



Investing in change that matters

2025 Foundations Impact Report



 Foundation

 Scholars

 st.george
foundation

 Bank of Melbourne
FOUNDATION

 bankSA
Foundation

Ngutu student Thelma, with her educator Melissa, at Ngutu College, supported by BankSA Foundation.

About Us

Working together for greater impact.

For more than 145 years, Westpac Group has invested in change that matters through the philanthropic foundations it supports. Together, the Westpac Scholars Trust and Westpac, St.George, BankSA and Bank of Melbourne Foundations, have backed jobs-focused social enterprises, invested in next generation leaders and supported local charities helping children and young people thrive.

New chapter, stronger commitment
This year has been one of strategic reflection and collaboration across the foundations, Westpac Scholars Trust, and Westpac on how we can work better together to achieve even greater impact.

In one of our most significant strategic shifts in our philanthropic history, from 2026 the four philanthropic foundations — Westpac, St.George, BankSA and Bank of Melbourne — and Westpac’s own community investment initiatives will unite behind a single, key goal crucial to Australia’s growth; improving maths and reading outcomes for children facing disadvantage. This builds on our decade-long commitment to education, established with the Westpac Scholars Trust’s pledge to award 100 scholarships a year, forever — a program that will reach its 1,000 scholars milestone in 2026.

We acknowledge the First Peoples of Australia and recognise their ongoing role as Traditional Custodians of the land and waters of this country. We acknowledge Aboriginal and Torres Strait Islander employees, partners and stakeholders, and pay our respects to their Elders, both past and present.

Throughout this report: use of the pronouns ‘we’ and ‘our’ refers to one or more of the following foundations, including Westpac Foundation, St.George, BankSA and Bank of Melbourne Foundations as well as Westpac Scholars Trust. In FY25, Westpac Group provided support to the Westpac Community Trust and the Westpac Buckland Fund (known as the Westpac Foundation), Westpac Scholars and the St George Foundation Trust (known as St.George Foundation, BankSA Foundation and Bank of Melbourne Foundation). While the Westpac Group was involved in establishing these foundations, they are non-profit organisations that are separate to the Westpac Group. The trustee of St George Foundation Trust is a related body corporate of the Westpac Group. *2024 Naplan Results

Improving maths and reading outcomes is a critical issue for Australia’s future, with one in three* children not meeting minimum benchmarks — a gap that widens in communities facing greater barriers to learning. By combining Westpac’s investment with the expertise, resources and partnerships of the foundations, we can amplify our impact, scale evidence-based programs, and create stronger, longer-term change together.

While we prepare to share more about our new direction in the year ahead, 2025 will be dedicated to celebrating the impact and progress made within our current focus areas.

The Year in Review

2025 has been another year to remember.



Left to right:
Amy Lyden, CEO, Westpac Foundation and Westpac Scholars Trust.
Sally-Anne O’Brien, CEO, St.George Foundation, BankSA Foundation and Bank of Melbourne Foundation.
Jane Calvert, Head of Foundations and Community, Westpac Group.

We’ve seen ideas turn into action, and thousands of lives touched through the work of our inspiring partners and scholars.

For Westpac Foundation, a standout was helping launch the Social Enterprise Loan Fund (SELF) — a first-of-its-kind initiative giving social enterprises the capital and support they need to create more jobs for people facing barriers to work. We committed \$1 million in first-loss capital and \$500,000 for operational costs, with the first \$200,000 loan going to ShoreTrack in NSW to help it expand its youth programs. We also joined eight other philanthropic foundations to co-fund the second round of a \$4 million Work Integration Social Enterprise (WISE) Grant Program, supporting the financial sustainability of social enterprises nationwide.

St.George, BankSA and Bank of Melbourne Foundations awarded \$3.32 million in grants to 50 charities to improve education and wellbeing outcomes for children and young people in local communities.

Meanwhile, Westpac Scholars Trust invested more than \$5 million in 100 remarkable new scholars, backing bold ideas in technology, sustainability, social change, and Asia engagement. These scholarships are part of our commitment to support 100 scholars a year, forever — and next year we’ll celebrate reaching our 1,000 scholars milestone.

While the focus of the foundations will evolve in 2026, with a united commitment to improving literacy and numeracy for children in under-resourced communities, the achievements of this year and those before it reflect a significant contribution to the sectors we’ve been supporting and the contribution they’ve made to Australia. We are deeply grateful to our partners, supporters, and communities for the impact you have made possible, and look forward to embarking on our next chapter and seeing what’s possible when applying a similar collaborative approach to addressing a key issue of national importance, critical to the future growth and productivity of our country.

Amy, Sally-Anne & Jane.

2025 Snapshot

In the last decade we’ve awarded \$100 million toward job creation, next generation leaders and young people.



