

**SMARTER GIVING.
GREATER IMPACT.**



**AUSTRALIAN
COMMUNITIES
FOUNDATION**



**AUSTRALIAN COMMUNITIES
FOUNDATION IS A NON-PROFIT
ORGANISATION THAT SUPPORTS
STRUCTURED GIVING.**

**OUR VISION IS TO ACTIVATE A NATION
OF GIVERS TO CREATE A FAIRER AND
MORE SUSTAINABLE AUSTRALIA.**

We believe in a fairer Australia - one where social, environmental and cultural justice is the norm.

OUR ROLE

As a broker of change, we enable, support and amplify giving. We connect those who can give with those making positive change.

OUR PROMISE

We are an organisation built on strong values, using capital as a means of achieving impact.

LEARN MORE: [COMMUNITYFOUNDATION.ORG.AU](https://communityfoundation.org.au)

Australian Communities Foundation acknowledges Aboriginal and Torres Strait Islander peoples as the first inhabitants and Traditional Custodians of the lands on which we live, learn and work.

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SMARTER GIVING. GREATER IMPACT.

Philanthropy is commonly defined as the giving of money, time, information, goods and services, influence and voice to improve the wellbeing of humanity.¹

Unique in its ability to be a source of independent funding, philanthropy, also known as structured giving, at its best can serve as risk capital that catalyses innovation, convenes new networks, enables the power of perpetual giving and supports breakthroughs on tough social justice issues.

Structured giving uses a vehicle such as a private foundation or public ancillary fund, giving circle, bequest or legacy trust to help you take control of your giving. This enables you to target your giving over the long term to make a positive impact on the issues that matter most to you.

Structured giving is so much more than a charitable donation. In recent years, philanthropy has evolved to encompass new forms of giving such as impact investing, social enterprise, collective giving and more.

Australian Communities Foundation is an intermediary foundation, providing people and organisations with the infrastructure to support, enable and inspire smart, effective and rewarding giving.

To ensure that all our resources contribute to the greater good, we are committed to 100 per cent responsible investing.

¹Philanthropy Australia, A Blueprint to Grow Structured Giving, 2021



FUND SPOTLIGHT: FAMILY FUND

Melbourne-based donors Anne Thompson and Paul O'Shea are both highly

socially engaged with a long history of volunteering, both domestically and overseas. Their interests range from the large national bodies, such as The Smith Family, to smaller niche outfits like Melbourne's Woor-Dungin, an Aboriginal-led community nonprofit.

They believe more Australians could be involved in "really rewarding" philanthropy.

"ACF does a fantastic job of putting structure around our giving, keeping us informed and doing a lot of the backroom work. And then you do get satisfaction because the causes that they bring to our attention, they really hit the spot as far as we're concerned," O'Shea says.

5 REASONS TO STRUCTURE YOUR GIVING WITH ACF:

1.

Immediate tax advantage: Receive the tax deduction now; decide where you'd like to give at a time that's right for you.

2.

Philanthropic expertise: Ensure your giving achieves maximum impact by developing a granting strategy.

3.

Build a lasting legacy: Get future generations involved or establish a meaningful family legacy that can be passed down.

4.

Engage others in your giving: Enhance the engagement of your staff, clients, stakeholders, friends and supporters and extend your brand and identity.

5.

Be part of a community: Be part of a thriving community of givers at Australian Communities Foundation, with support and access to events, connections to like-minded donors, and regular giving inspiration targeted to your interest areas.

PRODUCTS AND SERVICES THAT SUPPORT YOUR GIVING



NAMED FUNDS

Named Funds are one of the key vehicles that individuals and families use to structure their giving at Australian Communities Foundation. When you open a Named Sub-Fund with us, we take care of the administration and compliance, leaving you free to focus on the granting. All funds are responsibly invested and can be distributed at any time to the charitable organisations of your choosing.

