

A photograph of two young boys walking two small white dogs on a sidewalk. They are walking away from the camera towards the right. The boy in front is wearing a blue t-shirt and blue pants, and the boy behind is wearing a dark blue hoodie and blue pants. They are walking along a brick wall. On the left side of the wall is a large, intricate orange metal sculpture with cut-out patterns of birds and other figures. On the right side of the wall, there are several vertical panels with colorful artwork, including one with the word 'DUERIN' in green. The scene is brightly lit, suggesting daytime.

SAFER CHILDREN, SAFER COMMUNITIES.

2022¹ Impact Report.

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Westpac and International Justice Mission (IJM) staff in the Philippines.

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Cover: The Stan and Jean Perron Child Advocacy Centre run by Parkerville Children and Youth Care, recipient of a 2020 Scale Grant valued at \$300,000 a year for three years.

1 Westpac Group financial year: 1 October 2021 - 30 September 2022.



Message from our CEO.

This year marks three years since we announced the Safer Children, Safer Communities (SCSC) program, and established the SCSC Roundtable. Through these initiatives we have increased our understanding of child safeguarding issues and how we approach them, while supporting a range of partners. Since launching the SCSC program, we have committed over \$42 million to more than 50 organisations in Australia and the Asia Pacific (APAC) region to educate, empower, protect, and support at risk children, young people, victim-survivors and their families.

While we know there is more to do - it's good to see how our actions and those of our partners are making a difference.

The SCSC Roundtable has been particularly important for us, bringing together experts in human rights, child safety, online safety and law enforcement, who have co-designed and guided our approach. The Roundtable set us on a path to change how we operate to better protect children, which is now outlined in our [Child Safeguarding Position Statement - a first for an Australian Bank](#).

We are currently looking to integrate child safeguarding in our updated Human Rights Position Statement and Action Plan, which will further strengthen our focus on this important area.

Some of the highlights for 2022 include:

- Implementing controls to help ensure that **children under the age of 14 have a parent/guardian signatory** to securely reach their financial goals.
- Awarding **\$2.5 million in multi-year funding to seven organisations, including two new organisations who will deliver programs in Cambodia and Thailand**, both countries with high rates of online child sexual exploitation².
- Through our \$25 million partnership with the International Centre for Missing and Exploited Children (ICMEC) Australia, we helped **establish the ICMEC Australia Child Protection Fund**.
- Our **strategic partners in Australia, the Australian Childhood Foundation (ACF) with Y Australia (formerly YMCA), and the Benevolent Society, commenced programs** focused on addressing system-level problems in the child protection and safeguarding system.
- We **extended our partnerships with both Save the Children Australia and the International Justice Mission (IJM)**, by committing additional funding for a further two to three years respectively to support the ongoing sustainability of their programs in the Philippines and expand into other high risk countries.



It's been good to see the plans and aspirations we set three years ago have a real impact. I would like to thank our partners for making this happen and the vital work they do to help protect children and create safer communities.

A handwritten signature in black ink that reads "Peter King". The signature is fluid and cursive.

Peter King

Chief Executive Officer
Westpac Group.

² National Center for Missing & Exploited Children's cybertipline report, 2021.
Available at <https://www.missingkids.org/content/dam/missingkids/pdfs/2021-reports-by-country.pdf>

Message from the Head of Social Programs and Engagement.

This Impact Report showcases some of the outcomes that we, and our partners, achieved in year three of the SCSC program.

In Australia, it has been disheartening that online child abuse has continued to grow with 36,600 reports across the 2021-22 financial year, up more than 60 per cent from the previous year³. However we've been encouraged that the scale of response has also grown, through the *Online Safety Act 2021* (Cth), increasing investor awareness of child safeguarding, and increased collaboration in tackling the complexities of child exploitation and abuse.

A highlight for me is the **role we have played in funding over 50 organisations - since our program first began**, who are not only working to support the most vulnerable in the community but are also collaborating by sharing their learnings with each other.

This year, responding to feedback from our SCSC Roundtable, we maintained our commitment to support existing partners, such as Kids First Australia, Transforming Justice Australia and others, helping them expand their education programs and double their survivor-orientated caseloads. This work has been essential towards achieving positive child protection outcomes. You can read more on page 12.

In 2022, I had the privilege of joining IJM and Save the Children Australia in the Philippines, to see their truly inspiring work to help combat child exploitation in the region. While confronting, we were inspired by the local teams working tirelessly to educate and protect children, and encouraged by the local police who are tracking down perpetrators and seeing them held to account. See page 17 for the impact of these organisations.

While the grants to be offered under the SCSC program have now all been awarded, we will continue to work with our partners and stakeholders across business, government, and the social sector to create new opportunities to grow our collective impact - including through the establishment of the Australian Child Safeguarding Business Coalition. See page 23 for more details on this unique initiative.



On behalf of the SCSC team, I would like to extend our heartfelt thanks to our employees, partners, advisors, Roundtable members and grant recipients for your generosity, collaboration and ongoing commitment to this program of work.

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

Dr Kavitha Suthanthiraraj

Head of Social Programs and Engagement
Westpac Group.

³ 2022, 'Scale of online child abuse revealed as AFP-led ACCCE marks four years of leading child protection fight', Australian Federal Police. Available at <https://www.afp.gov.au/news-media/media-releases/scale-online-child-abuse-revealed-afp-led-accce-marks-four-years-leading>

Theory of change.

The SCSC program exists to help protect and seeks to create safer communities for children across Australia and APAC, through a series of actions, investments and collaborations with industry experts and partners. Our Theory of Change seeks to anchor and guide these actions across four areas of impact:

	1. CATALYSE CHANGE.	2. HELP PROTECT CHILDREN.	3. RAISE AWARENESS.	4. ACCELERATE UNITY OF ACTION.
OUR AMBITION FOR IMPACT:	Catalyse change in Westpac and be an advocate in Australia for safeguarding children.	Support organisations in Australia and APAC that help protect children at highest risk.	Raise awareness of child abuse and exploitation and related business responsibility.	Accelerate the use of collaborative data and technologies to help better detect, report, and prevent harm to children.
THE OUTCOMES WE SEEK TO ENABLE WITH OUR PARTNERS:	<p>1.1 Continued support for programs that educate, empower, protect and support children and young people.</p> <p>1.2 Deeper internal awareness and accountability for safeguarding children.</p> <p>1.3 Greater advocacy for safeguarding children in our relationships with employees, customers, investors and partners.</p>	<p>2.1 Improved reach and effectiveness of programs and services for children and young people.</p> <p>2.2 Increased capacity and growth of programs and services that empower and educate children and young people.</p> <p>2.3 Greater collaboration amongst organisations that provide critical services to children and young people.</p>	<p>3.1 Increased visibility and awareness in Australia of the exploitation and abuse of children and its impacts.</p> <p>3.2 Increased commitment of Australian businesses to safeguard children.</p> <p>3.3 Better understanding of child exploitation and abuse and what is required for effective prevention measures, legislation and policy.</p>	<p>4.1 Increased investment in collaborative solutions to help detect, report and prevent child sexual exploitation (CSE) in financial transactions.</p> <p>4.2 Increased collaboration on data and information sharing between organisations in the fight against CSE.</p> <p>4.3 Improved rates of detection and reporting of CSE across the Australian financial services sector.</p>

2022 year in review.

Now in the third year, the SCSC work program continues to deliver⁴ across our four areas of impact:

CATALYSE CHANGE.

HELP PROTECT CHILDREN.

RAISE AWARENESS.

ACCELERATE UNITY OF ACTION.

COLLECTIVE PROGRESS OF WESTPAC AND OUR PARTNERS:

\$42m+ awarded

to 50+ orgs since 2020.

\$2.5m

funding in FY22 to 2022 SCSC grantees (part of \$42m+).

Continued to **integrate child safeguarding** across the business:

- **Safety by Design** in product design and safety controls.
- considering the **voice of children** in product decisions.
- **detecting modern slavery**, including CSE in transactions and child labour in our supply chain.

