

BUILDING  
A NATION  
WHERE  
NO-ONE  
IS LEFT  
BEHIND.

Giving opportunities to those who need it most.



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 Westpac Foundation aims to support.

Through every grant we award, every community organisation we support, and every social entrepreneur whose vision we believe in, we are helping to make Australia a place where no-one is left behind.



Cover: Jess is a graduate of STREAT, a social enterprise backed by Westpac Foundation that provides high risk youth aged 16–25 with a supported pathway to careers in the hospitality industry and independent living. See page 27

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## 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, as well as feel more valued within their own community.

2016 has been a pivotal year for Westpac Foundation. We are pleased to have donated \$1.3 million to 104 organisations around Australia and in the Pacific to help them prosper and grow, as well as \$107,000 in Financial Hardship Grants to 19 retired Westpac officers in need. In this report we are also announcing a further \$1.5 million in funding to our five inaugural Social Scale-up Grant recipients, for 2017-19.

Westpac Foundation was one of the first philanthropic organisations in Australia to develop a grant program specifically to support social enterprises, and we've never looked back. We are proud to be celebrating 10 years of grants to social enterprises, acknowledging the important role that they play in providing jobs and training opportunities to individuals often excluded from the mainstream labour market. This enables more people to participate in the economy, often for the first time. Over the last 10 years, we have provided \$14.6 million in grants to social enterprises.

We thank our Westpac Group employees who generously support the Westpac Foundation and our community partners through their fundraising, payroll giving,

mentoring and skilled volunteering. We call this growing army our Westpac Foundation Changemakers and in this report we have chosen to highlight the significant contribution they continue to make to our community partners. We acknowledge the great work of the Westpac Community Board, chaired by Bernadette Inglis (Group General Manager, Westpac Retail & Premium Bank and Westpac Foundation board member), who drive much of our fundraising and assist in the selection of our Community Grants recipients. We also thank our Westpac shareholders who generously support Westpac Group's Family of Giving through the dividend donation plan, as well as Westpac customers who have kindly supported our fundraising activities.

We are pleased to have made 100 Community Grants this year and matched each grant recipient with a Community Ambassador, and we especially look forward to awarding 200 Community Grants in 2017, as part of Westpac's 200th anniversary celebrations, helping support more grassroots organisations across Australia.

We also welcomed two Westpac senior executives to our Board, in 2016 Lyn Cobby, Chief Executive Westpac Institutional Bank, and Alexandra Holcomb, Chief Risk Officer, Westpac Banking Corporation.

Creating more opportunities for the Australians who need it most remains our focus.

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

**Jon Nicholson**  
Chairman, Westpac Foundation

# ABOUT WESTPAC FOUNDATION

## Helping people since 1879

In 1879, Thomas Buckland, then Director of Westpac's predecessor, the Bank of New South Wales, donated his £1,000 annual bonus to establish the Buckland Fund, which became 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, which 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 137 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 skills of Westpac Group's employees, to support the organisations and social entrepreneurs that are ensuring no-one is left behind.

## SOCIAL SCALE-UP GRANT PROGRAM

Awarding \$300,000 grants over three years to support the growth of social enterprises that are creating training and employment opportunities for Australians who need it most. This program was introduced in 2016, replacing Westpac Foundation's previous social enterprise grant program.

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## COMMUNITY GRANT PROGRAM

Awarding grants of up to \$10,000 each to grass-roots community organisations making a positive difference to people in their local area. In 2016, 100 Community Grants were awarded. In 2017, this will increase to 200 in celebration of Westpac Group's 200th anniversary.

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## MORE THAN MONEY PROGRAM

We combine the financial element of our grants with valuable non-financial support through our 'More than Money' 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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## FINANCIAL HARDSHIP GRANTS

Provides financial assistance to retired Westpac Group employees who find themselves facing financial hardship.

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## PACIFIC GRANTS

Provides grants to help create social change within the Pacific region.

**PAGE 16**

## COLLECTIVE IMPACT GRANTS

Provides grants to help create social change within Australia.

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## OVERVIEW OF GRANTS FOR 2016

NUMBER OF GRANTS AWARDED TO ORGANISATIONS IN 2016

**104**

TOTAL GRANTS IN 2016

**\$1.3 MILLION**

COMMITMENT TO NEW SOCIAL SCALE-UP GRANT PROGRAM IN 2016

**\$1.5 MILLION**

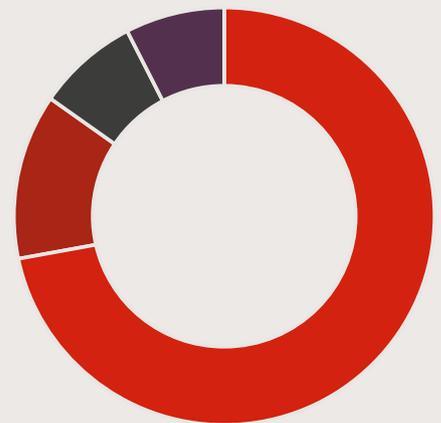
TOTAL FUNDS RAISED BY STAFF, SHAREHOLDERS, SUPPLIERS AND CUSTOMERS IN 2016

**\$988,161**

TOTAL GRANTS PAID SINCE 1999

**\$30.3 MILLION**

## 2016 GRANTS BY PROGRAM



COLLECTIVE IMPACT GRANT

**\$100,000**

FINANCIAL HARDSHIP GRANTS

**\$107,033**

SOCIAL ENTERPRISE GRANTS

**\$170,000**

COMMUNITY GRANTS

**\$954,254**

# 10 YEARS BACKING SOCIAL ENTERPRISES

Westpac Foundation has actively supported Australian social enterprises for over a decade. Social enterprises are in a unique position to help our communities prosper and grow, by helping improve the lives of people who need it most, such as those experiencing homelessness, family violence or long-term unemployment.

Westpac Foundation was one of the first philanthropic organisations in Australia to develop a grant program specifically to support social enterprises.

Between 2006 and 2015, Westpac Foundation has awarded \$14.6 million in funding to the social enterprise sector. This includes:

- \$13.5 million in grants to 89 social enterprise initiatives across a wide range of social issues, from leadership programs for youth-at-risk to social and financial inclusion initiatives; and
- \$1.1 million in direct funding to help organisations that provide support, research and networks to build and strengthen the social enterprise ecosystem (such as Social Traders and The Australian Centre for Philanthropy and Nonprofit Studies at Queensland University of Technology).

Through our previous 'Explore', 'Seed' and 'Strengthen' grants (now discontinued), we supported social enterprises at all stages of development. We backed ground-breaking ideas that few were ready to invest in and took calculated risks by funding pilot projects, innovative business models and social enterprises that think outside the box to increase the positive impact that they have.

We've since evolved our approach to support existing social enterprises to grow, and substantially increase their impact. More details about the Social Scale Up Grants are at page 10.

Our lifecycle funding approach over the past 10 years has allowed us to help create meaningful and sustained social impact, leading to our new social enterprise program, Social Scale-up.

**“At a time when social enterprise was little recognised in Australia, Westpac Foundation made a pioneering commitment to supporting and developing the field. They have stimulated greater corporate and philanthropic interest in social enterprise through their leadership, and have been a sustained part of a small but growing development ecosystem enabling the field.”**

Professor Jo Barraket, Director, Centre for Social Impact Swinburne, Swinburne University of Technology.

## 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 re-invest into its social mission.

The social enterprise sector is attracting more attention, funding and talent around the world. It has become a movement led by bold and audacious entrepreneurs dedicated to solving complex social problems.

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

If you've ever read The Big Issue magazine, purchased a STREAT coffee or sent your child to a community childcare centre, then you've already come into contact with a social enterprise.

**“Westpac Foundation’s support for the Australian Centre for Philanthropy and Nonprofit Studies’ social enterprise research program played a critical role in establishing the evidence base for social enterprise in Australia. This program provided the springboard from which ACPNS was able to partner with Social Traders to conduct research for the first Finding Australia’s Social Enterprise Sector report (FASES, 2010).<sup>1</sup>”**

Wendy Scaife, Associate Professor, Queensland University of Technology.

## ENABLING JOBS AND EMPLOYMENT PATHWAYS

At Westpac Foundation, we recognise that unemployment, especially long-term unemployment, has a significant negative impact on the lives of people who are experiencing disadvantage. Those out of work for a long period of time are more likely than others to become socially isolated and suffer mental and physical illnesses<sup>2</sup>.

We also recognise the significant role played by many social entrepreneurs who tackle this issue by creating opportunities for people that have been out of work for a long time or have never had a job before. These social enterprises provide training, development and ongoing support for their staff or trainees, by reinvesting the profits from selling their products and services. Thanks to their efforts, thousands of individuals have been given a chance to live a more meaningful life.

Given the success of these models, Westpac Foundation has refined its social enterprise focus to work exclusively with employment-generating social enterprises that help create more opportunities for people who face significant barriers to enter the job market. We target our funding to help people gain education, qualifications and access to the workforce in particular:

- Young people and women at risk, including those who have experienced domestic and family violence,
- Indigenous Australians,
- Individuals living with a disability,
- People experiencing mental health issues,
- People who have been or are at risk of homelessness,
- Refugees and asylum seekers.

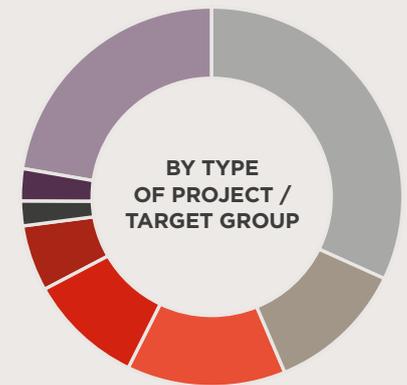
Since 2015, the 20 social enterprises supported by Westpac Foundation have been collecting data on the number of jobs and employment pathways they have helped create. Collectively, they have reached nearly 3,000 individuals via their traineeships, work experience and upskilling programs, providing critically needed ‘economic participation’ opportunities to Australians who face significant barriers to gaining employment.