We also offer tailored Named Funds for scholarship providers, bequests/estates, fundraisers, collective giving groups, corporates and not-for-profit organisations.



PRIVATE FOUNDATIONS

A Private Foundation (also known as a PAF or private ancillary fund) can be an attractive option for anyone who is comfortable with the additional compliance obligations required, including maintaining greater control over investment management.

For those looking to join our giving community while retaining the independence of their own foundation, we can support you to set up a Private Foundation.

Once your foundation is established, you can then choose the level of ongoing support you would like through our Foundation Support Service (see page 8 of this brochure).



GUMNUT ACCOUNTS

A Gumnut Account is an easy way to start your journey towards structured giving. Simply open an account and make regular, tax-deductible donations to build a giving fund. With the option of quarterly or annual contributions, you can get started with as little as \$500 per quarter or \$2,000 per annum. At any time, you can make additional donations or increase your regular contributions to grow your Gumnut faster.

Once your balance reaches \$20,000, your Gumnut matures into a Named Sub-Fund and you can start giving.



SCHOLARSHIP FUNDS

Scholarship Funds are designed to help increase access to education. By establishing a Scholarship Fund you can provide educational payments, prizes and bursaries to DGR1 scholarship-providing charities across Australia.

Alternatively, upon establishing the Fund, you can engage our team to help refine the scholarship's purpose, selection criteria and whether you'd like to give to organisations, or directly to students across Australia.



FUTURE FUNDS

With a low-cost fee structure, our Future Funds are ideal for organisations, individuals and families who wish to set up an endowment to support a particular organisation or single purpose for the lifetime of their Fund. Future Funds enable you to continue this support in perpetuity or you may choose to spend down the funds over a period of time. Many not-for-profit organisations use a Future Fund for the purposes of building long-term sustainability.



BEQUESTS

Leaving a gift or bequest in your will to a fund at Australian Communities Foundation helps support the causes or non-profit organisations you care about beyond your lifetime. A bequest can be a powerful way of extending the impact of your giving. You can either make a bequest to establish your own fund or leave a bequest to the ACF Impact Fund or another existing fund.

Alternatively, a Legacy Fund is a cost-effective and low fuss way to set up a bequest in your Will. After a conversation with our team about your giving preferences, we prepare all the guidelines for your Fund to ensure your wishes will be met beyond your lifetime. Establishing a Legacy Fund means you are immediately welcomed into our giving community to enjoy the benefits of meeting like-minded people at our donor events, learning circles and more.



CORPORATE AND WORKPLACE FUNDS

Corporate and Workplace Funds enable organisations across Australia to establish and extend their giving programs. The benefits of Corporate and Workplace Funds include helping to engage staff, increase customer satisfaction and deliver stronger brand alignment with your CSR commitment.

Establish a Corporate/Workplace Fund with us to start giving without the administrative burden on internal resources, enabling you and your team to be as engaged or as hands-off in the grantmaking as you like. Our experienced team can support you to create a community investment approach that best aligns with your organisation's mission and values.

FUND SPOTLIGHT: CORPORATE FUND



“Making a difference to the communities and environment in which we operate is not only an opportunity, but our responsibility,” says Nation Partners Managing Director, Matthew Nation.

The Melbourne-based management consulting firm which is a certified B Corporation, had historically distributed at least \$20,000 each year in donations to support various causes and charitable organisations.

“We were at a point in our giving journey where we felt we were ready to increase this amount and bring some structure and strategy to how these resources are used in the future,” Matthew explains.

“With the help of the Australian Communities Foundation, we established the Nation Partners Profit with Purpose Fund to support communities across Australia to design and lead interventions that address the injustices they face, while tackling climate change. Through the Fund, we're committed to directing four per cent of all profits to social and environmental causes carefully selected by our team at Nation Partners.”

“To us, this is the natural next step in using business as a force for good. We're thrilled to have created an approach that reflects the way we work and do business and can't wait to continue giving!”