Partnered with IJM and The Children in the Pictures to **drive internal awareness on child safety and CSE**.

357,000+ children, young people & adults

reached by our partners across all programs in Australia and the Philippines.⁵

This includes

345,000+

reached by **online and face-to-face training, education and capacity building programs** in Australia.⁶

174

victim rescues supported by IJM in the Philippines.

877

Filipino families supported with cash-based livelihood grants from Save the Children Australia.

230

programs, services or activities delivered in collaboration with another organisation.⁷

350,000+ views

of **The Children in the Pictures** documentary, since it first aired in 2021, driven by the Westpac funded impact campaign.

15 businesses participated

in co-design workshops to develop the Westpac-funded Australian Child Safeguarding Business Coalition.

~\$1.1m

awarded across **seven research grants** since 2021, with some already sharing early findings.

17 industry organisations

collaborated with ICMEC Australia (including Australian banks, law enforcement and regulators) to share insights and develop toolkits to fight CSE.

3 data and data collaboration projects

piloted by ICMEC Australia to help prevent CSE.

30+ applications

received in the first round of ICMEC Australia's Child Protection Fund⁸

The Fund will **award \$1.2m+ to selected grantees** in 2023.

⁴ All numbers are for the FY22 financial year i.e. 1 October 2021 – 30 September 2022, unless stated otherwise. Information derived from grant recipients has been received by Westpac within Westpac's FY22 reporting period. They have not been independently verified, and Westpac makes no representation or warranty as to the accuracy, completeness or reliability of the information.

⁵ This includes direct and indirect reach and includes some data from FY21 (April-September 2021) due to delayed reporting by some grant recipients.

⁶ This includes a mix of face-to-face and online training, education, and capacity-building programs. Two of Westpac's grant recipients delivered major programs constituting the bulk of this reach.

⁷ Data collection for this metric commenced in April 2022.

⁸ Established with funding from Westpac's \$25million partnership with ICMEC Australia.

Catalyse
change
across the
bank.

Internal efforts to enhance child safeguarding.⁹

Considering Safety by Design principles in product and service lifecycle.

Building on our work to prevent and protect malice in our payment descriptions, we reviewed Westpac's Product Fairness Assessment (a process that assesses product fairness across categories such as suitability, pricing etc.) to incorporate the eSafety Commissioner's Safety by Design principles to help safeguard our customers, including children and young people, from risk and harm. We held a workshop with Westpac product managers to understand their awareness and how they consider harm to children in product design. Over the next year, we aim to integrate the principles and deliver a training module to enhance their understanding of and application to the Safety by Design principles.

Integrating the perspectives of minors in product decisions.

We are working with organisations that represent the views of children to understand how our decisions can affect their wellbeing. During the year, we invited Zoe Robinson, NSW Advocate for Children and Young People, to facilitate a workshop with representatives from Police and Community Youth Club NSW, Act for Kids, KARI Foundation and other child-focused organisations to seek their perspectives on the financial needs of children and young people in vulnerable circumstances. This included those in foster care, out of home care or those experiencing homelessness. Insights included the inability of children to identify themselves to open an account given a lack of identification document and recognising that the relationships between parents/carers and children are not always positive. We have categorised the findings of the workshop into themes and actions, to improve the way we engage and support persons under 18.

Maturing our management of modern slavery risk (including CSE risks).

During the year, we sought to further strengthen our management of modern slavery risks by:

- Updating the key words relating to modern slavery (including CSE) in our media monitoring and environmental scan processes.
- Updating the indicators used to identify risks of modern slavery (including commercial CSE but also forced labour, human trafficking, debt bondage, etc.), including instances requiring further financial crime investigations. Refer to page 25 for detail.
- Reviewing and enhancing the detection scenarios used to identify CSE in our transaction monitoring processes, aimed at identifying CSE activity.
- Strengthening the resourcing of our teams undertaking enhanced due diligence where heightened risks or concerns emerge.

Refer to our [Modern Slavery Statements](#) for more detail.

Strengthening our assessment of child labour risks.

We have strengthened the child labour section of the Responsible Sourcing Assessment questionnaire used in Australia. Suppliers who respond in the questionnaire that they employ workers under the age of 18 are now assessed to help ensure that child safeguarding policies and procedures are in place, and that processes exist to ensure workers under the age of 18 are not involved in hazardous work.

Bringing external perspectives in.


In November 2021, we hosted a panel discussion for over 2,600 employees in Australia, in association with the release of *The Children in the Pictures* documentary. Panellists included the filmmakers, a representative from Taskforce Argos - a branch of the Queensland Police Service, responsible for the investigation of online child exploitation and abuse and child safety specialists from partner organisations.


In September 2022, our strategic partner, IJM hosted an awareness session for our people on child safety, attended by over 100 representatives from our customer vulnerability, procurement, sustainability and financial crime, compliance and conduct teams. The session focused on examples, scenarios and case studies of CSE across Australia and the Philippines and how our employees could apply these insights into their day-to-day roles.


We also published a '[Keeping children safe online](#)' page on our website which includes resources, hotlines and support for parents and carers.


Six principles guide our child safeguarding approach.


In December 2021 we published a [Child Safeguarding Position Statement](#) - a first for an Australian bank - which sets out six principles that guide our approach as we work to strengthen a focus on child safeguarding within our organisation and seek to reduce the likelihood of harm to children and young people across our operations.


 Safety by Design for products and services focused on children and young people.

 Include the voice of children and young people in decision-making.

 Promote responsible financial behaviours for children and their parents and carers.

 Set clear expectations of employees, contractors, and suppliers in relation to child safety.

 Mitigate risks for children across financial transactions.

 Partner for progress.

Over the next year, we will integrate our child safeguarding approach in our refreshed Board-approved Human Rights Position Statement (HRPS) and Action Plan. Child safeguarding is a salient human rights issue for Westpac and integrating it into our HRPS further strengthens our governance and oversight over this issue.

⁹ To date, we have considered child safeguarding in an Australian context only; however, our goal is to assess child safeguarding risks, if any, across all operations as part of our annual review of our salient human rights issues.

SPOTLIGHT ON SAFETY BY DESIGN.





Safety controls for children to bank responsibly.

We are working to help parents as they teach their children about independently managing their finances at a young age and doing so safely and responsibly.

In June 2022, following a review of potential risks and considerations for children and their parents/guardians, we determined that all under the age of 14 must have a parent/guardian signatory for all our products.



CHANGES TO ACCOUNTS HELD BY CHILDREN UNDER THE AGE OF 14

What has changed?	How does it mitigate risks for children?
 <p>A signatory is required to open an account for children under the age of 14.</p>	It recognises that children can be vulnerable and should have adult oversight over their banking. This age is consistent with ASIC findings that children under 14 may be unable to understand the information about their banking products in sufficient detail and aligns to global benchmarks.
 <p>Grandparents can become signatories for children under the age of 14.</p>	It recognises the increasing role of grandparents when parents may not be looking after the needs of a child.
 <p>Children under the age of 14 cannot make a branch withdrawal or request a debit card without the approval of a signatory.</p>	This seeks to prevent children from intentionally or accidentally withdrawing the full balance of their account as they may not understand the consequences.
 <p>No joint accounts for a child under the age of 14.</p>	Children under 14 may not understand the terms of agreeing to a joint account whereby a co-owner has full legal access to account funds. This prevents an adult who is co-owner of a joint account from conducting transactions that the child may not understand, be aware of, or be able to prevent.

These safety features complement our existing controls to prevent age-inappropriate spending such as the default gambling block for all our new and existing debit cardholders under 18.

Help protect children in Australia and across APAC.

Children learning about online safety using Cool Australia's eSafety resources. The resources are available to teachers and parents and have already helped over 150,000 students learn about topics like grooming, bullying, and explicit content.



50+ partners supported since 2020.

\$42M+ AWARDED IN GRANTS SINCE 2020.

