

JUNE 2026

# INSIDE WOODBIDGE GIVING

Where capital helps community thrive.



## A letter from our Managing Director



When we established Woodbridge Giving, it came from a simple belief: that private credit, done properly, can make a meaningful difference in the communities around us. Not as a slogan, but as a responsibility.

The capital we manage flows through housing, and housing is about far more than bricks and mortar. It is stability, safety, dignity and opportunity. For too many Australians, the difference between having a home and not having a home shapes the course of their lives. If we were going to participate in that market, I always wanted us to also participate in the question of how we can help more people find a place to call home.

Our latest report covers FY2025/26. It's an honest account of what we have achieved, who we have partnered with, and the work that still lies ahead. It's certainly not a celebration of arrival – it's a reflection on progress and a commitment to continue building something that matters.

One moment from the year remains with me more than most. Anne Mitchell, Program Manager at Steps, spent time with our team and introduced us to Julian, whom she first met when he was eighteen and experiencing homelessness.

Julian shared his story openly – the challenges he faced, the uncertainty of those years, and the long road that followed.

Listening to him was a powerful reminder that lasting change rarely happens overnight. It is often the result of people showing up consistently, year after year, offering support, encouragement and belief when it is needed most.

You cannot hear a story like Julian's and walk away thinking about housing in quite the same way. It reminds you that behind every statistic is a person, and behind every successful outcome is a network of people who refused to give up.

That is the thread I hope runs through this report. Impact is rarely created by a single act. It's built through countless contributions that, on their own, may seem small, but together become something powerful. It's the program manager who dedicates decades to supporting vulnerable people. It's the partner organisation providing refuge to women and children with nowhere else to go. It's the volunteer who gives their time, the donor who gives what they can, and the colleague who chooses to get involved.

No contribution is too small to matter, and none of them work in isolation.

“  
Impact isn't reserved for the largest gift or the loudest campaign. It shows up in the people who keep turning up.

”

ABOUT WOODBRIDGE GIVING	4
THE HIDDEN CRISIS	6
OUR YEAR AT A GLANCE	8
PARTNER SPOTLIGHT	
WOMEN'S PROPERTY INITIATIVES	10
MCAULEY COMMUNITY SERVICES FOR WOMEN	12
IGNITING CHANGE	14
OUR PEOPLE, OUR CONTRIBUTION	16
THE ROAD AHEAD	18

I would like to thank the Woodbridge Giving Committee for the care, thoughtfulness and dedication they have brought to this work. I would also like to thank our foundation partners – Women's Property Initiatives, McAuley Community Services for Women and Igniting Change – for the trust they have placed in us and for the extraordinary work they undertake every day.

To the Woodbridge team, thank you for embracing this vision and bringing it to life beyond the boardroom. Your willingness to contribute your time, energy and expertise is what transforms an idea into real impact.

We are still at the beginning of this journey. There is much more to do, and we approach that challenge with humility, optimism and a determination to create lasting change. Our commitment is simple – to do this work well, to do it thoughtfully, and to do it for the long term.



**Andrew Torrington**  
Co-Founder and  
Managing Director



# ABOUT WOODBIDGE GIVING

## Our purpose

Woodbridge Giving is the charitable foundation of Woodbridge Capital, established to formalise our commitment to creating social value alongside financial returns. We operate as a sub-fund of the Australian Communities Foundation and are run internally by a dedicated committee.

The foundation exists on a clear conviction: that responsible investment and meaningful philanthropy belong together, and that the communities our industry operates within deserve to share in the value it creates.

## Our focus

Woodbridge Giving directs its support toward housing security, with a particular focus on women, children, and women-led families experiencing homelessness or family violence.

We chose this focus deliberately. As an investment manager in the property sector, we understand housing as more than an asset class – it is the foundation on which health, education, employment, and family stability are built. Where that foundation is missing, disadvantage compounds across generations. Where it is restored, lives change.

This focus shapes who we partner with and what we fund. Even where our partners work across a broader social agenda, our contribution is directed toward programs that align with housing security and the people most affected by its absence.