COLLECTIVE GIVING FUNDS

A Collective Giving Fund helps you harness the power of giving circles. Open a fund for your collective giving group as a quick and easy solution for donations. Whether you are holding a fundraising event or seeking payment of recurring membership fees, our online donation services provide quick and easy solutions.



FUND SPOTLIGHT: COLLECTIVE GIVING FUND

Created in late 2019 in response to the climate crisis, Groundswell is Australia's first giving circle dedicated to funding strategic, high-impact climate advocacy and action.

"The real power of being part of a giving circle is that we're stronger together," says Groundswell co-founder Clare Ainsworth Herschell. "When you walk that journey in a community it takes away a bit of that overwhelm."

"During the bushfires I received a number of texts from people saying, 'What can we do?' And I think Groundswell answered that question because it was a place where people could participate in meaningful action. And we all know that action is the antidote to despair."

[READ THE STORY →](#)

Regardless of which of our products or services you choose, when you join the Australian Communities Foundation giving community you have full access to events, giving inspiration, newsletters and targeted granting opportunities that align with your interests. You'll also have access to our meeting rooms and boardrooms at the Community of Giving in East Melbourne at no extra charge.

FOUNDATION SUPPORT SERVICES

PRIVATE ANCILLARY FUND (PAF) SUPPORT

If a Named Fund is not for you, Australian Communities Foundation can assist you in establishing a new foundation. We also offer three tailored support packages for new or existing foundations that allow you to choose the specific services you need across the areas of grantmaking, administration and compliance.

Running a private foundation can be a demanding and lonely task. Our packages connect you to community, inspiration and expertise, giving you confidence and peace of mind.

Granting

We listen and design a complete giving framework that brings your passions to life. We introduce you to the right people, to aligned granting opportunities, and invite you to special learning events. We make regular granting recommendations that will have the greatest impact.

Fee: \$12,000 per annum

Compliance

We undertake all compliance, financial and secretariat services reporting to your Foundation Trustees, giving you complete confidence that all your administrative obligations have been met.

Fee: \$10,000 per annum

Full package (Granting + Compliance)

This full-service offering helps you achieve both strategic purpose and freedom from the compliance burden, ensuring effective and efficient philanthropy.

Fee: \$18,000 per annum

We partner with Hall and Wilcox to establish Private Foundations for a fee of \$5000 + disbursements. Fees do not include GST.



EXISTING TRUSTS AND FOUNDATIONS

We also provide a range of services for existing trusts and foundations. Building on the expertise and infrastructure within our team, we can support trusts and foundations that are newly established or those that wish to leverage the benefits of outsourcing.

Call us on (03) 9412 0412 or email info@communityfoundation.org.au to request a quote or just start a conversation.

CHOOSING THE RIGHT STRUCTURED GIVING VEHICLE

	Named Funds	Gumnut Accounts	Private Foundations
Tax-deductible donations	✓ *	✓	✓
Establishment fee	\$0	\$0	\$5000 plus disbursements and GST
Time to set up	24-48 hours	24-48 hours	6-12 weeks
Minimum initial donation	\$20,000	\$2,000 per annum until you reach \$20,000 and your Gumnut matures into a Named Fund.	Greater than \$3 million is recommended
Granting	Charities with DGR1 status. Note: Funds established under the ACF Extension Fund can give to any charitable purposes.	N/A	Charities with DGR1 status
Trustee	Australian Communities Foundation Limited		You and the Directors you appoint.
Minimum distribution requirements	None**	None**	5% of the opening value of the fund each financial year
Investment management	We manage your funds in line with our commitment to 100% responsible investing.		You nominate an investment adviser or manage the investments yourself.
Public donations	✓	✓	✗
Income tax exempt status	✓	✓	✓
Refunded franking credits	✓	✓	✓
Investment management fee	0.34 – 0.36%	0.34 – 0.36%	As per your Investment Manager
Operating fees per annum	Assets up to \$500,000 2.2% Next \$500,000 – \$1M 2.0% Next \$1M – \$2.5M 1.0% Assets over \$2.5M 0.5%	1.2% flat fee	Compliance package \$10,000 Granting package \$12,000 Full package \$18,000***

* Unless you established your fund within our Extension Fund to give to non-DGR1 organisations.