357,000+ CHILDREN, YOUNG PEOPLE AND ADULTS REACHED IN FY22.¹⁰

The SCSC program was established in 2020, with a commitment to provide three years of funding over 2020, 2021 and 2022. In 2022, we awarded our final round of grants, marking the end of our funding commitment. However, since many of our grants are multi-year, we will continue to work closely with our partners to connect and build collaboration opportunities.

We will also continue to provide non-financial support where possible, such as through networking sessions (e.g. our inaugural online learning and networking event in August 2022) and Westpac's Changemakers Program (facilitated by the Westpac Foundation).

We also encourage the organisations we support to collaborate in their delivery.

In FY22, our grant recipients delivered **230+ programs, services or activities in collaboration** with another organisation.

We are proud to have supported the following partners since our program first began in 2020:

2020-2022 Impact grant recipients

- Playgroup Queensland
- Jesuit Social Services
- Yourtown (Kids Helpline)
- Interchange Outer East
- Mackillop Family Services
- Berry Street Victoria
- Parkerville Children and Youth Care
- Child Abuse Prevention Services (CAPS)
- Ngaoara Ltd
- Jute Theatre Company
- Life Education NSW
- Act for Kids
- Kids First Australia
- Bravehearts Foundation
- Sexual Assault Support Service
- The Trustee for The Cool Australia Trust
- Youth off The Streets
- Leisure Networks
- Multicultural Communities Council of SA (MCCSA)
- IFYS Limited
- NSW Crime Stoppers Limited
- Settlement Services International
- KARI Foundation
- Australian Refugee Association
- Neighbourhood Watch Australasia Limited
- Mettamorphosis inc
- St Kilda Gatehouse
- Transforming Justice Australia (formerly part of Central Tablelands and Blue Mountains Community Legal Centre)
- Phoenix Support and Advocacy Service
- One Vision Productions
- Rosie's Place
- Little Dreamers
- Community Activities Lake Macquarie
- Far South Coast Family Support Service
- Odyssey House Victoria
- TaskForce Community Agency
- Caroline Chisholm Society
- NPY Women's Council
- Prosper Project Australia
- Central West Women's Health Centre
- Monash University (AiLECS Lab)
- UNICEF Australia
- ChildFund Australia

Research and impact campaign partners

- Griffith Criminology Institute - Griffith University
- Australian Human Rights Institute - University of New South Wales
- Education Futures - University of South Australia
- Burnet Institute
- Australian Catholic University - Institute of Child Protection Studies
- Faculty of Arts and Social Sciences - University of Sydney
- School of Education and Social Work - University of Sydney
- DNX Media

Strategic partnerships in Australia

- ICMEC Australia
- The Benevolent Society
- Australian Childhood Foundation

Strategic partnerships across APAC

- International Justice Mission
- Save the Children Australia

¹⁰ Including 345,000+ of who were reached through a mix of face-to-face and online training, education and capacity-building programs in Australia; noting that two of our grant recipients delivered major programs constituting the bulk of this reach. As noted earlier, total reach numbers include direct and indirect reach and some data from FY21 (April-September 2021) due to delayed reporting by some grant recipients.

\$2.5m funding to our 2022 grantees.

In 2022, our domestic grants were only offered to existing partners, responding to feedback to build and develop existing programs.

We also offered funding to organisations operating in high-risk countries outside of Australia. Cambodia and Thailand were identified as countries with high rates of Online Sexual Exploitation of Children (OSEC)¹¹ and were selected as priorities for our grants. The two international grants awarded in 2022 complement the work being done by our existing partners Save the Children Australia and IJM in the Philippines.

Five multi-year grants of \$100,000 per year over two years for organisations tackling child protection challenges across Australia.

Organisation	Location of delivery	Programs
JUTE Theatre Company	Remote Queensland	Helping launch their 'Dare to Dream – Safer Communities' production and residency program (scoped and designed using SCSC funding in 2020) in Far North Queensland, and to facilitate access to services to help those who suffered trauma such as child abuse.
Multicultural Communities Council of South Australia (MCCSA)	South Australia	MCCSA received a SCSC grant in 2020 to deliver child sexual exploitation prevention workshops, including online prevention workshops for two migrant communities. 2022 funding will help MCCSA expand this project to six other migrant and refugee communities and language groups.
Child Abuse Prevention Service (CAPS)	National	CAPS, in collaboration with HubHello, used funding provided in 2020 and 2022 to scale-up 'Safe' – an innovative national case review platform that uses AI to identify and support vulnerable children well before risks can escalate. A standalone version of Safe was launched in October 2022 and over the next two years both organisations will implement a targeted pilot in the Cumberland region of NSW and build awareness of the platform with stakeholders and governments across Australia.
Transforming Justice Australia (TJA)	National	TJA is a community-based, survivor-oriented restorative justice practice for sexual abuse. Funding received in 2020 and 2021 was used to help pilot, and launch a suite of projects focusing on sexual violence and assault, they will use this new funding to double their caseload in NSW over the next two years.
Kids First Australia	National	Funding will be used to create two new products aimed at teachers and parents to help them feel confident about having direct conversations with the students participating in the 'To Future Me' program (which received SCSC funding in 2020 and focuses on teaching young people about consent).

Two multi-year grants of \$375,000 per year over two years for organisations tackling OSEC in high-risk APAC countries.

Organisation	Location of delivery	Programs
UNICEF Australia	Thailand and Cambodia	Funding will be used to strengthen service delivery in the criminal justice and social welfare sector, working with children, parents and caregivers to improve digital resilience and literacy and to develop strategic partnerships with the private sector to create safe online products and services for children.
ChildFund Australia	Cambodia	Swipe Safe is an evidence-based online safety program designed by ChildFund Australia, that empowers and improves young peoples' awareness of both the risks and benefits of using the internet and increases their confidence to identify danger and seek help. Following its success in Vietnam, this funding will support the scaling and contextualisation of Swipe Safe in Cambodia.

¹¹ NCMEC's cybertripline report, 2021. Available at <https://www.missingkids.org/content/dam/missingkids/pdfs/2021-reports-by-country.pdf>

SPOTLIGHT ON PLAY MATTERS AUSTRALIA.

Music Therapy to overcome trauma and adversity.

'Sing&Grow' is a national, evidence-based music therapy program that enhances the protective factor of a secure relationship between children and a safe parent/carer. Services are delivered by a registered Music Therapist, in partnership with organisations who are engaged with families who have children aged 0-5 years and who have experienced trauma and adversity.

With funding from Westpac, the program is collaborating with child protection services and associated support organisations to extend the program's reach across six metro locations nationally. Families are invited to either an eight-week group program or several individual family sessions. Through facilitated activities and reflective conversation with families, the program seeks to improve the quality of parent-child interactions, increase parent confidence and knowledge, enhance social connectedness, and improve child development outcomes. In cases where trauma has occurred, Sing&Grow provides the support, connection and therapeutic care needed to help children and their families to recover from adversity.

Some group programs with Sing & Grow take place in atypical settings. This photo was taken from a group program that was run in partnership with a women's and children's crisis accommodation refuge from family violence. The refuge is a safe house, where mothers and their children come for a short period of time while trying to secure safe and stable housing.



RECIPIENT OF A 2020 SCALE GRANT:
\$300,000 PER YEAR OVER THREE YEARS

PLAY MATTERS OUTCOMES IN 2022.

414 children [including 96 children from a culturally and linguistically diverse (CALD), refugee, or migrant background] and **340 parents** or carers participated in the program.

83% of surveyed parent participants demonstrated an increased knowledge about child development.*

88% of surveyed parent participants demonstrated an increased confidence in their parenting and **76%** felt increased social confidence in connecting with others.*

*Post program survey data obtained from 41 families, between Jan-June 2022.