\$10.6m

Total awarded in 2025*



158

Total 2025 partners and scholars



\$100m+

Total awarded since 2015

Awarded by focus area in 2025



\$5.1m

Next generation leaders



\$2.23m

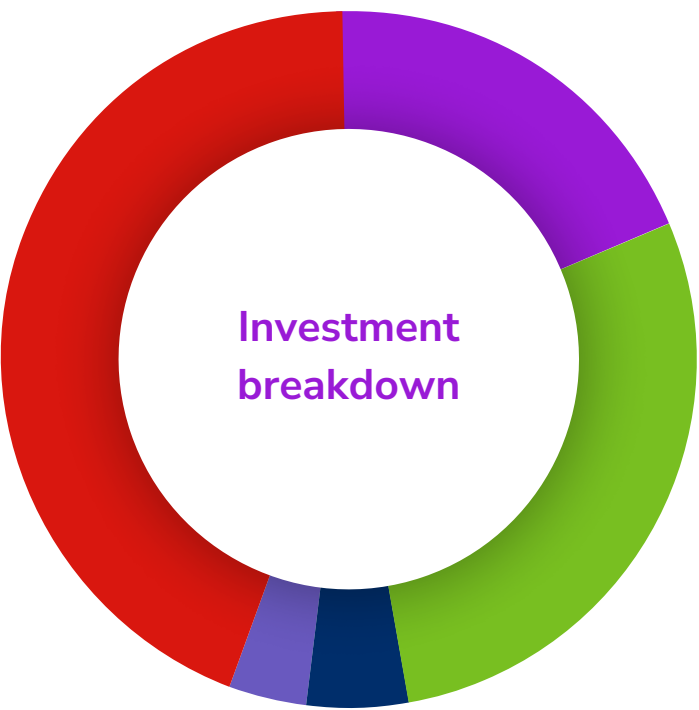
Job creation**



\$3.32m

Education and wellbeing to help children thrive

Awarded by Trust and Foundations in 2025



Scholars

• \$5.1m

Foundation

• \$2.23m

at a george foundation

• \$2.4m

bankSA Foundation

• \$565k

Bank of Melbourne Foundation

• \$390k

Employee Impact

Westpac Group employees bring skills, networks and energy to drive social change.

Westpac Group employees continue to play a vital role in creating positive community impact. With a wealth of skills, experience and networks, our people are well placed to help our community partners strengthen their organisations and amplify their impact. Through a suite of programs, employees can connect their passion for social change with opportunities to contribute in meaningful ways.

1,925 hours

Total individual Westpac skilled volunteer hours excluding Jawun secondments***

64

Board Observers in 2025****

91

Community Ambassadors in 2025

93%

Community organisations involved in the Board Observer Program agreed their observer was able to add value by bringing skills and perspective to the organisation†

85%

Grant partners said non-financial support was effective for their organisation††

93%

Grant partners said the support developed their organisational capacity††

Westpac Group Programs

Community Ambassador Program

The Community Ambassador Program connects Westpac Group employees with our foundation grant partners for a 12-month practical learning experience. Ambassadors contribute their expertise and networks to help community organisations progress their mission, while developing key leadership skills and sector knowledge through structured learning sessions, delivered by Social Impact Hub, and direct engagement with their organisation.†††

Board Observer Program

The Board Observer Program, delivered in partnership with MinterEllison, matches senior Westpac leaders with social sector boards for 12 months of immersive learning. Boards benefit from the expertise and fresh perspectives of Westpac leaders, while Observers gain real-life governance experience, professional development, and the chance to contribute meaningfully to community outcomes.

*This report summarises the grants and scholarships we awarded as well as our fundraising activities during the financial year 1 October 2024 to 30 September 2025. Dollar values and grant numbers are for grants approved during the financial year and rounded. **Throughout this report: Jobs refer to the number of people from the social enterprise or community partner’s disadvantaged target group that are employed on a full-time, part-time or casual/contract basis, as well as those that transition to another job as a result of our support of the social enterprise. ***Skilled volunteering hours completed during work time only. ****33 Board Observers are Westpac employees and 31 are MinterEllison employees. †Results from Board Observer Program – Host Board 2025 Survey. ††Results from Annual Grant Partner Survey 2025. †††In the financial year ending 30 September 2025, 91 Community Ambassadors were appointed.



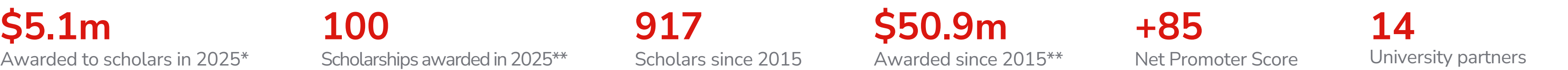
Westpac Scholars Trust



Westpac Scholars Impact Snapshot

100 scholarships a year, forever.

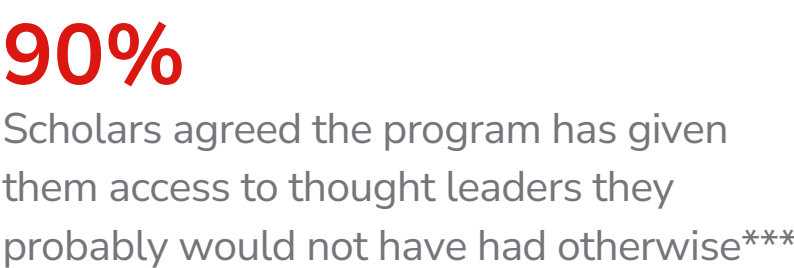
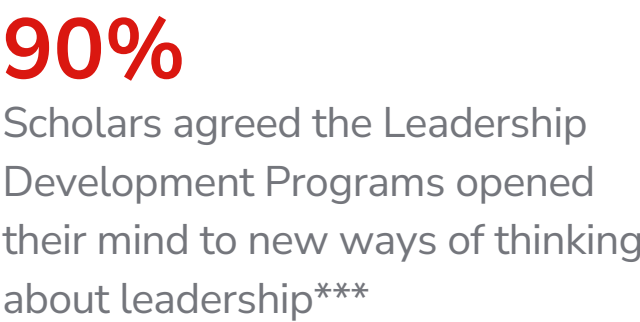
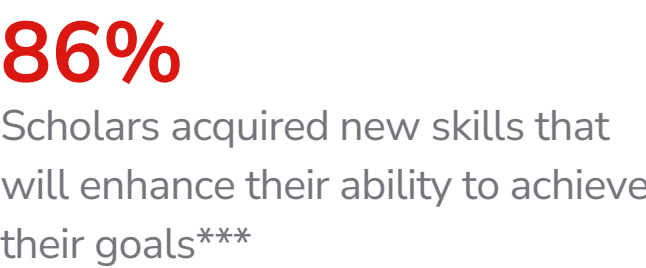
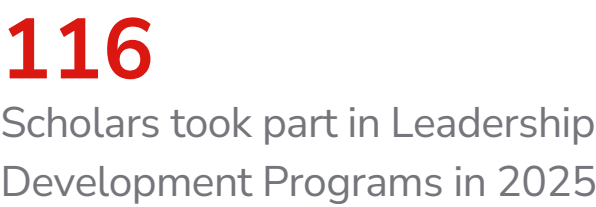
We back extraordinary people taking action to shape Australia’s future — driving innovation for impact, creating sustainable futures, strengthening society and building Asia-Pacific leadership. 2025 marked a defining year for the Westpac Scholars Trust, with a new strategy to ensure our programs remain transformative, inclusive and nationally significant. We’re reshaping scholarships to reflect emerging priorities, deepening partnerships across sectors, and amplifying the W100 Network as a platform for collaboration and impact. This year also saw a pilot partnership with the Department of Foreign Affairs and Trade, bringing New Colombo Plan alumni into our Leadership Development Program in Singapore, and the launch of the W100 Big Ideas Fund supporting alumni-led projects across Australia. Together, these initiatives reflect our commitment to innovation, connection and lasting impact.