## Our committee

Woodbridge Giving is governed by a committee that combines internal leadership with independent external expertise. The committee officially meets quarterly, and comes together as needed, to oversee partnerships, grant decisions, and reporting. At each stage, it works through where Woodbridge can add the most value, weighing where our funding, networks, and capabilities can do the most good for the partners and communities we support.

The committee meets regularly to oversee partnerships, grant decisions, and reporting:

- **Sandra Jacobs** (non-executive member): Founder, Nappy Collective; Head of Fundraising, Freemasons Foundation Victoria
- **Andrew Torrington** (executive member): Woodbridge Co-Founder and Managing Director
- **Amanda Tieman** (executive member): Woodbridge Chief Financial Officer
- **Caris Graham** (executive member): Woodbridge Head of Marketing





Image: Women's Property Initiatives

## Our approach

We support our carefully chosen charity partners through five interconnected contributions:

- **Grants:** direct financial support, funded by 4% of Woodbridge Capital's fund management fees, with additional quarterly donations.
- **Matched giving:** staff fundraising matched by Woodbridge, extending the reach of individual contributions.
- **Volunteering:** Woodbridge team members contributing time directly to partner programs and initiatives
- **Skilled support:** applying our professional expertise to partner needs, including cost modelling, grant application support, and advisory input.
- **Long-term partnership:** committing to multi-year relationships with a small number of organisations, rather than spreading support thinly.
- **Shared voice:** creating space for partner charities, their affiliates, and community members to speak directly with our team and share their lived experiences, so the people closest to the work shape how we support it.

This approach reflects how we believe philanthropy delivers lasting impact: by combining capital with capability, and by staying the course long enough for outcomes to take hold.



# THE HIDDEN CRISIS

A home is the foundation everything else is built on. For tens of thousands of Australians, that foundation is missing.

Homelessness in Australia is often imagined as the person sleeping rough on a city street. The reality is quieter, and far larger. It is a woman moving between friends' couches with her children after leaving a violent partner. It is a teenager who has aged out of care with nowhere to go. It is a family one missed rent payment away from losing the home they have lived in for years.

In 2024–25, specialist homelessness services across Australia supported around 280,000 people. More than 116,500 of them had experienced family or domestic violence. Every day, those services turned away an average of 353 requests for help they could not meet, and almost four in five came from women and children, many fleeing violence. The number of people they could not help has risen 18 per cent in a single year.



# 19.5 MONTHS

**The average wait for women and children with priority access to public housing in Victoria. Almost two years between recognising someone urgently needs a safe home and being able to give them one.**

Source: Department of Families, Fairness and Housing Victoria, Annual Report 2023–24

## SOURCES

Australian Institute of Health and Welfare, Specialist Homelessness Services Annual Report 2024–25

Homelessness Australia, December 2025 (citing AIHW data)

Council to Homeless Persons, Social housing waitlist, March 2025

Department of Families, Fairness and Housing Victoria, Annual Report 2023–24



# 254,571 HOUSEHOLDS

**waiting for social housing in Australia as of 30 June 2025.**

Source: ROGS 2026, Housing and homelessness (part G)



## The human cost of waiting

Victoria sits at the centre of this crisis. As of March 2025, 66,117 people were waiting for social housing in Victoria. The state's proportion of social housing sits at just 3 per cent, the lowest of any state or territory in Australia.

The wait is not weeks. It is not months. For women and children with priority access because of family violence, the average wait for public housing is 19.5 months. Almost two years between recognising that someone urgently needs a safe home and being able to give them one.

In that gap, lives are paused. Children change schools repeatedly or stop attending altogether. Women remain in danger or return to it because the alternative is worse. Health deteriorates. Work becomes impossible. The cost compounds, for the person and for the systems that eventually carry them.

## The crisis hiding in plain sight

What makes this crisis particularly difficult is how invisible it is. The shortage of social housing is not a problem most Australians encounter directly. It does not arrive in the news as a single event. It accumulates quietly, in waitlists that grow each quarter, in services overwhelmed each night, in women and children who are turned away and never counted.

It is, in every sense, a hidden crisis. And hidden crises are the ones that go unsolved the longest.

3%

**Victoria's proportion of social housing – the lowest of any state or territory in Australia.**

Source: Council to Homeless Persons, 2025

## A question for all of us

The scale of this problem will not be met by governments alone. It will require capital, partnership, advocacy, and time. It will require organisations like ours to ask a harder question than whether we are doing well financially: are we doing right by the communities we operate within?