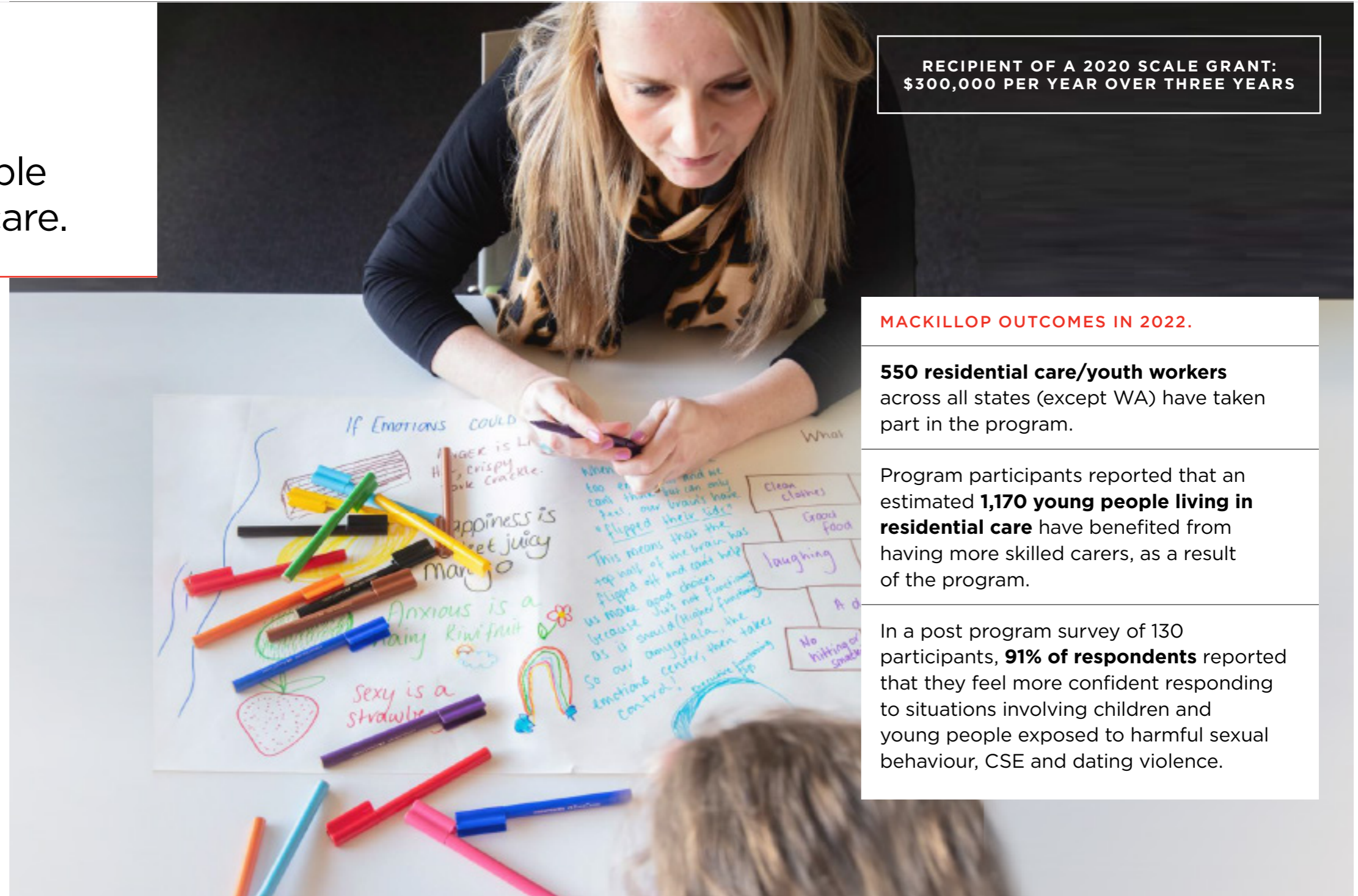
SPOTLIGHT ON THE MACKILLOP INSTITUTE.

Preventing sexual exploitation of vulnerable children in residential care.

MacKillop's 'Power to Kids' program focuses on preventing sexual exploitation of vulnerable children in residential care. This model was piloted, tested and evaluated over three years in Mackillop's residential homes, and with Westpac funding this program has been expanded to residential care providers across Australia.

The funding enables free training to be provided to all residential care workers to equip them with skills to have 'brave conversations' with children and young people about sexual health and safety issues. It also enhances their ability to identify forms of abuse, respond in a timely manner and enable early intervention. An online learning platform has also been established with educational resources in conjunction with monthly community of practice sessions.

A still from MacKillop's Power to Kids training program.



RECIPIENT OF A 2020 SCALE GRANT:
\$300,000 PER YEAR OVER THREE YEARS

MACKILLOP OUTCOMES IN 2022.

550 residential care/youth workers across all states (except WA) have taken part in the program.

Program participants reported that an estimated **1,170 young people living in residential care** have benefited from having more skilled carers, as a result of the program.

In a post program survey of 130 participants, **91% of respondents** reported that they feel more confident responding to situations involving children and young people exposed to harmful sexual behaviour, CSE and dating violence.

SPOTLIGHT ON NPY WOMEN'S COUNCIL.

Supporting at-risk children in remote Australian communities.

The Ngaanyatjarra, Pitjantjatjara and Yankunytjatjara (NPY) Women's Council is an Anangu-led organisation that delivers health, social and cultural services in the NPY region of Central Australia.

In 2021, they received funding from Westpac to expand their Walytjapiti (family) program to support families with children at risk of entering the child protection system in the remote communities of the Ngaanyatjarra lands in Western Australia.

Westpac funding has supported NPY to hire a case worker and Anangu support worker to implement the Walytjapiti model informed by theory, practice-based evidence and Anangu knowledge, and to increase integration of their program with other support services in the region.

NPY Women's Council's Child, Family and Wellbeing service works with children and families to address barriers that affect child, family and community wellbeing in the remote NPY lands.



RECIPIENT OF A 2021 SCALE GRANT:
\$200,000 PER YEAR OVER THREE YEARS

NPY WOMEN'S COUNCIL OUTCOMES IN 2022.

16 programs (including playgroups, advocacy services and Kungka Nights, a women's meet up event) were delivered in collaboration with partners.

40 Aboriginal and Torres Strait Islander children and **33 adults** were reached through various community events delivered by the Council.

6 families (12 adults and 10 children) have been supported by the case worker hired using Westpac funding.

Families who participated in these programs have shown **increased engagement with other support services**, such as domestic and family violence support, NDIS and disability support, and health support.

SPOTLIGHT ON UNIVERSITY OF NEWCASTLE.

Upskilling those that work on youth violence.

Name.Narrate.Navigate (NNN) is a trauma-informed and culturally responsive program for youth violence. NNN uses experiential learning, mindful engagement, and photography to help young people to name, narrate and navigate the experience of violence they have faced.

Funding from Westpac is being used to scale learnings from the NNN pilot to design and deliver a specialist education program that can provide training and support for regional, rural, and remote practitioners working with young people who have experienced violence, abuse and trauma, and who are also identified as at-risk of perpetrating harm. The program provides twelve intakes of face-to-face and/or online training, upskilling at least 100 practitioners. Each training cohort is then supported through weekly group supervision as they complete the program and are invited to join an online community of practice for continued support and mentoring thereafter.

Picture taken by one of the young people who participated in the NNN program.



RECIPIENT OF A 2021 SCALE GRANT:
\$200,000 PER YEAR OVER THREE YEARS

UNIVERSITY OF NEWCASTLE OUTCOMES IN 2022.

33 children and 448 adult practitioners participated in the program.

44 educational training sessions were delivered by the program, either online or face to face.

6 youth justice staff received training and mentorship as part of a new partnership established with the Department of Communities and Justice Youth Justice in the Hunter region.

SPOTLIGHT ON INTERNATIONAL JUSTICE MISSION AND SAVE THE CHILDREN AUSTRALIA.

Westpac visits the Philippines.

Three years ago, we committed \$24 million in funding to scale the efforts of both IJM and Save the Children Australia for CSE prevention work in supply-side countries like the Philippines.

Over this time, these organisations have accelerated their efforts leading to more rescues of child victims, further arrests of perpetrators, and increased provision of cash-based livelihood grants to communities facing vulnerability.

In late 2022, Westpac leaders travelled to the Philippines at the invitation of our partners IJM and Save the Children Australia to meet local law enforcement officials, prosecutors and corporates that are working together to combat CSE.