Leadership development

We empower Westpac Scholars to become world-class leaders, providing transformative experiences that build the skills, personal insights and networks to achieve their boldest ambitions. Initiatives include:

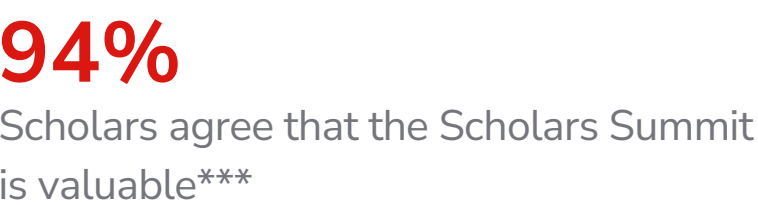
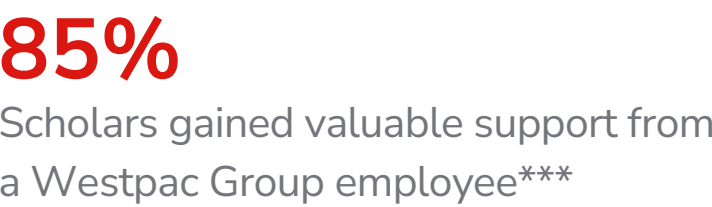
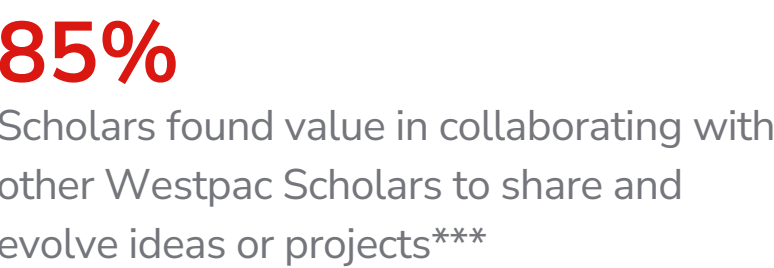
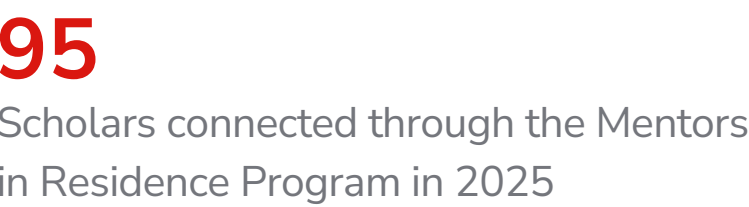
- Tailored leadership programs for each scholarship stream
- Opportunities to learn from global thought leaders
- Access to international experiences and networks



Empowering a network of scholars

We connect bright minds to spark innovation and inspire the next generation of leaders. Initiatives include:

- The Westpac 100 Scholars Network (W100)
- Partnerships with 14 universities for lifelong professional development
- Access to Westpac Group networks
- The annual Westpac Scholars Summit



Total Westpac Scholars

19	105	225	314	404	462	545	640	730	824	917
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025

*\$5.1 million awarded in 2025 includes a total of \$746,920 contribution from university partners. **\$6.5 million provided by university partners University of Sydney, University of Melbourne, University of Queensland and the Australian National University for the Research Fellowship program and RMIT for the Young Tech program. ***Results from the 2025 Westpac Scholars evaluation survey conducted between 29 April – 15 May 2025, with 168 respondents.



“The Leadership Development Program is incredibly unique; the blend of structured sessions, time for networking, wellbeing activities, and casual connections with my cohort meant that I was able to reflect on my leadership journey and aspirations. I had never considered myself a leader before I applied for this scholarship, but I can safely say that I left feeling like one. There is no other environment where you can gain this type of learning and reflection.”

Rachael Martin, 2025 Future Leaders Scholar.

Westpac Scholars Programs



Westpac Research Fellowship

Working with some of Australia’s leading research universities, we invest in the brightest, most innovative early career researchers to enable them to do their best work and help them influence positive change. Recipients receive a minimum of \$400,000 in flexible funding over three to five years.

\$1.4m

awarded to 2 Westpac Research Fellows in 2025



Westpac Future Leaders Scholarship

The Future Leaders Scholarship was designed in partnership with Australia’s leading universities to be a life-changing experience, investing up to \$120,000 in recipients’ postgraduate studies, overseas experiences and leadership development.

\$2.04m

awarded to 17 Westpac Future Leaders Scholars in 2025

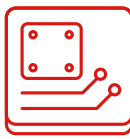


Westpac Social Change Fellowship

Backing individuals leading social change in Australia, the Westpac Social Change Fellowship invests up to \$50,000 in their growth. It provides resources and tailored opportunities to build the skills, knowledge, and networks needed to accelerate their impact.

\$500k

awarded to 10 Westpac Social Change Fellows in 2025



Westpac Young Technologists Scholarship

The Young Technologists Scholarship is designed for high school graduates passionate about technology and eager to explore its potential for good. Valued at \$20,000, the program provides networking, leadership development and growth opportunities for young innovators.

