

## SOFT LANDING PAGE 9

**Soft Landing** is a national social enterprise that provides mattress collection and recycling services that reduce waste to landfill and creates employment opportunities for people in the community who are experiencing disadvantage.



## GOOD CYCLES PAGE 10

**Good Cycles** is a Melbourne based social enterprise, seeking to expand to other cities, that uses bicycles to change lives via retail stores and mobile bicycle mechanics to create employment for young people at risk.



## VANGUARD LAUNDRY SERVICES PAGE 11

**Vanguard Laundry Services** is a commercial laundry based in Toowoomba (QLD) that employs people who have a lived experience of mental illness and have struggled to secure employment.



## CAREERSEEKERS PAGE 12

**CareerSeekers** New Australian Internship Program partners with leading organisations to create employment opportunities for refugees, including university students navigating a pathway to graduate employment and mid-career professionals seeking to restart their careers.



## MURU MITTIGAR PAGE 13

**Muru Mittigar** supports Indigenous Darug people in Western Sydney to advance community, culture and country, by creating meaningful jobs in natural resource management, contracting, tourism and cultural awareness services.







## SOFT LANDING

Jarrod Roskell,  
Soft Landing, Bellambi  
Warehouse Manager

Soft Landing is Australia's largest mattress recycler, diverting around 225,000 mattresses each year from landfill for recycling and reuse. It offers entry-level training and work to people who have experienced barriers to gaining lasting employment.

Soft Landing employs 80 people in NSW, ACT, VIC and WA. "The majority come from disadvantaged families," says Soft Landing National Operations Manager, Stan Brookes. "They might be long-term unemployed or previously incarcerated."

Westpac Foundation's Social Scale-up Grant will fund development in human resources (HR) and logistics. "We'll be able to fund an Indigenous HR manager to provide a better employment experience for our Indigenous staff. Secondly, we'll invest in a fleet management software system to optimise mattress collections. It will incorporate safety checklists, mapping and record-keeping."

The software system is crucial to enable the social enterprise to grasp the huge opportunities before it. This includes rolling out a national Product Stewardship Scheme with major mattress manufacturers and retailers to collect end of life mattresses.

By upping its fleet from 14 to 20 vehicles and expanding into Queensland, Soft Landing plans to employ 300 people over three years - up from 80. It's a significant jump but according to Brookes: "The growth in the business is there, we're looking at four new sites now." Money saved through more efficient collections will go directly back into its community programs. "We'll get more people off unemployment benefits and into meaningful work. The difference in their lives is huge. It's normal to want something better for your kids. I've been to lots of weddings of guys who started here six or seven years ago. That cycle has been broken for them."

**Without Soft Landing, Jarrod says: "I don't think I'd have gone into management without people like Stan saying 'You can do it'. I always wanted to be a manager and this gave me the direction to do it."**

Jarrod and his partner have since bought an investment property in Albion Park. "We're doing better than ever. When I got on track, my girlfriend progressed in her career too. She's an area manager where she works now."

### Jarrod's story

Five years ago, Jarrod Roskell's Wollongong lawn maintenance business was falling apart. Competitors were undercutting prices, two employees had left and Jarrod realised he was in "dire straits".

"We'd just bought a villa but I was on barely minimum wage. I'd always worked in fast food outlets or supermarkets but this time I had nothing to go to. Me and my girlfriend were so stressed about finances we weren't talking. It was a really hard time."

Jarrod's job agency connected him through work for the dole to Soft Landing. "Where I am now from five years ago is night and day. This place changed my life."

As Bellambi Warehouse Manager, Jarrod manages up to 25 employees. "I started from the bottom but my background made me the manager I am. A lot of our guys haven't been working or have been in jail. A lot come from broken homes. They're the guys we want. We're about improving people's lives."

Currently completing Certificate IV in Frontline Management, Jarrod says everyone knows his story. "I worked my way up. It shows that hard work does pay off."



**Max Hollow,  
Good Cycles,  
Trainee Bike Mechanic**

## GOOD CYCLES

### Max's story

Max Hollow says there is “no doubt” his role as a trainee bike mechanic with Good Cycles kept him from serving time in jail. “I dropped out of school when I was 14 or 15 and started an apprenticeship plastering. I did that until I was about 18 then I got myself into a sticky situation. I had a lot of trouble with the police.”

After completing the ten-week Pedal Empowerment Program (PEP) Max began working on Fridays cleaning GoGet cars around Melbourne and on Mondays as a trainee bike mechanic at the Docklands shop. “I didn’t have a clue about bikes when I started but I enjoyed it straight away. It came along at a very good time.”

Max sometimes uses the bike he earned through the PEP to pick up his brother from school. “Sometimes I ride down to the beach and go fishing.”

But for him, it really comes back to the people. “Good Cycles has heaps of good people, one of the trainers came and sat through court with me last time. It showed me that people still have faith in me.”

Good Cycles uses bikes to engage, educate and find employment for youth at risk and the long-term unemployed. In five years it has grown to employ around 40 people, most as bike mechanics. In addition to two bicycle retail and service venues in Docklands, the social enterprise offers bike maintenance throughout Melbourne CBD and GoGet car cleaning.

“From critical seed money to grants to fund community engagement and youth training, we’ve had a relationship with Westpac from the start,” says Good Cycles CEO Jaison Hoernel. “They’ve helped with HR policies, commercial decisions and with letters of support for business opportunities.”

Last year, aided by expert advice through Westpac’s skilled volunteering program, Good Cycles won the contract to service the operations of Melbourne Bike Share. “A Westpac mentor helped us to add strategic value to the contract. It was a great coup. We’ve got four trainees in there fixing bikes, distributing helmets and checking the stations.”

Good Cycles’ provision of transitional employment fills a crucial gap in trainees’ employment history, making them more appealing to other companies. “They work with us for up to 24 weeks on award wages. They get job ready with skills and recent employment history and then decide what’s next.”

However, from there Good Cycles was struggling to close the loop by matching as many trainees as possible to suitable jobs. Westpac’s Social Scale-up Grant will fill that need. “It will fund a skilled transitional labour co-ordinator to maximise our social impact by placing more young people in jobs. The role will be dedicated to increasing those employment outcomes. Without this money that would be very hard. Last financial year we secured about 18 roles but we hope to reach 100 jobs per year by 2020.”

Good Cycles is poised for significant growth over the next three years. It plans to open three bike hubs and increase its revenue to more than \$3 million. “Getting Westpac’s help to increase our impact is really exciting. This grant will make a huge difference to what we do.”

**“Prior to doing the course, I was rejected for job after job, with all my conditions and not having a license. It’s easier to get up in the morning now and get along with my day. It’s given me an opportunity when none else was there.”**

Max Hollow





In Toowoomba, Queensland, three years of hard work fundraising and planning are paying off. In January 2017, the social enterprise Vanguard Laundry Services opened its doors, and it's already changing lives.

"Vanguard is about bringing large-scale social enterprise to the front line," says CEO Luke Terry of the world-class commercial laundry.

Vanguard's goal is to create 100 career and training opportunities a year for the area's long-term unemployed who have chronic and enduring mental illness. There were many doubters: some thought they couldn't raise the funds, others didn't think the job outcomes would be there.

It's taken less than a year to prove the naysayers wrong. The fundraising wasn't easy, but it happened, thanks in large part to the support of over 70 partners. This includes Westpac Foundation which has supported the social enterprise through an initial \$10,000 Community Grant followed by a \$100,000 seed grant, corporate volunteers and most recently, a \$300,000 Social Scale-up Grant. Westpac also provided \$1.4 million in equipment finance to fund Vanguard's laundry machines.

"Imagine you have a corporate of 40,000 people behind you," says Luke. "In addition to the financial support, Westpac has helped us run events, develop a new website, write employment contracts, and negotiate energy contracts."

Vanguard has smashed through its employment targets (of their 30 employees only two have moved on in 26 weeks), and has no shortage of laundry clients.

Now, with the help of the Westpac Foundation's Social Scale-up Grant, the social enterprise is ready to increase sales from 15 tonnes of laundry a week to 60. Once that's achieved, it will look at the many offers they have to expand to other regions, and continue changing lives, one wash at a time.

**"Vanguard started with the belief of one customer – St Vincent's Hospital Toowoomba, which signed a nine-year contract as our anchor client. We've now grown from one customer to 70."**

Luke Terry, CEO of Vanguard Laundry Services.