More than 830 people have been able to get a casual, part-time or full time job as a result of their engagement with these social enterprises, including over 500 gaining employment directly with the social enterprise, 200 obtaining work with another organisation and 60 finding self-employment.

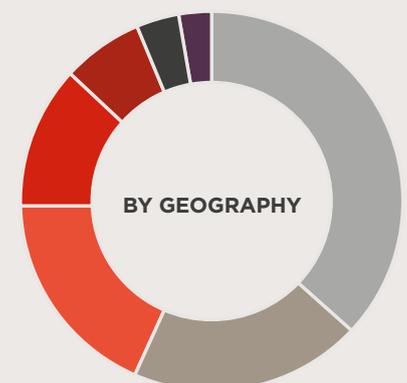
1. Source: [www.socialtraders.com.au/about-social-enterprise/fases-and-other-research/social-enterprise-in-australia/](http://www.socialtraders.com.au/about-social-enterprise/fases-and-other-research/social-enterprise-in-australia/)  
 2. Source: Fairfax-Lateral Economics Wellbeing Index (2015) as seen in [smh.com.au/business/the-economy/longterm-unemployment-sharp-rise-taking-a-toll-on-australias-wellbeing-20150605-ghhp6i.html](http://smh.com.au/business/the-economy/longterm-unemployment-sharp-rise-taking-a-toll-on-australias-wellbeing-20150605-ghhp6i.html)

## OUR SUPPORT

Between 2006 and 2015, Westpac Foundation has awarded \$14.6 million in funding to the social enterprise sector, distributed as follows.



- Opportunities for women at risk: **\$5,449,598**
- Opportunities for people with a disability: **\$2,863,142**
- Social and financial inclusion: **\$2,563,021**
- Arts and technology: **\$1,882,624**
- Social enterprise sector and capacity building: **\$1,013,280**
- Opportunities for indigenous Australians: **\$540,000**
- Youth at risk and leadership education: **\$379,586**
- Training and employment opportunities: **\$4,262,988**



- National/multiple states: **\$5,449,598**
- New South Wales/ACT: **\$2,863,142**
- Victoria/Tasmania: **\$2,563,142**
- Queensland: **\$1,882,624**
- Northern Territory: **\$1,013,280**
- Western Australia: **\$540,000**
- South Australia: **\$379,586**

## SHOWCASING THE DIVERSITY OF OUR SOCIAL ENTERPRISE GRANTEEES OVER THE YEARS

Westpac Foundation is proud of the achievements of the social enterprises we've believed in and backed from their early days as start-ups. These enterprises have been on a challenging journey and are now trailblazers inspiring many others to use social enterprise as a model for creating better lives and improving communities.

**To showcase the diversity of organisations that we have supported over the years we have selected one grantee per year.**

<p><b>2006</b></p>	<p><b>yourtown</b> (Formerly BoysTown) <b>National</b></p> 	<p><b>yourtown</b> delivers services that tackle issues impacting young people in Australia - like mental health and unemployment, and takes on issues like family and domestic violence. Their services include counselling, helplines, crisis care, education and training, employment, parenting help, mentoring, social development and life skills.</p> <p><a href="http://yourtown.com.au">yourtown.com.au</a></p>
<p><b>2007</b></p>	<p><b>THE AUSTRALIAN CENTRE FOR PHILANTHROPY AND NONPROFIT STUDIES</b> Queensland University of Technology <b>QLD</b></p>	<p>The ACPNS has played a significant role over the past ten years in helping to strengthen and build the capacity and professionalism of the social enterprise sector.</p> <p><a href="http://qut.edu.au/business/about/research-centres/australian-centre-for-philanthropy-and-nonprofit-studies/about/about-the-centre">qut.edu.au/business/about/research-centres/australian-centre-for-philanthropy-and-nonprofit-studies/about/about-the-centre</a></p>
<p><b>2008</b></p>	<p><b>AIME AUSTRALIAN INDIGENOUS MENTORING EXPERIENCE</b> <b>NSW</b></p> 	<p>AIME's educational program supports Indigenous students through high school and into university, employment or further education and provides university students the opportunity to mentor Indigenous students.</p> <p><a href="http://aimementoring.com">aimementoring.com</a></p>

<b>2009</b>	<b>THE SOCIAL STUDIO</b> VIC  	<p>The Social Studio helps train people from refugee and migrant backgrounds to gain the qualifications and experience needed to join the hospitality, fashion and clothing manufacturing industries.</p> <p>The Social Studio operates a training school (offering TAFE and pre-accredited level training), a café and catering business, a fashion label, a clothing manufacturing business and a digital printing studio.</p> <p>The studio now employs 18 paid staff and over 50 volunteers, the majority of whom are from refugee or migrant backgrounds.</p> <p><a href="http://thesocialstudio.org">thesocialstudio.org</a></p>
<b>2010</b>	<b>TJANPI DESERT WEAVERS</b> NT 	<p>Tjanpi Desert Weavers (Ngaanyatjarra Pitjantjatjara Yankunytjatjara Women's Council) is a social enterprise created to enable Aboriginal women artists from 26 remote central deserts communities to earn their own income from fibre art.</p> <p><a href="http://tjanpi.com.au">tjanpi.com.au</a></p>
<b>2011</b>	<b>FITTED FOR WORK</b> VIC/NSW 	<p>Fitted for Work helps women experiencing adversity break through barriers to get and keep work, providing services such as free business clothing through a personal outfitting service and a range of interview training, of interview training, presentation and mentoring programs.</p> <p><a href="http://fittedforwork.org">fittedforwork.org</a></p>
<b>2012</b>	<b>CAREERTRACKERS</b> NSW 	<p>CareerTrackers supports pre-professional Indigenous university students and links them with private sector employers to participate in paid multi-year internships. Students perform their internship with a sponsoring company with the aim of converting from intern into full-time employee upon completion of their university degree.</p> <p><a href="http://careertrackers.org.au">careertrackers.org.au</a></p>
<b>2013</b>	<b>RESOURCE RECOVERY AUSTRALIA</b> National 	<p>Resource Recovery Australia is a national social enterprise providing consulting, training and operational waste services. It works with local government, industry and communities to broker, operate and scale social enterprises that sustainably manage waste and generate local training and employment opportunities for people experiencing disadvantage.</p> <p><a href="http://resourcerecovery.org.au">resourcerecovery.org.au</a></p>
<b>2014</b>	<b>FIRST HAND SOLUTIONS ABORIGINAL CORPORATION</b> NSW 	<p>First Hand Solutions' Blak Markets focus on providing economic development opportunities to Indigenous people through its Blak Markets which are based at Bare Island, La Perouse and Barangaroo but also via pop-up and an online store.</p> <p><a href="http://blakmarkets.com">blakmarkets.com</a></p>
<b>2015</b>	<b>TOOWOOMBA CLUBHOUSE</b> QLD 	<p>Toowoomba Clubhouse is a social enterprise based in regional Queensland with over 900 members who have experienced mental illness and struggle to find work. Clubhouse programs provide members with opportunities to access employment, education, housing and other support.</p> <p><a href="http://toowoombaclubhouse.org.au">toowoombaclubhouse.org.au</a></p>

# LAUNCHING OUR SOCIAL SCALE-UP GRANT PROGRAM

Westpac Foundation launched a new grant program during the year, called Social Scale-up. The program applies Westpac Foundation's knowledge and experience gained from partnering with social enterprises over the last 10 years and replaces our previous 'Explore', 'Seed', and 'Strengthen' grants. Social Scale-up is designed to help scale-up established social enterprises which have a proven model for creating jobs and employment pathways for Australians who often face significant barriers to entering the mainstream job market. These individuals are not just unemployed, they are often considered unemployable, excluding them from participating in the economy, which further entrenches their social and financial disadvantage.

For many, an employment pathway is the critical first step towards gaining paid employment, helping build the necessary job skills, through practical work experience. Importantly, paid employment is an enabler of economic participation, it provides the opportunity to build wealth over the long-term, and also delivers much needed social inclusion that comes from being part of a workplace.

This year, we committed \$1.5 million to support five outstanding social enterprises to scale-up their operations and grow their social impact. Over the next three years, each social enterprise will receive \$100,000 per year and access tailored and flexible non-financial support through our More than Money program.

Social Scale-up will continue to focus on the target groups that are close to our hearts and 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, as well as refugees and asylum seekers.

We were incredibly inspired to receive applications from 138 employment-generating social enterprises around the nation that are looking to scale-up, by opening in a new location or expanding their existing operations to accommodate more staff and trainees. Although many of our applicants are generating enough 'trading income' to cover their main operating expenses, it continues to be a challenge to find the money they need to grow, so that they can provide more jobs and employment pathways. This was a common concern amongst social enterprises in Australia according to the recent FASES report<sup>3</sup>.

"We have designed Social Scale-up to best enable social enterprises to scale-up and take calculated risks without negatively impacting their ongoing operations or their existing training and employment programs. 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." Sinclair Taylor, Westpac Foundation CEO.

At the heart of Westpac Foundation's decision-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. Our More than Money program will provide expert non-financial support to our Social Scale-up grant recipients through our Changemakers - Westpac Group staff who volunteer to support our grantees with the risk, finance and general commercial challenges they will face over the next three years. The program will also focus on helping social enterprises access opportunities to supply products and services to Westpac Group and beyond.

Our inaugural Social Scale-up grantees have set their goals high in striving to leave no-one behind. By 2019, we expect the five social enterprises will create pathways to a better future for hundreds of individuals and are anticipating to:

- Double their annual income from \$11 million to over \$23 million;
- Support 700 currently unemployed people into jobs; for some, it will be their first experience in meaningful employment; and
- Provide formal qualifications or valuable work experience for a further 800 people.

3. Many social enterprises have also cited the lack of suitability of external finance in Australia to support their goals (source: FASES 2016 report, Centre for Social Impact Swinburne and Social Traders).

## MEET OUR 2016 SOCIAL SCALE-UP GRANTEES

Westpac Foundation is pleased to announce its five inaugural Social Scales-up grantees:

**BAMA Services** is an Indigenous-owned civil construction, building and landscaping services enterprise based in Cairns (QLD) that employs local Indigenous people and supports them to be active agents in their own development.