\$680k

awarded to 34 Westpac Young Technologists Scholars in 2025



Westpac Asian Exchange Scholarship

Scholars have an immersive international experience to help develop their cross-cultural thinking and provide access to networking opportunities. Valued at \$12,700, the program aims to forge relationships between the next generation of young Australian and Asian leaders.

\$470k

awarded to 37 Westpac Asian Exchange Scholars in 2025



Stephanie Gorman, Dr. Kayvan Gharbi, Benjamin Silke and Hunter Forbes, 2025 Future Leaders Scholars.

“The Fellowship offers a chance to continue my growth journey, connect with like-minded individuals, and spark innovative solutions to support more young people to chase their dreams.”

Marcus Watson, 2025 Social Change Fellow

2025 Westpac Scholars*

Each year, we strive to invest in people from different backgrounds, with different mindsets, values and views, in line with our belief that greater inclusion leads to greater diversity of ideas, perspectives and better outcomes.









88%

Westpac Scholars agree the program is inclusive of people from all walks of life**

91%

Westpac Scholars agree the program promotes diversity in thinking and ideas**

2025 Scholar demographics***

-  2% First Nations Australians
-  5% Disability
-  43% Male
-  56% Female
-  1% Non-binary
-  19% Born overseas
-  17% First in family to attend university
-  41% Attended public high school

Research Fellows

Dr Eve Warburton
Dr Olga Boichak

Social Change Fellows

Abraham Kuol
Alexie Seller
Andy Cullen
Caleb Rixon
Georgia Weir
Marcus Watson
Noel Lim
Richard Warner
Sarah Rosenberg
Dr Susan Palmer

Future Leaders

Benjamin Silke
Caitlyn Knight
Hannah Sheers
Harris Ledvinka
Hayley Ingram
Hunter Forbes
Dr Isabella Ludbrook
Karli Fanke
Dr Kayvan Gharbi
Madeline McGarvey
Rachael Martin
Rebecca Majchrzak
Ryan Nicholas
Stephanie Gorman
Zachary Shinnick
Zainab Khavary

Young Tech Scholars

Addison Beazley
Aleng Deng
Alyssa Clough
Amelie Hutchins
An  Gous
Bailey Swift
Cassandra Pacheco
Elissa Promnitz-Hayashi
Eyerusalem Achamyelah
Gargi Katyare
Gemma Haynes
Hamish Folley
Haniya Syed
Hussain Raza
Isabella Robson
Issac Stumer
Jack Lewis
Jack Warnock
Javier Bates
Jenna Raybould
Joshua Moran
Kai Cheung
Kalea Ford
Lachie Wren
Lachlan Keane
Mieka Garbutt
Milly Clarke
Nikhilendhra Pailimeedi
Shay Brokensha
Shreeya Gupta
Sophie Weppler
William Temby
William Illic

Asian Exchange Scholars

Alex Gao
Alice McCarthy
Analise Dawson
Angela Le
Arjun Santhosh
Arnav Kapoor
Arushi Senchaudhuri
Ayush Adhikari
Billy Radalj
Chris Lin
Cindy Li
Emily Xiao
Emma Xu
Evelyn Jay
Franciska Jakab
Hannah Waldron
Helen Liu
Henry Law
Jasdeep Renny
Joseph Wheeley
Kobe Zagorac
Leonard Dowling
Lucas Ma
Minh Ngoc Nguyen
Noor El- Sayed
Oliver Taylor
Paris Karakousis
Phoebe Price
Samantha Lawson
Sarah Ann
Saskia Beuk
Sean Vyner
Stephanie Basuki
Tilly Jowle Gill
Vivian Truong
Zoe Barden
Zoe Chen



2025 Asian Exchange Scholars and New Colombo Alum attending the Leadership Development program in Singapore.

“The Westpac Young Technologists Scholarship connected me to a group of like-minded aspirers interested in the world of STEM.”

Isabella Robson, 2025 Young Technologist Scholar

*100 Scholars awarded; two withdrew.**Results from the 2025 Westpac Scholars short-term survey conducted between 29 April – 15 May 2025, with 168 respondents. ***Total number of active scholars is 917. The profile is based on responses from scholars who answered optional demographic questions. Results are statistically significant.

Westpac Scholars Impact in Action

Thinking outside the box

In the year since social entrepreneur Luke Terry was chosen from 830 Westpac Scholars to receive The Helen Lynch AM Leadership Award, he’s learned many new lessons, but one has stood out from the rest: “Remember to make time to lift your gaze — get out of the weeds and look beyond the landscape you’re operating in today, so you can see what is possible tomorrow.” This, he says, is exactly what winning the award has enabled him to do. Established in 2023 in honour of Helen Lynch AM — a founding director of the Westpac Scholars Trust — the award recognises individuals who demonstrate collaboration and impact in leadership.

Luke co-founded White Box Enterprises and has led it since 2019. The organisation has raised more than \$59 million to develop large-scale jobs-focused social enterprises and lead job creation initiatives. Since its launch, it has enabled the creation of more than 1,000 jobs for people experiencing disadvantage.

Recipients of the award, chosen from the alumni of Westpac Scholars, receive a bespoke leadership development experience valued at up to \$10,000. With this award, Luke was able to travel to France to meet with leading jobs-focused enterprises to understand more about scaling social enterprises.

“I learned a lot about what Australia can take from France’s approach to supporting the social enterprise sector. France has a government program worth around A\$2.5 billion that funds training, transition and wraparound support for job seekers. An incredible 350,000 people were connected to jobs-focused social enterprises in 2024. I now really understand that scaling our own sector here in Australia will depend on substantial government support. The French model is now our North Star.”

[Read the full story.](#)

Strengthening mental health support in schools

2023 Westpac Future Leader, Dr Roshini Balasooriya, is researching how to strengthen whole-school approaches to mental health and wellbeing in Australian secondary schools, as part of her PhD.

Her work builds on her own experiences as a teenager, her career in psychiatry, and findings from the Resilience Project, which delivers evidence-based strategies in schools. Analysing results from more than 40,000 students, Roshini found that those who took part in the Resilience Project for four to five years showed lower levels of depression than the control group.