## Jon's story

While employees often have a love hate relationship with their job, for Jon, work is pure pleasure.

"I like everything about it: I feel like I'm contributing something back to the community," says the busy Vanguard Laundry Services employee.

Jon was diagnosed with severe clinical depression in 2007. The condition changed his life; making it hard for him to find employment, and turning him into somewhat of a recluse.

"I never thought I'd find work again," he says. A job at the social enterprise turned Jon's world around. "I've not looked back. I don't think I've missed a day of work. I've rediscovered my mojo."

Working in an industrial laundry is not easy. For a start, the 50kg machines need feeding every three minutes. But for Jon, the fast pace is part of what he loves about working at Vanguard.

The work has had a few other effects on Jon's life. Outside of work he's more confident, and is better at staying active. An unexpected benefit is that through all the lifting he's lost 20 kilograms since starting at the laundry.

"I had to put another notch in my belt," he smiles.





L-R Michael Combs, CEO CareerSeekers, Amanda Matehaere, General Manager, HR Westpac Commercial & Business Bank and Maria, CareerSeekers intern

# CAREERSEEKERS

## Elena's story

When accountant Elena arrived in Australia seeking protection, getting started in work wasn't easy. In fact, she'd been in Australia for three years before she landed her first opportunity.

"I was going to interviews and the first thing they'd ask for was local experience. I was so disappointed," she says.

When CareerSeekers started working with Elena, things quickly changed. She attended workshops to fine-tune her resume and do some interview preparation, and CareerSeekers opened the door to a paid internship as a teller at one of Westpac's Sydney branches.

"Westpac and CareerSeekers have changed my life. They gave me hope. Your first job in Australia is really important. It helps on your resume, and it gives you local references, which are important here," says Elena.

"Before this, I was looking for any job: I wasn't sure what I wanted to do. Now, I know I want to stay in banking. It's really exciting and I like helping people, especially with their financial goals," she says.

Elena knows exactly what comes next. "My next step is to be a personal banker. [But] my big goal is to be a home finance manager: that's another four or five years away."

With just 17 per cent of humanitarian migrants in employment 18 months after arriving in Australia, CareerSeekers set out to create change.

Set up in September 2015, the social enterprise finds paid, full-time internships in Australian organisations for refugees and asylum seekers aspiring to find professional employment. Participants are either university students or mid-career professionals who are tertiary qualified in their country of origin.

It's working. CareerSeekers has placed well over 160 participants in internships across the two streams, with over 70% either still interning or extending beyond the initial placement period. It is thanks to partnerships with organisations like Westpac that these new Australians are getting access to these kinds of professional opportunities.

"We are finding people within organisations that this story resonates with. They say: 'Wow, if my parents or grandparents had had an opportunity like this, my family's situation would be very different now'," says Michael Combs, Founder & CEO of CareerSeekers.

This Social Scale-up Grant will be the second time Westpac Foundation has supported CareerSeekers financially. In addition, Westpac has employed nine CareerSeekers interns, including Maria and Elena, and provided \$100,000 when the social enterprise launched in 2015.

The Foundation has also provided support with business mentoring from Westpac leaders like Amanda Matehaere, and hosting of CareerSeekers' five day Internship Preparation Training where teams of Westpac professionals volunteer to run interview training and networking events.

The latest funding will help CareerSeekers expand beyond its Sydney and Melbourne operations to include programs and placements in Adelaide and Brisbane, and to help 600 refugees and asylum seekers find internships over the next three years.

"The first grant helped us get our legs, this grant will let us run hard and fast," says Michael.

**"People are embracing the program, and taking these individuals under their wing, mentoring them and giving them a start. That's making for much richer experiences and a faster settlement when participants are in the workplace."**

Michael Combs, Founder & CEO of CareerSeekers



## MURU MITTIGAR

Josh Nicholls,  
Muru Mittigar,  
Cultural Education Officer

The Aboriginal-owned social enterprise Muru Mittigar has its headquarters in Darug land in Western Sydney. Since 1998, it has been improving the economic and social capacity of Indigenous Australians and helping the wider community better understand Aboriginal culture. Many of the new jobs Muru Mittigar creates allow its Indigenous employees to keep caring for country as traditional custodians of the land.

“Everything we do incorporates an understanding of country, community and culture,” says Chief Executive Officer, Peter Chia. Muru Mittigar employs about 45 people, 80% of them Indigenous. At its heart is the Culture and Education Centre at Rouse Hill where employees talk to school children, tourists and corporate groups about historical and contemporary Aboriginal culture. Muru Mittigar’s native plant nursery near Penrith is home base for its Caring for Country land management team.

With Indigenous social procurement among corporate and government organisations on the rise, Muru Mittigar is enjoying new opportunities for its Aboriginal rangers, from Byron Bay to the South Coast of NSW.

Muru Mittigar’s training and work support programs have led many to lengthy careers with Muru Mittigar or other employment opportunities, Peter says. “We have placed more than 1,000 Aboriginal people into full-time employment. Since 2010 our retention rate has been around 87% compared to a sector average of between 50 and 60%.”

Muru Mittigar’s community finance hub in Penrith offers free services and a no-interest loan scheme (NILS) for essential goods and services. “Getting someone out of a tough financial situation has a huge impact on their life. We’ve issued \$1 million in loans and had a repayment rate of 98.5% which is stunning,” says Peter.

With so much at stake in the lives of its beneficiaries, and so many opportunities for its Indigenous services, it is no surprise Muru Mittigar risked spreading itself too thin. In addition to a Westpac Foundation Community Grant, in 2016 Muru Mittigar received expert support from Westpac employees as part of its skilled volunteering program.

A core group of Westpac employees worked with Muru Mittigar over 12–18 months. “Westpac’s continuity was important,” says Peter. “They really got to know us and our business. It’s hard to put a value on the enthusiasm and expertise they brought. They helped with strategic planning and risk and governance too.”

“We’re hoping that over the next three years with Westpac Foundation’s support we’ll be able to create around 120 jobs. We’ve been around for 20 years and navigated our way through some tough times but we’re positioning ourselves now to really take off.”

### Josh’s story

Since he was a kid, Muruwari man Joshua Nicholls wanted to teach his culture. In his late teens, however, he felt disconnected. At 19-years-old, his council traineeship finished and Josh discovered he was going to be a father. “I said ‘I better give up alcohol and look for a job’. I wanted to make my son proud when he gets older.”

Josh, now 23, has been working at Muru Mittigar’s Culture and Education Centre for two years. “Muru Mittigar has been a big help for me because I used to be very addicted to alcohol. They reconnected me to my culture and got me off that track I was on.”

“I educate people about our connection to the land, how we survived so many years, show them the different tribes and languages and how we tell stories with our art. They all think we spoke the same language but there were 600 different languages! I love teaching my culture, that’s what I always wanted to do. I’m a good worker. This job makes my son, family and community proud. I’m very happy I had this opportunity.”

# IMPACT UPDATE: SOCIAL SCALE-UP 2016

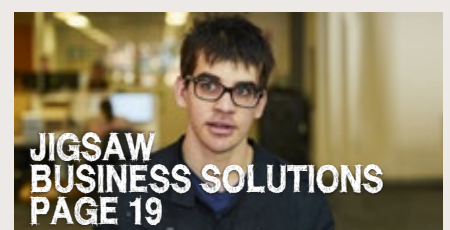
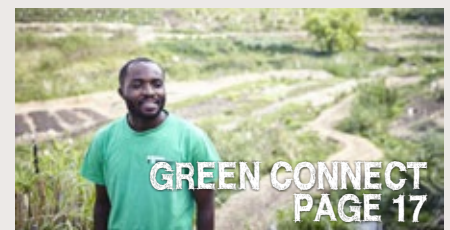
In 2016, we announced our inaugural Social Scale-up Grant recipients: Jigsaw Business Solutions, Green Connect, Bama Services, The Bread & Butter Project, and STREAT.

All five organisations are either on track to meet or are exceeding the targets they set on their social and financial performance over the past three quarters (30 September 2016 to 30 June 2017):

- Total jobs created: 153 (on track to reach projections of 812 over three years\*)
- Total employment pathways created: 290 (exceeding projections of 833 over three years\*)
- Total income: \$12 million (exceeding projections of \$45 million over three years\*)
- Average percentage of trading income: 82% (on track to achieve between 88-100% in three years\*).