** No minimum distribution requirements for individual funds. As a public ancillary fund, Australian Communities Foundation must distribute 4% of the opening value of its corpus each year. This is calculated at the consolidated trust fund level, giving you the flexibility you need.

*** Packages apply to Private Foundations with \$10M or less. Private Foundations over \$10M apply for fee structure.

**** Contact us for information about Future Fund fee structure.

OUR GIVING COMMUNITY

The team at Australian Communities Foundation are philanthropy professionals who make giving easy by supporting you with the strategy and structures that deliver all the joy of giving without the administrative headaches.

With more than 20 years of experience, including award-winning grantmaking, we make philanthropy easy and accessible for people all over Australia.

Our giving community is made up of almost 400 funds and foundations created by individuals, business people, families, couples, young professionals, retirees, teachers, lawyers, doctors, academics, social workers and everyone in between.

Some members of our giving community choose to join together to support key issues and amplify their impact by co-funding initiatives, while others prefer to keep their giving personal and private.

All pooled funds at Australian Communities Foundation are professionally managed and invested in line with our commitment to 100% responsible investing.

BENEFITS OF OUR GIVING COMMUNITY

1

Strategic grantmaking advice

When you join our community, we can support you to achieve your giving goals by helping you develop a strategy. Our team is always working to identify needs and opportunities within communities across the country so that we can give the right advice to maximise the impact of your giving.

2

Insights and inspiration

As a member of our giving community, you'll receive regular updates including the latest news, impact insights and inspiring stories from givers and changemakers creating a fairer Australia. You will also have the opportunity to co-fund with like-minded givers across Australia.

3

Be part of a unique, values-led community

As Australia's only nationally-focussed community foundation, we'll connect you with people all over the country, each with their own philanthropic goals but with a shared vision for a fairer and more sustainable Australia, making your giving journey more enjoyable and inspiring.