**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 as well as independent living.

**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.

**Jigsaw Business Solutions** provides employment, work experience and skilled development opportunities to people living with a disability. Jigsaw employees work on digitisation contracts to help companies go 'paperless', improving the security and the accessibility of their records.

**The Bread & Butter Project** is a social enterprise where 100% of the profits from the sale of their artisan bread and pastries are invested back into providing training and employment pathways to refugees and asylum seekers.



# 100 COMMUNITY GRANTS TO LOCAL GRASSROOTS ORGANISATIONS

This year, Westpac Foundation awarded 100 Community Grants worth \$954,254 to grassroots community organisations across Australia, our highest number to date.

Our Community Grants, up to \$10,000 each, are awarded to local not-for-profit organisations providing educational opportunities, employment pathways or improvement in the quality of life for people in need. The grants are funded by the Westpac Foundation as well as through the fundraising efforts of Westpac Group employees and their customers. 100% of the fundraising proceeds go directly to community organisations.

Since 2012, 370 Community Grants worth over \$3.5 million have been made to projects across the country, supporting grassroots organisations.

For the first time this year, through our More than Money program, we also matched all 100 Community Grant recipients with non-financial support from Westpac Group staff, acting as Community Grant Ambassadors. Our Community Grant Ambassadors were able to support our grantees by providing their skills and expertise, as well as leveraging their local and regional networks to promote their organisation's work and supporting their fundraising efforts.

The grants foster local connections between Westpac Group staff across a variety of job roles – such as branch staff, Business Bankers, and Bank Managers – and the community organisation's local communities, whilst bringing to life Westpac's vision of 'helping our communities to prosper and grow', in a very tangible way.

**In 2017, to celebrate Westpac Group's bicentenary year as Australia's first bank and company, Westpac Foundation will be awarding 200 Community Grants, doubling our support to grassroots organisations.**

Our 2015 Community Grant recipients reported that they supported over **6,500** people across Australia.

We anticipate that our 2016 Community Grants will support over **10,000** people.

Year	Amount granted	Number of grants
2014	\$588,290	65
2015	\$870,004	92
2016	\$954,254	100

## COMMUNITY GRANTS AWARDED IN 2016 BY MAIN TARGET GROUP

31%

Youth-at-risk

20%

Indigenous Australians

19%

People living with a disability

14%

Women-at-risk

11%

Refugees and asylum-seekers

5%

Homeless populations

## LIST OF OUR 100 2016 COMMUNITY GRANTEEES

### QLD

- Anglican Sailing Adventures in Life Skills Inc. (SAILS)
- Community Accommodation & Support Agency Inc.
- Conductive Educations Queensland (CEQ)
- Fishers of Men
- Gold Coast Project for Homeless Youth
- Gondwana Choirs
- Gungarde Community Centre Aboriginal Corporation
- Horse Whispering Youth Program Inc.
- Karakan Ltd (Trading as KBH Enterprises)
- Logan Women's Health & Wellbeing Centre Ltd.
- Nundah Community Enterprises Cooperative
- One Step Alliance
- Sailability Gold Coast - Welcome to Sailability
- Skilling Australia Foundation
- Suited to Success Inc (STS)
- The Carers Foundation
- Wishlist (Sunshine Coast Health Foundation)

### WA

- ARTrinsic Inc.
- Boonderu Music Academy
- Camera Story
- Dismantle Inc.
- Finucare
- Future Living Trust Inc.
- Gondwana Choirs
- Growing Change
- Headland Women's Refuge
- Ishar Multicultural Women's Health Centre
- Leading Youth Forward
- Otitis Media Group Inc T/A Earbus Foundation of WA
- The Wirrpanda Foundation Limited
- Welcome to Australia
- Western Australian Motor Industry Foundation Inc.
- Wheelchair Sports WA
- Zonta House Refuge Association

### NT

- Australian Indigenous Leadership Centre Ltd
- Enterprise Learning Projects

### SA

- Down Syndrome SA
- JusticeNet SA Incorporated
- Puddle Jumpers Incorporated

### TAS

- Bridgewater Police and Community Youth Club
- Hobart Women's Shelter

### ACT

- Australian Indigenous Leadership Centre Ltd.
- Indigenous Community Volunteers
- St. Benedicts Community Centre
- UnitingCare Kippax

### NSW

- Australian Theatre For Young People
- Be Centre Foundation Limited
- Beyond Empathy Limited
- B Miles Womens Foundation Incorporated
- Challenge Southern Highlands Inc.
- Documentary Australia Foundation
- Eagles Raps Incorporated
- First Hand Solutions Aboriginal Corporation
- Flashpoint Labs
- Full Stop Foundation Incorporated
- Home in Queanbeyan Incorporated
- Hornsby Ku-ring-gai Women's Shelter
- joiningthedots international
- Milk Crate Theatre
- Mt Druitt Ethnic Communities Agency Inc.
- Muru Mittigar Limited
- Nulawala Incorporated
- Raise Foundation
- Studio A
- The Helmsman Project Limited
- The Indigenous Marathon Foundation Limited
- Touched By Olivia Foundation Limited
- West Connect Domestic Violence Services Incorporated
- Wyoming Community Centre Inc.
- Women's Community Shelters Limited
- Sutherland Shire Carer Support Service

### VIC

- Abacus Learning Centre Ltd.
- Action On Disability within Ethnic Communities Inc.
- Ardoch Youth Foundation
- Australian Muslim Women's Centre for Human Rights
- Bendigo Family and Financial Services Inc. (BFFS)
- Boots For All Inc.
- Buffed
- City in the Community
- Creativity Australia
- Family Access Network
- FareShare
- Geelong Inclusive Limited
- Gippsland Multicultural Services Inc.
- Good Cycles
- High Resolves
- Inclusion Melbourne
- Interchange Loddon-Mallee Region (ILMR)
- Kids Off The Kerb
- Life! Central - Resources
- Outer Urban Projects
- Reading Out of Poverty
- River Nile Learning Centre (RNLC)
- Samaritan House Geelong
- Shakti Migrant & Refugee Women's Support Group Melbourne Inc.
- St Kilda Police and Citizens Youth Club
- The Compassionate Friends - Victoria Inc.
- The Migrant Resource Centre North West Region Inc.
- The Social Studio (TSS)
- Urban Seed
- West Welcome Wagon
- Western Chances

## MEET OUR 2016 COMMUNITY GRANTEEES

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. Here is a sample of the not-for-profit organisations in our Community Grants portfolio this year.

### PUDDLE JUMPERS (SA)

Puddle Jumpers is a non-profit organisation committed to responding to the social development needs of society's most vulnerable children and young people. They provide opportunities and support for children and families at risk, through holidays and recreational activities designed to promote personal, social, cultural growth and development.

Programs are designed to empower young people to develop social, communication, co-operation, team building, conflict management and problem solving skills, as well as developing self-esteem and confidence.

**Community Grant Ambassador: Hannah Johnson, Personal Banker, Marion Paul Longayroux Regional General Manager, SA Southern Region**

[jumpinallthepuddles.org](http://jumpinallthepuddles.org)

### THE HELMSMAN PROJECT (NSW)

The Helmsman Project is an innovative coaching program designed to equip young people with the psychological skills and broadened perspective necessary to set meaningful goals, overcome setbacks and persevere in the pursuit of their dreams.

Their innovative program, delivered to students affected by disadvantage, combines coaching and practical learning experiences. The program draws upon evidence from developmental and coaching psychology and aims to support young people to develop life skills – in particular hope, self-regulation, resilience – so they can make better decisions for their education and life.

**Community Grant Ambassador: Claire Ravesteijn, Tech Optimisation & Business Manager, Application Development**

[thehelmsmanproject.org.au](http://thehelmsmanproject.org.au)

### HOBART WOMEN'S SHELTER (TAS)

Hobart Women's Shelter provides a range of programs to women and children at risk of homelessness or those who are experiencing family violence. The organisation aims to empower women and children to lead independent and fulfilling lives and envisions that all women and their children can live in a community free from violence and injustice.

**Community Grant Ambassador: Ryan Manning, Branch Manager Glenorchy**

[hobartws.org.au](http://hobartws.org.au)



## NUNDAH COMMUNITY ENTERPRISES COOPERATIVE (QLD)

Nundah Community Enterprises Cooperative (NCEC) creates long-term employment for people with intellectual disabilities and mental health issues as well as opening up employment pathways for other marginalised groups.

NCEC is an award winning Social Enterprise and recognised for its work creating sustainable employment opportunities with those for whom funded services have not worked. NCEC has particular expertise in social enterprise and small business development and has mentored/trained a number of now successful social enterprises managed by marginalised groups.

**Community Grant Ambassador: Aaron Bergstrum, Bank manager, Toombul**  
[ncec.com.au](http://ncec.com.au)

## CONDUCTIVE EDUCATIONS QUEENSLAND (QLD)

Conductive Education Queensland (CEQ) is an organisation using the Conductive Education philosophy which is a holistic, trans-disciplinary education system using music, rhythm and repetition to teach children and young people with life-long movement disorders how to control their bodies. These disorders include cerebral palsy, and other neurological disabilities. The organisation focuses on the skills needed to become more independent by combining medical knowledge and educational methods to enable individuals to learn (or re-learn) how to gain control of his/her motor functions and be actively engaged in their life.

**Community Grant Ambassador: Tony Murphy, Bank Manager, Acacia Ridge**  
[ceq.org.au](http://ceq.org.au)

## BUFFED (VIC)

Buffed is a shoe shine and leather care social enterprise that operates leather care sites in public and business locations across Australia. Services include “in seat” services, “drop off” services, “in office” shoe care and services at conferences and events. Each Buffed site is a micro-business managed by the operator which creates a long-term platform for financial and social stability. The business and community interaction achieved through each operation assists in the development of valuable skills such as English language, numeracy and personal presentation enabling the operator to gain a longer term foothold in the job market.

[buffed.org.au](http://buffed.org.au)

## ENTERPRISE LEARNING PROJECTS (NT)

Enterprise Learning Projects (ELP) is a social enterprise that supports remote Aboriginal people who want to explore, develop and grow their business ideas. ELP offer practical learning in the early stages of business development and ongoing individualised support to create jobs, share culture and foster learning.