As part of our commitment to supporting and measuring the impact of our Social Scale-up Grant recipients, we meet with our grantees on a quarterly basis, both to review the key social and financial metrics agreed in their development plans, and to identify and progress any non-financial assistance required. The meetings are attended by Westpac Foundation senior advisors, the grantee's business mentor, and any other skilled volunteers. This holistic approach helps to strengthen and deepen our relationship over the long term, and maximises the financial sustainability and social impact of our grantees.

\*three years = from September 2016 to September 2019.







James Crawford,  
BAMA Services

Bama Services is a 100% Indigenous-owned civil construction, building, facilities maintenance and landscaping services enterprise operating in Cairns and Cape York (QLD), employing local Indigenous people and supporting them to be active agents in their own development.

Since 2009, Westpac Foundation has supported Bama with grant funding whilst it has developed into a thriving contracting business with a combination of government and private sector clients across Far North Queensland. Bama currently employs 40 Indigenous people who are supported by a comprehensive Support & Wellbeing program, trade specific training and peer-to-peer support. Forty five percent of Bama's employees have previously come into contact with the criminal justice system, none of whom have reoffended during their employment at Bama.

Bama received a Social Scale-up Grant in 2016 to grow its construction and civil engineering businesses, boosting its ability to employ and train more Indigenous staff in a more skilled area than its traditional business lines.

Bama's civil business recently completed a large subdivision project in Aurukun (QLD) and was also awarded a major road-works package in central Cape York, generating \$8 million in revenue in just two years. Bama's construction business is also growing, with housing projects in Mossman (QLD) and the Torres Strait Islands.

To support Bama's growth, local Westpac banker and mentor Brett Cummins provides ongoing financial management and advice. Bama employees have participated in financial literacy workshops conducted by Westpac Indigenous Business Manager, Bruce McQualter and formed connections with other Indigenous business and social enterprises locally.

**“With the Foundation and Westpac Group backing Bama, we look forward to achieving our vision of being one of Australia's largest wholly owned Indigenous businesses, widely recognised as a leading Indigenous employer, with a target of over 100 Indigenous employees by 2020.”**

Ranjan Rajagopal, Executive General Manager, Bama Services.

**“The grant allowed us to employ a full-time workplace health and safety officer who not only played a vital role in improving preventative safety measures for our workforce, but also enabled Bama to successfully gain necessary safety, quality and environmental certifications needed to undertake major construction projects, directly resulting in \$2.5 million in contracts in the past six months.”**

Ranjan Rajagopal,  
Executive General Manager,  
Bama Services.





STREAT trainee Clayton, in training at Cromwell Manor

**“Westpac’s support has been game-changing for STREAT, particularly with the recent refinancing of a \$2.5 million loan that will help us scale our annual business revenue from \$3.5 million to \$9 million, become financially self-sustaining and realise our vision of changing one life every mealtime by 2022 – that’s 1,095 young people each year.”**

Bec Scott,  
Chief Executive Officer,  
STREAT.

STREAT tackles the problem of youth disadvantage in Melbourne by using its hospitality businesses to provide young people with a supported pathway to careers in the hospitality industry and independent living.

Westpac Foundation has supported STREAT since it started in 2010, providing a range of grants totalling \$575,000. STREAT now operates seven hospitality businesses as training venues for the hundreds of young people it supports annually.

The Social Scale-up Grant for STREAT is being invested in the scale-up of their operations, specifically the launch of the new Cromwell site, which is now the STREAT headquarters and home to:

- a large training academy where young people receive full life skills support and train to become baristas, chefs and bakers
- a high-end café, catering company, artisan bakery and coffee roastery
- spaces for private meetings, functions and community activities.

The Cromwell site is projected to triple STREAT’s turnover and the number of people it helps each year.

Since the June 2016 opening of the Cromwell site, the café and catering business have exceeded expectations. STREAT has created new key roles, including in business development, and is gearing up for a busy Christmas period.

To support STREAT as it grows its team, Westpac HR specialists are providing ongoing guidance. Procurement executives are also offering strategic advice on how it can grow its corporate customer base. Westpac Group showcased STREAT coffee at its ‘200 years’ shareholder celebration event, supplying over 1,000 coffees to attendees.

**STREAT**





Emmanuel Bakenga,  
Social Worker, Green Connect

Green Connect creates jobs for resettled refugees and young people in the Illawarra region (NSW) through keeping waste out of landfill, composting, and growing chemical-free food.

Based in Port Kembla, Green Connect operates in a community with one of the highest unemployment rates in Australia, with youth unemployment up to 36%, and only 31% of refugees finding a job within five years of resettlement.

Green Connect's success in applying for a 2016 Social Scale-up Grant was based on its track record of creating job opportunities in the community and its strong business model, with 90% of its income coming from trade (including farm produce, waste services and labour hire).

In the past year, Green Connect has kept 1,990 tonnes of waste out of landfill; grown and distributed 13,754 kilograms of chemical-free food; and employed 114 former refugees and young people.

Green Connect identified that it could scale up opportunities and deliver more permanent job opportunities in the region by growing its FOGO (food and garden organics processing) contracts with local councils. Specifically, the Social Scale-up funds were invested in business development, with human resources forming a strong focus of the Foundation's non-financial support.

Over the past year, a team of Westpac HR volunteers have supported Green Connect to refine its HR policies and processes; implement a salesforce system as a tool for rostering and tracking its social impact; develop strategies to identify and retain key talent; improve volunteer program processes; and help with succession planning and organisational design. A senior Westpac HR leader, Justine Cooper, has also provided one-on-one HR mentoring for the Green Connect team.

Westpac business mentor Jayson Bricknell continues to provide strategic support to the team, and in 2016 he was appointed to the Board of Green Connect's parent organisation, Our Community Project.

**“Jayson is tireless in his support for Green Connect, from advising on business strategy to coordinating fundraising efforts across Westpac, and rolling up his sleeves with his family at our regular farm blitz events.”**

Jess Moore, General Manager, Green Connect.

**“It has been fantastic to be connected to a team of highly skilled HR professionals who are on hand to support us in reviewing our end-to-end HR processes.”**

Jess Moore, General Manager, Green Connect.







Somprasong Srisungnern  
Baker, The Bread & Butter Project

**“We have had some fantastic brand exposure this year as part of Westpac’s 200 Years celebrations including supplying over 10,000 pastries at events and being featured in national marketing campaigns on ATM screens and in-store branch posters.”**

Rob Schonberger,  
General Manager,  
The Bread & Butter Project.



The Bread & Butter Project is a social enterprise where all of the profits from the sale of its artisan bread and pastries are invested back into providing training and employment pathways for refugees and asylum seekers.

Based in Marrickville (NSW), The Bread & Butter Project provides refugee and asylum seeker trainees with full-time employment, on-site TAFE training, one-to-one English as a Second Language (ESL) tutoring and work experience opportunities. So far, 100% of graduates have found employment in reputable hospitality businesses at the end of their traineeships.

Westpac Foundation initially provided a \$100,000 social enterprise grant in 2014 to help establish the bakery, and The Bread & Butter Project now supplies wholesale bread and pastries to over 150 cafes, restaurants and delis across the greater Sydney region.

In 2016, Westpac Foundation awarded a Social Scale-up Grant to help The Bread & Butter Project hire a General Manager and open its first retail store. Both of these goals have been achieved, with a new General Manager starting in late 2016 and The Bread & Butter Project opening its first in-store bakery at Harris Farm in Bondi Junction.

The Harris Farm partnership has been an exciting development for the growth of this social enterprise, as new stores are on the horizon, creating even more opportunities for their trainees and helping them reach their targets of 82 jobs and 132 pathways by 2019.

Westpac’s non-financial support over the past twelve months has focussed on assisting The Bread & Butter Project with HR advice and with developing the internal IT and finance systems it needs for future growth, including a new ordering platform that will enable it to take next-day orders and break into further corporate catering opportunities.

Westpac Group has also become a customer via its corporate catering supplier, Compass, which sells the bread in its range of corporate cafés across Sydney. Every week the cafés also offer ‘Fresh Bread Fridays’ where employees can purchase a fresh loaf of artisan sourdough ready for the weekend.