“When it comes to modifying mental illness, from a management perspective, when we treat these illnesses it’s more than just the medication,” she says. “You have to have a holistic approach, not just involving the adolescent who has mental illness, but their schooling system, their teachers, their peers, their parents, to lead to better mental health outcomes.”

Her research has also been shaped by time at the World Health Organisation Collaborating Centre for Health Promotion Research in Ireland, where she worked alongside leading experts in children’s and adolescents’ mental health.

“There are great efforts happening here, both at a state level and nationally, but there’s always going to be opportunity to learn from each other,” she says — a principle guiding her mission to help schools create lasting, supportive environments for young people’s wellbeing.

[Read the full story.](#)

A fellowship that’s changing global health

Growing up in Delhi, India, Meru Sheel witnessed first-hand the challenges of a family friend whose daughter had polio, and another friend who died of tuberculosis. Both left their mark. These tragedies, coupled with a national polio eradication campaign in India in the 1990s, set Meru on a path to become what she often refers to as “a disease detective.”

After arriving in Australia in 2005, a month before she turned 21, Meru went on to earn a PhD in life sciences from the Queensland Institute of Medical Research and the Queensland University of Technology, working on new vaccines for bacterial pathogens.

Having completed her post-doctoral training in parasite immunology with a focus on malaria and visceral leishmaniasis, Meru earned an MPhil in Applied Epidemiology in 2017. She had accepted a job in 2018 to go to Bangkok in a research role when she found out her application for the Westpac Fellowship was successful. “It changed my career trajectory quite significantly,” says Meru of the Fellowship, which began in 2019 and awarded her over \$370,000 across three years. “I would not be where I am today without it.”

The Westpac Research Fellowship has provided Meru with the independence and financial backing to “dream big” as she calls it, in terms of both innovation and diversity. Meru also has employed another Westpac Scholar in her research team, and is now part of the Impact Network — a group of Research Fellows who are working together to reframe the value of universities and research.

[Read the full story.](#)



Luke Terry, 2017 Social Change Fellow.



Dr Roshini Balasooriya, 2023 Future Leaders Scholar.



Associate Professor Meru Sheel, 2019 Research Fellow.



Westpac Foundation



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Justine Elliot MP, Prime Minister, Anthony Albanese, with Luke Terry and the Beacon Laundry team, a Westpac Foundation partner.

Westpac Foundation Impact Snapshot

Backing job creation through social enterprise.

Westpac Foundation partners with social enterprises and community organisations to help create meaningful employment opportunities for people experiencing complex barriers to work.

In 2025, Westpac Foundation continued to support the social enterprise sector with targeted initiatives designed to create jobs and build resilience. Highlights included collaborating with White Box Enterprises to launch the \$4.2 million Social Enterprise Loan Fund (SELF), supporting 55 grant partners to create more than 1,829 jobs, and being part of a \$4 million WISE Grant Program, joining eight philanthropic partners to support the long-term sustainability of social enterprises nationwide.

Our collaborative model

Westpac Foundation invests in long-term partnerships that strengthen the social enterprise ecosystem and create value for community partners. This includes:

- Funding collaborations such as the Work Integration Social Enterprise (WISE) Grant Program.
- Pro bono legal support through MinterEllison.
- Procurement pathways and referrals.
- The WISE Hub, a Social Enterprise Australia initiative advancing research and advocacy to grow investment in the sector.
- Supporting key sector events including Social Traders’ Convene and Australia’s first ever Social Enterprise Jobs Summit in partnership with co-hosts White Box Enterprises and Social Enterprise Australia.

Jobs created

389	839	1,578	2,097	2,877	3,594	4,694	6,002	7,240	10,141	11,970
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025

*Includes partners awarded grants in 2025, current Inclusive Employment Grant partners and other partners receiving loans and loan guarantees from Westpac Foundation.

\$2.23m

Awarded to our grant partners in 2025

8

Grants awarded in 2025

55*

Current partners

1,829

Jobs created in 2025

11,970

Jobs created since 2015

\$620k

Pro bono legal support provided to our community partners by MinterEllison in 2025

\$268k

Goods and services procured by Westpac Group from community partners in 2025



Artist, Thom from Studio A, a Westpac Foundation partner.

Westpac Foundation Grant Partners

Social Enterprise Grant partners.*



Ability Enterprises

Supported since 2022
Creating jobs in waste management, hospitality, maintenance, administration and cleaning for people facing barriers to employment.



APY Art Centre Collective Aboriginal Corporation

Supported since 2018
Indigenous-owned art centres collaborating on creative and business initiatives that generate jobs and employment pathways.



Australian Spatial Analytics (ASA)

Supported since 2020
Trains and employs neurodiverse young people in the field of data analytics.



BackTrack Works

Supported since 2022
Provides training and employment opportunities for young people in the agricultural sector including asset maintenance, farming, metal fabrication and construction.



Beacon Laundry

Supported since 2024
Supports people facing barriers to work in a social enterprise commercial laundry based in Bangalow NSW.



Dismantle/Renew

Supported since 2016
Supports at risk young people through its commercial gardening and property maintenance business.



Fruit2Work

Supported since 2021
Creates job opportunities for those impacted by the justice system through its office pantry delivery service.



Hotel Etico

Supported since 2022
Australia’s first social enterprise hotel that trains and employs young people with disabilities.



Plate It Forward

Supported since 2022
Provides training and employment opportunities in the hospitality sector for members of Sydney’s most vulnerable communities.



SisterWorks

Supported since 2023
Dedicated to empowering women from migrant, refugee, and asylum-seeker backgrounds to help them reach economic independence.



The Social Outfit

Supported since 2017
Supports refugee women to kick-start their Australian careers via their studio and retail clothing store.

Inclusive Employment Grant partners.