The trip highlighted the importance of the SCSC funding in the Philippines to improve child safeguarding in the region. The trip provided the opportunity to see the impact of the partnerships and contributed to Westpac's decision to commit additional funding for a further two to three years¹², to support the sustainability of their programs.



Westpac with the IJM team at an after-care shelter visit.



OSEC Prevention Providers Training Workshop.



A presentation from Save the Children Child Advocates. Save provides training to these young ambassadors so that they can speak out on issues that matter most to them, and represent the views of their peers at events, in the media and in parliament.

IJM outcomes in 2022.

400 law enforcement officials and 120 prosecutors were trained by IJM.	514 survivor aftercare service providers were trained by IJM.	174 victim rescues were supported which assisted in the charging of 25 suspects and conviction of 40 perpetrators .
17 training sessions conducted on knowledge and skills relevant to OSEC related crimes.	Centre to End OSEC engaged with over 40 national governments through advocacy, training, and awareness building.	

Save the Children Australia outcomes in 2022.

877 families received cash-based livelihood grants from Save.	3,000+ children and 1,500+ adults participated in 32 community training workshops .
23 child advocates were trained by Save to raise awareness about online dangers amongst their peers.	243 children participated in Save-led community consultations to understand their priorities for child protection.
120 OSEC prevention service providers were trained by Save.	

¹² Funding agreements were in development at the time of reporting.

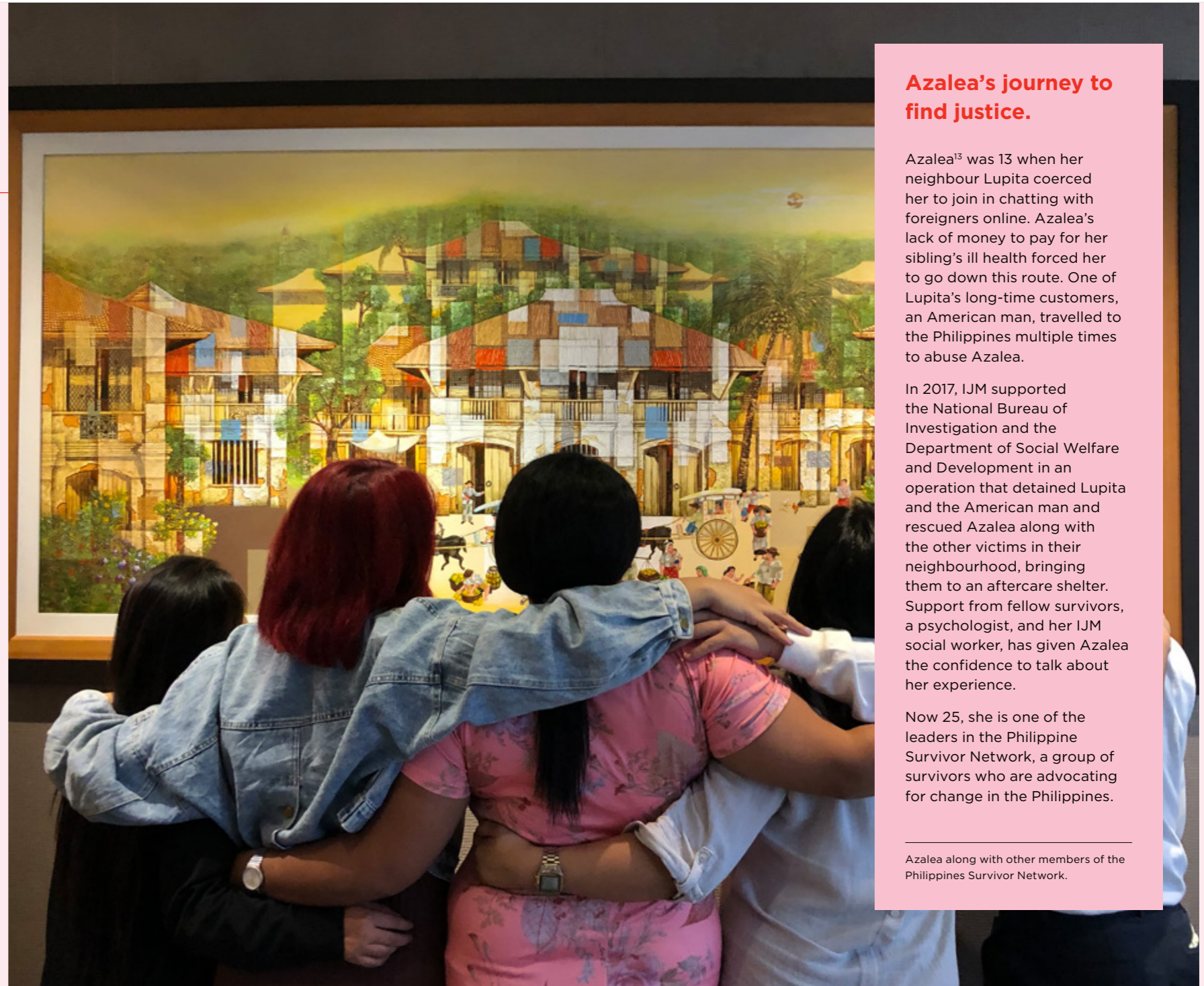
IJM: Accelerating the Asia Pacific Regional Response to OSEC.

We visited the head office of the Philippine Internet Crimes Against Children Center, a unique collaboration between Philippines law enforcement, the Australian Federal Police, IJM and other international agencies.

We heard from the team of investigators, who were trained with the help of Westpac funding, about how they track down the perpetrators, and from the prosecutors who hold the perpetrators to account. It was impressive to see first-hand how law enforcement agencies from around the world are collaborating to identify perpetrators and locate victims – and that there is a growing, genuine intent by government to address this crime.

We also heard about the strides IJM is making through the Centre to End OSEC – a global hub funded by Westpac that draws on lessons from IJM’s program in the Philippines to strengthen the global response against the crime. During the FY22 period, the Centre engaged with over 40 national governments for advocacy, training, and awareness raising on OSEC.

Listen to Siobhan Toohill from Westpac in conversation with Lucille Dejito, IJM Cebu Director, about efforts to tackle OSEC in the Philippines.



Azalea’s journey to find justice.

Azalea¹³ was 13 when her neighbour Lupita coerced her to join in chatting with foreigners online. Azalea’s lack of money to pay for her sibling’s ill health forced her to go down this route. One of Lupita’s long-time customers, an American man, travelled to the Philippines multiple times to abuse Azalea.

In 2017, IJM supported the National Bureau of Investigation and the Department of Social Welfare and Development in an operation that detained Lupita and the American man and rescued Azalea along with the other victims in their neighbourhood, bringing them to an aftercare shelter. Support from fellow survivors, a psychologist, and her IJM social worker, has given Azalea the confidence to talk about her experience.

Now 25, she is one of the leaders in the Philippine Survivor Network, a group of survivors who are advocating for change in the Philippines.

Azalea along with other members of the Philippines Survivor Network.

13 Pseudonym used.

Save: Protect Children — Philippines project.

During our time in the Philippines, we visited the island of Mindanao. We attended one of the OSEC Service Provider Community Training sessions funded by Westpac, which seeks to enhance the understanding of those working in the space of children's rights and child protection, on what OSEC is and how it can be prevented and addressed.

We also visited La Filipina Child Network – a school-based, child-led group who with Westpac funding are producing and distributing YouTube videos to educate their classmates and local community about OSEC. One of the most impactful parts of the day was visiting recipients of Save the Children Australia's cash-based livelihood grants, including Sauda Abud (see case study on the right). Grant recipients were selected using a specially developed 'family vulnerability and risk assessment tool'. Save the Children Australia has assessed these families to be particularly vulnerable to OSEC, as the pandemic has caused local incomes to drop by as much as 45%¹⁴.



Livelihood grant helps Sauda support her family.

Sauda Abud is 44 years old and lives in Davao City with her husband and seven children.