# JIGSAW BUSINESS SOLUTIONS

Harry Gibbs,  
Jigsaw Business Solutions

Jigsaw is a social enterprise that trains, employs and transitions people with disability into employment. Jigsaw employees work on digitisation contracts to help companies go 'paperless' and improve the security and the accessibility of their records.

In just three years, Jigsaw has grown into a thriving social business which employs 40 people with a disability and provides training and development to a further 50 individuals. It is setting an example as a best practice inclusive workplace, helping to reduce social isolation and connecting people with each other and the community.

Jigsaw received a Social Scale-up Grant in 2016 for its innovative model of disability employment. Individuals are provided training and award-wage jobs as well as opportunities to transition into mainstream employment.

The Social Scale-up Grant funded a dedicated sales manager to grow Jigsaw's contract pipeline, enabling it to attract significant new business in 2017, including contracts with the newly merged Northern Beaches Council, insurance company Australian Unity and mining company South32.

Jigsaw's rapid growth has led to its move to a larger and fully accessible office hub in Frenchs Forest, now home to its digitisation operations including scanning and cataloguing of paper documents and supervised destruction of obsolete forms, records and other printed material.

Rather than establishing more Jigsaw office hubs on its own, Jigsaw is now looking to partner with other disability service providers to scale the model, with a goal of supporting 7,000 people with disability over a five year period.

To support Jigsaw in its growth plan, Westpac business mentor Janie Lawton provides ongoing advice and introductions across Westpac Group to secure digitisation contracts as Westpac offices transition to paperless working environments. Janie has also mobilised teams within Westpac to fundraise for Jigsaw and raise awareness of the benefits of its services in line with the growing appetite for social procurement.

**“Jigsaw has experienced rapid growth since the Social Scale-up Grant and we are excited to be adapting our business model with the support of Westpac to revolutionise the way people with a disability are trained, employed and transitioned into mainstream employment in Australia.”**

Paul Brown,  
General Manager,  
Jigsaw Business Solutions.



**JIGSAW**  
BUSINESS SOLUTIONS

# 200 COMMUNITY GRANTS IN OUR 200TH YEAR

2017 marked Westpac’s 200th anniversary, and to celebrate, Westpac Foundation completed its largest funding round to date with 200 Community Grants awarded nationally to local and grassroots not-for-profit organisations that are helping to create a fairer, more inclusive Australia especially for those experiencing disadvantage. These organisations provide much needed services that improve the quality of life for many Australians, including education opportunities to Indigenous Australians, support for victims of domestic violence, help for those with mental health issues, safe refuge for those who are homeless and delivering employment pathways for youth at risk.

Community Grants are \$10,000 each and also include non-financial support from Westpac Group employees acting as Community Grant Ambassadors.

Many of the community organisations receiving support are small and don’t have the resources to generate significant fundraising income of their own. Our partnership provides both financial and non-financial support to help meet this shortfall and improve the lives of Australia’s most disadvantaged.

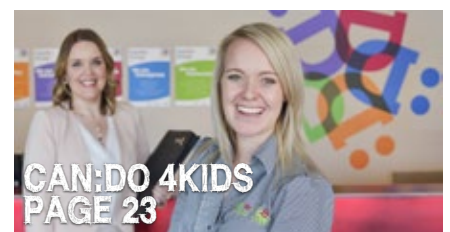
In 2017, for the first time since the program began, we gave everyone (employees, our customers and the general public) the opportunity to nominate a community organisation for a Community Grant. We received 1,400 nominations, highlighting the fantastic support for Australian community organisations that work to drive social change in our local communities.

Also for the first time this year, all Westpac Group employees were encouraged to vote for the final 200 Community Grant recipients. We received almost 8,000 votes (23.5% of Australian-based employees).

In 2017, \$2 million in nationwide grants will help provide support to an estimated 47,000 vulnerable Australians. Since 2012, 570 Community Grants worth over \$5.5 million have been made to grassroots organisations and projects across the country. The grants are funded by Westpac Foundation as well as through the fundraising efforts of Westpac Group employees and their customers. 100% of the fundraising proceeds goes to our grant programs.

Year	Amount granted	Number of grants
2012	\$610,000	55
2013	\$534,550	58
2014	\$588,290	65

Year	Amount granted	Number of grants
2015	\$870,000	92
2016	\$954,000	100
2017	\$2,000,000	200





# MEET OUR 2017 COMMUNITY GRANTEES

**Our community grantees are as diverse as the issues they help tackle and the individuals they represent. Often with limited funds, grassroots organisations have a lasting impact on the wellbeing of the communities they support. Read on to learn about a selection of the organisations who received one of our 200 Community Grants this year and meet some of the Westpac Community Ambassadors who support them.**

## THE PUUYA FOUNDATION

**Target group: Indigenous Australians**

**Location: Lockhart River, QLD**

The Puuya Foundation exists to empower everyday leaders to develop local communities. Since its inception in 2008, the Puuya Foundation has worked on a basis of deep mutual respect with the remote community of Lockhart River in Cape York (QLD). Lockhart River is one of the most economically and socially disadvantaged communities in Australia.

Caroline Ramsden, a Manager from Westpac Premium, is the Puuya Foundation's Community Grant Ambassador. She nominated the Puuya Foundation for a Westpac Foundation Community Grant after spending time in the Lockhart River community and observing the great need there.

**“Caroline participated in the Jawun secondment program in Cape York in 2016. She saw firsthand the disadvantage in the Lockhart River community and experienced what the Puuya Foundation is endeavouring to do: develop leaders in the Lockhart River community. She has continued to support us after her secondment by raising awareness and funds through running the Melbourne half marathon last year, and continues to support our social media efforts.”**

Denise Hagan, founder and Chief Executive Officer, Puuya Foundation.

**“Westpac Foundation Community Grants are incredible. They can be life changing, and something that makes me really proud to work here.”**

Caroline Ramsden, Puuya Foundation Community Grant Ambassador.



# MEET OUR 2017 COMMUNITY GRANTEES

## THE IRIS FOUNDATION

**Target group: People living with mental health issues**

**Location: Central Coast, NSW**

The Iris Foundation exists to reduce the incidence of suicide for those at risk in the Central Coast/Hunter region. It provides self-empowerment programs and other support and community events to build resilience, strengthen family relationships and promote social inclusion, mitigating the possibility of losing hope in life.

Rhianna Hinds, Customer Service Officer, St.George, is the Iris Foundation's Community Grant Ambassador. She nominated the Iris Foundation for a Westpac Foundation Community Grant so they can continue to help people overcome their struggles with mental health issues.

**"This grant will enable us to do more to support others suffering anxiety and depression, with the aim to prevent suicide."** Dawn Hooper, founder and Chief Executive Officer, Iris Foundation.

**"I feel very proud to work for an organisation that provides Community Grants to help the people in our local communities who need it most."** Rhianna Hinds, Iris Foundation Community Grant Ambassador.

## GOLD COAST PROJECT FOR HOMELESS YOUTH

**Target group: Homeless populations**

**Location: Gold Coast, QLD**

Gold Coast Project for Homeless Youth exists to support and empower young people who are homeless or at risk of homelessness by providing accommodation and external support in the Gold Coast area. It aims to break the cycle of homelessness and help young people to reach their full potential through re-engagement with education and employment, and offers support to address additional barriers such as family breakdown, mental health issues and drug/alcohol issues.

Jamie Preston works for BT Financial Group and Westpac Private on the Gold Coast. He nominated the Gold Coast Project for Homeless Youth for a Westpac Foundation Community Grant for the second year in a row. Last year their grant helped to finish building Bill Hoyer House, a safe house for homeless people.

**"Being a banker is enjoyable, though being a banker that can actually help the community or a charity is even better."** Jamie Preston, Gold Coast Project for Homeless Youth Community Grant Ambassador.



## CAN:DO 4KIDS

**Target group: People living with a disability**

**Location: Brighton, SA**

Can:Do 4Kids is South Australia's oldest charitable service provider, offering vital therapy and support to children and young people who are blind, vision impaired, deaf or hearing impaired.

Amanda Novice, Senior Transaction Banking Manager, BankSA is Can:Do 4Kids' Community Grant Ambassador. She nominated Can:Do 4Kids for a Westpac Foundation Community Grant as she is a proud supporter who volunteers with the group regularly.