Woodbridge does not build homes. We are not an affordable housing provider. What we are is a manager of capital that moves through the property sector, and a business made up of people who believe that being close to housing as an industry creates a responsibility to be close to housing as a human need.

Our contribution is one of many. The point of this report is not to suggest we are solving this. The point is to show what is possible when a business chooses to take the question seriously, partner with the people doing the work, and stay the course.

This crisis belongs to all of us. So does the work of changing it.

353

**REQUESTS PER DAY**

**Turned away from specialist homelessness services across Australia. Almost four in five come from women and children.**

Source: Homelessness Australia, citing AIHW data, 2025

45%

**The share of women and girls seeking homelessness help who do so because of family or domestic violence.**

Source: Homelessness Australia, State of Response Report

18%

**The increase in unmet requests for homelessness help in a single year.**

Source: Homelessness Australia, citing AIHW data, 2025

# OUR YEAR AT A GLANCE

FY2025/26 IN NUMBERS

This was the year Woodbridge Giving moved from commitment to action, building the formalised foundations for deeper and more sustained long-term impact.

## The contribution

\$87,000

Granted to partner organisations

\$108,450

Raised and matched by the Woodbridge team for Women's Property Initiatives Giving Day 2025 and 2026



6

Organisations supported through Woodbridge Giving, including three core foundation partners

\$100

PER SEAT



For every guest who joins us at a Woodbridge investor or borrower event, \$100 is donated to Woodbridge Giving on their behalf. A card placed at each lunch setting introduces guests to our three core foundation partners – Women's Property Initiatives, McAuley Community Services for Women, and Igniting Change – and the work their contribution supports. Through this campaign Woodbridge Capital has contributed \$8,400 since January 2026.

## Our people



120  
HOURS

Volunteered by Woodbridge staff across partner programs and initiatives

36  
HOURS

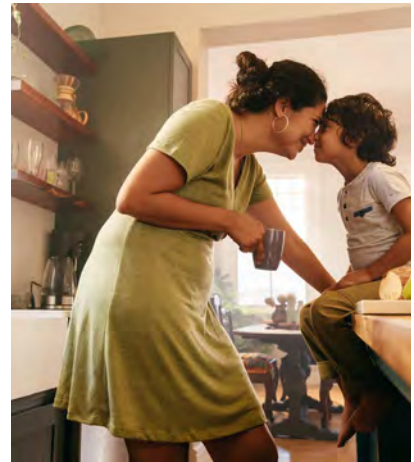
Of skilled professional support contributed – cost modelling, grant application support, and advisory input

15

Woodbridge team members actively involved in giving, volunteering, or fundraising this year

8

Partner events attended or hosted by the Woodbridge team



## The work

15

Women, children, and families directly supported through Woodbridge-funded initiatives

### Key moments this year

- PCYC Summer School Holiday Program – funded
- Christmas Giving Drive – 12 women and families gifted at Christmas
- WPI Giving Day – team-led fundraising and matched contribution 2025 and 2026
- International Women's Day event with WPI
- Are You Safe At Home? Day – participation and advocacy
- McAuley Annual Luncheon 2026: Safe at Home program

## Governance

4

Committee meetings held across the year, overseeing grant decisions, partnerships, and reporting



Annual and ongoing reporting



# Women's Property Initiatives

## About WPI

For more than 25 years, Women's Property Initiatives has delivered safe, secure, affordable homes for women and women-led families at risk of homelessness. Today, WPI owns and manages more than 120 homes across Victoria.

## The goal

# 100

### New homes for women and their children.

WPI's ambitious next-chapter goal, building on the 30 homes delivered against their previous target of 25 by 2025.

## How we supported WPI

- Direct grant funding through Woodbridge Giving
- Matching partner and team fundraising for their annual Giving Day across 2025 and 2026
- Christmas giving to families in WPI's care
- International Women's Day 2026 campaign and event participation
- Promoting WPI through pins at investor and borrower events



## Why we partner with WPI

WPI's housing-first approach to women's homelessness aligns directly with Woodbridge Giving's focus. Their work in inner Melbourne, outer Melbourne, and regional Victoria reaches the women most affected by the shortage of safe, secure homes, and reaches them in a way that lasts.