As a family of nine, Sauda and her children faced immense adversity, often only affording to eat porridge twice a day. Two of Sauda's children have collected garbage in their community to support their family finances. Her family was assessed by Save the Children Australia and found to be vulnerable to OSEC due to their precarious financial situation.

After qualifying for cash assistance, Sauda received funding to strengthen her business repacking chlorine, pepper, garlic and other spices. With financial assistance she has been able to expand her small business and is now earning ₱15,000 (AUD\$390) every month. The cash assistance has helped her to run her business from home while still taking care of her children and ensuring that they are protected from any form of harm, online or offline.

Sauda running her small business.

¹⁴ Based on a vulnerability assessment conducted by Save the Children Australia.

Raise awareness across Australia.

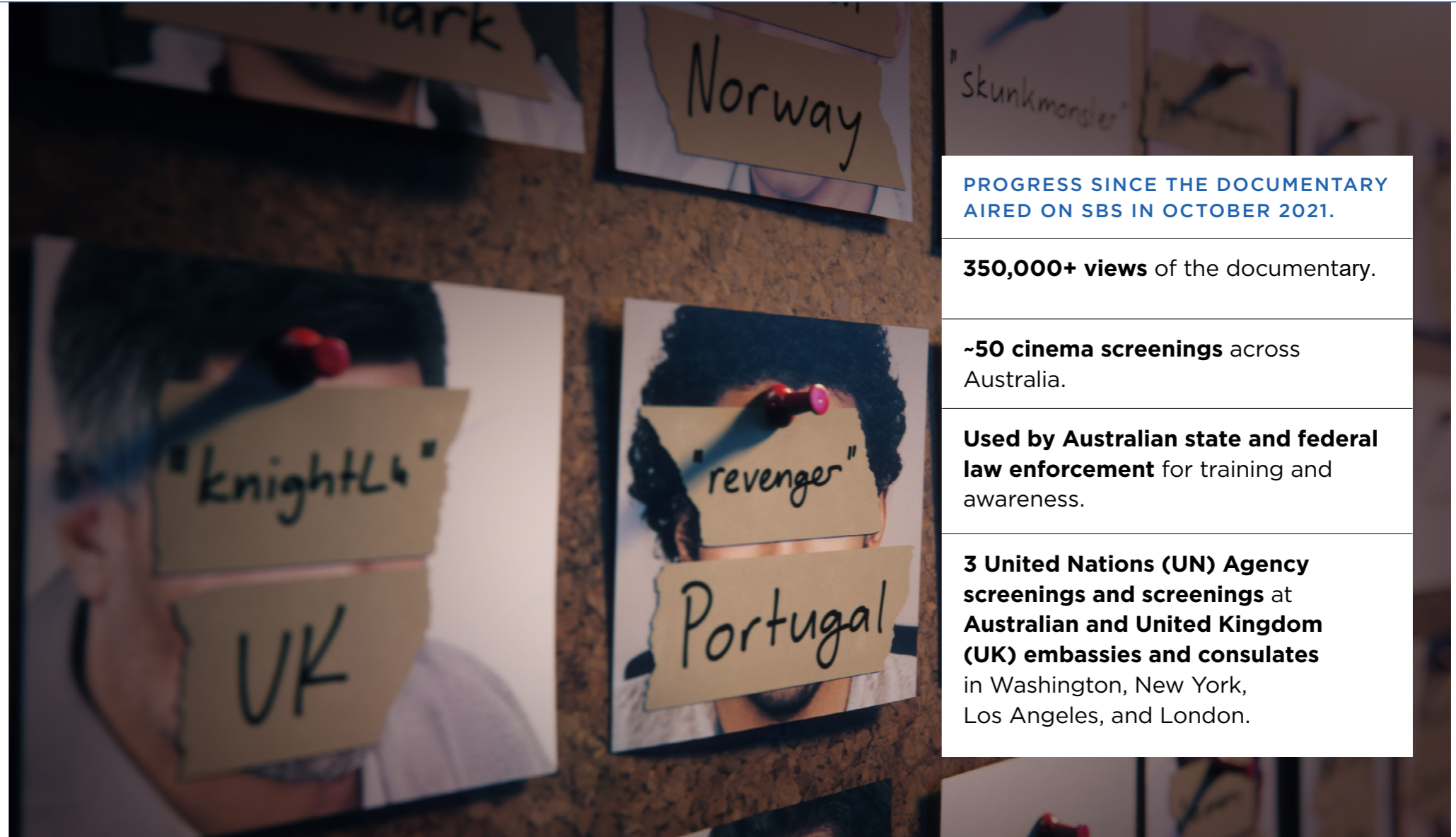


Westpac employees at a screening of *The Children in the Pictures* in Adelaide, South Australia.

Using the power of film to raise awareness on OSEC.

In 2021, Westpac commenced a two-year partnership with DNX Media to fund an impact campaign in association with *'The Children in the Pictures'* documentary. The campaign's goal was to raise awareness through screenings and partnerships on the issue of OSEC across the community. The documentary takes viewers inside the undercover operations of Task Force Argos, a renowned Australian-based police investigative team, as they identify and rescue children from online sexual abuse.

In FY22 the impact campaign team also partnered with 2021 Westpac grant recipient Monash University's AiLECS Labs to use the film to support their [My Pictures Matter](#) crowdsourcing campaign (which aims to collect 100,000 childhood photos to help train artificial intelligence models to recognise the presence of children in safe situations and thus help identify unsafe situations and potentially flag child exploitation material). As part of this collaboration the documentary was also screened at Monash University, which helped the campaign receive over 670 childhood photos.



PROGRESS SINCE THE DOCUMENTARY AIRED ON SBS IN OCTOBER 2021.

350,000+ views of the documentary.

~50 cinema screenings across Australia.

Used by Australian state and federal law enforcement for training and awareness.

3 United Nations (UN) Agency screenings and screenings at Australian and United Kingdom (UK) embassies and consulates in Washington, New York, Los Angeles, and London.

Closing gaps in research to inform child protection.

In 2021, we awarded ~\$1.1 million in seven research grants, to be delivered over two years, to support the development of new evidence-based approaches towards tackling the problem of child abuse, child sexual abuse and exploitation.

It is hoped the research will lead to a better understanding of risk factors for child abuse and exploitation, including prevention and early intervention strategies. The projects are now entering their second year, and some, including those run by the Burnet Institute and Griffith Criminology Institute, are already sharing early findings that will help influence policy outcomes and close research gaps in Australia.

Burnet Institute:

Co-designing new technology interventions to prevent OSEC in families experiencing poverty.

Funding from Westpac will be used to support the co-design of new technology interventions to prevent OSEC in families experiencing poverty. Led by Associate Professor Megan Lim, Burnet's Deputy Program Director, Behaviours and Health Risks and Head of Young People's Health, the research team will work with Australian families experiencing poverty to understand how technologies could fit in their lives and protect their children.

Early research as part of this project is contributing to the eSafety Commissioner's Age Verification Roadmap. Whilst separate to the project funded by Westpac, the program aims to consider if, and how, a mandatory age verification mechanism (or similar) could practically be achieved in Australia.



Burnet's Deputy Program Director and Associate Professor Megan Lim.

Stakeholders are becoming increasingly concerned about children accessing sexual content online and there is limited evidence to show whether these solutions are acceptable and feasible for parents and young people. Our work will address this gap.

Dr Megan Lim.

Lead Researcher,
Burnet Institute.

Griffith Criminology Institute:

Understanding wellbeing and desistance in young people treated for sexual offending.

Led by Dr Danielle Harris, a team at the Griffith Criminology Institute are using SCSC funding to help conduct a 20 year follow up of a large sample of men who during adolescence received treatment following a serious sexual offence. This project focuses on those who have not reoffended and examines aspects of their lives that may contribute to this, such as mastery (e.g. employment, training, or education); attachment (e.g. romantic relationships, peer connections or caregiving responsibilities); connection to community or country (e.g. sports, church, or culture); and improved physical and mental health.

This study will inform the understanding of the lived experience of individuals who receive offence-specific treatment in their youth and the long-term outcomes of that treatment.