**"I'm so excited that we can finally deliver an activity program that will support young people to overcome their barriers and participate in their communities."** Chelsea Slack, Child and Youth Development Coordinator, Can:Do 4Kids.

**"It's very rewarding to support Can:Do 4Kids to help make a difference to children and young people living with a disability in our community."** Amanda Novice, Can:Do 4 Kids Community Grant Ambassador.

## MAKE A DIFFERENCE DINGLEY VILLAGE

**Target group: Homeless populations**

**Location: South Melbourne, VIC**

Make A Difference Dingley Village is a charity that gives people hope by supporting families, single parents and children who are in crisis as a result of difficult and harmful situations.

Bank of Melbourne Branch Manager Sultan Kandemir is Make A Difference Dingley Village's Community Grant Ambassador. A long-time supporter of the organisation, she nominated the organisation for a Westpac Foundation Community Grant because it was in need of extra support and she wanted to do more than volunteer.

**"I'm humbled but also amazed to receive this Community Grant. For people to see that Make A Difference Dingley Village does make a difference for people in our community is fantastic."** Marion Harriden, social worker, Make A Difference Dingley Village.

**"I feel very proud to work for a company that provides support to amazing organisations that give so much to our community in so many ways."** Sultan Kandemir, Make A Difference Dingley Village Community Grant Ambassador.





# 200 COMMUNITY GRANTS

List of our 200 Community Grant recipients for 2017. This can also be viewed on our interactive map:

[www.westpac.com.au/grants](http://www.westpac.com.au/grants)

## QLD

- batyr Australia Ltd.
- Bayside Transformation Residential
- Be Uplifted Inc.
- Big Brothers Big Sisters Australia Limited
- Broken to Brilliant Ltd.
- Child's Play Qld
- Drought Angels Ltd.
- FareShare Australia Inc.
- Girls from Oz
- GRT Foundation Limited
- Gold Coast Project for Homeless Youth Inc.
- Happy Paws Happy Hearts Ltd.
- HeartKids Limited
- Hummingbird House Foundation
- Karakan Ltd. T/A KBH Enterprises
- Miraa House
- Cancer Patients Foundation
- Muscular Dystrophy Association of Queensland
- My Friends Place Queensland Inc.
- Orange Sky Laundry Inc.
- Ang-Gnarra Aboriginal Corporation
- Outback Futures Ltd.
- Prison Fellowship Australia - Queensland
- Run For MI Life Limited
- Noosa yacht & Rowing Club Inc.
- Surfers Paradise Anglican Crisis Care Inc.
- Smart Pups Assistance Dogs for Special Needs Children Inc.
- Sunrise Way Rehabilitation Ltd.
- Sunshine Butterflies Inc.
- Children's Tumour Foundation of Australia
- Gundy Men's Shed Inc.
- Puuya Foundation
- Tully Support Centre Inc.
- Umbrella Network Rockhampton Inc.
- Cape York Aboriginal Charitable Trust
- The Board Meeting
- Zephyr Education Inc.

## WA

- angelhands Incorporated
- Assisting Your Life to Achieve (AYLA) Inc.
- Camera Story Ltd.
- Depression Support Network Albany Inc.
- Feed the Little Children
- Perth Mobile GP Services Ltd.
- Kids Cancer Support Group Inc.
- Murlpirmarra Connection Limited
- Mensheds Narrogin Inc.
- Riding for Disabled - Brigadoon
- R U OK? Limited
- Samaritans Inc.
- Southern Communities Advocacy, Legal and Education Service Inc.
- Solace Grief Support Group WA Inc.
- South West Community Legal Centre Inc.
- Sports Challenge Australia
- The CREW Christians Ready Equipped & Willing Inc.
- Fremantle Multicultural Centre Inc.
- Role Models & Leaders Australia
- Rottnest Foundation
- YMCA of Perth Youth and Community Services Inc.
- WISA Wellbeing in Schools Australia

## NT

- Djilpin Arts
- Enterprise Learning Projects
- Binjari Community Aboriginal Corporation
- Stars Foundation

## SA

- Can:Do 4Kids
- Catherine House Inc.
- Destiny Incorporated
- Foodbank South Australia Inc.
- HeartKids Limited
- Hutt St Centre
- JUSTICENET SA Inc.
- MarionLIFE Community Services Inc.
- Backpacks4SAKids Inc.
- R U OK? Limited
- Operation Flinders Foundation Inc.

## TAS

- Hamlet Inc.
- R U OK? Limited
- Tasmanian Acquired Brain Injury Services Inc.
- Teen Challenge Tasmania Inc.

## ACT

- HOME in Queanbeyan
- Palliative Care Australia
- Peanuts Funny Farm Inc.
- ACT Eden Monaro Cancer Support Group
- The Indigenous Marathon Foundation

## NSW

- Child Abuse Prevention Service (CAPS) (Sydney) Inc.
- Autism Advisory and Support Service
- Bara Barang Corporation Ltd.
- Be Centre Foundation
- Blacktown Youth Services Association
- Blue Mountains Family Support Service Inc. & Blue Mountains Women's Health & Resource Centre
- Carrie's Place Domestic Violence and Homelessness Services Inc.
- Dress for Success Sydney
- Give and Take Families
- Griffith Post School Options Inc.
- Hope For Sydney
- I Am A Boat Person Inc.
- The Kidzwish Foundation Inc.
- Kit Bag For Kids Limited
- Lighthouse Youth Initiative
- Cancer Patients Foundation
- Mama Lana's Community Foundation
- Mental Health Support Group
- Milk Crate Theatre
- Mingaletta Aboriginal & Torres Strait Islander Corporation
- Musicians Making A Difference
- Newtown Neighbourhood Centre
- Northside Enterprise Inc.
- Our Big Kitchen
- Autism Community Network Inc.
- The Reach Foundation
- Riverina Kids Care Accommodation Inc. T/A Ronald McDonald House Wagga Wagga
- Rosie's Place Inc.
- St Vincent's Clinic T/A Sisters of Charity Outreach
- St Brendan's Catholic Primary School Annandale
- StreetWork Inc.
- Studio Arts Northside Inc.
- Sutherland Shire Family Services Inc.
- Sydney Dogs and Cats Home Inc.
- Taldumande Youth Services
- 1st Bangor Scout Group
- Thomas Kelly Youth Foundation
- The Girls & Boys Brigade
- Role Models & Leaders Australia
- The Helmsman Project Ltd.
- Iris Foundation Australia Limited
- Luke Priddis Foundation
- Manly Women's Shelter Inc.
- Motor Neurone Disease Assoc NSW
- Royal Hospital for Women Foundation
- The Social Outfit Inc.
- Tribal Warrior Aboriginal Corporation
- Aboriginal Children's Advancement Society
- Tweed Palliative Support Inc.
- The Twenty-Ten Association Inc.
- South Coast Women's Health and Welfare Aboriginal Corporation
- Fighters Against Child Abuse Australia
- Women's & Girls' Emergency Centre
- Byron Bay Community Association

## VIC

- 300 Blankets Inc.
- Anam Cara House Colac Inc.
- Anchor Inc.
- Ardoch Youth Foundation Limited
- Ganbina Inc.
- Barrier Breakers Inc.
- Casey North Community Information & Support Service Inc.
- Cerebral Palsy Education Centre
- Crossway LifeCare Ltd.
- Disabled Surfing Association Mornington Peninsula
- Brainwave Australia
- Family Access Network
- FareShare Australia Inc.
- Fitted for Work
- Food For Change Foundation
- Fruit2Work
- Geelong Food Relief Centre Inc.
- Good Samaritan Inn Ltd.
- Green Collect
- HALT, Australia
- Happy Brain Education
- HeartKids Limited
- Interchange Loddon Mallee Region Inc.
- Gallery Kaiela Inc. T/A Kaiela Arts Shepparton
- Lentil as Anything
- Lifeline Central Victoria & Mallee
- Make A Difference Dingley Village Inc.
- Mawarra Centre
- Narre Warren Christian Church Inc. Welfare Fund
- OneCare Geelong Ltd.
- Bridge Builders Ltd.
- Prison Network
- The Trustee for Raise Foundation
- The Reach Foundation
- Reading out of Poverty Inc.
- Restoring Hope Inc.
- safe steps Family Violence Response Centre
- Samaritan House Geelong Limited
- Scarf Community Organisation
- St Kilda Community Housing
- St Kilda Mums
- St Mary's House of Welcome
- Syndromes Without A Name (SWAN) Australia
- TeamSports4All
- Aboriginal Literacy Foundation
- Christie Centre Inc.
- Cranbourne Regional Uniting Church - The Cranbourne Food Truck
- Migrant Resource Centre North West Region Inc.
- The Nappy Collective Inc.
- Sudanese Australian Integrated Learning (SAIL) Program Inc.
- The Social Studio
- Chinese Cancer Society of Victoria
- Boots For All
- St Kilda Police and Citizens Youth Club
- HerSpace
- The Advisory Council for Children with Impaired Hearing (Victoria)
- Western Bulldogs Community Foundation
- City in the Community
- Western Chances
- Wombats Wish Inc.
- Women's Health East Inc.
- Women's Property Initiatives

## OTHER GRANTS



**COLLECTIVE  
IMPACT GRANT:  
BURNIE WORKS**

Westpac Foundation awarded a \$100,000 grant to fund the development of the backbone organisation for Burnie Works – an early stage collective impact initiative to tackle the complex problem of low school retention and high youth unemployment in Burnie, Tasmania.