#### A NOTE FROM ROBERTA

“ For more than 25 years, WPI has been focused on what we believe matters most: delivering safe, secure, affordable homes for women, because every woman deserves a home for her life. With the crisis worsening, we’ve set an ambitious new goal to deliver 100 new homes for women and their children, building on the 30 homes delivered against our previous target of 25 by 2025. The need is greater than we have ever seen it, and we know we can do more.

Partnerships like the one we share with Woodbridge are part of how this gets done. From supporting our Giving Day in 2025 and 2026, to Christmas gifts for families in our care, to the team showing up throughout the year, their contribution helps fund the homes, and the futures that grow inside them. ”

— Roberta Buchanan  
CEO, Women’s Property Initiatives



# McAuley Community Services for Women

## About McAuley

For more than 40 years, McAuley Community Services for Women has supported women and children impacted by family violence and homelessness. Their work spans 24/7 crisis accommodation, longer-term housing, and wraparound support. McAuley's programs recognise the complexity of the needs and experiences of the individuals they support.



## The initiative



McAuley's flagship early-intervention model, challenging the long-held assumption that the only way for a woman to be safe is to leave her home. Safe at Home keeps women and children safely in their own homes while perpetrators are held accountable, with wraparound support to match. Currently being trialled across the Geelong and Barwon regions, with Victorian Government funding.