**Community Grant Ambassador: Robyn Solomon, Customer Experience Director**  
[elp.org.au](http://elp.org.au)

## CAMERA STORY (WA)

Camera Story is a not-for-profit organisation based in Perth, Western Australia which exists for the purpose of promoting photography as an artistic, vocational, communication and educational tool. Camera Story looks to address issues of education and employment for under resourced and vulnerable people by providing alternative access to educational and vocational training. Camera Story works in schools located in low socioeconomic areas, in remote communities and through establishing educational and promotional digital networks.

**Community Grant Ambassador: Suzanne Warrick, Communication Manager Corporate Affairs and Sustainability**  
[camerastory.com.au](http://camerastory.com.au)





**The Buckland Fund was established in 1879 by Thomas Buckland, Director 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. The following are real examples of Westpac Retired Officers whom Westpac Foundation is proud to help.

Mr Smith\* retired with the Westpac Group after 25 years of service. Mr Smith's wife suffers from a progressive neurological disorder which causes her body to shake uncontrollably when lying flat in bed. There is no cure. Unable to sleep at night due to the disorder, Mrs Smith's doctor recommended purchasing a specialist medical armchair to help.

Unfortunately, the Smiths were not in a financial position to afford purchasing this chair and therefore approached Westpac Foundation for support. Westpac Foundation was able to assist by providing a Financial Hardship Grant, funding the purchase of the chair. It wasn't a large amount but it provided significant relief to the Smiths in improving their quality of life.

Mr Jones\* was employed by the Westpac Group for 34 years and retired due to ill health at aged 51.

Mr Jones suffers from prostate cancer and cerebellar degeneration which limits his mobility, coordination and speech. Due to this unplanned early retirement Mr Jones had no choice but to draw half of his superannuation to repay his housing loan. In addition, his daughter needed significant financial assistance which he provided to her by way of a loan, however this loan was not repaid to him. With finances stretched Mr Jones approached Westpac Foundation for a grant which helped with his immediate medical expenses and home care services.

\*Names have been changed and circumstances generalised to protect privacy.

[westpac.com.au/about-westpac/our-foundations/westpac-foundation/grants/financial-hardship-grants/](http://westpac.com.au/about-westpac/our-foundations/westpac-foundation/grants/financial-hardship-grants/)

**Westpac Foundation also works in the Pacific region, awarding a grant of \$50,000 in 2016 to Save the Children to pilot the 'Life, Literacy and League' program in PNG.**

'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.

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 young girls engaging 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, substance abuse issues, 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.

**Westpac Foundation has a history of supporting cutting-edge social change programs, and we continue to invest in innovative ideas with great potential, especially when it comes to education and employment opportunities.**

In 2015, one of those exciting ideas was the Burnie Works initiative, which was selected by judges of The Search in 2015 as the most promising early stage collective impact initiative in Australia, and the inaugural winner of The Search.

Brought together by Collaboration for Impact, a number of leading institutions including Centre for Social Impact, Social Ventures Australia and Westpac Foundation have provided the pool of funding to support The Search – an initiative offering \$1 million to an Australian community working to address its biggest societal challenges. The Search will provide support, resources and funding to Burnie Works over the next three years.

**The 'Collective Impact' approach** is an innovative and structured approach to effectively collaborating to achieve large-scale social change. Burnie Works is a 'collective impact' framework designed to assist Burnie, a North West Tasmanian community of 20,000 people, to address long-term and entrenched social issues in the community, by working together.

Due to its deep-water port, its proximity to mineral, forest and agricultural resources, and a history of manufacturing, Burnie has been a globally connected and relatively prosperous community.

However in the past two decades Burnie has been impacted by a number of national and international trends, which has resulted in the economy transitioning from older industries such as pulp and paper manufacturing. This has resulted in both higher unemployment, particularly amongst young people, and a socially and economically diverse community.

Burnie was selected from eleven communities shortlisted to receive the funding and resources over a three year period that will allow leaders from industry, government and the community to come together to focus on improving the engagement of all young people in education and their transition to employment.

Burnie Works is targeting the goals set by the community to make Burnie a caring, inclusive, smart, sustainable and vibrant place to live.

Westpac Foundation made a commitment to provide \$100,000 to support the formation and development of the backbone organisation for Burnie Works which will provide governance and leadership support.

[collaborationforimpact.com/the-search](http://collaborationforimpact.com/the-search) [burnieworks.com.au](http://burnieworks.com.au)

[burnieworks.com.au](http://burnieworks.com.au)

# OUR 'MORE THAN MONEY' CHANGEMAKERS

Since 1999, Westpac Foundation has provided over \$30 million in grants to more than 450 community organisations and social enterprises. From 2013, in addition to every dollar that we grant, we have also offered highly valuable non-financial support. We call it our More than Money program. Through this program, every community organisation and social enterprise that we fund has the opportunity to access a wide range of skills, expertise and resources drawn from across the Westpac Group and its 40,000 employees.

The goals of the More than Money program are to increase the financial sustainability, organisational effectiveness and social impact of the organisations that the 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 are local to them and will go above and beyond to help them succeed and be more impactful. We call this incredible cohort of employees our Westpac Foundation Changemakers.

Our Changemakers come from diverse roles and business units within the 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 community and beyond.

Our More than Money program enables Westpac Foundation Changemakers to stretch their own skills, develop social leadership, build networks and realise our shared vision of helping communities to prosper and grow.

There are over 400 people currently listed as skilled volunteers for Westpac Foundation – that is **1% of all Westpac Group employees**. Last year alone, 236 people contributed 4,989 skilled-volunteer hours to support our grants assessment process as well as our Community Grant recipients and Social Scale-up Grant applicants.

Of the **More than Money** program volunteers surveyed felt the experience **helped them develop professionally.**

“Imagine you have a corporate of 40,000 people behind you. Through the More than Money program Westpac Foundation has helped us develop a new website, write employment contracts and do graphic design – invaluable support.” Luke Terry, CEO, Toowoomba Clubhouse

### THE MORE THAN MONEY PROGRAM OFFERS OUR GRANT RECIPIENTS:

- **Professional development** with access to leadership programs and group and peer coaching.
- **Organisational development** and capacity-building with access to:
  - Business mentors;
  - Design thinking programs (via Westpac’s ‘The Garage’ – a specialist team working to fast track innovative new customer products);
  - Online leadership and personal development portal called LearningBank for Changemakers;
  - Tools and webinars on financial literacy and governance (via Westpac’s Group’s Davidson Institute);
  - Media training and pitching workshops;
  - Social procurement opportunities in Westpac’s supply chain.
- **Networking and development events** hosted by Westpac and our partner organisations, such as other philanthropic foundations.

**Westpac Foundation Changemakers on their experience with the More than Money Program:**

“I started mentoring to share my experience. The hidden gem has been what I’ve learned as part of the process and the energy I’ve fed off from these amazing social enterprises.”

**Jayson Bricknell**  
Director, Home Ownership & Digital Transformation

“It’s very useful to adapt design thinking and other tool sets that we use to solve a customer problem – and apply it to a social problem.”

**Lise Genzo**  
Entrepreneur in-Residence, The Garage

### PRIMARY SKILL SHARED THROUGH THE MORE THAN MONEY PROGRAM



Business Strategy



Financial & Risk Management



Networking



Marketing & Communications



Human Resources



Change Management

# BRINGING OUR WORK TO LIFE

In this section, we bring our work to life by profiling organisations that we have worked with across our grant programs, including:

## EXISTING SOCIAL ENTERPRISE GRANTEES THAT ARE ACHIEVING EXCITING MILESTONES THIS YEAR

- Toowoomba Clubhouse (QLD)
- CareerSeekers (NSW)
- Big Issue Women's Subscription Service (WA)

## OUR INAUGURAL 2016 SOCIAL SCALE-UP RECIPIENTS

- Bama Services (QLD)
- STREAT (VIC)
- Green Connect (NSW)
- Jigsaw Business Solutions (NSW)
- The Bread & Butter Project (NSW)

## 2016 COMMUNITY GRANTS RECIPIENTS

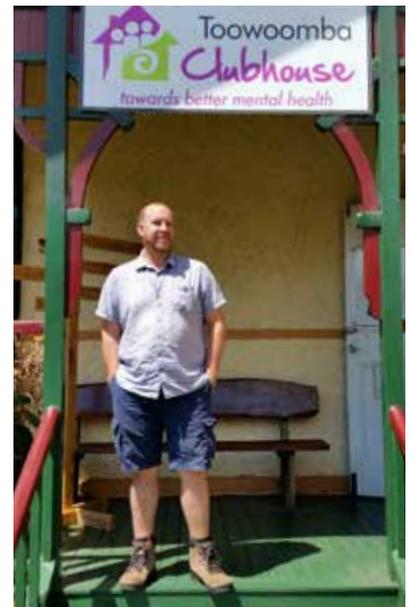
- Studio A (NSW)
- The Social Studio (VIC)
- Wirrpanda Foundation (WA)

We are also showcasing the work of 12 Westpac Group employees

## OUR CHANGEMAKERS

that have actively supported the Foundation this year and formed strong relationships with our grantees through our More than Money program.





## STEVE'S STORY

About twenty years ago, Steve was diagnosed with schizophrenia. Steve would work for short stints, but always end up unwell. He also spent ten years as the carer for his mother until she passed away. At that stage, finding himself with time on his hands, Steve came to the Toowoomba Clubhouse. It was a decision that coincided with numerous personal challenges.

"I thought my life was over and that I'd never have a job or any kind of reasonable life. Since then I had problems with over medication, weight gain and general lack of motivation. I was off my medication with my doctor's permission at the time but it didn't take long before I became unwell again. My dog got hit by a car and I got bashed. I was broken and ready to give up, but a staff member took the time to sit and talk to me and I felt like I was worth something again" he says.



Toowoomba Clubhouse is a social enterprise based in regional Queensland with over 900 members who have experienced mental illness and struggle to find work. Clubhouse programs provide members with opportunities to access employment, education, housing and other support. Over the past three years Toowoomba Clubhouse has assisted more than 150 individuals back to employment. More than half had not been employed for 10 years or more.

