



# Personal

**MAKE YOUR MARK ON CARDINIA'S FUTURE**

Local giving, lasting impact



## Your Foundation

The Cardinia Community Foundation is a philanthropic community foundation, raising funds for local community groups throughout the Shire of Cardinia, with funds dispersed through an annual grants program.

We unite the community to create change, so everyone has a chance of getting ahead. We exist to help people and places in our region thrive now, and into the future.

Whether your generosity is inspired by giving back to your community, or leaving a legacy for generations to come, we make your giving easy, effective, and impactful, right here in Cardinia Shire.

## Make a Difference locally: Support The Cardinia Foundation

Transform the community you call home. Your gift to the Cardinia Community Foundation creates lasting change where you live, work, and play. Join us as a local champion, building a stronger Cardinia for generations to come. Whether through a one-time gift or planned giving, your contribution shapes our shared future.

## Donation Options

Make your mark on Cardinia's future in a way that works for you. Choose from simple online donations, automated monthly giving through your workplace, or create an enduring legacy with a named fund or bequest. Every path to giving shapes our community's tomorrow.





# Commit to a Gift in your Will

Imagine the joy of knowing that your contribution – no matter its size – plays a pivotal role in transforming the Cardinia community. As a registered charity, we can receive versatile options, such as a specific dollar amount, percentage of your estate, art collections, shares, real estate or life insurance.

With a single, straightforward gift, you have the power to touch the lives of numerous deserving local causes and drive remarkable social change across education, health, social cohesion, the environment, the arts, and crisis support.

## How to include the Cardinia Community Foundation in your will

To include the Cardinia Community Foundation in your will, you can:

- Specify a dollar value
- Specify a percentage of your estate
- Specify real estate, shares, art collections or other capital assets.
- Create a Named Fund in Memory

We recommend you seek legal advice when making your Will as individual circumstances may vary. This wording (to right) is suggested as a general guide for you and your advisors.

### Suggested will clause

I bequest to the Cardinia Community Foundation  
(ABN: 58 138 141 401) for its general purpose  
a) All of my residuary estate or  
b) Percentage of my residuary estate or  
c) Percentage of my entire estate or  
d) the sum of \$ . . . . .

I declare that the receipt of the Executive Officer or other proper officer shall be sufficient discharge of my Trustee.

**The Cardinia Community Foundation** is a registered charity bringing together the financial resources of many to support not-for-profit organisations dedicated to improving the lives of people in Cardinia. We create a community chest (endowment) in perpetuity that will respond to the needs of our community, both now and into the future.

# NAMED FUND ESTABLISHMENT

With our expertise in the investment of funds and grant-making, along with deep connections across the region, we are well-positioned to ensure that donations are used effectively to strengthen the community as the donor intends. Establishing a Named Fund is an efficient and straightforward alternative to setting up a private fund. There are no complex compliance issues or ongoing costs such as accounting, audit, or legal fees. A Named Fund offers a lasting legacy for the Cardinia Shire community, and donations to the fund are tax-deductible. Once established, donated funds are pooled and invested, with the income used to provide grants to local charities.

## KEY FEATURES

### Legal structure

A Named Fund is administered as part of The Trustee for the Cardinia Community Foundation (ABN 69 697 426 233) endorsed by the Australian Taxation Office (ATO) as a Deductible Gift Recipient (DGR2).

A Named Fund is not operated as a separate entity within the Trust. The Trustee for the Cardinia Community Foundation (ABN 69 697 426 233) is the not-for-profit trustee and administers the Trust Fund.

### Establishment

A Named Fund can be set up quickly, once you have completed the Named Fund Establishment Form. The minimum establishment donation is \$20,000 and it will form part of the Cardinia Community Foundation's Trust.

### Naming

You can name your Named Fund (within the ATO guidelines). Grants made to Eligible Charities from your Named Fund will refer to this name. Please advise us if you would prefer to remain anonymous.

### Named Fund Advisory Committee

The Donor may establish a Named Fund Advisory Committee to develop grant making recommendations or for support with fundraising or grant making requests. Advisory committees are not separate legal entities, they are not required to be incorporated, and they can only make recommendations to the Cardinia Community Foundation.

## **Investment Approach**

The Cardinia Community Foundation's Board holds legal responsibility for all decisions related to the investment of funds. The Finance, Investment, and Governance sub-committee manages the asset allocation strategy and investment activities, aiming for long-term growth while maintaining a conservative approach. An annual report on the investments and the application of the management account may be provided to the Donor at the Board's discretion.

## **Grant Process**

All grants made by the Cardinia Community Foundation must be for charitable purposes as defined in law and must align with the Cardinia Shire Council's Livability Plan. As a public ancillary fund, foundation distributes a minimum percentage of its corpus each year, calculated at the consolidated trust fund level. The annual grant round is open to all local charities in the Cardinia Shire that hold DGR1 status. The Grant Distribution sub-committee reviews grant applications, and appropriate applications are forwarded to the Named Fund Advisory Committee for advice.

