

Working better together:

# A WISE Learn Book

 **WV** Foundation  **GOODWOLF**





“

We are on a feel-good mission that tastes good too.”

**All Things Equal**



“

Real jobs, real skills for real people.”

**Ability Enterprises**



“

Social and economic impact whilst creating tomorrow’s workforce.”

**Australian Spatial Analytics**



“

Making the most of everything.”

**Green Collect**



“

Dismantling disadvantage. Building young futures.”

**Dismantle**

# Contents

<b>About Westpac Foundation</b>	<b>4</b>
<b>How this Learn Book was developed</b>	<b>6</b>
<b>Executive summary</b>	<b>7</b>
<b>Introduction</b>	<b>8</b>
<b>WISE foundations</b>	<b>9</b>
WISE 101 - core concepts and establishing shared language	
<b>Developing a deeper understanding of WISEs</b>	<b>13</b>
Unpacks myths and nuances on sustainability, impact costs, margins, and scaling, informed by practitioner insights. This section provides a good grasp on the realities of operating a WISE and is useful for both WISEs and funders	
<i>Understanding Impact Costs</i>	<b>15</b>
<i>Exploring sustainability, Business Model and Margins</i>	<b>17</b>
<i>The challenges of scale for a WISE</i>	<b>20</b>
<i>Understanding the stages of WISE development</i>	<b>24</b>
<b>Role of philanthropy</b>	<b>25</b>
Key learnings for funders who have or are looking to support WISEs	
<b>Systems Conditions, Awareness and Advocacy</b>	<b>29</b>
Drawing attention to systems requirements to support the WISE movement from here	
<b>Key terms</b>	<b>32</b>
<b>References</b>	<b>33</b>

## How to Read This Learn Book

Primary Page

For a streamlined review of this Learn Book you can prioritise primary pages - indicated by a blue label at the top right of the page.



# About Westpac Foundation

**For the last two decades Westpac Foundation has partnered with social enterprises and community organisations to create meaningful award wage jobs, training or self-employment opportunities for people facing complex barriers to mainstream work across Australia.**

Our strategic focus on Work Integration Social Enterprise (WISE) models was based on the evidence that meaningful employment empowers families and communities, strengthens society and expands economic inclusion in Australia.<sup>1</sup>

We set a long-term goal to help our partners create 10,000 jobs by 2030. That goal has been surpassed. Since 2015, our partners have [created more than 11,970 jobs](#) for a diverse group of people, including refugees, First Nations individuals, young people at risk, and people living with disabilities.

Our holistic approach emphasised long-term partnerships, flexible funding, and saw us take on roles beyond traditional grant making, acting as conveners, catalysts and active learners.

Our multi-year, unrestricted grants of \$25,000 to \$100,000 per year, were designed to create a pipeline of social enterprises to support at different stages of development, alongside initiatives to strengthen financial sustainability through investment readiness support, access to loan guarantees and collaboration with co-funders.

Beyond grant funding, Westpac Foundation invested in building partner capability and resilience, including leadership development, governance, financial management, and impact measurement. This included drawing on the expertise and enthusiasm of Westpac employees via an ambassador program, as well as investing in intermediaries across the social enterprise sector to assist partners directly.

Westpac Scholars Trust's Social Change Fellowship continues to be a bespoke avenue for many social enterprise leaders to tailor learning opportunities and build leadership capabilities.

[See Appendices](#) for more information about our grant funding approach and processes.

At a sector level, we led and engaged in research and a broad range of collaborative initiatives to promote and advocate for the role of WISE in creating a more inclusive economy. Over this period, we learned a great deal about what it takes for WISEs to succeed<sup>2</sup>, the true costs of impact, and the role philanthropy [can play in strengthening the sector](#).

**Two decades of WISE support, 2006-2026: \$34.7m invested directly in 89 social enterprises ([First 10 years overview](#))**  
(See [Appendix](#) for list of partners most recently supported)

In 2026, the Westpac Foundation revised its strategic focus to enhancing literacy and numeracy outcomes for children in under-resourced communities. As part of this transition, we wish to share lessons learned from our extensive experience supporting the social enterprise sector.

The Learn Book is one element of a broader Transition Fund that provided \$1m across both direct support to social enterprise partners and key sector initiatives to provide a runway and impetus to attract additional support for future

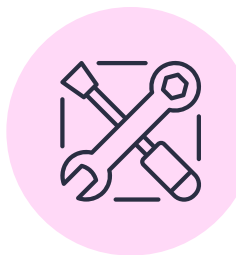
sustainability. It draws upon insights from a wide range of our social enterprise partners, collaborating funders and sector intermediaries. Our hope is that it will equip funders and social enterprises with insights and tools to help build a strong, resilient WISE sector.

Thanks to the GoodWolf team for bringing this Learn Book to life as well as to all those who have contributed valuable insights and will continue to support the development of the social enterprise sector in Australia.

## Our Ecosystem investments:



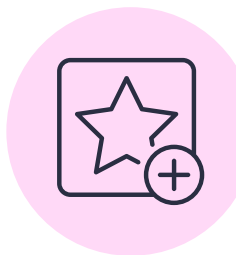
**Funding:** First funder of White Box Enterprises' [Social Enterprise Loan Fund \(SELF\)](#); established the collaborative [WISE Grant Program](#), [Social Enterprise Funders Network \(SEFN\)](#), [Jobs and Skills Funders Network \(JSFN\)](#), [Foundations Group for Impact Investing \(FGII\)](#).



**Capacity building:** Co-created the [RISE program](#) with Social Impact Hub; referrals to [Minter Ellison for pro bono legal support](#); [SEEDkit](#); skilled volunteering; and procurement pathways and referrals



**Advocacy:** [The WISE Hub](#) - a Social Enterprise Australia initiative advancing research and advocacy to grow investment in the sector.



**Events:** Australia's first ever [Social Enterprise Jobs Summit](#) in 2025; [Social Traders' Convene](#) 2024-2025; [Social Enterprise World Forum \(SEWF\)](#) 2022; [Social Impact in the Regions](#); [Social Enterprise Council of NSW & ACT \(SECNA\) Social Enterprise Festival](#).



**Research:** WISE Impact Costs methodology and tools; [Australian Research Council \(ARC\) Linkage on Scaling the Employment Outcomes of WISEs](#); [Social enterprise: A people-centred approach to employment services](#); [Shaping and Fuelling the Social Enterprise Ecosystem in Australia](#), [Finding Australia's Social Enterprise Report \(FASES\) 2010](#).



Westpac Foundation's support for the Australian Centre for Philanthropy and Nonprofit Studies (ACPNS) 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)."

**Wendy Scaife, Adjunct Associate Professor / former Director of The Australian Centre for Philanthropy and Nonprofit Studies, Queensland University of Technology**



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 AM, Director, Melbourne Social Equity Institute, University of Melbourne**

# How this Learn Book was developed

This Learn Book was developed by GoodWolf Partners and commissioned by the Westpac Foundation through a participatory process grounded in the Working Out Loud methodology. Working Out Loud<sup>2</sup> emphasises transparency, relationship-building, visible work, purposeful discovery and a growth mindset — moving from a ‘report about WISEs’ to a ‘report with WISEs’.

Through this approach, the Advisors and Advisory Groups were building awareness, understanding and capacity as part of the process itself. The process was designed to enable iterative contribution and collective sensemaking rather than a single ‘interview, we write’ model. The selected methodology embeds the notion of visible work, grounding this Learn Book in real practice.

We acknowledge the significant history of WISE within First Nations communities. Aboriginal and Torres Strait Islander businesses are often community-led, create vital employment opportunities, and have long demonstrated adaptability in response to seasonal demand and changing market conditions. We also acknowledge that all WISEs in Australia operate on Aboriginal and Torres Strait Islander lands and that sovereignty that has never been ceded.

## Advisory Group 1: WISE Advisory Group



ALL THINGS



## Advisory Group 2: WISE Funders and Supporters



## Social Enterprise Case Studies:



DISMANTLE

Free to Feed

greencollect

Five WISEs were engaged for in-depth case studies, selected based on their diverse geographical representation (Victoria, Queensland and Western Australia), and the different cohorts they support. Case studies focused on drawing out lessons from critical turning points and strategic challenges.

Input was also sought from WISE sector practitioners, leaders and intermediaries not included in the formal Advisory Groups via interviews and a sector-wide survey.

See the detailed case studies [here](#).

**Finding and keeping a job is difficult for someone with one or more barriers to employment, especially in a labour market under pressure. Yet we know that individuals and communities are better off when people are meaningfully included in the workforce.**

Despite the growth of the WISE movement in Australia and growing recognition of its value, WISEs remain largely outside mainstream employment systems, and funding has been uneven.

Over the past two decades, the sector has generated important insight into what it takes for WISEs to succeed. Realising these insights requires a collective response and continued championing of WISE outcomes to achieve sustained results for individuals, communities, and society.