"Our work is to help our members, who have a lived experience of mental illness, get back to a common goal," says CEO Luke Terry. "Sometimes that goal is around living independently, but a lot of the time that goal is around education and employment," he says.

**Westpac Foundation granted Toowoomba Clubhouse \$100,000 in 2015 to assist in the establishment of its flagship social enterprise, a commercial laundry called Vanguard Laundry Services.** The laundry is set to open at the end of 2016 and will create 60 employment and training opportunities a year for people living with a mental illness in the Toowoomba region. Luke says Westpac Foundation's early support of the Vanguard Laundry has been vital in attracting other supporters to the project; and believes there is a real opportunity for social procurement (when government or businesses choose to buy from a social enterprise) to change the world.

Westpac Foundation's relationship with Toowoomba Clubhouse is longstanding and multi-faceted, since it first awarded it a \$10,000 Community Grant in 2013. Toowoomba Clubhouse has also accessed the skills of Westpac Group employees through Westpac Foundation's More than Money program and forged a close relationship with their Ambassador, Westpac Regional General Manager, Cara Jones.

CEO Luke Terry says that Westpac Foundation's support, both financial and non-financial (through the More than Money program), has been superb. But its belief in the program has also paid huge dividends. The Clubhouse also received a Westpac equipment finance loan of \$1.5 million to fit out the laundry, assisted by the strong connection with the Foundation.

**"Every organisation needs its ambassadors. Westpac Foundation keeps providing opportunities for me to speak, and that gets people excited. It only takes one person in the room: you never know the flow-on effect of that."** Luke Terry, CEO, Toowoomba Clubhouse

# CARA JONES

## Regional General Manager, Retail Banking Southern QLD

Cara has become a loyal and enthusiastic supporter of Toowoomba Clubhouse after becoming their Community Ambassador in October 2015, when Westpac Foundation granted \$100,000 to the Queensland organisation.

The work of Toowoomba Clubhouse particularly resonated with Cara as she has lost two close friends to suicide and understands the challenges of supporting people with mental health issues.

Cara has worked in Westpac Group's 'Red Army' over the years and became an expert at accessing resources to support the community through the Brisbane and Ipswich Floods, Cyclone Yasi in Tuli, Cyclone, Oswald in

Bundaberg and Cyclone Marcia in Rockhampton. This inspired her to quickly get involved with the local community when she moved to Toowoomba in 2014, to make sure she is always able to act swiftly to make a difference in times of need.

Cara's ability to connect with a wide range of local stakeholders including community groups, local councils as well as the regional business community has allowed her to support the Toowoomba Clubhouse team to achieve fantastic results to raise funds and progress plans for their Vanguard Laundry, which is now under construction and will open in late 2016.

Cara has taken to her role with incredible enthusiasm and is committed to supporting CEO Luke Terry as he strives to make the new laundry a successful social enterprise. She is leveraging her own business connections and mobilising the local Westpac Commercial bankers who bank the local pubs, clubs, and motels – all of whom have commercial laundry needs, as well as identifying social procurement opportunities such as using the Clubhouse's catering for local Westpac functions.

[toowoombaclubhouse.org.au](http://toowoombaclubhouse.org.au)

**“Cara is a great leader, she can passionately bring her team on the journey so that they feel and understand the purpose. With Cara’s support we have been able to successfully raise \$5 million in the community for the leading Vanguard Laundry social enterprise project. Cara has been a wonderful ambassador for our work not just within Westpac but throughout the regional business community.”**

Luke Terry, CEO Toowoomba Clubhouse



## CAREERSEEKERS (NSW)

CareerSeekers is a newly established social enterprise that works with leading organisations to create employment opportunities for asylum seekers and refugees who aspire to obtain professional employment in Australia. The organisation helps facilitate 12-week paid internships for University students or mid-career professionals with tertiary qualifications and professional work experience, who strive to re-establish their careers in Australia.

CareerSeekers matches interns with roles that utilise the qualifications and expertise they bring with them from their country of origin, while providing local experience, networks and references, which often make the difference in obtaining interviews and securing employment.

CareerSeekers CEO and Founder, Michael Combs, modelled the program on successful sister organisation, CareerTrackers, which creates internship opportunities for Indigenous Australian university students. Westpac Foundation was also a trailblazing supporter of the CareerTrackers program; and Westpac Group itself has committed to recruiting 400 Indigenous Australian university student interns over ten years to 2025.

CareerSeekers was granted \$100,000 by Westpac Foundation in 2015 and is receiving More than Money support from Westpac Foundation Changemaker Amanda Matehaere.

**“We have been able to work through many challenges faster and with expert advice as a result of Westpac Foundation’s input. One thing that must be embedded into every grant from Westpac Foundation is the business mentoring. It works and is a clear differentiator from what other grant makers and philanthropic foundations can offer. Westpac Foundation should share the More than Money model with corporate foundations throughout the world. It’s global best practice!”** – Michael Combs, CEO and Founder, CareerSeekers

[careerseekers.org.au](http://careerseekers.org.au)



## FEZZEH'S STORY

Fezzeh moved without friends or family from Iran to seek asylum in Australia, she immediately started looking for work. “Although I was a trained accountant and can speak English, no matter how many jobs I applied for, nobody wanted to interview me or talk to me. I didn’t have experience in this country or references. I was told I didn’t even have enough experience to be a cashier in a supermarket.” says Fezzeh.

Fezzeh was not alone in finding it hard to crack the Australian job market. While Australia’s unemployment rate currently hovers around 6%, the figure rises to 33% for those like her who are on humanitarian visas<sup>4</sup>. All this changed for Fezzeh when she was accepted into the CareerSeekers program and, due to her accounting experience, was offered a paid internship at Westpac.

Westpac’s Acting Regional General Manager for Greater Western Sydney, David Martin, thought hard about how to make Fezzeh’s time at Westpac rewarding. Fezzeh was placed in three different Westpac sites, so she could try various roles, and see how her skills transferred across the business.

“She’s learned the skills of a teller and how to use most of the electronic equipment. She’s been in roles in branches with high traffic flow, and seen how the same job can change across different branches. She has such a beautiful attitude and hasn’t let anything keep her down.” said David.

For her part, Fezzeh has grasped onto the opportunity with both hands. “This opportunity has meant the world to me. I can never go back to Iran. Australia is now my home, and this internship has opened doors for me in this country that I couldn’t have opened myself,” says Fezzeh. Fezzeh was one of three CareerSeeker interns placed across Westpac and among 33 CareerSeeker interns within the total inaugural cohort for the program in 2016.

4. Source: ABC, Characteristics of Recent Migrants, Australia, Nov 2013

**“People often hold back from mentoring due to concerns about time and capacity but you need to weigh this up with the benefits you will gain as well as the value you will add to the organisation. For someone who has been with Westpac a long time it was invaluable to be able to step outside our world and look in which gives you a much better perspective on our customers, business and community.”** Amanda

## AMANDA MATEHAERE

### General Manager, HR – Business Bank, Human Resources & Corporate Affairs

Westpac Foundation matched Amanda to Michael Combs, to be a business mentor as he was establishing CareerSeekers.

“I had met Michael through his leadership of CareerTrackers (which works with Indigenous interns) and wanted to get to know him better. I felt that the issue of diversity in workplaces and supporting refugees into skilled employment was so relevant and crucial for Australia,” recalls Amanda.

Amanda embarked on her social leadership journey through a Jawun mentoring role with Wyanga Aboriginal Aged Care in Redfern. The opportunity came at a particularly busy time in her career but made a lasting impact on her both personally and professionally and she was keen to continue to share her skills through mentoring opportunities.

CareerSeekers’ early success has meant that Amanda’s support has focussed on how to support the organisation to accelerate its growth, using her skills to help the team with the right skills and develop the organisational structure so that the social enterprise is set up for sustainability.

Amanda has been able to leverage her industry connections to introduce CareerSeekers to talent agencies to support the refugee interns before and after their internship experiences.

**“I see my role as an advocate, advisor and also a strategist to look at ways I can use my skills, networks and influence to optimise the relationship. Westpac Group is also a client of CareerSeekers as we are actively taking on interns, which has helped me forge an even deeper partnership.”** – Amanda

Amanda’s advice for others is to be brave and courageous about getting involved in supporting social enterprises and community organisations through mentoring or skilled volunteering.





Bama Services is an Indigenous owned social enterprise based in Cairns, Queensland.

Bama Services began life in 2010 as a small construction and landscaping business designed to provide a 'transition to work' pathway for young Indigenous school leavers. Since then, the business has rapidly expanded into a multi-faceted enterprise providing civil and domestic construction, facilities and asset maintenance as well as landscaping and environmental services.

Bama now employs 50 people, around 80% of whom are Indigenous. The social enterprise has a holistic approach to supporting its staff and offers an in-depth wellbeing support program, training and peer-to-peer support, as well as practical assistance to help staff achieve their financial goals.

**“Today, when an individual starts work here, they have an assessment with our full-time Support and Wellbeing Program Manager to talk about everything from their personal issues to career goals and life goals. The process is still partly about problem solving, but it’s equally about helping employees fulfil their aspirations.”** – Tim Beasley, Head of Fundraising & Executive Cape York Enterprises

The Social Scale-up Grant will provide vital support to Bama Services as it grows from a small to medium size diversified construction business.

**Bama Services is a wholly owned subsidiary of Cape York Partnership (CYP).**

[bama.net.au](http://bama.net.au)

**[Watch the Bama Services and Westpac Foundation story.](#)**

**“The grant will allow us to employ a full-time Workplace Health & Safety officer who will not only play a vital role in improving preventative safety measures for our workforce, but also allow Bama to obtain and retain independently certified safety, quality and environmental certifications that will allow Bama to participate in the mainstream construction market.”**

Tim Beasley, Head of Fundraising & Executive, Cape York Enterprises





# STREAT

STREAT, based in Melbourne, is one of Australia's best known social enterprises. It has inspired many budding social entrepreneurs in Australia and continues to be recognised as an innovator in its field. STREAT provides homeless and high risk youth aged 16–25 with a supported pathway to careers in the hospitality industry and independent living.