Burnie Works has been trialing a range of initiatives including a program called Dream Big which involves work experience for primary school students so they remain engaged in education up to or beyond year 10. Based on success to date, Dream Big has been expanded to seven primary schools, involving over 150 Grade 5 students and more than 80 businesses.

**“Dream Big has worked to draw the entire community around a common agenda of valuing education and creating employment opportunities for our young people, and then mobilising individuals and organisations across sectors to contribute to this change,”** said Rodney Greene, Burnie Works backbone leader.

Photo: Dream Big participant Molly Greene holding her first press conference during a visit by the Education Minister.



**MARY REIBEY GRANT:  
THE BIG ISSUE'S WOMEN'S  
SUBSCRIPTION ENTERPRISE**

In partnership with Westpac's Women's Markets team, the Mary Reibey Grant is awarded every three years to a not-for-profit organisation that supports disadvantaged women and girls in Australia. In 2015, The Big Issue's Women's Subscription Enterprise was awarded \$240,000 to assist with its expansion into Western Australia, where it will provide a low barrier employment opportunity for some of WA's more than 4,000 homeless women.

Selling The Big Issue on the street can be a very daunting task for women, especially those who have experienced domestic or family violence. The Women's Subscription Enterprise provides a safe and secure workplace, behind closed doors, where the women pack magazines for fortnightly distribution to subscribers, giving them an income and helping them gain new skills and career pathways for the future. The enterprise is also designed to attract third-party mail house work as an additional revenue stream.

Over three years, the Mary Reibey Grant will support the establishment of the Perth distribution centre, the employment and training of 30 disadvantaged women, and development of a self-funding social enterprise model.

In November 2016, after 12 months of concentrated Big Issue subscription sales in WA, the Women's Subscription Enterprise officially opened in Perth. It now employs 12 disadvantaged women and is on track to reach its target of 30 women in the next 12 months, if sales continue to grow.

To help it reach its revenue and subscription targets, the Westpac team, led by Gayle Black, has provided ongoing support by purchasing subscriptions, hosting events and speaking opportunities, fundraising, media profiling and identifying procurement opportunities across Westpac for the mail house service.

**“Not only do these women benefit from an income, they form social connections and make friends, they build their confidence, and their work gives them a well-deserved source of pride,”** said The Big Issue CEO Steven Persson.

**“With the continued support of Westpac and the Western Australian community, we can make a difference to the lives of even more women in need.”**





The Buckland Fund was established in 1879 by Thomas Buckland, President of the Bank of New South Wales (which later became Westpac), to help families of deceased bank employees who found themselves in financial hardship.

This legacy of helping our own long-serving retired employees (known as Westpac Retired Officers) and their families continues today, providing grants to eligible retired employees of Westpac and their spouses and dependents on the basis of financial hardship.

Since 2013 we have helped 106 Westpac Retired Officers in need, including 15 in 2017.

For more information on Financial Hardship Grants visit our website: [www.westpacfoundation.org.au](http://www.westpacfoundation.org.au) or call (02) 8253 0923 for a confidential discussion.

In 2017, Westpac Foundation extended the initial \$50,000 grant (provided in 2016) with an additional \$150,000 over three years to Save the Children to expand the 'Life, Literacy and League' program in PNG following a successful pilot.

Young people account for almost half of PNG's population and comprise a disproportionate part of the urban poor. In the capital Port Moresby, a large number of young people leave school without the necessary skills or life experience for work, contributing to an estimated 37% population illiteracy. PNG has an increasing number of children living and working on the streets, involved in begging, pick-pocketing or selling street goods and an increase in commercial sexual exploitation.

The first round of the program engaged 20 young people who were disengaged from the education system and at severe risk of mental health issues, substance abuse, unemployment, sexual exploitation and unplanned young pregnancy. Participants learnt about making safe choices, negotiating safe and respectful relationships, self-protective behaviours, alcohol, drug and sexual education and communication skills. The program promotes young men and women as strong and valued community contributors.

Nineteen of the 20 participants returned to school and one participant is now a volunteer teacher at the community's early childhood centre.

**'Life, Literacy, League' is a Save the Children project, run in conjunction with National Rugby League (NRL) mentors, which teaches young people basic literacy and life skills through a football-themed course, giving them the skills and confidence needed to return to school or take up employment. Using a sport that is popular in PNG is a core incentive for youth to commit to the program and stay engaged.**



# WESTPAC CHANGEMAKERS PROGRAM

Since 1999, Westpac Foundation has provided over \$35 million in grants to more than 590 community organisations and social enterprises. Since 2013, in addition to every dollar we grant, we offer valuable non-financial support. Every community organisation and social enterprise that we fund has the opportunity, through the Westpac Changemakers Program, to access a wide range of skills, expertise and resources drawn from across Westpac Group and its 40,000 employees.

Our goal is to increase the financial sustainability, organisational effectiveness and social impact of the organisations that Westpac Foundation supports. We work in consultation with organisations to identify their unique needs and provide tailored and flexible support that taps into Westpac Group's strengths in areas such as financial and risk management, leadership, business development, marketing, technology, human resources, and innovation.

Our approach is to foster a deep, long-term partnership with each of our grantees by matching them with passionate Westpac Group employees who will go above and beyond to help them succeed and create greater impact. We call this incredible cohort of employees our Westpac Foundation Changemakers.

Our Changemakers come from diverse roles and business units within Westpac Group, and offer business mentoring, financial expertise and help with specialist business skills. They also act as Ambassadors for our grantees, mobilising support and raising awareness of their organisation within Westpac Group, in their local communities and beyond.

For Westpac employees, volunteering through the Westpac Foundation is an opportunity to stretch their skills, develop social leadership, build networks and realise our shared vision of helping communities to prosper and grow.

The Foundation also leverages Westpac Group's relationships with professional services organisations to expand our non-financial support offering. For example, legal firm MinterEllison takes on legal briefs from social enterprises that the Foundation supports and has provided over \$100,000 in pro bono advice over the past six months.

**“The Changemakers Program initiative has been of tremendous value for Studio A. Our Westpac mentor (and now Board Member) Steve Badgery has provided us with so much wisdom and support and has linked us to even more opportunities at Westpac, including social enterprise development workshops and also connecting us with more skilled volunteers to assist with marketing. We believe that the non-financial support is incredibly beneficial and instrumental to the success of Westpac Foundation in creating meaningful connection and community surrounding the organisations that it supports.”** Gabrielle Mordy, Artistic Director, Studio A.

## OUR IMPACT IN 2017

**390**

active volunteers

**5,464**

skilled volunteer hours

**150**

community organisations and social enterprises supported

**90%**

said the support made them more effective.

### What our employees say:

**98%**

found their volunteering rewarding

**80%**

experienced professional development

**89%**

felt more engaged in their role at Westpac Group.



“We believe that Westpac is establishing an authentic, strategic and hands-on approach to building social enterprise capacity on a national scale, and leading by example in the institutional banking sector.”

Peter Chia, Chief Executive Officer, Muru Mittigar.