This Learn Book draws on the experiences of WISE practitioners, sector experts and philanthropic funders to unpack those insights.

## Key Learnings for Funders

- **Recognise philanthropy has an ongoing role to play:** Support both direct funding to WISEs and systems level initiatives; funders do not need to have a WISE/ social enterprise theme for communities to benefit from their outcomes.
- **Understand impact costs are intrinsic to WISE models:** These costs cannot usually be recovered through trading income alone but it is through these costs/ investments that the unique outcomes of WISEs occur.
- **Reframe sustainability expectations:** For many WISEs ongoing philanthropic support will always be part of their revenue mix.
- **Avoid incentives that drive premature scaling:** Traditional growth models will increase a WISE's cost base and need to be carefully considered; impact can be achieved through a range of scaling strategies.
- **Provide flexible, longer-term support:** Walking alongside WISEs as they navigate complexity and volatility helps plan for sustainable growth and employment outcomes. Even when a WISE is stable it will need access to different forms of capital to support growth.
- **Invest beyond programs:** Capability building in areas such as leadership development, governance, financial acumen and organisational resilience is a critical foundation for lasting impact.
- **Plan for crisis:** Crisis management and failure are part of the journey. WISEs balance mission and market dynamics, and like any business must plan for crises and be ready to pivot quickly when circumstances change.

## Key Learnings for a Systems level

- **WISEs require a supportive policy environment to thrive:** WISEs are currently not part of the employment services system in Australia, despite delivering effective employment outcomes. WISEs, sector experts, intermediaries and philanthropic funders can all play a role in working together to demonstrate the value of a mature sector to government.
- **Sector data is a gap:** While there has been investment in understanding impact costs, there has been less investment made in understanding WISE outcomes and impacts beyond individual impact reports. Aggregated sector data will help make a stronger case for WISEs.

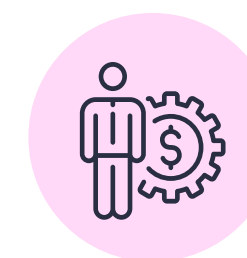
## Key Learnings for WISEs



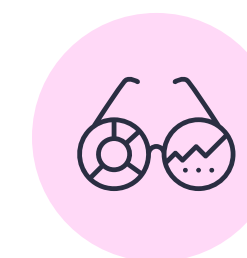
**Grow in response to realistic demand:** Expansion into new geographies, ventures or cohorts should be driven by confirmed market demand and supported by realistic financial buffers and diverse revenue sources.



**Plan with rigour rather than pressure to scale:** Scenario plan and model realistic impact costs and forecasts (including worst case scenarios) to help build trust and prevent pressure to pursue unsustainable growth.



**Invest in governance, financial capability and leadership resilience:** Strong independent Boards, financial discipline and leadership wellbeing are critical foundations for navigating the volatility and complexity inherent in WISE operations.



**Sometimes the balance of effort may need to shift to commercial viability to ensure lasting impact:** When WISEs are balancing employment outcomes with commercial realities, prioritising viability may be necessary to sustain the enterprise in the short term for longer term impact.

# Introduction: Why WISE, Why Now

**For over 20 years, Westpac Foundation has funded and supported Work Integration Social Enterprises (WISEs) to create jobs for people facing complex barriers to employment across Australia.**

Today, the WISE sector has greater visibility, stronger intermediaries, and more sophisticated infrastructure than ever before. Yet shared understanding of what it truly takes for WISEs to thrive long-term, or how philanthropy can best enable that success remains limited. Without stronger alignment and shared understanding between philanthropy and WISEs, we risk diminished impact, ineffective funding decisions, and erosion of the hard-won gains achieved over many years.

The closure of some high-profile WISEs has increased scrutiny of the model, but enterprise failure is not unique to WISEs. Like all businesses, WISEs face economic cycles, market change, and external shocks. WISEs are frequently compared to small to medium sized enterprises (SMEs) and expected to perform comparably on growth, sustainability and procurement pricing. In practice, this places far higher expectations on WISEs compared to other charitable organisations in philanthropic portfolios, despite the significant social and environmental outcomes they deliver. Long-term support is essential to sustaining their lasting impact.

At the same time, there are a growing number of WISEs that are quietly thriving, finding innovative opportunities in emerging industries and generating most of their revenue through commercial sources.

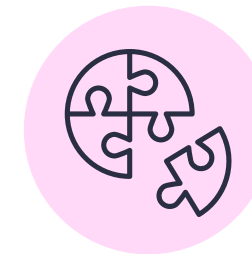
Factors such as low margins and impact costs including wrap-around support requirements, place real tensions on both survival and scale for many WISEs. Those that have navigated or narrowly survived existential threats have rarely had the opportunity to unpack and share their learnings and the support that helped them through.

There is a powerful opportunity to give voice to these experiences and draw on two decades of learnings to strengthen how philanthropy and WISEs work better together. By sharing these insights, we can guide ongoing support for the WISE sector in Australia and help create an economy that works for everyone by unlocking the talent of people overcoming barriers to employment.

## This Learn Book seeks to:



**Act as an invitation to move together beyond simplified narratives of scale and success;** to invest in relationships and shared understanding; and to align around clearer definitions of WISE stages, sustainability, and appropriate growth.



**Inspire better ways of working between funders and WISEs.** There remain competing tensions, experiences, and expectations in the WISE sector and this requires courageous philanthropy, including strong and transparent relationships between WISEs and funders to build the conditions for lasting impact.



**Encourage capital to support ongoing WISEs' needs.** Employment changes lives, delivers multiple social outcomes simultaneously, and creates pathways to economic dignity, mobility and inclusion for people who are too often left behind. These objectives align with those of many funders, most of whom are not currently supporting WISEs, but who could be.



## Section 1

# WISE Foundations



**HELPING  
COMMUNITIES  
ONE JOB  
AT A TIME**

Westpac Foundation supports social enterprises and community organisations creating jobs and opportunities for those who need it most.

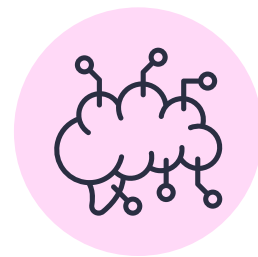
# The diversity of WISE models

**WISEs are a type of social enterprise that exist to create meaningful and quality employment opportunities and pathways for people facing complex barriers to work. WISEs are non-homogeneous: there is no single model and no 'one-size-fits-all' approach. They provide transitional and permanent roles, self-employment opportunities, and support people to move into mainstream employment, unlocking the talent of people breaking through barriers. In job-poor communities, WISEs can generate new jobs. They also influence and support mainstream employers to become more inclusive.**

## WISE Impact and Benefits

WISEs generate broad public value. They support individual dignity by building financial security, capability, and wellbeing. They strengthen families by reducing the effects of entrenched disadvantage common with long-term unemployment. They benefit communities through increased economic participation and social inclusion, such as reduced crime. They create significant benefits and savings to government through addressing long-term unemployment, reduced service usage and enabling higher tax contributions.

Evidence shows that individual WISEs can outperform mainstream employment services across indicators<sup>3</sup> including:



**Mental Health and Wellbeing**



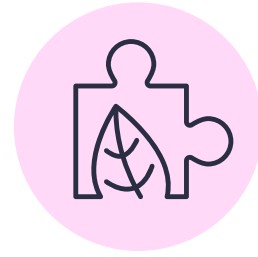
**Employability and Work Readiness**



**Job Retention and Earnings**



**Housing Stability**



**Broader Social and Economic Outcomes**

Under the Payment by Outcomes (PBO) Trial by White Box Enterprises, 82% of WISE participants were still employed at 26 weeks<sup>3</sup>. In comparison, 2025 data shows that through Workforce Australia Services 11.7% of participants were still employed at 26 weeks<sup>4</sup>. Acknowledging that the PBO is a smaller data set, it is one example that shows people with barriers to work prefer and have more sustainable work through a social enterprise.