Today, there are 44,000 young Australians with no place to call home. For many of them, STREAT aims to become their home away from home. When STREAT CEO and Co-Founder Bec Scott is asked why she chose to devote her career to tackling youth homelessness, her answer is practical and heartfelt.

**“Our home is so fundamental to who we are as humans. It’s more than shelter: it’s about a place to feel safe, be loved and be who you are. Home becomes a base to allow us to reach our potential.”** – Bec Scott, CEO, STREAT

Westpac Foundation has supported STREAT since its early days. We provided \$100,000 funding in 2010, when the organisation had nine homeless youth running a small food cart in Melbourne's CBD. The social enterprise now operates five cafés, a catering and coffee roasting business which are the main training venues for young people and also how STREAT generates the funds to support their youth.

Over the years, STREAT has supported 520 at risk teenagers and young adults thrive by empowering them to build a healthy sense of self, find a job and establish a secure home to get their lives on track and start thriving. There are still waiting lists for every program – a fact that the team at STREAT hopes to address with their new flagship site, Cromwell Manor, where the social enterprise will train and support 250 youth each year.

The Social Scale-up grant will support STREAT in their aim to scale-up their operations at Cromwell Manor and continue working with the most marginalised youth.

[streat.com.au](http://streat.com.au)

**[Watch Jessica's story](#)**



Green Connect is a social enterprise that embodies sustainability in everything it does. It grows chemical-free fruit and vegetables, provides waste recovery services and labour hire services in the Illawarra region.

Green Connect provides jobs and work experience for young people and former refugees in an area with one of the highest unemployment rates in Australia. The Illawarra economy grew out of the development of mining and manufacturing, particularly coal and steel. Today, as these industries are shedding jobs, young people are twice as likely to be unemployed, while only 31% of refugees have a job 5 years after resettlement.

Green Connect has a proven model for creating job opportunities and currently covers a vast majority of its operating expenses with income from trade. Its growing list of clients includes seven Councils, two NSW Government departments, a University and organisers of large events.

In the past year alone, Green Connect has kept 1,462 tonnes of waste out of landfill, grown and distributed 7,268 kilograms of local, seasonal, chemical free food, and employed 114 former refugees and young people, 21 of whom transitioned to mainstream employment. The Social Scale-up grant will help Green Connect to scale by investing in commercial projects that will deliver permanent job opportunities in the Illawarra.

**Green Connect is part of Our Community Project and has been receiving More than Money support from Changemakers Jayson Bricknell and Justan Kitchener.**

[green-connect.com.au](http://green-connect.com.au)

**[Watch Emmanuel and Jamie's story.](#)**



**“Thanks to Jayson at Westpac, I feel like Green Connect has an ambitious and achievable business plan going forward, and I’m clear about what I need to do right now to advance the plan. He has played an enormous role in getting me out of the clutter of challenges and opportunities to get to this point.”**

Jess Moore, General Manager Green Connect

## JAYSON BRICKNELL

### Director Home Ownership & Digital Transformation

Jayson has been a business mentor for Green Connect for the past 18 months, assisting the General Manager, Jess Moore to more effectively manage the team, set strategic priorities and improve business operations.

Through his mentoring relationship, Jayson has become a de facto member of the Green Connect team. When he isn’t acting as a sounding board for their strategic thinking, or helping to establish 90-day business planning cycles and operational plans for the enterprise, Jayson is often found getting his hands dirty on their urban farm.

**“Jayson has the rare ability to look at things from all sides, a manner that respects each individual in the team, and is at the same time a ruthless interrogator and ardent supporter. He’s one of the most thoughtful, genuine, inquisitive and reflective people you’re likely to meet. He’s helped us be better at what we do, and be a better team.”**

– Jess Moore, General Manager Green Connect

Jayson’s mentoring has helped Green Connect gain clarity and focus, and supported the team to submit their updated business plan and successful application for the Social Scale-up Grant.

**“I’ve become an advocate for Green Connect – they have a model that is working – they provide amazing support for refugees and unemployed youth while at the same time dealing with the broader issues we have in our society around waste management. It is a perfect application of hands on skills to deliver a great social outcome. Personally, I have found the experience so energising – I walk away from each volunteering session inspired to do more. The people working in this sector are very driven and you can’t help but be affected by that in a very positive way.”** – Jayson





## JIGSAW BUSINESS SOLUTIONS

Jigsaw is a social enterprise whose mission is to provide employment, work experience and skill development opportunities to people with disability in NSW.

Jigsaw provides digitisation services to government and corporate sector clients, supporting them in the transition to a paperless environment. From their fully accessible office hub in Frenchs Forest, the Jigsaw team are busy scanning and cataloguing paper documents as well as supervising the destruction of obsolete forms, records and other printed material.

Although there have been improvements in anti-discrimination legislation, people with disability are still less likely to be working than other Australians, with a labour force participation rate much lower than those without a disability. Jigsaw decided to be part of the solution to enable a skilled and confident workforce of people with disability. The social enterprise invests in its employees so that they can achieve economic independence: staff are paid award wages and given the opportunity to transition to mainstream employment with partner organisations.

Jigsaw now employs ten people with disability and provides training and development to a further 50 individuals. It is setting an example of a best practice inclusive workplace, helping to reduce social isolation and connecting people with each other and the community.

The Social Scale-up grant will help Jigsaw expand their proven model.

**“The financial and non-financial support provided by the Social Scale-up grant will assist Jigsaw to consolidate current operations on Sydney’s northern beaches and expand Jigsaw’s services throughout NSW. This growth will enable Jigsaw to redefine the models of employing people with disability in a fair and sustainable way.”** – Paul Brown, General Manager, Jigsaw

Jigsaw is part of Fighting Change Australia Limited, a youth-led non-profit which exists to enrich the lives of young Australians with disability.

**Jigsaw has been receiving More than Money support from Westpac Foundation Changemaker Janie Lawton.**

[fightingchance.org.au](http://fightingchance.org.au)

**Watch Harry’s story.**



# JANIE LAWTON

## Head of Commercial Pricing, Technology Finance

Janie's involvement with Westpac Foundation started when she volunteered with our Risk and Finance review team, assisting the Foundation to review and assess our 2016 Social Scale-up grant applications.

Janie and her team carried out an in-depth analysis of our short-listed applicants' business plans and financial statements, and assessed whether their plans to scale-up and grow were realistic, achievable and well managed from a risk and finance perspective. Her professionalism and keen eye for detail added significant value to the process by providing feedback to our applicants, as well as assisting the Foundation's decision making.

One of these applicants was Jigsaw, a social enterprise offering tailored digitisation services including document scanning, uploading and document destruction. Their mission is to provide employment, training and skill development opportunities to people with living with disability.

After joining the Westpac Foundation team for a site visit to meet Jigsaw, Janie was impressed with the way Jigsaw was able to balance its commercial challenges and its desire for social impact. She has become an advocate for Jigsaw within Westpac, briefing senior leaders to help identify opportunities for the Westpac Group to support Jigsaw through the procurement of Jigsaw's digitisation services.

Jigsaw's services benefit its customers by achieving business process efficiencies, financial benefits and positive social impact. They currently employ over ten people with disability and offer 50 additional work experience opportunities each year, providing services to corporate and public sector clients. With the benefit of a Westpac Foundation Social Scale-up grant, Jigsaw is planning to expand its service offering in the Sydney region.

**“There is no greater privilege in life than being able to help someone else achieve their full potential. Working with the Foundation to support Jigsaw has allowed me to contribute to this life-changing social enterprise providing meaningful employment for those with disability.”** Janie



The Bread & Butter Project based in Marrickville, NSW, is Australia's first social enterprise bakery. Since opening in 2013, the wholesale artisan bakery has provided 19 trainees (refugees and asylum seekers) with full time employment, on site TAFE training and certification, one-to-one ESL tutoring and varied work experience opportunities.

The enterprise's trainees come from around the world – Syria, Sierra Leone, Sri Lanka, Burma, Iran, and Afghanistan – to its bakery in Marrickville for one year, where they learn an in-demand artisanal skill, which leads to securing sustainable and meaningful employment in the hospitality industry. So far, 100 per cent of the Project's graduates have found employment in reputable hospitality businesses at the end of their traineeship.

**“Many asylum seekers and refugees are faced with a situation where they can't get a job because they don't have experience. I think it's really important to have projects like ours which are very hands on: it's very difficult to get into the workforce without programs like it.”** – Paul Allam, Founder, The Bread & Butter Project

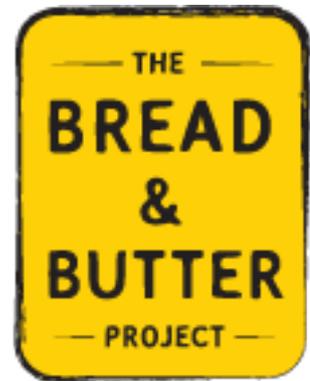
The Bread & Butter Project has over 150 wholesale customers for the 7,000 loaves, 15,000 rolls and 5,000 pastries it produces every week. The Project also recently opened its first in-store bakery, at Harris Farm Markets in Sydney's Bondi Junction.

The Social Scale-up grant will help The Bread & Butter Project finance the opening of its first cafe, providing new opportunities for its trainees. It will also help fund a General Manager position which has been performed on a voluntary basis by Paul Allam, its founder, until now.

The Bread & Butter Project and Westpac Group have partnered to create Fresh Bread Fridays, a social procurement opportunity allowing staff at the Kent Street and Barangaroo offices in Sydney to purchase artisan bread every Friday.

[thebreadandbutterproject.com](http://thebreadandbutterproject.com)

**[Watch Massoud's story.](#)**



## OLIVIA TYLER

### Director, Sustainability Business Services

Through her role, Olivia oversees Westpac Group's Supplier Inclusion and Diversity Program, which seeks to utilise Westpac's supply chain to increase the economic participation of groups currently under-represented in the economy. Social enterprises, and especially those that employ people who face barriers to the job market, are a key element of the program, providing tremendous alignment with Westpac Foundation's vision.