ACT

- UnitingCare Kippax

NSW

- CareerSeekers New Australian Internship Program
- CommUnity Construction
- Confit Pathways
- Green Connect Illawarra
- LeaderLife
- Maliga Ngura Services
- Prisoners Aid Association of NSW
- Shoretrack
- South Coast Women’s Health and Welfare Aboriginal Corporation
- Studio A Limited
- The Freedom Hub
- The Shift Project Byron Incorporated
- Wildflower Gardens for Good

NT

- Garuwa Creative
- Impact North (Previously - Enterprise Learning Projects)

QLD

- Goodness Enterprises
- Junkuri Laka
- Lowell Café - Hope Foundation
- Substation33

SA

- Ananguku Mimili Maku Arts Aboriginal Corporation
- GOGO Foundation
- MarionLIFE Community Services
- Miss MYSA Events

TAS

- Bluegum Grounds - NOSS Tasmania

VIC

- All Things Equal
- Christie Centre
- Civic
- Common Ground Project
- Concern Australia Welfare
- Enable Social Enterprises
- For Change Co.
- Ngarrimili
- Space2b Social Design
- The Social Studio
- The Torch Project
- WomenCAN Australasia trading as The Placement Circle

WA

- Foundation for Indigenous Sustainable Health
- The Underground Collaborative

Other partners**

- Bama Services
- Jigsaw
- Green Collect

*11 grant partners received financial support in 2025 (eight new grants and three multi-year grant payments awarded in 2024). ** Receiving loans and loan guarantees from Westpac Foundation.

Westpac Foundation Impact in Action

Work that works for everyone

Ability Enterprises, a Toowoomba-based organisation supporting marginalised people in regional Queensland to secure meaningful employment, has a simple mission. “We want to offer people a second chance through employment,” says CEO Claire Torkington. “We’re not ‘supported employment’ — all our staff are paid full award wages. We call ourselves ‘employment with support’.”

The jobs-focused social enterprise partners with councils and governments to provide service contracts across waste management, cleaning, grounds maintenance and car washing. Since launching in 2012, Ability Enterprises has supported more than 500 people and over the next three years, plans to create 104 additional jobs and 77 employment pathways.

“We have people with physical disabilities, people with lived experience of [poor] mental health. We have people for whom English isn’t their first language, Indigenous team members and people who just had life get really hard at some point,” says Claire.

The range of jobs on offer allows the organisation to be flexible when meeting individual needs. That might look like someone suffering from severe social anxiety being rostered on for the night cleaning shift so they can work alone, or it might look like someone whose medication works better in the morning getting rostered on purely for early shifts.

In 2024, Ability Enterprises was awarded a three-year grant from Westpac Foundation. “The support has been invaluable to us,” Claire says. “It has allowed extra time to build up our services models to a point where they’re still commercially viable but amortised across enough contracts that we can fund those additional supports.”

[Read the full story.](#)

A beacon of hope

Launched in 2024, Beacon Laundry in Bangalow New South Wales is already the second-largest employer in town. A social enterprise, Beacon Laundry employs people facing complex barriers to employment.

Whether it’s people recovering from addiction, mental health challenges, re-integrating into the community after time spent incarcerated, or those from marginalised communities, Beacon aims to provide jobs with additional support for people who need it most, and has already provided employment for nearly 200 people — 70 percent of these are for people with complex barriers.

“We make good business sense, and the Byron community has really embraced the social aspect as well,” says Luke Terry, Beacon Laundry founder and CEO of White Box Enterprises.

“Our anchor contract and first client was Elements at Byron,” says Luke. “We now have 80 hospitality contracts and will process around 80,000 kilos of laundry each week during peak season.”

Beacon is the perfect example of what is possible when social enterprise steps in to fill a need in the jobs and training system, something White Box Enterprises — which manages the Social Enterprise Loan Fund (SELF) with Westpac Foundation’s support — has a goal to increase.

“Our mission is to see 10 percent of the nation’s employment training system made up of social enterprises,” Luke says, “and projects like Beacon are an example of how it can work.”

[Read the full story.](#)

Steps to a brighter future

For students, the consequences of a rigid schooling model that cannot adapt to their needs can be dire. ShoreTrack, a grassroots organisation in Nambucca Heads, New South Wales, is tackling that challenge head-on, providing hands-on trade skills and alternative pathways to work, and transforming lives in the process.

The numbers speak for themselves: 93 percent of students who complete ShoreTrack’s Certificate II courses go on to find full-time employment.

As well as helping young people learn practical skills that steer them towards meaningful employment or future training, ShoreTrack also operates its own social enterprise, STEPS (ShoreTrack Employment Pathways).

“We didn’t want just to be another organisation that comes and goes in regional communities,” says Jill Ashley, CEO and co-founder of ShoreTrack. “We want to make deep, intergenerational impact. That’s what underpins it all. We want to be here for the long term, and we want parents who have had kids who don’t fit in to know that we are an option for their families.”

As the first-ever recipient of a SELF loan (Social Enterprise Loan Fund), the organisation was able to secure a permanent home for its operations, unlocking a new phase of growth and stability.

The loan provides flexible and affordable financing to social enterprises focused on creating employment for people facing barriers to work. Managed by White Box Enterprises, the fund offers loans from \$100,000 to \$500,000 to help these organisations scale their operations and enhance their social impact. And for ShoreTrack, an organisation rewriting the script for young people, that’s precisely what the money has helped them do.

[Read the full story.](#)



Nick, employee from Ability Enterprises, a Westpac Foundation partner.



Kirk, employee from Beacon Laundry, a Westpac Foundation partner.



Greeny and Roman from ShoreTrack, a Westpac Foundation partner.

St.George, BankSA & Bank of Melbourne Foundations

 Foundation

 Scholars

 st.george
foundation

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 bankSA
Foundation

Belal, participant of Kensington Neighbourhood House, a Bank of Melbourne Foundation partner.

St.George, BankSA and Bank of Melbourne Foundations Impact Snapshot

Helping more children reach their potential.

St.George, BankSA and Bank of Melbourne Foundations support local charities that expand access to education, improve learning outcomes and build strong social connections for children and young people.