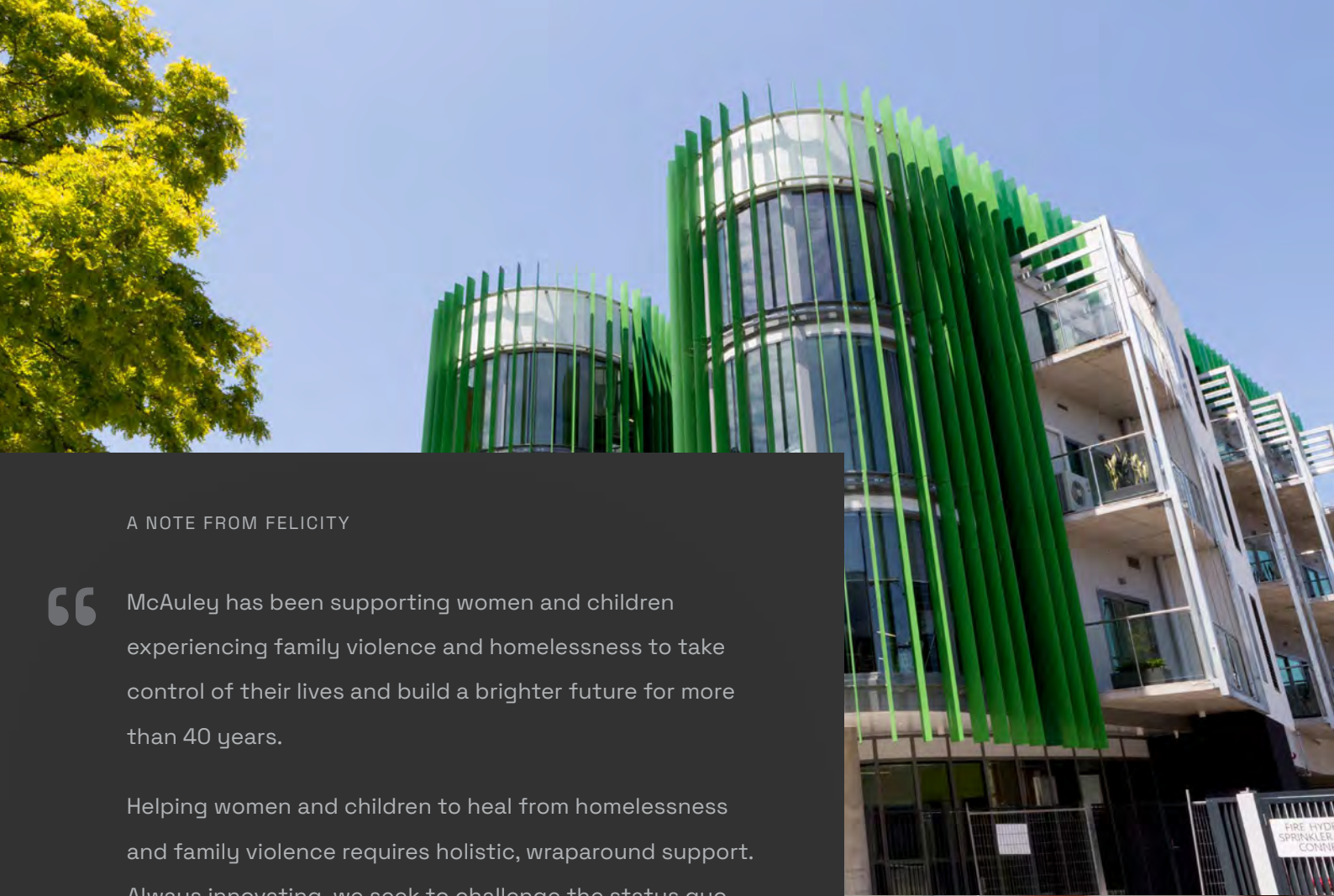
## How we supported McAuley

- Direct grant funding through Woodbridge Giving
- Principal sponsor of McAuley's annual fundraising luncheon, themed around the Safe at Home program
- 12 Woodbridge team members and clients attended the luncheon
- Ongoing engagement with McAuley's advocacy and fundraising work across the year
- Christmas giving to families in McAuley's care

## Why we partner with McAuley

McAuley's combination of frontline service and systems advocacy is rare. They house women and children today, and they fight to change the conditions that put them at risk in the first place. Safe at Home is the kind of long-term, structural work that aligns directly with how Woodbridge Giving thinks about impact: support the people doing the work, and stay long enough for it to take hold.





A NOTE FROM FELICITY

“ McAuley has been supporting women and children experiencing family violence and homelessness to take control of their lives and build a brighter future for more than 40 years.

Helping women and children to heal from homelessness and family violence requires holistic, wraparound support. Always innovating, we seek to challenge the status quo. We advocate for the best solutions to help more people, more quickly and comprehensively, with programs ranging from early intervention, temporary accommodation, legal and financial support, education engagement, and more.

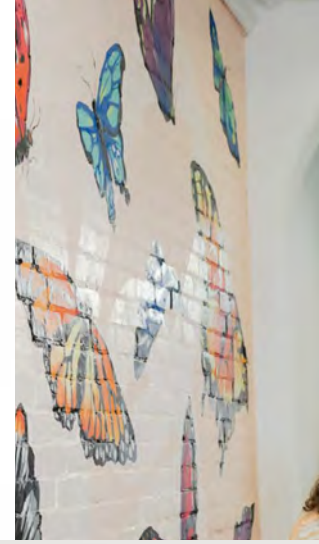
This work isn't possible without partners who share our vision – partners like Woodbridge Giving. The team's willingness to show up and engage with our work, understanding that systems change can take time, makes them an ideal partner.

We move forward with purpose, to a future where women and children can reclaim their lives with dignity, strength and hope, and we're so grateful to have Woodbridge Giving alongside us. ”

— Felicity Pringle  
Head of Communications, Advocacy and Fundraising,  
McAuley Community Services for Women



# Igniting Change



## About Igniting Change

Igniting Change is a deliberately tiny Australian charity that sparks positive change for people doing it tough. They listen, connect, and amplify the lived experience of those facing inequality and disadvantage, often walking alongside the courageous individuals and grassroots groups tackling issues others overlook. Founded and led by Jane Tewson AO CBE, their guiding ethos is simple: meet the people, feel the issues.