Olivia's involvement with the Foundation is driven by her belief that the biggest opportunity for many social enterprises is to encourage large corporates to put them in their supply chain and buy from them. One example is Westpac's 'Fresh Bread Fridays' partnership with The Bread and Butter Project - where Westpac Group staff can buy a loaf of handmade artisan bread from the social enterprise bakery (and Social Scale-up Grantee).

**"By procuring products or services from social enterprises, we are economically or commercially rewarding them for the good that they do. It's not about philanthropy; it's about recognising that there are great enterprises out there that also create positive social impact in their community. We have a large supply chain, so getting more social enterprises into it is very exciting!"** - Olivia

Olivia's deep knowledge of procurement and supply chain management has meant that she was able to provide social enterprises applying for our Social Scale-up Grants great insights into how large corporates consider procurement and how best to engage them. She is helping demystify how to do business development with a large organisation such as Westpac Group at the same as strengthening her own understanding of social enterprise.

Olivia is particularly interested in how a social enterprise 'comes to be' - what motivates them, and how they operate - and how they differ to more mainstream businesses. These insights will enable her to make Westpac Group's Supplier Inclusion & Diversity Program more relevant, and ultimately more impactful.

**"The learning is two-way. My experiences with the Foundation have given me insights that guide how I do my day job here even better. Mentoring with the Foundation brings a whole different dimension to my role - by gathering first-hand insight into how a social enterprises operates, I'm reminded of how important it is to never lose your focus on the 'why'."** Olivia



# STUDIO A (NSW)

Studio A, an associated company of Studio ARTES, tackles the barriers that artists living with intellectual disability face in accessing conventional education, professional development pathways and opportunities needed to be successful and renowned visual artists. The enterprise paves professional pathways for such artists so that they can achieve their artistic and economic aspirations.

The social enterprise provides its artists with a working studio space equipped with specialist materials and support-staff. It also manages an annual exhibition program and facilitates weekly workshops provided by invited contemporary artists.

Studio A contributes to various personal outcomes for the artists including increased self-esteem, increased aspirations for the future, broader social networks and a sense of belonging, increased financial security and improved mental health. More broadly, within the community Studio A reduces stigma associated with people with disability and increases diversity and inclusion. Studio A offers the mainstream arts sector access to new artists and new opportunities for unique collaborations.

**Studio A was granted a \$10,000 Community Grant in 2016 and is receiving More than Money support from Westpac Foundation Changemaker Steve Badgery.**

[studioa.org.au](http://studioa.org.au)

# studio A



Annette Galstaun, Rainbow Birds, 2015, gouache and posca on paper.

**“Mentoring Studio A was extremely fulfilling. Helping Gabrielle and the team shape their business model and assist in making decisions has also been instrumental in my own professional development. The artists are beautiful people and truly talented individuals and their work can easily compete in the world of mainstream art. I just hope my work will continue to provide opportunities for them and the studio.”** Steve

## STEVE BADGERY

### Marketing Manager, Business Customer Relationship Marketing & Digital

Steve was first connected to Studio A in 2015 when he mentored them as part of the Social Traders “Crunch” program which was supported by Westpac Foundation.

Steve chose to get involved because he is a lover of the arts but also has a personal connection to people with intellectual disability, through his niece.

Steve’s marketing experience has been a wonderful asset to Studio A. He has been able to go beyond offering marketing advice, by constructively challenging and refining the studio’s established practices. His approach helped ensure that the Studio A team was always comfortable with his marketing recommendations. Steve’s relationship with the organisation has deepened since due to his recent appointment as Advisory Council member for Studio A.

**“Steve’s generous commitment means his impact has extended well beyond his mentoring and marketing support. Steve has inspired me with his passionate, yet steady and considered support of Studio A. He has been a mentor professionally, but also a really encouraging and warm source of support when everything is feeling a little overwhelming.”**

Gabrielle Mordy, Artistic Director Studio A.

Through Steve’s involvement, Studio A were commissioned to do the artwork for Westpac Group’s 2016 Accessibility Action Plan and are now included on the register for Westpac Group’s Supplier Inclusion & Diversity Program, with many more opportunities to come.



## WIRRPANDA FOUNDATION (WA)

The Wirrpanda Foundation aims to improve the quality of life of Aboriginal and Torres Strait Islander Australians across three pillars: education, employment and health. The Foundation employs local Aboriginal role models who are empowered to build capacity in their own communities.

Their Deadly Sista Girlz Program, for example, uses female role models to enable young girls to make informed decisions about their personal health and wellbeing to lead a positive and healthy lifestyle. The Wirrpanda Foundation mentors offer a stable environment in which they can discuss current and personal issues they may be facing.

The program helps young girls become active members and leaders in their communities and create a brighter future for themselves, their families and the generations to come.

**Wirrpanda Foundation was awarded a \$10,000 Community Grant in 2016 and is receiving More than Money support from Westpac Foundation Changemaker Alicia Graham.**

[wf.org.au](http://wf.org.au)



Alicia



## ALICIA GRAHAM

### Indigenous Business Manager

Alicia's involvement with the Westpac Foundation is multi-faceted. She is a Business Mentor and a Community Ambassador to three Indigenous community organisations. She was keen to get further insights into what drives social sector organisations and how Westpac Group can support their financial viability to ensure commercially sustainable outcomes.

Through her role, Alicia acknowledges the value of building long-term relationships with Indigenous customers, the opportunity to mentor organisations in her sector was an opportunity which also strengthened her knowledge and sense of connection to the community.

**“Working with Westpac Foundation has allowed me to combine my banking experience with my social values – what a great point of difference!”** – Alicia

Alicia's involvement with 2016 Community Grants recipients, Wirrpanda Foundation and Boonderu Music Academy, has also helped expand her network across Westpac Group, as well as providing opportunities for these community organisations to build their profile by presenting at events in Western Australia such as the 2016 Westpac Foundation Gala Luncheon in Perth.

**“My support of Westpac Foundation’s Indigenous grant recipients has influenced my decision to recently relocate my family to the Pilbara. I am looking forward to the opportunity to be a part of a remote community and utilise my 18 years of banking experience to add value to the amazing programs being initiated by local organisations for the benefit of current and future generations.”** Alicia



## ROSS JOHNSTON

**“It is a great way to network with other finance colleagues, build knowledge around finances outside of banking and most importantly provide a real contribution to hard working not-for-profit organisations. Often the work culminates in further engagement with these organisations. I personally find this one of the most rewarding experiences of my years at Westpac.”**

Ross

### **Head of Finance, Strategy & Enterprise Services**

Ross Johnston is Westpac Foundation’s go-to finance guru. For the past four years he has gathered a volunteer team of finance professionals from across the Westpac Group to review funding applications the Foundation has received from social enterprises – helping to guide our grant funding decisions.

**“I’m passionate about supporting the community and I can see this passion in others in the Finance family who want to help make a difference and share our skills – it is part of the DNA of Westpac Group employees that they care about our customers and the community. My finance colleagues that have participated in the reviews are always keen to get involved the following year.”** – Ross

This year Ross and his team helped us design the Due Diligence process for our new Social Scale-up Grants, which we believe adds real value to both the applicants and the Foundation. Thanks to Ross and his team, our social enterprise applicants have had the opportunity to get a stronger understanding of how a major financial institution like Westpac Group reviews their business plan and financial information. We believe this is a critical value-add to the grant applicant’s board and management team, hopefully enabling them to be better prepared when applying for other grants or sourcing other types of finance, including ‘impact investment’.

Ross’ contribution has also been hugely beneficial to the Foundation when making decisions about which grantees to support. Using Westpac’s finance experts when assessing grant applications has helped identify areas of financial ‘risk’ and ‘opportunity’ that some of the social enterprises had not necessarily considered. Through our More than Money support, we are aiming to provide practical assistance to our Social Scale-up Grant recipients, to help improve their financial performance and financial resilience over the three years of the grant term.

**“What I remember is just how passionate Jess was – and you need that to drive the organisation. But she was also across everything on the social and the business side of things. There was a valid, strategic reason behind all of Green Connect’s decisions.”** Shimal

## SHIMAL NATH

### **Commercial Credit Manager, Wholesale Automotive Finance, St.George Bank**

After an initial volunteering experience with Westpac Foundation in 2014, Shimal joined our Risk and Finance review team where he was able to leverage his day job skills as a Commercial Credit Manager with St.George, to assess applications for our Social Scale-up Grant.

Although it was his first experience with social enterprise, Shimal ‘got it’ right away.

“This was the first time I came across the social enterprise model. Looking at these organisations and coming to a presentation by Carla Javits from REDF in the US (redf.org) – there was a ‘light bulb’ moment for me. Social enterprise is happening on a global scale and organisations internationally are looking at the issues of unemployment and social inclusion. It brought the model home. It’s not just about passion, there is a structure and a business model that needs to be balanced,” said Shimal.

As part of the Social Scale-up Grant application process, Shimal reviewed Green Connect’s business plan and supporting information. Green Connect (part of Our Community Project) is a social enterprise based in the Illawarra region in NSW that recovers waste, grows fair food and creates job opportunities for former refugees and young people.

**“In my day job, I always have to think about whether to agree to lend the bank’s money or not. I definitely drew upon the bank’s approach to considering a business lending request while reviewing the grant applications; except that in this case I had also had to consider the social impact as well as the financials.”** – Shimal

This experience provided Shimal with real insights into what being a refugee really means; what brings them to Australia, the difficulties that they face in transitioning into the Australian community and in particular into full-time work. “It’s much more complex than I had imagined and there are so many hurdles to overcome, the language gap, the work skills, and finding accommodation.” said Shimal.

Shimal was able to summarise the organisation’s complex business model and identify key risks and opportunities from a business and a social perspective simultaneously. The simplicity with which Shimal shared his review team’s Risk and Finance findings and his ability to engage with Green Connect’s General Manager, Jess Moore, helped us clarify any outstanding questions and feel confident in awarding Green Connect a Social Scale-up Grant of \$300,000.