In 2025, they awarded \$1.2 million in Inspire Grants to programs supporting young people experiencing education disadvantage, and more than \$2 million in Thrive Community Grants to initiatives enhancing social and emotional wellbeing. This work is made possible by the generosity of Westpac Group employees, suppliers and customers who contributed through fundraising activities, donations and in-kind support.

\$3.32m*

Awarded to our grant partners in 2025

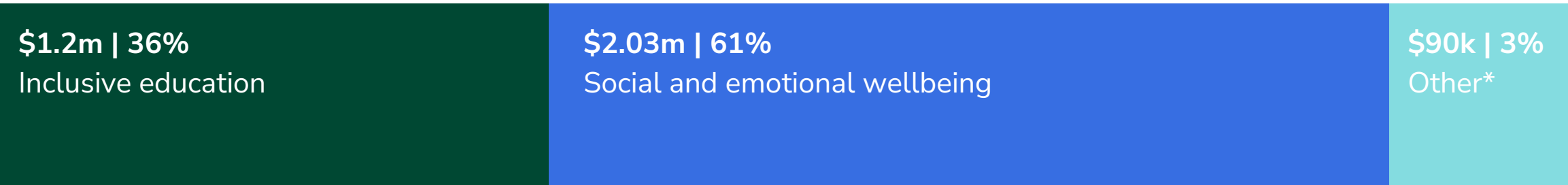
50

Charities supported in 2025

Investment by foundation



Investment by sector



*Figure reflects total grants awarded, including discretionary grants authorised by the CEO to support children and young people.



Piper, Country Education Foundation alumna, a St.George Foundation partner.

St.George, BankSA and Bank of Melbourne Foundations Grant Programs

Inspire Grants

The Inspire Grant aims to address educational disadvantage and uplift education outcomes of children and young people facing overwhelming barriers to reaching their potential. We support innovative approaches to education access, participation, learning and transition to further study or employment with grants of up to \$300,000 over three years.

\$1.2m

Awarded to Inspire Grant partners in 2025

5

Inspire Grants in 2025*

Amount awarded by Foundation



\$900k

St.George Foundation

\$150k

BankSA Foundation

\$150k

Bank of Melbourne Foundation

Thrive Community Grants

Thrive Community Grants aim to improve the social and emotional wellbeing of children and young people by supporting their engagement in community life. We provide small, local charities with one-off grants of up to \$50,000 to assist children and young people connect with friends, family and the community, participate in activities that build resilience, develop new skills, enrich lives, and create a sense of belonging.

\$2.03m

Awarded to Thrive Community Grant partners in 2025

45

Thrive Community Grants in 2025**

Amount awarded by Foundation



\$1.41m

St.George Foundation

\$400k

BankSA Foundation

\$225k

Bank of Melbourne Foundation

*Five Inspire Grants were awarded to new partners in 2025, while seven are ongoing from previous multi-year agreements. Information and data in descriptions of Inspire Grant activities is provided by the relevant funded charity. **Awarded to 39 Thrive grant partners.



Participants of Restless Dance Theatre, a BankSA Foundation partner.

St.George, BankSA and Bank of Melbourne Foundations Grant Partners

Inspire grant partners.

ABCN Foundation**

Supported since 2025

Delivering Accelerate, a unique 3-year national, financial and corporate mentoring program supporting young people to complete Year 12, pursue tertiary pathways, and develop the networks and skills to thrive professionally and personally.

Aurora Education Foundation*

Supported since 2022

Aurora's High School Program is a unique Indigenous-designed and led, intensive student-centred program. It positions cultural strength alongside academic progress to support Indigenous students and their families to access educational, wellbeing and cultural opportunities.

Country Education Foundation (CEF)*

Supported since 2025

CEF is a grassroots organisation supporting rural and regional youth (16-25 years) to access further education and career opportunities with community-based support and financial assistance. In 2025, they supported more than 800 rural and regional young people.

Down Syndrome Victoria (DSV)***

Supported since 2023

Families of children with Down syndrome frequently face challenges in mainstream educational settings, with teachers feeling ill-equipped to assist these students. To improve outcomes, DSV is developing online learning resources for Victorian teachers and parents.

Education Pathways Indigenous Corporation (EPIC) Pathways*

Supported since 2025

Supports 100 First Nations high school students by integrating cultural knowledge with contemporary education strategies. Includes supporting 40 Year 11 and 12 students in South-East Queensland to graduate and transition into further education, training or employment.

Ganbina Inc*

Supported since 2024

Taking its Jobs4U2 education, training and employment programs to the Gold Coast and Deception Bay in Queensland. Ganbina is engaging locally to improve education and employment outcomes for First Nations young people.

GO Foundation*

Supported since 2025

GO Foundation is an Aboriginal led organisation providing an education scholarship and culture program supporting over 650 First Nations children and young people from primary school through to university in Sydney, Adelaide and Canberra.

KidsXpress*

Supported since 2024

With Merrylands Public School, KidsXpress is providing tailored, whole-of-school, trauma-informed care for children living with the effects of trauma. On-site support includes expressive therapy for students, teacher development and parenting programs.

Ngutu College**

Supported since 2024

Addressing barriers to Aboriginal educators attaining qualifications, this initiative supports young Aboriginal staff members to become qualified teachers. With support in a culturally safe school environment, Aboriginal teacher as mentor, and salary maintenance during study.

Skyline Education Foundation***

Supported since 2025

Skyline empowers high academic potential VCE students facing social and economic adversity to thrive in education and in life. Their Horizon Program drives success at school through financial, educational, emotional and practical support.

The Y NSW*

Supported since 2024

The Alternate Suspension Program, effective in Canada, uses student time away from school to address causes of misbehaviour and foster personal growth. The Y NSW is expanding a pilot, evaluating its impact and scalability in Australia.

Youth Opportunities**

Supported since 2022

Youth Opportunities engages young people experiencing disadvantage or disengagement through its Personal Leadership Program. Supporting the development of skills to make positive choices to improve motivation and participation in school, self-confidence and resilience.