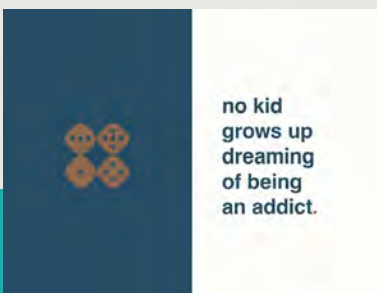
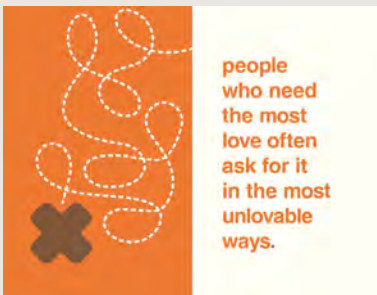
## The approach



Igniting Change does not chase reach. They focus on the relationships and grassroots work most likely to create lasting change, often supporting initiatives that are too small, too new, or too unfashionable to attract mainstream funding. It is one of the things that makes them distinctive, and one of the things that makes them a natural partner for Woodbridge Giving.

## How we supported Igniting Change

- Direct grant funding through Woodbridge Giving
- Supported the PCYC Summer School Holiday Program
- Hosted a Steps Outreach information session, where Anne Mitchell and Julian shared his lived experience of homelessness
- Hosted a Bridge It program introduction, learning about housing and support for young women and gender diverse people
- Ongoing engagement with the grassroots organisations Igniting Change brings into focus



## Why we partner with Igniting Change

Igniting Change works across a wider social agenda than housing alone, but the way they work, depth over scale, lived experience first, partners chosen carefully, is the model we believe in. Through them, Woodbridge Giving has been introduced to grassroots programs supporting people experiencing homelessness,

young women and gender diverse people without safe housing, and children in families doing it tough. Each of those connections reflects what we set out to do: support the people doing the work and stay close enough to understand what they actually need.

**IGNITING CHANGE**

by combining extraordinary lives



A NOTE FROM JANE TEWSON



Igniting Change is a deliberately small charity that walks alongside people and communities whose lives have taken a harsh turn. Our approach is grounded in lived experience: working with not giving to; listening and elevating the voices of those experiencing the issues directly; and connecting people and organisations in wider society who can respond.

At Igniting Change we try to never accept the unacceptable and wrap our arms around those that need our love the most, who sometimes ask for it in the most unlovable of ways. The organisations we walk alongside like Bridge It, Steps Outreach, Left Write Hook and St Kilda PCYC; to name a small handful - are right at the coalface. When we meet with the courageous leaders working within these organisations and they share their lived experience of for example living in more than 20 foster homes before the age of 16, sleeping on the streets, experiencing childhood sexual abuse, or trying to rub the blackness of their skin off when they come home from school - the hairs on the back of my arms go up.

We believe that when you 'Meet the People and Feel the Issues', or simply listen to another person's story, something shifts. We have a small but mighty Igniting Change family around us including the team at Woodbridge Capital who are curious, good listeners, not afraid of the nitty gritty issues and there for the long haul (sadly all too often not the case) - we treasure them. They have come to the room, listened, asked good questions, and trusted us to direct their support where it is most needed. That kind of partnership is rarer than it should be, and we are extremely grateful for it.



— Jane Tewson AO CBE  
Founder and Director, Igniting Change



# OUR PEOPLE, OUR CONTRIBUTION

## Woodbridge Giving in action



### Small contributions, lives touched

A safe place to land. A warm meal at Christmas. A home that lasts. A young person met with care rather than indifference. A program funded for one more summer.

These are the things our partners deliver every day, and these are the things the Woodbridge team has helped contribute to this year. Modest in scale on their own, significant in the lives they reach. None of it is ours alone, and none of it would be possible without the people doing the work on the ground.

What follows is some of how we showed up, and a quiet invitation to others to do the same.

### How the team showed up

#### AT EVENTS

A number of Woodbridge team members and clients attended McAuley's annual fundraising luncheon. A similar group attended WPI's International Women's Day event and Giving Day. Investor and borrower guests joined us at many of these, turning partner events into shared moments with the broader Woodbridge community.

#### IN SKILLED SUPPORT

36 hours of skilled professional work were contributed across the year, with a particular focus on cost modelling for partner projects.

#### AT CLIENT LUNCHESES

Every Woodbridge investor and borrower lunch this year carried a \$100-per-seat donation to Woodbridge Giving, with a card at each setting introducing guests to our three foundation partners. Hospitality became part of how we give.

#### ACROSS THE YEAR

Fifteen team members were actively involved in giving, volunteering, or fundraising in FY2025/26, rotating across events depending on cause, capacity, and location.