## LOUISE CARMICHAEL

**“The rewards have been amazing and it has been great to see how we could contribute our time and make such a big impact on an organisation that delivers fantastic employment outcomes for disadvantaged job seekers.”** Louise

### Head of Service Delivery, Specialist Finance

Louise and her team approached Westpac Foundation to share their change management expertise with social enterprises and other non-profit organisations. Weeks later, ChangeBank was born. The program was designed to offer a structured change planning session to guide social enterprises on their change journey towards financial sustainability.

“I identified an opportunity to build my team’s capability and sense of community by using our skills in a meaningful way. Through ChangeBank we could bring our vision of helping communities on the ground to life,” said Louise.

ChangeBank’s first pilot was with Resource Recovery Australia (RRA). The result was a full-day Change Workshop on site at their Foster Tuncurry location where the management team reflected on their first two years of consulting and operations and set a new strategic direction.

**“The Westpac Change Management team enabled RRA staff to reflect on our opportunities alongside professionals external to our social enterprise. Westpac’s input was invaluable. It gave RRA the confidence to lock in our next strategic direction.”** – Sarah Chisholm, General Manager, RRA

RRA’s move to acquire the mattress recycling social enterprise ‘Soft Landings’ was a direct impact of the new strategic direction set out at the workshop. Now RRA has grown its annual revenue to \$7 million and is on track to create 300 jobs by 2020.

Following the successful pilot workshop in May 2015, a second ChangeBank workshop was held in February 2016 following the acquisition of Soft Landings to guide RRA in shaping the culture, strategy and growth of the new organisation.

Louise’s team and innovative ChangeBank initiative has been a game changer for RRA and they continue to work together. Louise also introduced RRA to ‘The Garage’ – a design thinking accelerator at Westpac – to help them work collaboratively with partners on an impact tool for the Community Recycling Network of Australia. The tool will measure the environmental and social impact of the network.

Resource Recovery Australia is part of Great Lakes Community Resources Limited, a non-for-profit community development association. It is the umbrella for its ‘waste to wages’ social enterprises and initiatives. RRA operate landfills, transfer stations, re-use centres (tip shops) and a problem waste mobile community recycling service. In December 2015, RRA acquired the mattress recycling social enterprise Soft Landing, from Mission Australia. This doubled the size of their operations and impact, creating new sites in NSW and expanding into WA and the ACT.

**“Recently I visited the Soft Landing work site in Smithfield. Meeting the workers and hearing their stories of recovery, positive actions and inclusion made me so proud of the team. If I can make just a small difference to the business side of Resource Recovery Australia, then I will be happy.”** Michaela

## MICHAELA McGLINN

### Head of Investments Distribution, Platforms & Investments, BT Financial Group

Michaela had been thinking about opportunities to get involved in the community and work with organisations that help create positive social impact. Earlier this year, when a CareerTrackers intern joined her team for 12 weeks, she got to know more about Westpac Foundation and the concept of ‘social enterprise’, which was new to her.

Michaela was asked if she would be interested in mentoring a social enterprise supported by Westpac Foundation and became a mentor for Resource Recovery Australia.

**“What I particularly liked was the focus on job creation as a way to facilitate economic participation. After working in the corporate world for 20 years, the mentor role was a great opportunity to transfer some of the learnings and insights I’ve gathered along the way in my career. It’s great that Westpac Foundation supports and encourages employees to get involved in such rewarding opportunities.”** – Michaela

Michaela’s day job involves leading and motivating a sales team within BT. It has a large people management focus to it and also involves strategy, channel management, and decisions around resourcing, risks, priorities and expenses.

“This is where I find there is a good alignment with working with Resource Recovery. Business, competitor and regulatory issues crop up in all types of businesses, including Resource Recovery. So, I get to transfer many of my skills, ideas and lessons learnt to a business “outside my world” which I find very interesting and rewarding. The mentoring has helped me with my business in BT, as one of the best ways to innovate and move forward is to study and learn from businesses outside your field of expertise,” said Michaela.

The opportunity to work with a social enterprise that has proven success in creating jobs for people who may have struggled to find work resonated strongly with Michaela and is the reason behind her continued support.



The Social Studio, based in Collingwood in Melbourne, helps train people from refugee and migrant backgrounds to gain the qualifications and experience needed to join the hospitality, fashion and clothing manufacturing industries.

The Social Studio operates a training school (offering TAFE and pre-accredited level training), a café and catering business, a fashion label, a clothing manufacturing business and a digital printing studio. The studio now employs 18 paid staff and over 50 volunteers, the majority of whom are from refugee or migrant backgrounds.

Social Studio is many things; it's a café, a retail store, a clothing manufacturing business, a digital fabric printing studio and a dedicated training space.

"What I love about working at The Social Studio is watching people grow and develop over time. When people first arrive at The Studio often they have low-levels of English, they've just arrived in Australia, they may be lacking in confidence and over time you really see them grow and blossom and develop into confident people who go off and do great things in their future employment or education.' Jessica Bishop, Executive Officer, The Social Studio

'The Social Studio has changed my life because I used to do embroidery back home, but when I came and started doing my course here I can make my own designs. It is very nice to work and learn here. It's like my second home'. Nora, former student of The Social Studio.

### Bank Manager, South Yarra (VIC)

For Bank Manager Damien McEvilly, the road to helping The Social Studio started when he created a community pin-up board at Westpac's Fitzroy Branch. He was approached by the then-CEO Susan Yengi who asked if she could put up a poster advertising The Social Studio (a local social enterprise) which is located just down the road from his Branch.

"We got chatting about what they did and I was intrigued. She invited me over to visit and I was immediately impressed. I knew I wanted to do everything I could to help them grow," said Damien.

Damien and his team provided hands on support to The Social Studio and leveraged their own network, inviting their customers, friends and families to fashion shows and crowd funding initiatives.

**"We helped out at a sausage sizzle for World Hunger Day, we put together gift bags for a Mother's Day breakfast, I even arranged for Susan to attend a 'Ruby Network' breakfast event with Westpac Group's former CEO Gail Kelly who was talking about women in leadership. Susan was thrilled and was so energised afterwards."** Damien

For Damien, the next step was to encourage The Social Studio to apply for a Westpac Foundation Community Grant in 2016, for which he provided a letter of support.

"I was thrilled when I found out they were successful... now that I've been officially appointed as their Community Grant Ambassador, I'm really looking forward to seeing them - and the students - achieve even more. Working in a bank, I think we sometimes forget the impact we can have on our community. Our work doesn't have to be confined to four walls. What we can do and achieve can have such a positive effect." Damien said.

**The Social Studio received a social enterprise grant in 2009 and is one of one of 100 Westpac Foundation Community Grant recipients for 2016.**

[thesocialstudio.org](http://thesocialstudio.org)



## BIG ISSUE WOMEN'S SUBSCRIPTION SERVICE (WA)

The Big Issue, which recently celebrated its 20th anniversary, is one of Australia's most significant and recognisable social enterprises. The Big Issue magazine has offered over 5,000 homeless and disadvantaged Australians the chance to earn their own income through selling The Big Issue magazine across Australia since 1996, collectively earning over \$20 million.

The Women's Subscription Enterprise employs disadvantaged women as dispatch assistants to pack and sort copies of The Big Issue magazine for subscribers each fortnight. Selling The Big Issue on the street can be a very daunting task for many women, especially for those who have experienced domestic or family violence, whereas the Women's Subscription Enterprise provides a safe and secure workplace, behind closed doors. Since 2010, the enterprise has provided work and training pathways for over 130 homeless and disadvantaged women in Melbourne, Sydney and Adelaide.

**Westpac Foundation in partnership with Westpac Women's Markets, through its Mary Reibey Grant, is supporting the Women's Subscription Enterprise in Perth through a three-year grant worth \$240,000 that will enable the enterprise to become sustainable and provide much needed employment for Western Australian women.**

The Women's Subscription Enterprise has struck a chord with many across Westpac Group, which pledged its support and has assisted with building the profile of The Big Issue in WA. The local Westpac team has committed to purchasing annual subscriptions.

The Big Issue Women's Subscription Enterprise officially opened in Perth in November 2016.

## FIONA'S STORY

Fiona left home at the age of 14, due to domestic violence at home, and spent her teenage years in crisis youth accommodation.

Incredibly, she managed to finish high school via correspondence, often studying under torchlight in her bunk bed at night. Fiona went on to study Business at Monash University and was finally housed in student accommodation.

However, the pressures caused by years spent living in homeless shelters and the instability of moving every 6 to 8 weeks caught up with her, and she experienced a downward spiral resulting in her being diagnosed with Bipolar Disorder.

Fiona was linked into The Big Issue through the Community Street Soccer Program and has since worked in the Women's Subscription Enterprise in Melbourne and as a speaker with The Big Issue Classroom. She has a double degree in Commerce and Psychology from the University of Melbourne and hopes to pursue mainstream work in the near future.



# WESTPAC FOUNDATION BOARD

## JON NICHOLSON, CHAIR

Jon was the Chief Strategy Officer for the Westpac Group for nearly 8 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 the Westpac Bicentennial Foundation.

Jon chairs the Westpac Foundation and is a trustee of the 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 Chief Risk Officer at Westpac Banking Corporation in August 2014. As Westpac Group's Chief Risk Officer, Alexandra is 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, global treasury as well as Westpac's International and Pacific Island businesses.

Lyn has over 20 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 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, the St. George Foundation and Australian Charities Fund and is on the Australian Advisory Board on Impact Investing. In 2014 she was awarded her Life Membership of the Neurosurgical Research Foundation.

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

## THANK YOU

Throughout 2016, people from across the Westpac Group and the wider community have supported Westpac Foundation in helping to make Australia a place where no-one is left behind.

To all the staff, 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 your donation will go straight to a Foundation grant recipient – we don't spend any of your gift on administration. All donations over \$2 are tax deductible and will help create better futures for 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 [www.westpac.com.au/about-westpac/our-foundations/westpac-foundation](http://www.westpac.com.au/about-westpac/our-foundations/westpac-foundation) to find out how you can get involved.

## WESTPAC GROUP STAFF

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

Public donations to Westpac Foundation are administered by Westpac Community Limited as Trustee for Westpac Community Trust ABN 53 265 036 982. The Westpac Community Trust is a Public Ancillary Fund, endorsed by the ATO as a Deductible Gift recipient.





Westpac  
Foundation