## Training and Employment Models

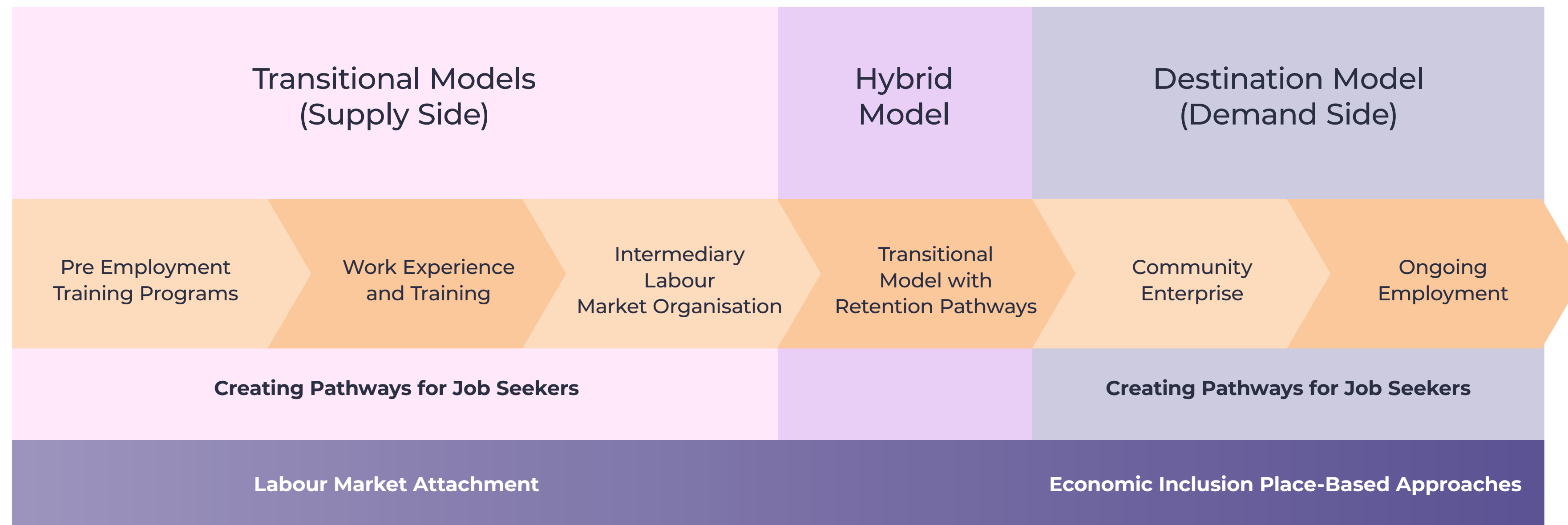
**Figure 1 shows a spectrum of WISE models. On the left are what practitioners often describe as ‘transitional’ or ‘pathway’ models. These WISEs focus on upskilling and training employees so they can move into mainstream employment.**

Successful transitional models come with trade-offs: WISEs lose their most productive employees just as they reach peak capability, requiring the enterprise to recruit, train, and stabilise with new staff all over again. In the

academic literature, these are commonly described as ‘supply-side’ models because they primarily produce job seekers for the broader labour market.

On the right are what practitioners describe as ‘destination’ models. These WISEs focus on retaining trained employees within the enterprise for the longer term, rather than prioritising transition into mainstream employment. In the middle are WISEs that utilise a hybrid model, combining elements of both transition and retention.

A prevalent myth is that a job in a social enterprise is not a real job which can lead to over-privileging transitional models however there is no single model of success. Destination WISEs can offer paid, skilled, and productive training or jobs, this is particularly prevalent in regional and place-based WISEs where there may not be an employment destination to which WISE employees can transition.



**Figure 1** - Source: Adapted from the visual model authored by Sykes, C., McGann, M., Marston, G., Khan, C. and Barraket, J. (2024) in The Role of Work Integration Social Enterprise (WISE) in Employment Services Reforms: Perspectives from the Ecosystem. University of Melbourne, Australia.

“

**Some cohorts need a safe landing for life. They won't survive in the mainstream labour market, but they can thrive here.”**

**WISE Advisory Group Member**

“

**A hybrid employment model balances longer-term employment opportunities with structured short-term programs, typically six-month contracts.”**

**WISE Advisory Group Member**

## Cohorts and Supports

**WISEs support individuals facing barriers to employment. Some WISEs focus on a single target cohort and specialise their support model to the needs of that specific community. Others operate a blended model, supporting people across multiple cohorts and communities.**

Regardless of the approach, a defining characteristic of WISEs is the bespoke and holistic support (wrap-around supports) that they provide. This can take many forms, provided internally or through external providers depending on the model and the cohort. It can include interventions like:

- Physical adjustments to the workspace for people with disabilities
- Financial literacy training for women recently escaping domestic violence
- Trauma informed supervision for people impacted by the justice system
- Language and cultural support for refugees and people seeking asylum
- Referrals to mental health, social and housing services.

## Legal Structures

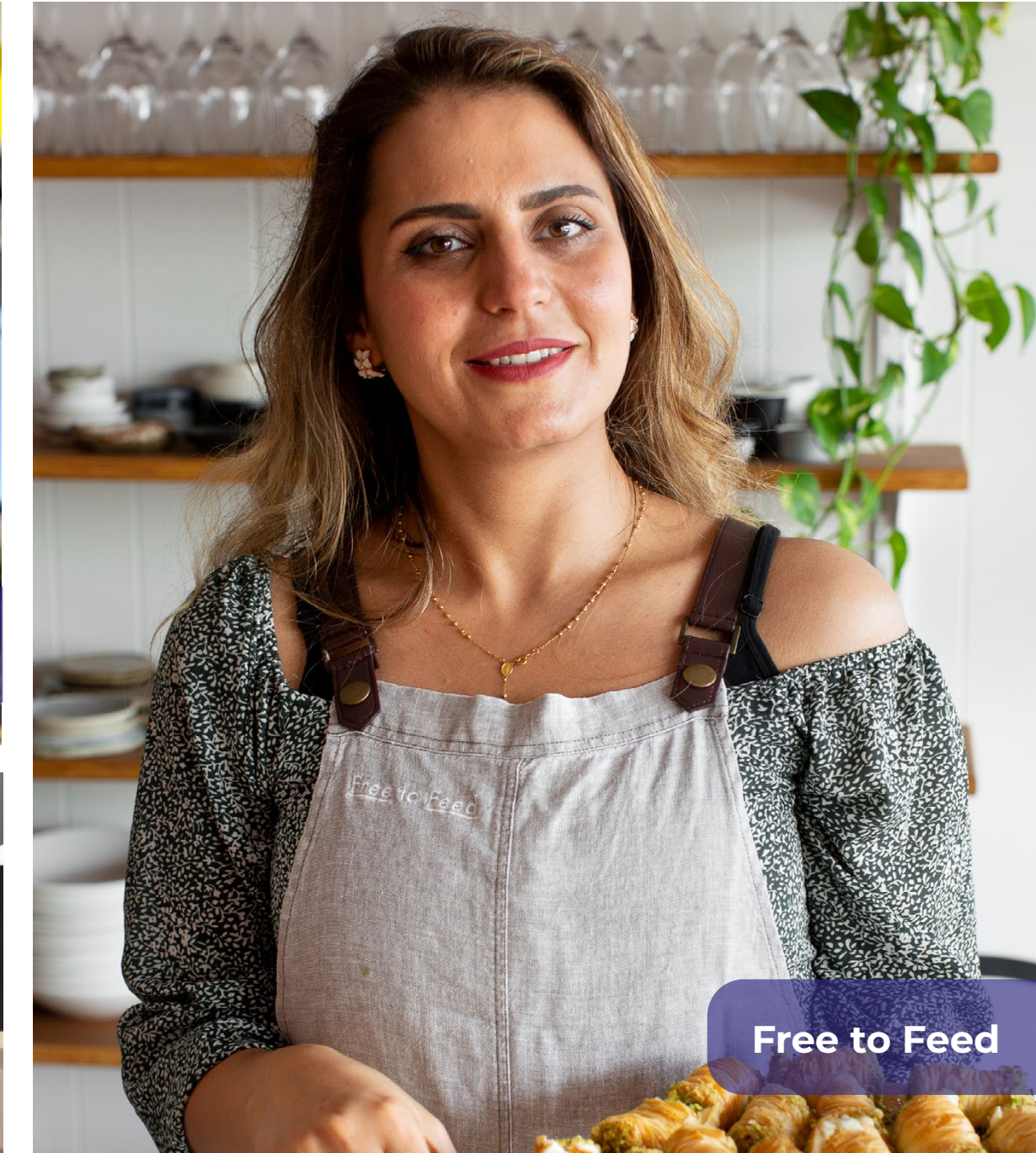
**There is no specific WISE structure in Australia. WISEs, like other social enterprises, utilise various legal structures including not-for-profit (NFP) entities, for-profit (FP) hybrid models, incorporated associations and co-operatives.**

We see standalone WISEs and those embedded within larger not-for-profits. Structure shapes governance obligations, eligibility for different funding sources, tax settings, risk management and investment or growth pathways. It is worth seeking appropriate legal advice early and revisiting it as the enterprise matures.



**Governance structures influence WISE agility. WISEs embedded within larger welfare organisations often lack fit-for-purpose governance and therefore remain structurally constrained.”**

**Professor Jo Barraket,  
Melbourne Social Equity Institute,  
University of Melbourne**



Section 2

# Understanding WISEs



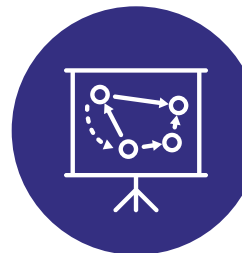
# Developing a Deeper Understanding of the Realities of WISEs

This section unpacks common myths and seeks to build deeper understanding and alignment between WISEs and funders on impact costs, sustainability, business models, trade margins, the role of the market, and scale.