4

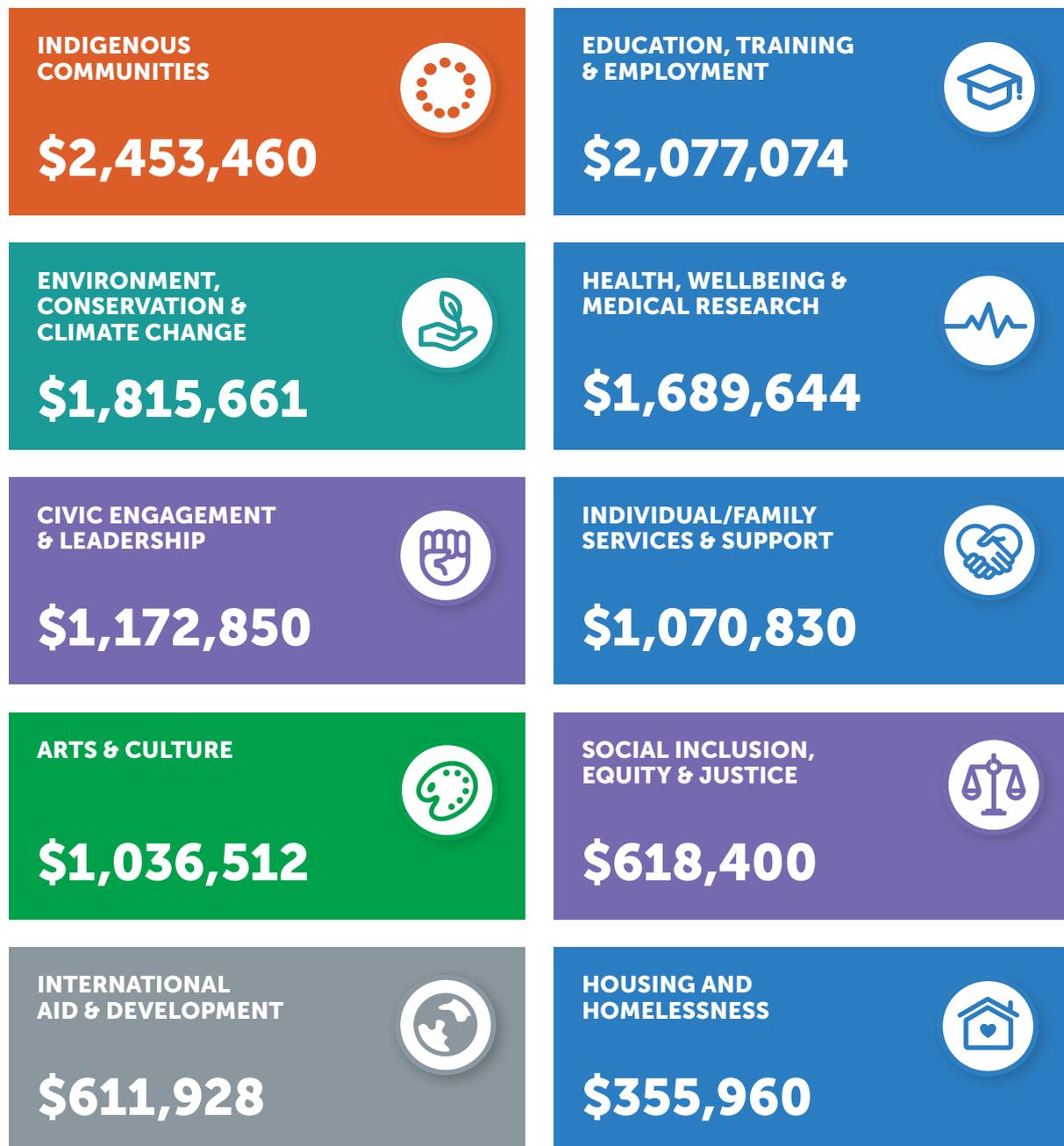
Networking opportunities

Philanthropy does not have to be a lonely journey. Each year, we run a calendar full of events where you will have the opportunity to learn from others' giving experiences and co-fund with others to maximise your impact.

GIVING SNAPSHOT

At Australian Communities Foundation, we help you give effectively to the causes you care about.

In 2020/21, we distributed **1,055 grants to 662 different organisations and individuals** on behalf of our giving community, to the following sectors:



ETHICAL INVESTING

100% RESPONSIBLE INVESTING

At Australian Communities Foundation, we put our values at the centre of everything we do, including how we invest pooled philanthropic assets. That's why we've committed to 100 per cent of our investment portfolio being responsibly invested.

This approach has many benefits, including:

1.

Contributing to a stronger, fairer and more sustainable world

2.

Providing both financial and social/ environmental return on investment

3.

Achieving greater strategic alignment across investments and grants

With the support of our investment advisers Brightlight, we actively seek out investments with a strong financial return and a positive social or environmental impact.

As the first Australian philanthropic foundation to become a signatory to the UNPRI: Principles for Responsible Investment, we're proud to augment the impact of your giving by ensuring your philanthropic assets are 100 per cent responsibly invested.*

*For those with private foundations, we can connect you to responsible investment advisers.



[LEARN MORE ABOUT INVESTMENTS →](#)

GET STARTED

**WE'RE HERE TO HELP YOU MAKE
THE MOST OF YOUR GIVING.**

Call us on (03) 9412 0412 or send us an email at info@communityfoundation.org.au to learn more.