## A NOTE FROM THE COMMITTEE

“Working with Woodbridge Giving this year has been a reminder of how much we can do when even a small contribution lands in the right hands. A program funded. A family supported at Christmas. A woman and her children moving into a safe, secure home. The work our partners do every day reaches people whose stories we will mostly never know, and that is part of what makes it so worth standing behind our charity. What I have found most rewarding, is seeing how readily others want to be part of it once they are close to the work. Our team, our investors, our borrowers, the people who come to a lunch and end up asking how they can do more. Giving is not something that lives in one place. It grows when people are invited in. There is far more ahead than we have done so far. We hope you will continue to walk alongside us.”

— Caris Graham, executive member Woodbridge Giving Committee

## If a small contribution can do this, imagine what’s possible

In FY2025/26, we have funded programs, supported families, attended events that mattered, and helped fund the homes and futures behind them. We are a small team and a small foundation, and what we have done is a small fraction of what is needed.

But that is the point. If this much is possible from one business choosing to take the question seriously, what becomes possible when more businesses do?

We invite our investors, our borrowers, our peers in private credit and the wider financial services and property industry to consider what their version of this might look like. The crisis is bigger than any of us. The response can be too.



## Moments from the year

- 1-4. McAuley Annual Luncheon
- 5-6. WPI International Women’s Day
- 7. Steps Outreach session
- 8. 12 Women of Christmas Giving



# THE ROAD AHEAD

Where we go from here



## This is the beginning

This report is a marker, not a milestone. What we have done in our first full year as a formalised foundation is the smallest version of what Woodbridge Giving will be.

The crisis we set out to address has not slowed. The need for safe, secure, affordable housing for women and children in this country continues to outrun the response. What we can promise is that we will not slow either.

## Our commitments for FY2026/27

### GROW THE CONTRIBUTION

We will continue to donate 4% of Woodbridge Capital's fund management fees to Woodbridge Giving, with additional quarterly and matched donations alongside. As our FUM grows, so does the giving.

### STAY CLOSE TO OUR PARTNERS

We will continue our work with Women's Property Initiatives, McAuley Community Services for Women, and Igniting Change, deepening the relationships rather than spreading thinly. Long-term partnership is how lasting change is built.

### SUPPORT WPI'S 100 HOMES GOAL

We will stand alongside WPI as they work toward delivering 100 new homes for women and their children, including their next chapter of A Home for Her Life.

### BRING MORE OF OUR COMMUNITY IN

The \$100-per-seat investor and borrower lunch contribution will continue, and we will keep inviting our clients, peers, and broader community into partner moments throughout the year.

### REPORT TRANSPARENTLY

We will publish an Impact Report annually, in keeping with our commitment to do this work openly and honestly.

## How to join us

### DONATE TO WOODBRIDGE GIVING

Woodbridge Giving donations of \$2 and over are tax deductible.



### PARTNER WITH US

If you are an investor, borrower, or peer in private credit or property who would like to be part of this work, we would love to hear from you.

[info@woodbridgecapital.com.au](mailto:info@woodbridgecapital.com.au)

### WALK ALONGSIDE OUR PARTNERS

- Women's Property Initiatives  
[wpi.org.au](http://wpi.org.au)
- McAuley Community Services for Women  
[mcauley.org.au](http://mcauley.org.au)
- Igniting Change  
[ignitingchange.org.au](http://ignitingchange.org.au)





## Acknowledgements

With thanks to our foundation partners, who let us walk alongside their work, and to the team at Woodbridge Capital, who made this first year possible.

### THE WOODBRIDGE GIVING COMMITTEE

Andrew Torrington  
Amanda Tieman  
Caris Graham  
Sandra Jacobs

### CHARITY PARTNERS

- **Women's Property Initiatives**  
Roberta Buchanan  
Lucy Simms  
Sally Martin
- **McAuley Community Services for Women**  
Felicity Pringle  
Jocelyn Bignold  
Hayley Marriott
- **Igniting Change**  
Jane Tewson AO CBE  
Jackie Polonsky



GIVING WITH  
INTENTION.  
CREATING  
LASTING CHANGE.

In partnership with Women's  
Property Initiatives, McAuley  
Community Services for  
Women, and Igniting Change.

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