## 1. Impact costs:

Impact costs are often variable and increase as a WISE grows. WISEs often require ongoing, fit-for-purpose support to fund impact costs.



## 2. Sustainability, models, margins & the role of the market:

- There is no universal definition, fixed percentage, or endpoint for 'sustainability' in a WISE
- There is no single model of success; transitional, destination, and hybrid models each carry distinct benefits and trade-offs
- WISE margins are often thin and volatile, limiting reserves, shock absorption, and innovation
- The market rarely pays the full cost of inclusive employment; trade cannot be expected to cover impact costs on its own.



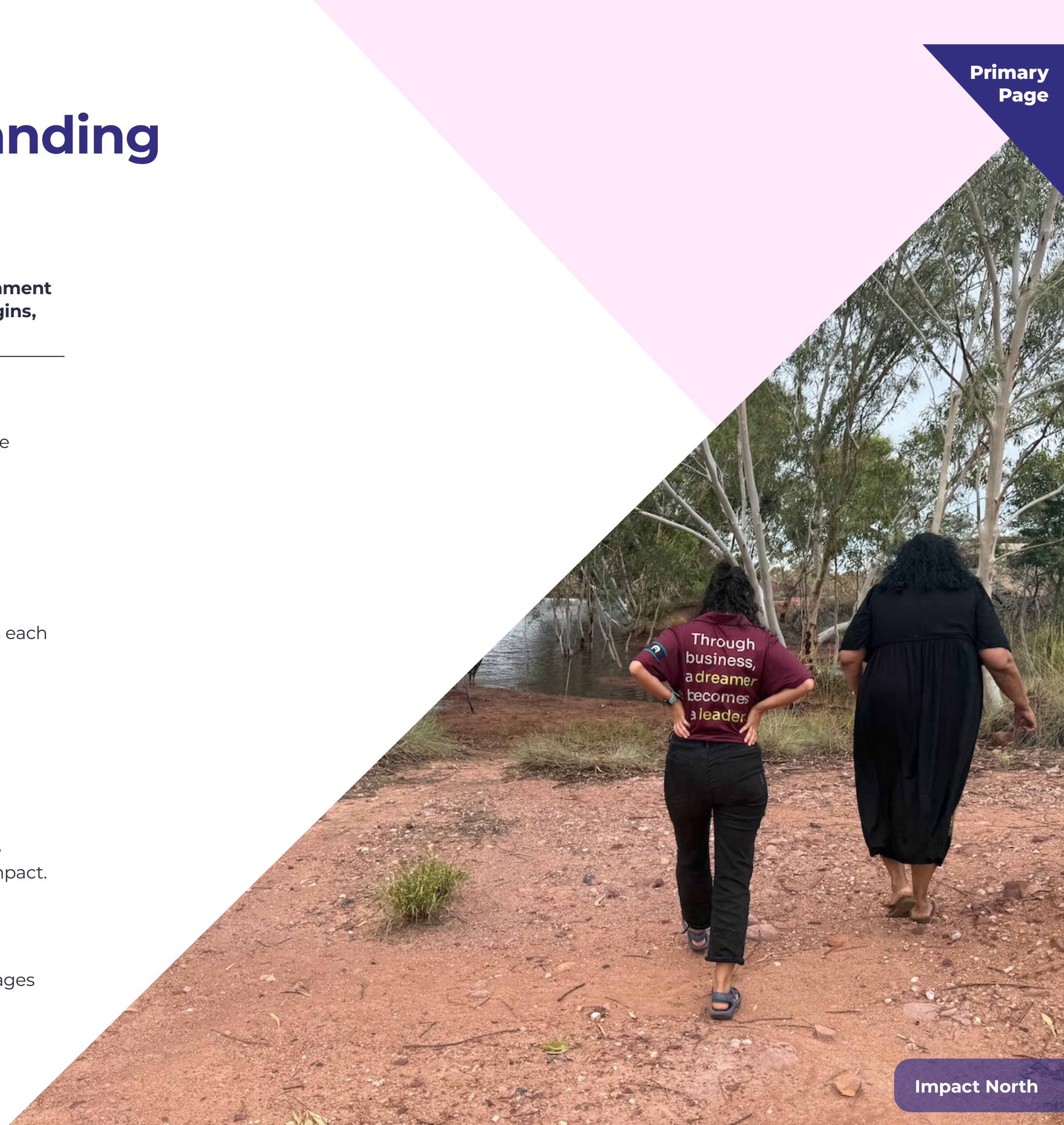
## 3. The challenges of scale for WISE:

'Scaling out' or expanding operations can amplify risk by lifting fixed costs before revenue is secure, so it should be treated as one option among several to scale impact.



## 4. Stages of WISE development:

Ultimately, the journey is not linear, and progress across capability areas in the Stages Matrix will vary for each WISE (See [Appendix B](#)).





## Understanding Impact Costs



You can't understand a WISE without understanding its impact costs. Impact considerations and costs can shape what is viable, scalable, and sustainable. Impact costs and impact outcomes, 2 bookends, a story that needs to be told together"

**Dr Libby Ward-Christie, Centre for Social Purpose Organisations, Melbourne Business School, University of Melbourne**

**Impact costs are the additional expenses WISEs incur to deliver their social purpose; costs that their non-social enterprise competitors do not incur. For WISEs, these costs include but are not limited to the specific wrap-around supports, structures and activities needed to create and sustain employment. For example, salaries for staff that support target employees with job-readiness, skills development, coaching and referrals to support services. Mainstream businesses - those that are not social enterprises - do not carry these embedded social support costs.**

Recent research by the Centre for Social Purpose Organisations at Melbourne Business School suggests that most impact costs are variable, meaning they increase as the number of target-employee/beneficiaries increases. As a result, WISE growth does not automatically improve financial sustainability, and can instead constrain profitability.

Impact costs are commonly cited as 30–35% of overall costs but this estimates figure is not yet supported by research. Generalisations across WISEs is misleading as impact costs are driven by factors specific to each WISE; they reflect differences in the target-employee cohort and complexity, revenue model, impact model, industry, and geography.

Individual WISEs can identify and estimate the quantum of their impact costs by interrogating their management accounts if they have a clear understanding of how their cost structures differ from those of their non-social enterprise competitors, as a result of their delivery of their social purpose.

For most WISEs impact costs are a significant proportion of their total costs. Given the materiality of their impact costs, it is unlikely, particularly in highly cost competitive markets, that revenue from trade can fully fund the costs of the employment outcomes a WISE creates, resulting in an 'impact cost gap'. In Australia, where this gap is not routinely addressed through government policy, there is a system-level challenge around how WISE funds their impact cost gap. This challenge is made more complex by a persistent, ill-founded narrative that scaling is a means of WISEs becoming financially self-sustainable.

Westpac Foundation has contributed to the development of the Impact Costs research and methodology with Melbourne Business School. A free, online tool will be available soon for WISE to calculate these costs.



The biggest myth overall is this idea that we'll be able to fund our impact costs through our trade, as opposed to trade being a path to providing really strong employment outcomes."

**WISE Advisory Group Member**



As impact scaled, those costs also increased. Philanthropic reliance didn't taper over time — it grew alongside delivery."

**WISE Advisory Group Member**

## Case Study:

### Free to Feed on Impact Costs & Trade

Free  
to  
Feed

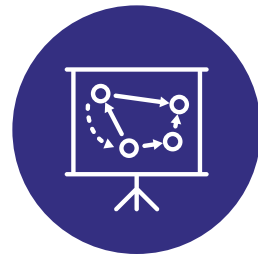
**Free to Feed's experience makes visible the true cost of employment in a WISE context. Impact costs were "essentially the cost of creating the conditions required for trauma-informed, culturally safe work that enabled the organisation to support refugees and people seeking asylum."**

Over time, these costs did not diminish and as the organisation matured - trade alone could not reliably cover it. Even in strong trading years, profitability remained constrained once the true costs of impact delivery were included. At its peak, Free to Feed generated 75% of revenue through trade and in the final 12 months, trade still accounted for approximately 65%. Day-to-day decisions prioritised dignity, income security and cultural safety, often at odds with purely commercial logic. However, Free to Feed continued to depend on philanthropic funding to cover impact costs.

"We couldn't design programs without acknowledging participants' financial realities. The wages or stipends, social worker, interpreters or translation of core materials, weren't a 'nice to have' they were the cost of equity and inclusion. But those costs couldn't be recovered through trade, leaving the program and organisation reliant on philanthropy."

See the detailed case study on Free to Feed [here](#).





## Exploring Sustainability, Business Model and Margins

### Sustainability



Sustainability for us is having line of sight to the future. If you had a sustainable model, you could make some good three to five-year strategic plans and decisions. But when you're going year to year or month to month, those decisions are beyond you. You can't run an organisation sustainably hand to mouth."

**WISE Advisory Group Member**



WISEs feel like they have to say they'll be self-sustaining, otherwise funders will walk away."