We have studied 70 participants of our program and the lessons emerging so far about 'what works' in the treatment of adolescents adjudicated for a sexual offence underscore the importance of focused treatments for harmful behaviours in combination with having somewhere safe to live, having someone in your corner, and having something meaningful to do with your time.

Dr Danielle Harris.

Lead Researcher,
Griffith Criminology Institute.



Lead researcher Dr Danielle Harris with her team at the Griffith Criminology Institute.

SPOTLIGHT ON AUSTRALIAN CHILDHOOD FOUNDATION AND Y AUSTRALIA.

Cross-sector collaboration to drive action on child safeguarding.

Fifteen businesses, including Westpac, came together in June 2022 to co-design a unique initiative to help drive collaborative cross-sector action on child safeguarding. The Australian Child Safeguarding Business Coalition (Coalition) launched in February 2023 with seed funding from Westpac and will be led by the Australian Childhood Foundation in partnership with Y Australia.

The Coalition will seek to bring together organisations that may not directly work with children and young people but may impact upon their rights and safety through their products, services, and operations. Key decision-makers from these organisations will work collaboratively to assess risks to children and young people, develop policies and practices, and share learnings with the aim of enhancing organisational child safeguarding and mitigating risks of exploitation within their organisations. Further details on the ambitions and objectives of the Coalition will be released in mid-2023.

15 Research commissioned by the Australian Childhood Foundation.



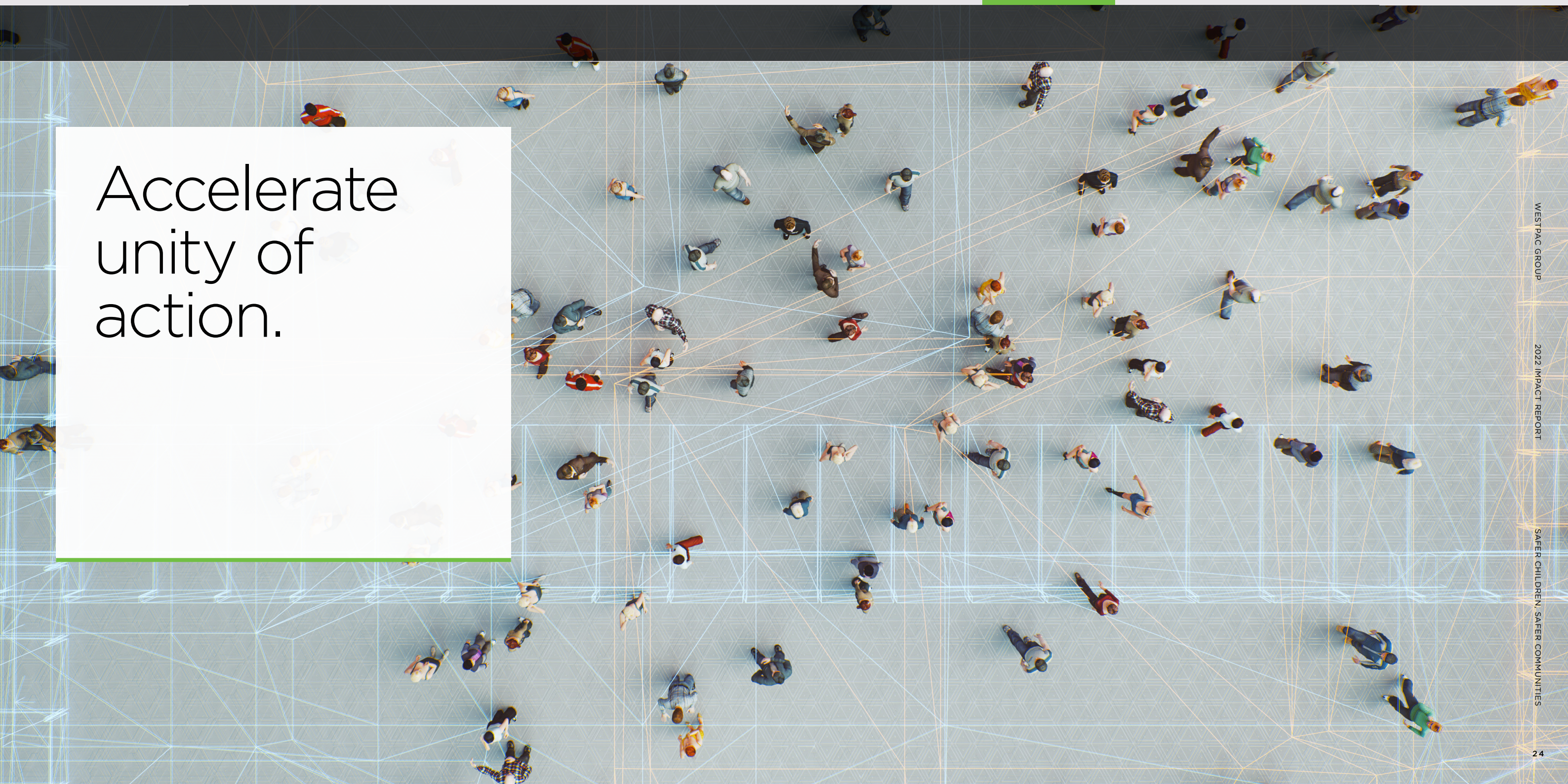
In a consumer poll conducted by Forethought Research.¹⁵

- **88.5%** of respondents disagreed or strongly disagreed that, Australian businesses already give enough consideration to how their organisations can impact on children.
- **81.7%** of respondents disagreed or strongly disagreed that, in general, majority of Australian businesses are aligned to the protection of children.
- **87%** disagreed or strongly disagreed that, in general, majority of Australian businesses are acting on national child abuse awareness and prevention initiatives.

AUSTRALIAN CHILD SAFEGUARDING BUSINESS COALITION OUTCOMES IN 2022.

70+ businesses and industry associations **engaged in early research** to develop a case for establishing the Coalition.

2 co-design workshops held with key decision makers or delegates from across **15 organisations** to inform the design, purpose and structure of the Coalition.

An aerial photograph of a large group of people standing on a floor with a complex grid pattern of blue and orange lines. The people are scattered across the area, some in small groups and others alone. The lighting is bright, creating soft shadows on the floor.

Accelerate
unity of
action.

Sharing and acting on critical insights.

Westpac is an active member of the Fintel Alliance, the Australian Transaction Reports and Analysis Centre's (AUSTRAC) public-private partnership and during the year participated in a working group to develop the [Combating the sexual exploitation of children for financial gain, A financial crime guide](#).

We also remain an active member of the Australian Banking Association's (ABA) Human Rights Working Group to support the sharing of best practice and share industry knowledge on a range of human rights issues, including modern slavery and CSE. During the year we shared our inputs into the [Typologies and Indicators of Modern Slavery paper](#) – a collaboration between the ABA and KPMG Australia.

This year we reviewed and updated our existing risk indicators against best practice industry resources, including the ABA working paper. This resulted in us **adding 57 new indicators to our Modern Slavery Risk Indicator Library**, which helps our teams identify suspected or potential victims, perpetrators, or incidents of modern slavery requiring further investigations.

These indicators were mapped across the different types of modern slavery (including commercial CSE, but also forced labour, human trafficking, debt bondage, etc.). The aim is that these indicators will be incorporated into relevant operational processes and be updated as new information arises over time.

Understanding the CSE ecosystem.

Collective cross-sector action is critical if we are to navigate the complexities of the financial trails in the payments industry and overcome the many systemic barriers that make identifying perpetrators of CSE and their victims a challenging process. Our \$25 million funding to ICMEC Australia seeks to break down these barriers and bring industry together to share information and datasets that will help to better identify and report suspicious transactions and provide the evidence that is needed for investigators.



ICMEC Australia team.

Early in our partnership, ICMEC Australia identified that there were extensive knowledge gaps on the systems, processes and data used to fight CSE. To address this, in early 2022 they worked with advisors and over 30 key industry experts to research and map the current state of the CSE response ecosystem.