## THE CHANGEMAKERS PROGRAM OFFERS OUR GRANT RECIPIENTS:

### Professional development:

- access to an online learning portal, called LearningBank for Changemakers
- leadership development opportunities such as the Foundational Leader Program for Changemakers
- referrals to the Westpac Social Change Fellowship.



### Organisational capacity-building:

- ambassadors and business mentors
- skilled volunteers via our Pro Bono Skills Panels in areas such as HR, digital/IT, marketing/communications, finance and risk
- tools and webinars on financial literacy and governance (via Westpac Group’s Davidson Institute)
- design thinking programs (via Westpac’s ‘The Garage’, a specialist team working to fast-track innovative new customer products)
- Westpac Foundation’s board observership program
- Social procurement opportunities in Westpac’s supply chain.



### Networking and profiling opportunities including:

- the Westpac Changemakers Network Summit
- workshops on media training and storytelling
- hosting corporate team days
- speaking opportunities at Westpac events.





# BRINGING OUR WORK TO LIFE

## LEARNINGBANK FOR CHANGEMAKERS

Westpac Foundation and Westpac Bicentennial Foundation collaborated in 2017 to launch a new digital learning portal for our Westpac Scholars, Westpac Foundation grantees and community partners, called LearningBank for Changemakers.

We recognise that continuous learning is essential to helping our grantees achieve their goals. The portal contains over 1,000 resources across a range of topics including leadership, innovation and creativity, sales and marketing, human resources, financial management and much more.

Through the platform, grantees can share their learning, rate resources, make recommendations and even teach each other by uploading and sharing their own content. So far we have over 150 Scholars and grantees using the platform and we are looking to increase this engagement in 2018.

**“Developed exclusively for a range of Westpac community partners leveraging the online learning opportunities Westpac Group provides its employees, LearningBank for Changemakers is a self-directed social learning platform that supports our Changemakers to learn, teach and share in a learner-led environment.**

**This online social, self-guided learning hub transforms the way people learn by using technology and making it personal, flexible and effortless. LearningBank is much more than a platform, it is a philosophy. It is a cultural change journey that enables people to learn in a new way, leading to a more capable, resilient and adaptable workforce.”**

Wes Tobin, Senior Manager,  
LearningBank, Westpac Group.

## FOUNDATIONAL LEADER PROGRAM FOR CHANGEMAKERS

Westpac Foundation and Westpac Bicentennial Foundation are committed to investing in the leadership of individuals driving social change in Australia. Together, in 2017 we launched an opportunity for our Changemakers (Westpac Scholars and Westpac Foundation social enterprise partners) to participate in a new program developed for both emerging and established leaders that is mapped to the latest internationally benchmarked leadership capabilities.

The Foundational Leader Program for Changemakers is designed in partnership with Inform Training, which has extensive knowledge and experience in the development of leaders across a range of sectors. The four month program features a blended learning approach, including workshops, digital learning, virtual experiences and group activities. Participants complete a '360' assessment both before and after the program, which provides insight into the individual's strengths and areas for development and helps monitor the impact of the program. All participants are also matched with a qualified Westpac leadership coach to support them for the duration of the program.

Our inaugural program commenced in September 2017 with its first 19 Changemakers.

**“I was very excited to have an opportunity to participate in the Foundational Leader Program for Changemakers. I particularly enjoyed being challenged to evaluate my leadership strengths and weaknesses while being empowered with new tools to become not just a manager but a conscious leader. The program leader is excellent and I have found enormous value in the interactions with the other course participants. This is a truly transformational program.”**

Liam Crowley, General Manager, Good Cycles.

## WESTPAC CHANGEMAKERS NETWORK SUMMIT

An initiative of Westpac Foundation and Westpac Bicentennial Foundation, the Westpac Changemakers Network Summit is a two day program of knowledge sharing, capacity building and networking for our Westpac Scholars, Westpac community partners and social enterprises, as well as Westpac Group employees who want to share their skills, time and networks to create positive social change. The inaugural summit was held in November 2016 and was attended by over 120 social enterprises and community organisations as well as over 180 Westpac employees. Feedback from the summit proved its value to Westpac and our Changemakers:

- 90% agreed that the summit developed their skills and knowledge
- 97% agreed that the summit provided meaningful opportunities to network and engage with peers in the community and social enterprise sectors
- On average, attendees made 3.4 new professional connections
- On average, 76% agreed that the workshops provided practical tools and knowledge that they could apply in their role/organisation.

**“The two days provided fantastic information and networking opportunities and sharing of knowledge. It has been really valuable and will help shape how we grow. Thank you.”**

Rebecca Burdon, Social Studio.





## WES TOBIN AND THE HR PRO BONO SKILLS PANEL

Human resources expertise is one of the major skill sets in high demand from Westpac Foundation's community partners. These skills are particularly relevant for social enterprises that train and employ those facing complex barriers to mainstream employment. To meet the need for HR skills, Westpac Foundation established the HR Pro Bono Skills Panel in partnership with a team of HR professionals across Westpac Group.

Chaired by senior HR professional Wes Tobin (Senior Manager, LearningBank), the Panel meets every six weeks and takes on skilled volunteering projects on behalf of our Westpac Foundation grantees and Westpac Scholars.

In 12 months the Panel has grown to now involve over 40 HR professionals who have contributed approximately 500 hours of skilled volunteering to organisations such as Vanguard Laundry Services, STREAT, The Bread & Butter Project, CareerSeekers and Green Connect.

Of particular note is the work that Wes and a group of ten other HR professionals have done to support Green Connect, a social enterprise that creates jobs for resettled refugees and young people in the Illawarra region (NSW) through keeping waste out of landfill, composting, and growing chemical-free food. In addition to providing ongoing HR mentorship, the team has assisted Green Connect in:

- HR policies and procedures
- talent sourcing
- induction and orientation practices
- using Salesforce for rostering and tracking their social impact
- succession planning
- and organisational design.

The work of the HR Pro Bono Skills Panel has helped set Green Connect up for success as they scale up, by ensuring their HR systems, capabilities and structure are all fit for purpose.

**“Working with social enterprises and community partners provides both a different perspective and the ability to bring these insights back to Westpac to continually improve our service offerings to customers. Personally, this contributes greatly to the development of my own skills and experiences.”** Wes Tobin, Senior Manager, LearningBank, Westpac Group.

**“The workshop on organisational design was incredibly valuable in helping us manage risk and plan for our future. We identified skills and position gaps, uncovered ‘key person’ risk, mapped key ‘core roles’ and addressed succession planning. The work also helped us attract additional funding for a new role.”** Jess Moore, General Manager, Green Connect.



## JANIE LAWTON AND WESTPAC FOUNDATION FINANCE AND RISK PANEL

Westpac Foundation's Social Scale-up Grant program is known in the philanthropic sector for its robust 'due diligence' approach that builds capacity in the applicant organisations. The Social Scale-up Grants are designed for social enterprises with a proven model for creating jobs and employment pathways for Australians facing disadvantage.

Every year the Foundation draws upon a team of passionate finance and risk professionals from across Westpac to review and rate each of the shortlisted grant applicants and guide decision-making.

In 2017, the Foundation engaged 44 risk and finance volunteers working across five teams to review applicants' business plans, financials and risk documentation, and provide the Foundation with a detailed analysis and rating. Reviewers also had the opportunity to meet either virtually or face to face with the applicants to ask questions and gather additional information.

Panel members such as Janie Lawton, who led the team, are a great example of how these volunteering opportunities can also lead to ongoing engagement with our social enterprise grantees. Since leading the review of Jigsaw (a successful 2016 grant applicant), Janie has become a passionate advocate for the enterprise, which employs people with disabilities in commercial digitisation services (see page 19 for more on Janie and Jigsaw).

The commitment of volunteers such as Janie in working with our grantees has added tremendous value to the Foundation's work and the sustainability of our grantees. Using experts in the field for our due diligence has helped identify areas of risk and opportunity that some of the social enterprises had not necessarily considered. We have also now identified some very practical ways to assist some of the social enterprises in improving their financial performance and resilience.

Our robust processes and ongoing support have also led many of our grantees to attract financial support from other foundations and investors that view Westpac Foundation's involvement as a strong endorsement of a thriving social enterprise.

### GRANT APPLICANT FEEDBACK

- 100% of applicants said the review process was effective in understanding the SWOT (strengths, weaknesses, opportunities, threats) in their business plan
- 90% said the review was effective in terms of helping them prepare for other investment/grant opportunities.