**WISE Advisory Group Member**

#### There is no universal definition of financial sustainability in a WISE.

The persistent confusion about what WISE sustainability means in practice is limiting sector maturity and alignment.

Funders and practitioners are aligned on the importance of diverse income sources to enable greater financial sustainability. Practitioners generally agree that sustained philanthropic support is required to cover impact costs until other mechanisms such as government support are identified.

Like many charities, WISEs can become more financially resilient beyond grant cycles with the right support: diversified income streams (Figure 3 shows the blend of income streams WISEs require), investment in capability, and funding that gives time and permission to adapt. Funders who take a long-term, shared-accountability approach strengthen individual organisations and help build a more mature sector.

It's not about breaking even or making a profit, but about continuing our mission and generating impact. Once we stopped chasing the impossible task of breaking even, life became easier."

**WISE Advisory Group Member**

#### Diverse income streams

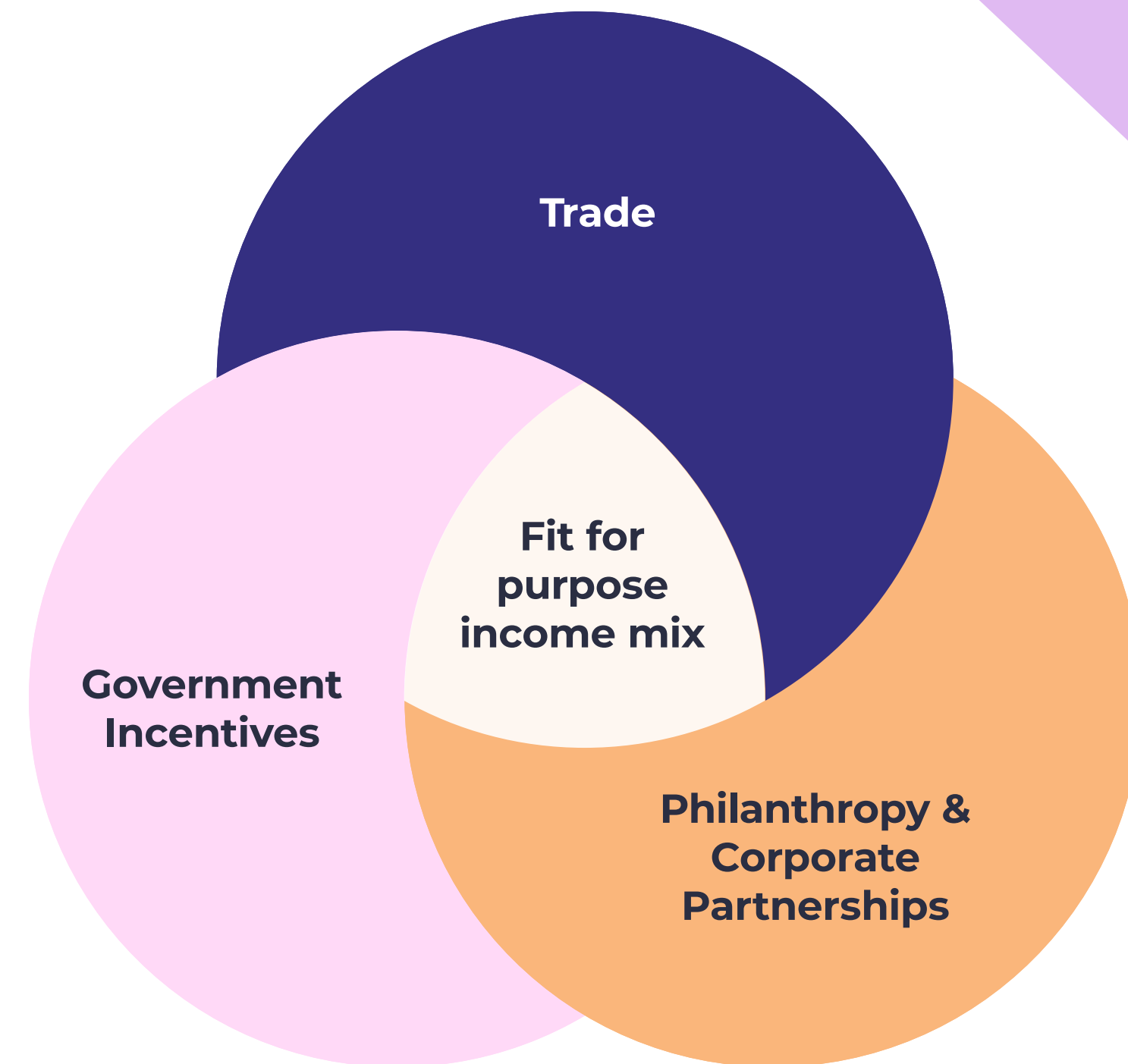
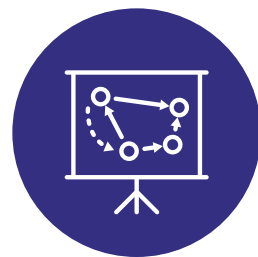


Figure 3



## Exploring Sustainability, Business Model and Margins

### Business Models & Margins

**WISEs, like all social enterprises, operate across a spectrum in terms of how they generate revenue. Some derive a smaller proportion of income from trading activities and rely more heavily on grants or philanthropic funding, which can lead them to be perceived as operating more like charities. Others generate a higher percentage of their income through commercial trading and are often viewed as more market-oriented enterprises.**

However, commercial capability is important across all WISE models, as each organisation uses different combinations of revenue streams to support employment outcomes for disadvantaged groups. These organisations may also operate under different legal structures; for example, a highly commercial WISE may still be established as a charity.

Where a WISE sits on the spectrum is often linked to their mission and the context in which they operate, including geographic location and the cohort they serve. These factors can influence how much the market can realistically cover the scope of business and impact needs. Regardless of the spectrum, most WISEs are pursuing similar social objectives, but may need to draw on different mechanisms to achieve them.



**Both programmatic models and more commercial social enterprises are very successful in employing unemployable people with barriers”**

**WISE Funders Advisory Group Participant**

WISEs also operate across diverse industries, including hospitality, fashion, construction, horticulture, commercial laundry, and data analytics. The WISEs featured in the Learn Book through the Advisory Group and case studies

showcase this diversity of industries, geographies, and impact models. Many WISEs operate in low-margin sectors, partly because these industries can offer accessible roles for people with significant barriers to work. This can mean that pricing is constrained by competitive markets and customer expectations. Operating in these low-margin environments impacts a WISE’s ability to build reserves, absorb market disruptions, and fund innovation.

Practitioners observe that WISE success often correlates with strategic sector choice, for example operating in emerging industries, niche markets or cooperative models demonstrate greater market strength.



**Low-value labour models remain prevalent and risky. WISEs often operate in low-skill sectors that structurally limit margin potential.”**

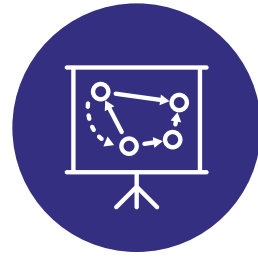
**Professor Jo Barraket, Melbourne Social Equity Institute, University of Melbourne**

Figure 4



**From Charitable to Commercial**

*All models are purpose driven and valid, but they prioritise different mechanisms in working towards outcomes*



## Exploring Sustainability, Business Model and Margins

### *The role of the market*

**Corporate and government procurement contracts can play an important role in revenue sustainability for WISEs. However, the market rarely pays for the full cost of inclusive employment. As a result, even where WISEs' commercial models strengthen, contracts rarely underwrite the true cost of delivery.**

Social enterprise status (as a WISE) does not automatically mean they can charge more. Price and quality must be competitive; however, underquoting is not the answer and ultimately erodes long-term competitiveness.

WISE practitioners can vary in their approach to procurement. One perspective warns against defaulting to the market because it can

recreate the same conditions that excluded people in the first place. The other argues commercial viability must come first, because without a business there is no platform for impact. In practice, many WISEs are navigating a middle path — building stronger margins where possible, while seeking patient capital to cover what the market will not.

Some funders who are less familiar with WISEs view the trade component of a WISE with caution or misunderstand its role. It is the platform that creates real jobs and skill development. It provides the job structure, customer standards and learning environment. Funders and pro bono legal support can help WISEs to navigate complex procurement contracts.



**In our context, philanthropy isn't about propping something up. It's about enabling things the market will never pay for."**

**WISE Advisory Group Member**



**I actually think philanthropy has a much bigger role to play on an ongoing basis, particularly in places where the market just doesn't function in the way people assume it does."**

**WISE Advisory Group Member**



**The market is expecting competitive rates without acknowledging the additional costs associated with impact."**

**WISE Advisory Group Member**



**You don't get any quarter in the tender process for being a social enterprise. If your price is not competitive, and if your quality is not competitive, then you're not going to get the tender."**

**WISE Advisory Group Member**



## The Challenges of Scale for a WISE

### *Paths to scale*

**As WISEs trade to fulfil their social mission, many seek commercial growth to scale their impact. Periods of strong growth have allowed WISEs to create more jobs or provide additional employment hours to their employees.**

However, it is important to avoid the assumption that commercial growth is the best path to scaling impact. There are a range of approaches to scale that should be considered beyond just ‘scaling out’ and employing more people through expansion and replication (see Figure 5, p.22).