Thrive Community Grant partners.

NSW

- Australian Theatre for Young People*
- Cahoots*
- Chain Reaction Foundation*
- Harding Miller Education Foundation*
- Human Nature Adventure Therapy*
- Heaps Decent Ltd.*
- Mirabel Foundation*
- Moorambilla Voices*
- Morris Children's Fund Incorporated*
- Open Support*
- Outloud*
- Rainbow Club*
- Reason to Thrive*
- Stepping Stone House*
- Streetwork Australia*
- Story Factory*
- The Australian Children's Music Foundation*
- The Girls and Boys Brigade*
- The Pinnacle Foundation*
- The Pyjama Foundation*
- Woolloomooloo and Inner City Police Community Scholarship Foundation*

QLD

- TRACTION For Young People*

SA

- Adelaide Crows Foundation**
- Grandcarers SA**
- Lighthouse Youth Projects Inc.**
- Operation Flinders Foundation**
- Patch Theatre Company**
- Restless Dance Theatre**
- The Gold Foundation Incorporated**
- Youth Options**

VIC

- L2R Dance Inc.***
- Maribyrnong and Moonee Valley Local Learning & Employment Network***
- Minus18 Foundation Ltd***
- St. Kilda Gateway***
- TeamSports4All***
- Variety The Children's Charity of Victoria***

WA

- Kununarra Waringarri Aboriginal Corporation*
- Theatre Kimberley*

*St.George Foundation partner. **BankSA Foundation partner. ***Bank of Melbourne Foundation partner.

St.George, BankSA and Bank of Melbourne Foundations Impact in Action

From the farm to the future

For young people growing up in rural or regional areas of Australia, access to education isn’t a given. While 78 per cent of students complete year 12 or equivalent in major cities, this drops to 43 per cent in very remote areas. Tertiary education is often even more out of reach, with financial burdens cited as a major factor for why young people are unable to complete university or other training pathways, particularly if they are forced to travel long distances or move out of home in order to further their studies.

The Country Education Foundation of Australia (CEF) was set up to address education inequality in regional and rural Australia. In total, CEF has provided more than 8,000 individual grants and scholarships to help rural and regional students realise their dreams. Critically, that financial support is enhanced by hands-on, personalised mentoring from volunteers and mentors in the young people’s own communities. There’s always someone at the end of the phone for a chat or a helping hand. “It’s very grassroots-driven, which is really important,” says CEO Wendy Mason.

To date, CEF has many success stories: from a young woman from Coolah in New South Wales who got help to complete her carpentry and joinery TAFE course, to a young man from Cootamundra who was helped with relocation expenses to achieve First Class Honours in microbiology at The University of New South Wales.

In 2025, St.George Foundation provided a \$300,000 Inspire Grant to help CEF, which operates in 49 rural and regional centres around Australia, with their mission to see young people thrive. Says Mason: “They provided lifeblood for the students we’re supporting.”

[Read the full story.](#)

Pedal power: mentoring youths through riding

Using bike riding as a powerful tool for change, non-profit organisation Lighthouse Youth Projects (LYP) delivers mentoring and support for disengaged and at-risk youth in South Australia. Since LYP’s Balance program was founded five years ago, it has changed the lives of more than 200 kids.

“We use riding to help them redirect thrill-seeking in a healthy way, which has a huge flow-on effect in the classroom and their lives,” says Jamie Moore, who co-founded LYP with Ryan Lloyd.

LYP is a three-time recipient of BankSA Foundation’s Thrive Grant and has received \$150,000 over three years to expand the 20-week Balance mentoring program into more regional schools, helping even more disadvantaged students build confidence and positive behaviours.

“The BankSA Foundation funding has been pivotal in helping us reach regional communities where students don’t always have the same opportunities,” says Moore. And the results prove the model works. At one school, the program led to a 37% increase in student attendance among the participating cohort and a 62.5% decrease in negative behaviour.

“It’s a truly heartwarming feeling knowing we’re staying true to what we started more than a decade ago,” says Moore. “I’d love to see LYP continue to grow and support disengaged youths in SA. One day, I’d even love to have a green space where we can teach kids to grow veggies and cook healthy meals that can fuel their riding!”

[Read the full story.](#)

Helping bright young people soar

Since 2006, Skyline Education Foundation has helped more than 600 students from disadvantaged backgrounds across Victoria to complete high school and further their educational and vocational goals.

The foundation identifies students with exceptional academic potential who face socioeconomic challenges that could hold them back. Each student completes two years of the Skyline Program, where they receive mentoring, peer support, access to masterclasses and resources, and financial assistance for costly items such as textbooks.

In 2024, 98% of Skyline’s students completed Year 12, and 100% reported an increase in confidence and stress reduction. Many of these students, who come from more than 40 schools across metropolitan, regional and remote Victoria, continue with the program afterwards as mentors and tutors, sharing their experiences with younger peers.

In 2025, Bank of Melbourne Foundation awarded Skyline an Inspire Grant of \$150,000 over three years. “This support makes a huge difference,” says Skyline CEO Samantha MacRae.

Keely Xia is one of Skyline’s soaring success stories. Brought up in a single-income household, she completed Year 12 thanks to Skyline’s support. Today, she is in her first year of Computer Studies at The University of Melbourne, and credits Skyline for changing her life. Like many Skyline alumni, she is paying her experience forward as a mentor. “It’s been such a rewarding full-circle moment to be able to support and inspire the next generation of Skyline scholars, just as my mentors once did for me,” she says.

[Read the full story.](#)



Tara, student supported by Country Education Foundation, a St.George Foundation partner.



Participants of Lighthouse Youth Projects, a BankSA Foundation partner.




Students supported by Skyline Education Foundation, a Bank of Melbourne Foundation partner.


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We would like to thank our 2025 board members and university partners across Australia whose support makes our programs possible.

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Rahaf, Tala, and Reem, employees at Beautiful Bunch, a Westpac Foundation partner.