### RISK & FINANCE PANEL FEEDBACK

- 94% experienced personal and professional development
- 94% felt more engaged in their work at Westpac Group
- 44 reviewers contributed 440 hours over six weeks.

# WESTPAC FOUNDATION BOARD

## JON NICHOLSON, CHAIR

Jon was the Chief Strategy Officer for Westpac Group for nearly eight years, reporting to the Chief Executive and responsible for both Strategy and M&A across the Group. Jon played an important role in the acquisitions of RAMS and St.George, the launch of Bank of Melbourne, the development of Westpac's Asia strategy and, most recently, the creation of Westpac Bicentennial Foundation.

Jon chairs Westpac Foundation and is a trustee of Westpac Bicentennial Foundation.

Before joining Westpac in 2006, Jon was a Senior Vice President at the Boston Consulting Group (BCG). During his 18 years at BCG, Jon built and led BCG's Asian financial services practice. Earlier in his career Jon was the Senior Private Secretary to the Prime Minister of Australia (Bob Hawke), during a period of major economic and social reform in Australia.

Jon is also a Non-Executive Director of Insurance Australia Group.

## ALEXANDRA HOLCOMB

Alexandra was appointed Westpac Group Chief Risk Officer in August 2014, responsible for risk management activities across the enterprise across all risk classes and Westpac's strategic risk objectives.

Since joining Westpac in 1996, Alexandra has held a number of senior positions including Group General Manager, Group Strategy, M&A and Major Projects, Group Executive of Group Strategy, Head of Westpac Institutional Bank Strategy, and most recently, Group General Manager of Global Transactional Services.

Prior to joining Westpac, Alexandra was a senior executive from 1992 to 1996 with Booz Allen & Hamilton International where she specialised in international credit, working throughout the Asia Pacific region. Before that, she worked with Chase Manhattan Bank in New York in private and business banking and international credit audit. She also worked in project finance in Paris and New York for Banque Indosuez and Barclays Bank respectively.

Alexandra is a member of Chief Executive Women, Fellow of the Australian Institute of Company Directors and a Board member of Asia Society Australia. She has an MBA in Finance and Multinational Management from the Wharton School of Business and a Master of Arts in International Studies and French from the University of Pennsylvania. She also holds a BA in English and Economics from Cornell University.

## BERNADETTE INGLIS

Bernadette is Group General Manager, Westpac Retail & Premium Banking.

She has deep financial services expertise through leadership roles across every point in the financial services value chain and in all segments of the industry, including retail banking, wealth and insurance. Bernadette also has diverse experience on boards, including industries ranging from financial services to education and fashion - serving on the boards of Opera Queensland, Ports Corporation Queensland, Whitehouse Institute of Design, AAI NZ, RACI, Hooker Corporation and the Insurance Council of Australia.

## LYN COBLEY

Lyn was appointed Chief Executive, Westpac Institutional Bank in September 2015. She has responsibility for Westpac's global relationships with corporate, institutional and government clients as well as all products across financial and capital markets, transactional banking, structured finance and working capital payments. In addition, Lyn oversees Hastings Funds Management as well as Westpac's International and Pacific Island businesses.

Lyn has over 25 years' experience in financial services. Prior to joining Westpac, Lyn held a variety of senior positions at the Commonwealth Bank of Australia (CBA) including serving as Group Treasurer from 2007 to 2013 and most recently as Executive General Manager, Retail Products & Third Party Banking. She was also Head of Financial Institutions at Barclays Capital in Australia, held

senior roles at Citibank in Australia and Asia Pacific including Head of Securitisation and was CEO of Trading Room (a joint venture between Macquarie Bank and Fairfax).

Lyn is a board member of the Australian Financial Markets Association (AFMA) and the Banking & Finance Oath. She is Chairman of Westpac's Asia Advisory Board and also a member of Chief Executive Women.

Lyn has a Bachelor of Economics from Macquarie University, is a Senior Fellow of the Financial Services Institute of Australia and is a graduate of the Australian Institute of Company Directors.

## NICKY LESTER

Nicky is a finance specialist at Hogan Lovells and one of the firm's launch partners for its Australian practice.

Nicky leads the finance practice in Australia. She has a broad practice and has extensive experience advising arrangers, issuers, trustees and swap counterparties on Australian and global securitisation and debt capital markets transactions. She also advises corporate, issuer and borrower clients in the real estate sector on their full suite of financing options - from secured and unsecured bank deals to debt capital markets and structured deals.

Immediately prior to joining Hogan Lovells in Australia, Nicky was head of the banking and finance practice and a partner for more than 10 years at Allens.

## JOCELYN MURPHY

Jocelyn has an extensive career in the not-for-profit and commercial sectors both as a CEO and in corporate governance as a Chair and Board Director.

She has broad experience in fundraising in Australia as CEO of YWCA NSW and YWCA South West Queensland, and internationally for the World YWCA, a global NGO, as Corporate Partnerships Director.

She brought the first volunteer child mentoring program, Big Sisters Big Brothers, to Australia. It is now Australia wide and is recognised as the safest and most rigorous program of its kind.

## CAROLYN HEWSON

Carolyn has over 30 years' experience in the financial sector and is currently a Non-Executive Director of BHP Billiton and Stockland Corporation and is on the Federal Government Growth Centres Advisory Board.

Carolyn has also served as a Director on a number of boards including Westpac Banking Corporation and was a Panel Member on the Federal Government's Financial System Inquiry.

Carolyn has had extensive involvement in the not-for-profit sector, including board roles with the YWCA, The Ted Noffs Foundation, Girl Guides Australia, Lyn Wrigley Breast Cancer Research Foundation, St.George Foundation and Australian

Charities Fund and is on the Australian Advisory Board on Impact Investing. In 2014 she was awarded Life Membership of the Neurosurgical Research Foundation.

In 2001 Carolyn was awarded a Centenary Medal for "service to Australian society in business leadership". In the Queen's Birthday Honours list in 2009, she was made an Officer in the Order of Australia for her "services to the community, especially the YWCA, and to business".

## SINCLAIR TAYLOR

Sinclair was appointed CEO of Westpac Foundation in October 2015. Sinclair joined Westpac Foundation from BT Financial Group, where he was Head of Self-Managed Superannuation Funds, responsible for building a Westpac Group-wide approach to Australia's largest and fastest growing superannuation segment. Sinclair is a lawyer by training and was previously a commercial banker with Westpac.

Sinclair has a passion for social inclusion and social enterprise - he was the founding CEO of Westpac's Davidson Institute, and is a director of microfinance provider, Many Rivers - which he helped establish as a strategic partnership between Mission Australia and Westpac, to help enable disadvantaged Australians to start a micro-business and achieve sustainable self-employment.



## THANK YOU

Throughout 2017, people from across Westpac Group and the wider community have supported Westpac Foundation in helping to create a fairer and more inclusive Australia.

To all our employees, customers, shareholders and suppliers who have so generously donated time, expertise and money to support our communities, thank you.

## SUPPORT US

With your contribution we can continue to help create an Australia where everyone has the best possible chance to succeed in life.

100% of donations go straight to Westpac Foundation's grant programs. All donations over \$2 are tax deductible and will help create better futures for the Australians who need it most.

[www.westpac.com.au/about-westpac/our-foundations/westpac-foundation/support-us/](http://www.westpac.com.au/about-westpac/our-foundations/westpac-foundation/support-us/)

## WESTPAC SHAREHOLDERS

Westpac shareholders can donate a portion of their dividend to Westpac Foundation through Westpac Group's Family of Giving, which also comprises St.George Foundation, BankSA & Staff Charitable Fund, and Bank of Melbourne Neighbourhood Fund.

Visit <https://www.westpac.com.au/about-westpac/investor-centre/dividend-information/dividend-donation-plan/> to find out how you can get involved.

## WESTPAC GROUP EMPLOYEES

Westpac Group employees can donate regularly to Westpac Foundation through payroll giving. Visit Westpac Foundation on the intranet to find out more.

## WESTPAC FOUNDATION TEAM 2017

Sinclair Taylor, Rosa Cortez, Jessica Earthrowl, Alison Franco, Sally McGeoch, Tiffany Murphy, Nicole Patterson, Melissa Ryan, Janice Stokes and Lisa Waldron.





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