Scaling out is often a higher-risk form of growth as fixed costs tend to rise quickly. New sites require management capacity, premises, new systems and local partnerships before revenue becomes predictable. Philanthropy seeking to fund scale can also influence WISEs to expand earlier than their commercial foundations can sustain.

Prior to expansion, funders and WISEs can reduce risk through a feasibility study that tests demand, resourcing, margin, operational capability, and scenario modelling. Where possible, expansion that is contract-led (or otherwise demand-led) can help ensure that new footprint follows secured revenue rather than hoping revenue will follow footprint.

Funders and WISEs can also plan explicitly for scenarios where growth does not meet expectations, so organisations are not left to manage wind-back and recovery largely on their own. One practical approach is to discuss downside scenarios upfront and negotiate clear provisions that set out what support may be available if demand or contracts do not materialise in the new location. This could include agreed triggers for additional time-limited runway, transition funding to cover unavoidable fixed costs, and resourcing for closure or restructures. Agreeing to these parameters in advance can reduce the pressure where a WISE must seek additional support reactively at the point of crisis.

When it comes to commercial growth, there is broad agreement that growth can enable impact, but it is not linear or universal. Where WISEs do grow it is repeatedly described as ‘lumpy’, characterised by bursts, plateaus, pivots, and consolidation.

**“Growth funding can accelerate impact, but it can also amplify risk if it increases fixed costs before revenue is locked in. That’s not a reason to avoid growth — it’s a reason to sequence it properly.”**

**Geoff Smith, Australian Spatial Analytics**

A balanced approach is to treat scaling out as one option among several growth pathways, and to match it to the organisation’s readiness and market conditions.

For some WISEs in a place-based context, the priority is continuity and quality of employment outcomes, where ‘better’ can matter more than ‘bigger’. ‘Scaling deep’ or ‘scaling up’ is also a strategy systems-aware WISEs pursue to address sector-wide barriers to greater impact such as seeking to influence the policy context and mainstream attitudes towards inclusive employment models (see Jigsaw case study p.23 and the [Purpose Precinct Model](#)).

Not all WISEs aspire to scale or should be expected to; some innovations are not designed or appropriate for system-wide replication.<sup>5</sup> This may be particularly relevant for a regional or place-based WISE. Scaling is a strategic choice, not an inevitable next step for ‘what works’.

*Scaling impact refers to increasing social impact to match the magnitude of the social problem being addressed or problem it seeks to address’<sup>6</sup>*

*Impact growth should be measured by the extent to which more beneficiaries are served, and served better—not by revenue or customer growth alone.<sup>7,8</sup>*



**We had very strong growth for several years, and that growth allowed us to employ hundreds of people and pay millions in wages. That impact doesn’t happen without growth.”**

**WISE Advisory Group**



**Without a business, you don’t have an impact. Commercial viability has to come first.”**

**WISE Advisory Group**

## Case Study:

### Australian Spatial Analytics on Geographical Scale Precautions



**The experience of Australian Spatial Analytics (ASA) illustrates both the value and the risk of scaling out. Philanthropic growth funding supported expansion beyond the original Brisbane base, alongside an ambition to build a national footprint. ASA pursued a five-office target. They reached four sites but had to close the Cairns and Adelaide offices after losing key commercial clients and struggling with the overheads of multiple locations and management structures.**

The expansion strategy nonetheless generated meaningful outcomes, creating 25 jobs in Cairns, 18 in Adelaide, and enabling several participants to transition into other organisations. The core learning for ASA is that future geographic expansion should be customer-driven and contract-led, rather than establishing a new site in anticipation of demand. The ASA case study highlights how funding can unintentionally influence geographic footprint before commercial foundations are secure, increasing fixed costs and financial risks if trade income is not stable.

See the detailed case study on ASA [here](#).





## The Challenges of Scale for a WISE

### *Scaling myth*

The traditional commercial assumption that unit costs fall as businesses grow does not necessarily hold in WISEs because impact costs are predominantly variable in nature and therefore increase—rather than decrease—with scale.

WISE Practitioners report that external stakeholders like funders often ask, “How many more jobs will you create?” as an expectation of their funding. And, in an attempt to fund their impact costs gap, WISE pursue this kind of growth funding despite what we now know from the research: If a WISE expands the number of jobs it creates, impact costs generally grow in absolute dollars, compounding, rather than addressing, the impact cost gap.



The assumption that scaling is the source of sustainability causes real harm.”

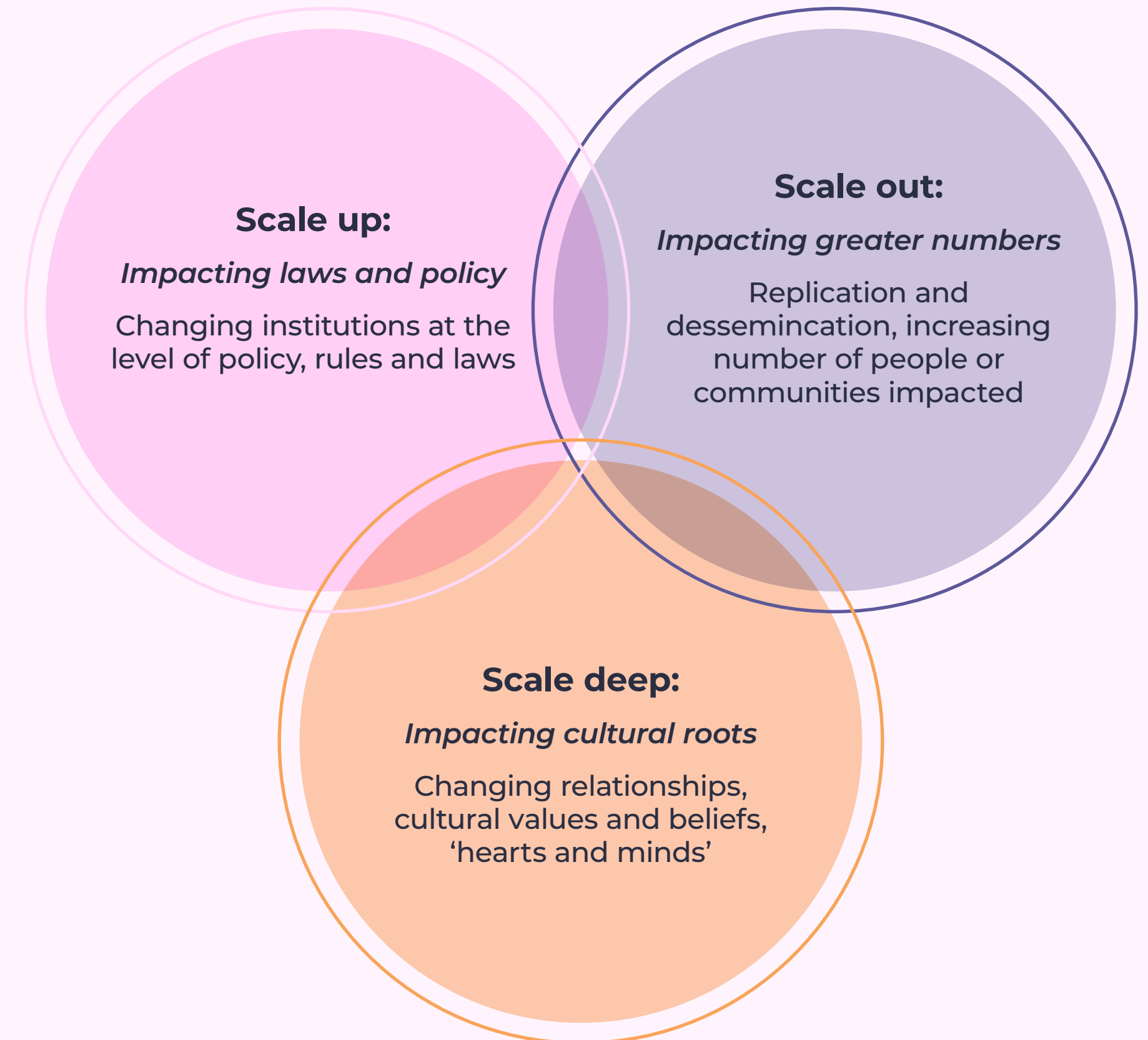
**WISE Advisory Group Member**



There’s an assumption that organisations should scale out of needing support. But the work doesn’t scale that way.”

**WISE Advisory Group Member**

## Three Types of Scaling For Social Innovation



**Figure 5** - Source: “Scaling Out, Scaling Up, Scaling Deep: Strategies of Non-Profits in Advancing Systemic Social Innovation” by M. Moore, D. Riddell and D. Vocisano, 2015, The Journal of Corporate Citizenship, 58, p. 75. Copyright by Greenleaf Publishing.