The research generated critical insights such as:

- the range of stakeholders in Australia working to combat the sexual exploitation of children online, who they are and how they work together,
- the systemic challenges and barriers facing those working to disrupt CSE, and
- a journey view of how financial transactions are used in the investigation process for OSEC.

These insights have improved visibility over how financial transactions are being used to purchase or facilitate CSE content and, can help financial institutions identify critical points of intervention to help prevent the crime and improve the quality of suspicious matter reporting.

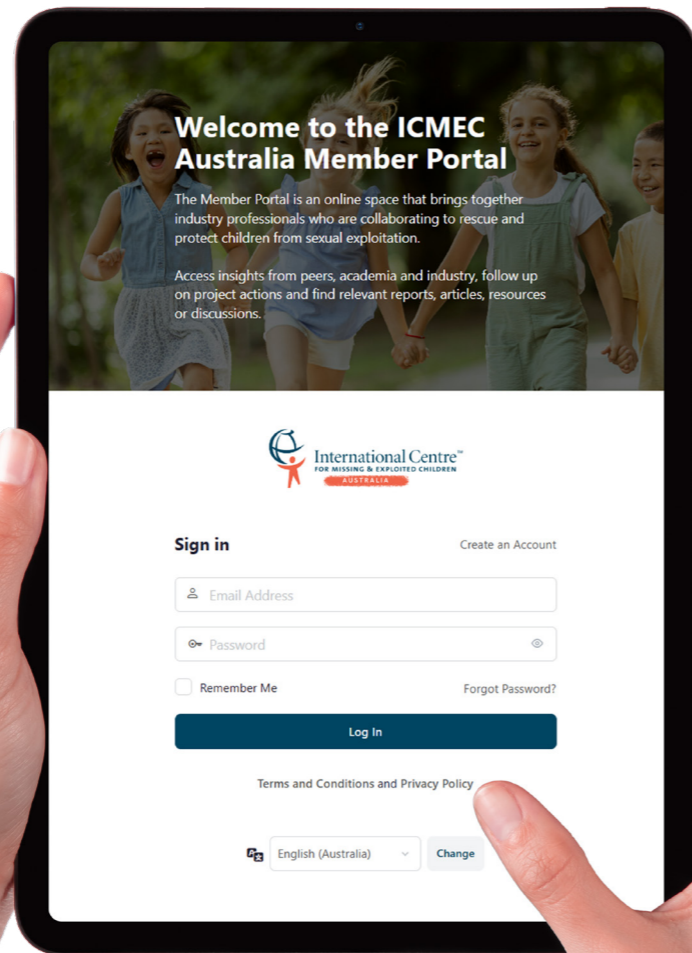
For more information or to access the findings of this research, contact ICMEC Australia at members@icmec.org.au.

Bringing data together to fight the exploitation of children.

This year, ICMEC Australia focused on facilitating a collaborative network of industry and financial crime experts from across 17 organisations, who meet monthly to design and implement tools and projects that will enable greater access to information and datasets (which can then be used to better detect, report and prevent CSE).

Now in its second year, the network of which Westpac is a part, has successfully piloted three such projects focused on sharing data fragments, keywords and consumer leads between financial institutions, technology companies, not-for-profits and law enforcement. These projects will be explored further in 2023, alongside a pipeline of an additional eight projects.

To further facilitate industry collaboration on data projects, this year ICMEC Australia launched a beta version of their Member Portal: a purpose-designed online community platform which, when fully operationalised in the coming months, will allow the CSE response community to collaborate online and access curated news, research, and data sets.



Funding innovations in data and technology.

In July 2022, ICMEC Australia launched the Child Protection Fund. With seed funding from Westpac, the Fund aims to provide funding, alongside other non-monetary assistance (such as technical advice and opportunities for mentorship), to help pilot and support innovative data solutions and technology that can be used to detect and report CSE, but which have not yet reached commercial viability.

The first round of the Fund, which closed in September 2022, offered grants and impact investments of between \$50,000 and \$500,000 and received over 30 applications. More than \$1.2m has been earmarked towards four preferred grantees, which will be announced in early 2023.

ICMEC AUSTRALIA OUTCOMES IN 2022.

17 organisations collaborated with ICMEC Australia, including Westpac and other Australian banks, law enforcement and regulators, to share insights and develop toolkits to fight CSE.

3 data and data-collaboration projects were piloted by the ICMEC Australia Collaboration Working Group to prevent CSE.

Over 30+ applications were received in the first round of ICMEC Australia's Child Protection Fund.

A collective effort.



The SCSC program is a collective effort of a range of internal and external stakeholders.

Counsellors at Kids Helpline, a service of yourtown which was a recipient of a 2020 Scale grant, valued at \$300,000 per year over three years to build a 24/7 national best practice multi-modal response for children and young people who have been or are at risk of being sexually abused or exploited.

SAFER CHILDREN, SAFER COMMUNITIES ROUNDTABLE.

Consists of experts in human rights, child safety, online safety and law enforcement that help to inform and guide our approach. In 2022, the Roundtable endorsed our 2022 grant recipients and strategic partnerships, reviewed our performance against our Child Safeguarding Position Statement, and provided feedback on priorities for the coming year.

SAFER CHILDREN, SAFER COMMUNITIES ADVISORY GROUP.

Consists of representatives from civil society, national child protection organisations and experts in modern slavery, trafficking, and human rights. In 2022, the advisory group provided insights into emerging trends and issues in child protection, which helped to inform and guide our strategic priority areas for the year.

STRATEGIC PARTNERS.

The Benevolent Society, IJM, Save the Children Australia, ICMEC Australia, DNX Media and the Australian Childhood Foundation are our strategic partners, focused on addressing system-level issues related to child safety and protection and working with a range of government, regulatory, business and community groups to deliver against their programs across Australia and APAC.

GRANT RECIPIENTS.

Includes Australian not-for-profit organisations who help children and young people through technology, education, research, and collaborative child protection programs. This year, we welcomed UNICEF and Child Fund, who will deliver programs tackling OSEC in Thailand and Cambodia.

WESTPAC EMPLOYEES.

The SCSC team works closely with our financial crime, product, customer vulnerability, procurement, and broader sustainability teams on driving action against our Child Safeguarding Position Statement. We also provide advice and input on complex cases as required and act as an intermediary between external stakeholders with the aim of bringing their insights and expertise into the bank.

Glossary.

ABA

Australian Banking Association

ACF

Australian Childhood Foundation

APAC

Asia Pacific countries

AUSTRAC

Australian Transaction Reports and Analysis Centre

CALD

'Culturally and linguistically diverse' is a broad term used to describe communities with diverse languages, ethnic backgrounds, nationalities, traditions, societal structures, and religions

Child

Under the Convention of the Rights of the Child, every human being below the age of 18 years is considered a child unless under the law applicable to the child, majority is attained earlier¹⁶

CSE

Child Sexual Exploitation

Coalition

Australian Child Safeguarding Business Coalition

ICMEC

International Centre for Missing and Exploited Children

IJM

International Justice Mission

NCMEC

National Centre for Missing and Exploited Children

OSEC

Online Sexual Exploitation of Children/
Online Child Sexual Exploitation

Safety by Design

An approach which puts user safety and rights at the centre of the design and development of products and services

SCSC

Safer Children, Safer Communities

Young Person/People

The UN, for statistical purposes, defines those persons between the ages of 15 and 24 as youth¹⁷



16 Convention on the Rights of the Child, Article 1. Available at <https://www.ohchr.org/en/professionalinterest/pages/crc.aspx>

17 United Nations. Available at <https://www.un.org/esa/socdev/documents/youth/factsheets/youth-definition.pdf>

Young carers at a Little Dreamers Young Carer Retreat. Little Dreamers were the recipient of a 2021 Seed grant, valued at \$50,000 to develop an e-safety program to educate and empower Young Carers aged 4 to 25 to be safer online.

Back cover: Playroom inside The Stan and Jean Perron Child Advocacy Centre run by Parkerville Children and Youth Care.

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