## Case Study:

### Jigsaw on Scaling Up

Jigsaw

**Social enterprise Jigsaw Australia is best known for its innovative work to support young people with disability to gain on-the-job training and a pathway to open award-wage employment via its digitisation and information management business. Less well known is the work Jigsaw is doing to transform the disability employment system to scale mainstream employment opportunities for young people with disability, through advocacy and partnering with traditional disability service providers.**

Since 2014, Jigsaw has supported more than 1,800 people with disability on their pathway to employment through its 'prepare for work, through work' model, and employed over 210 people with disability at full award wage. Jigsaw has paid over \$12m in wages and super to people with disability. An independent evaluation by Flinders University found strong outcomes from Jigsaw's model, with 63.3% of mainstream employment placements sustained for at least 12 months (approximately double the 12 month outcome rate for a DES).

Jigsaw has leveraged the success of its model to advocate for policy change, contributing to a significant redesign of the DES system. This 'scaling up' strategy has resulted in Jigsaw being selected as one of the first providers of the government's new Inclusive Employment Australia (IEA) program, with a pilot underway in their Canberra hub.

Rather than focusing on their own geographic expansion or 'scaling out', they have adopted a partnership strategy to share their IP and approach with disability service providers. So far, they have established two successful partnerships with Macarthur Disability Services (MDS) launching [Livelihood](#) in Western Sydney, and Kirinari, opening [Rise](#) in Albury Wodonga.





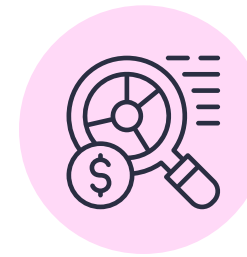
## Understanding the Stages of WISE Development

The five stages of social enterprise development, in Figure 6, were developed to outline a typical social enterprise development journey and establish a shared language and understanding between funders and WISEs, helping to direct funding and support appropriately. Ultimately, for WISEs, the journey is not linear, and progress across capability areas will vary for each WISE (See [Appendix](#) for the full detail of the WISE Stages Matrix). There are three considerations for WISEs and funders, challenging the one-size-fits all approach, with deeper insights contained in the [Developing a Deeper Understanding of WISEs](#) chapter.



### 1. Uneven development:

WISEs can progress unevenly across impact, operations, and financial sustainability. As a result, an organisation may have a mature impact model while still needing to revisit its financial model. Although this reality can make stage-based classification challenging it highlights areas for additional investment and capability support.



### 2. Sustainability and support needs:

The term 'sustainable business model' is contested in the WISE context; full financial independence is widely considered unrealistic. This is a critical consideration in funding relationships as many WISEs continue to rely on non-trade revenue to cover impact costs.



### 3. The end game

For many WISEs the 'Growth' stage may be the final phase in their journey and they may not ever meet the 'Established' criteria. This is particularly pertinent for WISEs that incur extensive impact costs because of their model. Refer to the charity to commercial spectrum in Fig 4.

## WISE Stages Matrix

Stage	A. Vision	B. Validation	C. Development	D. Growth	E. Established
Descriptor	Social enterprise is at the ideation stage, focusing on identifying a social issue and brainstorming solutions, but no concrete impact and business model or strategy has been established.	Social enterprise has started trading but is still developing the impact and business model.	Social enterprise is still establishing its financial and business stability, ensuring its revenue model and social impact are intertwined.	Social enterprise has a sustainable funding and business model and is exploring sustainable scaling of its impact.	Social enterprise is scaling its impact based on a financially sustainable, proven business model.

Figure 6 - Source: Westpac Foundation Stages Matrix see [Appendix B](#).

Section 3

## Role of Philanthropy



# Role of Philanthropy

**Over the last two decades philanthropy has been learning the lessons of how best to fund and support WISEs in Australia. While starting out well-intentioned and eager to scale and enable ‘sustainability’ of WISE models, there is now a better understanding of the needs across diverse organisations and the broader sector. These 10 Funder Insights reflect the learnings of Westpac Foundation, our co-funders and WISE partners.**

## 10 Key Funder Insights:

### 1. Start with impact

WISE funding does not need to sit only with ‘WISE funders’. An impact lens shows clear alignment with broader philanthropic priorities (e.g. youth, disability, justice, regional disadvantage). This lens offers a practical pathway to bring new, aligned funders into the mix and reduce over-reliance on a small set of specialist funders.

### 2. Different funders play different (and complementary) roles

Some funders specialise deeply in WISEs; others support employment through multiple pathways. There is no one ‘right’ funding model—only a need for clarity, coordination, and systems awareness. A healthy ecosystem relies on multiple funder roles across grants, capability building, working capital, and investment.

### 3. Philanthropy can offer ongoing sector and non-financial support

There is an ongoing role to support the sector as it matures, and to enable a more supportive policy environment. Philanthropy can also use its influence to connect WISEs to networks, funders, and other opportunities.

### 4. Philanthropy significantly shapes the sector

Funding preferences influence which models scale, which geographies thrive, and which voices are heard. A historic emphasis on scale and transitional employment has unintentionally narrowed what ‘success’ looks like. A focus on jobs targets as a key metric on its own can distort decision-making and incentivise premature growth. Philanthropy is uniquely placed to fund resilience and impact costs, not just expansion.

### 5. Short-term, competitive funding creates instability

If philanthropy backs growth, it should be prepared for ongoing or multi-year support to minimise the risks of funding cliffs in a dynamic market.

### 6. Sustainability expectations need recalibration

For WISEs, sustainability is often about mission continuity and building a diverse range of revenue sources; it is not always about profitability or breaking even from commercial income. Expectations to demonstrate year-on-

year growth and decreasing reliance on philanthropy often push WISEs to simplify forecasts or overstate net growth, masking financial risk.

### 7. Funding WISE agency in systems change

For WISEs to influence their system, they require multi-year, flexible support that enables experimentation, pivots, and investment in capability. Short-term, rigid grants are mismatched to the pace of systems change.

### 8. Plan for challenges not just success

To build resilience and increase WISE survival rates, funders can plan explicitly for downside scenarios. This supports WISEs to stabilise, wind back, transition or recover, rather than managing it largely alone.

### 9. Embrace risk and innovation and get more comfortable with failure

Philanthropy needs to reckon with failure. A stronger WISE ecosystem requires a more mature relationship with risk, learning, and iteration, and a better balance between innovation and risk aversion.

### 10. Balance trust with proportionate due diligence

Trust is essential to good philanthropic practice and works best when paired with fit-for-purpose due diligence and capability support. Done well, due diligence should strengthen WISE planning without adding burden, by focusing on a small set of fundamentals: impact intent, business

model, financial risk, governance, and key partnerships. See [Appendix A](#) for Grant Making Guide Overview and Westpac Foundation Financial Health Check

**While there are nuances with funding a WISE, it is useful to go back to first principles of sustainable grant-making.**

Adapted from *Sustainable Grantmaking Benchmark, Schott Foundation, 2026*<sup>9</sup>

**Increasing duration of support -** Multi-year operational grants are considered best practice

**Providing flexible, unrestricted grants -** Flexible disbursement practices are a powerful tool, and can support cash-flow of organisations

**Expanding the funding toolkit -** Consider other ways to support organisations via different forms of capital e.g. investments from endowments

**Trust-based practices -** Simplifying applications, reporting requirements and engaging grantees in strategy setting, create more trusting, partner centred relationships

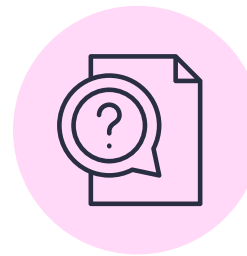
## WISEs may experience gaps in funding at all stages along their journey

Philanthropic funders have a level of flexibility that other funders, such as government, do not. They can provide support at times where other forms of capital may not be appropriate or accessible.

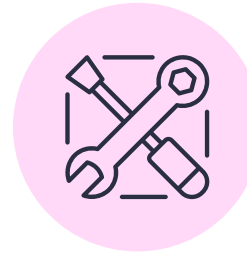
Rather than a linear journey to an idealised 'established' phase, progress across stages of development varies for WISEs. The regular 'valleys of death' are relevant in the WISE business cycle and the associated needs for capital to both survive and thrive. Open and trusted relationships are needed to encourage WISEs to communicate challenges in the business with funders before they reach a crisis point.

WISEs face barriers to accessing traditional finance sources. However, there are various points (and often ongoing), in the WISE journey where new capital is required to support business and impact continuity and sustainability.

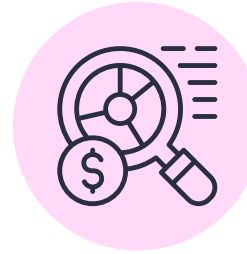
## Philanthropy can allocate capital for different purposes through multiple mechanisms



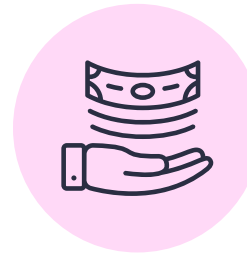
**Early-Stage:** Funding in the early phases of development as WISEs are validating their model, can be hard to source as most funders seek evidence of impact and commercial success.



**Upfront Infrastructure & Equipment:** WISEs often require significant capital investment in equipment and infrastructure to create structured, repeatable work opportunities for manual labour.



**Impact Costs:** Sustained sources of funding for coverage of impact costs is an ongoing gap through all WISE stages of development. WISEs are not rewarded for successful transitions that also come with trade-offs.



**Working Capital:** Commercial margins are often thin and contract payments, particularly with larger customers, can extend beyond 60-90 day payment terms. WISE often don't have access to an overdraft to smooth cash flow.



**Growth Funding:** WISEs often need flexible working capital and the ability to direct when it is time to consolidate, strengthen foundations, and pause expansion. Crisis management may also be involved in growth phases.



**Capability Building:** Investment can boost WISE capability and organisational maturity needed to deliver impact and operate a viable business over time. It is 'whatever is needed' to strengthen organisational effectiveness including governance, CFO capability or financial modelling, risk management, impact measurement, people and culture, contract and procurement readiness or leadership resilience and wellbeing.



**Physical Assets:** Few WISEs own their physical location, and rental income or variability in discounted leases can hamper how a WISE uses its location and what it spends on it.

Traditional funders have expanded their toolkit to support initiatives that provide alternative sources of capital to WISEs

## Expanding the funder toolkit

**Beyond traditional grants, there are a range of other ways philanthropy can provide its risk capital both directly and via a range of existing funds.**

**Recoverable Grants** (sometimes called ‘forgivable’ or ‘conditional’ grants) Grants that are only repaid if agreed outcomes or conditions are met. If things don’t work out, repayment is waived

**Zero-Interest (or Low-Interest) Loans** Capital that must be repaid, but without interest or profit

**Program-Related Investments (PRIs)** Investments made primarily for mission impact, not financial return. Can include loans, equity, guarantees or other instruments. PRIs can be made through vehicles established and operated by intermediaries

**Loan Guarantees** Providing access to low-cost flexible finance with the option to convert the outstanding loan amount into a grant if necessary.

## Initiatives that philanthropy has supported

### Payment By Outcomes (PBO) Trial

In 2019, the Australian Government invested \$15.7 million in three PBO Trials testing social-impact investment models to address employment disadvantage. These trials have demonstrated WISEs’ effectiveness — 82% of participants retained award-wage employment at 26 weeks, with notable improvements in wellbeing and community connection.

### The Social Enterprise Loan Fund (SELF)

Launched in 2025 by White Box Enterprises, the SELF is Australia’s first loan fund designed specifically for jobs-focused social enterprises. It provides low-cost, patient capital tailored to mission-driven organisations, with impact-based interest reductions that incentivise job creation and deeper social impact. Backed by government, philanthropy and impact partners, it’s designed to bridge the gap between grants and commercial funding so employment-focused social enterprises can access the right capital at the right time to expand their impact.

### Social Enterprise Finance Australia (SEFA)

The SEFA Loan Fund, established in 2011, and Backing the Bold, launched in 2025, service all types of social enterprises including WISEs. The funds are designed to cater for varying levels of risk. Alongside the provision of capital, SEFA supports WISEs and other social enterprises with strategy development and governance, building organisational capability.



“Even as our organisation was tripling its revenue we needed flexible capital to support our growth. Traditional finance has a role, but banks often require security (NFP’s cannot provide directors guarantees) or apply high interest rates and this is challenging for most WISEs to meet. We used a blend to support our growth.”

**WISE Advisory Group Member**

Section 4

# Systems Conditions, Awareness and Advocacy



# Systems Conditions, Awareness and Advocacy

**Despite growing evidence of the public value WISEs create, they are currently excluded from existing structures of funding and support, such as the federal government’s employment services system and mainstream capital systems. At the same time, labour market conditions are becoming increasingly challenging, particularly for individuals already facing complex barriers to meaningful work.**

While philanthropic funders may feel they are ‘playing the role’ of government in supporting WISEs to cover impact costs, they can play an important role in developing the sector alongside efforts to build on the government’s recognition and current commitments and advocate for a more supportive policy environment.

## Key Systems Reflections:

### WISE Sector Alignment

- The WISE sector is in a natural field-building phase, where fragmentation, competition and tension are expected parts of ecosystem maturation. Philanthropy can support by helping to align advocacy efforts needed to present a coherent voice to government
- Meanwhile, there is a growing need for balanced investment and support in both direct enterprise funding and system-level supports (intermediaries, shared tools, infrastructure)

### Government and Policy Context

- Australia’s national social enterprise strategy is still in development, and shared infrastructure, finance models, and coordination is limited compared to international markets
- Current government systems do not recognise WISEs as a distinct employment pathway, limiting access to sustainable funding and policy support
- Government social procurement remains underutilised as a lever to create stable demand for WISE products and services, and existing processes favour large incumbents over mission-led enterprises
- Government funding should recognise that impact costs are structural, and WISEs will require ongoing supplementary support to employ people facing disadvantage

### Labour Market Shifts & Perceptions

- Entry level jobs are at risk of erosion due to influences such as AI and cost of living pressures. Finding the right type of work for job seekers with barriers to employment in industries that will produce adequate financial margin and career pathways is a tension that requires adequate systems support and understanding amongst stakeholders
- Stigma and employer perceptions continue to limit market opportunities for WISEs, especially those supporting highly marginalised groups

### Investment in sector data

- In addition to ongoing research on impact costs and impact measurement of individual WISEs, a better view of the impact and benefits of WISEs in the context of the employment system is required



**Philanthropy needs to think about changing philanthropy and it also needs to think about changing government because philanthropy is currently covering the fact that government isn’t paying for the outcomes that it’s getting.”**

**Mark Daniels,  
White Box Enterprises**



**Philanthropy’s convening power, credibility, and networks can elevate the social enterprise sector’s visibility and legitimacy within a fair, inclusive economy. Active advocacy with all levels of government is essential to unlock the sector’s impact.”**

**Belinda Morrissey,  
English Family Foundation**



## Funder Collaborations

Sector collaborations can be one way for philanthropy to combine efforts and not only find aligned ways of funding and knowledge sharing but also play an advocacy role for a more supportive policy environment.

### Examples Include:

**The WISE Grant** - a philanthropic funding collaboration initiated by Westpac Foundation and hosted by Greater Melbourne Foundation.

**Payment by Outcomes (PBO) Trial** – a federal government funded trial (with support from investors and philanthropy) to pay WISEs directly for employment outcomes they create.

**SELF** – Australia's first loan fund designed specifically for WISEs with funding from government and philanthropy.

**Peer Funders Networks** – Jobs and Skills and Social Enterprise Funders Networks support funders with specific interest in skills training and employment and social enterprise.

### At a systems level philanthropy can:

- Fund alongside government and understand the unique catalytic role philanthropy can bring to the table and work more closely with the policy makers and build shared objectives before funding is agreed
- Consider co-funding intermediaries to build standards, data systems, and capability tools
- Support ecosystem research and outcome benchmarking
- Support procurement reform and systems advocacy
- Invest in both field infrastructure and individual WISEs, taking learnings from international models like the UK Social Value Act and support policy experiments
- Champion outcome-based funding and shape its design and help government build inclusive, fair outcomes contracts
- Push for blended payment structures, upfront capital, and measurement that includes progress, not just job counts
- Address rural and remote barriers and fund place-based models, transport, and infrastructure where WISEs can't access the ecosystem benefits of cities
- Partner with First Nations led enterprises and local government to build enabling conditions



# Key Terms

## **Capital**

Financial resources or money, including the cash and other assets held by an organisation.

## **Destination Model**

A WISE model that provides longer-term or ongoing employment within the social enterprise for its targeted cohort.

## **Grant**

A conditional or unconditional gift of money with no expectation of financial return.

## **Hybrid Model**

A WISE that combines elements of both destination and transition models.

## **Impact Costs**

The additional expenses WISEs incur in delivering their social mission, beyond the costs required for commercial operations. For a WISE these typically relate to costs of providing training and support to its targeted cohort/s.

## **Intermediary**

An organisation that supports WISEs and the broader social enterprise sector through advocacy, research, funding coordination, capability building or market development.

## **Social Enterprise**

An organisation that trades to achieve a social or environmental purpose.

## **Transition Model**

A WISE model designed to support employees for a shorter-term period before helping them move into mainstream employment.

## **Work Integration Social Enterprise (WISE)**

A social enterprise that creates meaningful employment opportunities for people facing barriers to work.

## **Wrap-around Supports**

The additional mentoring, training, supervision and wellbeing support provided to employees facing barriers to work in WISEs. This support is core to WISE impact and contributes to impact costs.

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