The Cardinia Community Foundation may allocate funds from the Named Fund, along with other funds, without prior consultation with the Donor and is not required to respond to specific grant-making requests from the Donor.

## **Annual Distribution**

The amount of funds allocated to the Named Fund for an annual grant will be the percentage of investment income received, less annual fee if applicable.

## **Fee**

There are no fees to establish a Named Fund, however an annual fee of 1.5% applies to the annual earnings, covering professional investment advisory and grant administration costs.

## **Named Fund Recognition**

As a Named Fund Partner, you will receive invitations to events, recognition in our publications and media, and updates through regular newsletters. The Cardinia Community Foundation will include details about Named Funds, donors, and grants in its publications and on its website. The Named Fund Advisory Committee will acknowledge its role in relation to the Named Fund within the foundation and ensure that written communications clearly indicate that the funds are part of the Named Fund within the Cardinia Community Foundation.

## Conditions of Donor Gifts and Assets

- The gifts form part of the funds of the Cardinia Community Foundation and do not form a separate fund.
- It cannot be refunded at any time.
- The Cardinia Community Foundation may change the name of the Named Fund if it is required under law or recommended by the ATO and will seek input from the Donor as to the change in name.
- The gifts will not be invested separately from the funds of the Cardinia Community Foundation.
- The assets will not be separately accounted for in the statutory financial statements of the Cardinia Community Foundation, although separate management accounts in respect of the assets will be maintained for the purposes of internal management and identification.
- The Cardinia Community Foundation reserves the right to cease maintaining a Named Fund and merge its assets into the general accounts of the Cardinia Community Foundation if necessary.
- The Donor may contribute to the Named Fund as a one-time donation or make ongoing contributions.

## Payment of Donations

Deposits for your donation:

Bank Account Name: Cardinia Community Foundation LTD

BSB: 633 000

Account Number: 152 851 903

Reference: Your named fund

If you wish to pay via credit card, please contact us for a link.

## Contact Details

Email: [admin@cardiniafoundation.org](mailto:admin@cardiniafoundation.org)

Phone: 03 5945 0766

Address: PO Box 9, Pakenham, VIC, 3810

## Named Fund Establishment

### Primary Contact - Full Name

### Address

### Suburb:

### State:

### Postcode:

### Phone Number:

### Email Address:

### Preferred method of contact:

### Secondary Contact - Full Name

### Address

### Suburb:

### State:

### Postcode:

### Phone Number:

### Email Address:

### Preferred method of contact:

## Name of Fund

### Name you would like your Named Fund recorded as:

Please note to meet ATO requirements you cannot use the word "Foundation" in the fund name.

## Donor Grant Preferences

The Cardinia Community Foundation Grants are aligned with the Cardinia Shire Council's Livability Plan. We track our collective impact across six key focus areas: education, health and wellbeing, social cohesion, the environment, the arts and crisis support. Taking this into consideration, describe the areas of interest or specific charities of interest which the Trustees may take into consideration when making grants:



## Your involvement with The Cardinia Foundation

We invite you to join the Cardinia Community Foundation's advisory committee or events, please indicate your interests below (if you wish to change your preference at any time, please advise us in writing):

- I would like to advise my grant preference annually
- I would like to receive invitations to local events
- The foundation may acknowledge my Named Fund on its website, social media and website
- The foundation may contact me to be involved in their newsletter or newspaper articles

## Donation

I will make an initial unconditional donation of \$  to The Cardinia Community Foundation.

## Privacy Policy

The Cardinia Community Foundation from time to time includes information about its donors, fundholders and grants in newsletters, publications and on its website. In addition, donors and fundholders are named in approval letters to grant recipients and grant recipients are requested to acknowledge the Foundation and the relevant fundholder in material. Please indicate if you would prefer to remain anonymous.

- I would prefer for my fund to remain anonymous

## Acknowledgements and Signature

- the gifts form part of the trust fund of the Cardinia Community Foundation and do not form a separate fund and the gift cannot be refunded at any time;
- the Trustee may change the name of the management account if it is required under law or recommended by the ATO and will consider any request from the Donor as a change in name;
- the assets will not be invested separately from the trust fund;
- the assets will not be separately accounted for in the statutory financial statements of The Cardinia Community Foundation, though separate management accounts in respect of the assets will be maintained for the purposes of internal management and identification. The Trustee may provide reports of the investments and application of the management account to the Donor but is not to be under an obligation to do so;
- the Trustee may at any time cease to maintain a management account and account for the money and investments in the general accounts for the Trust Fund.

**Name of Fund Holder**

**Name of Chair**

**Signature of Fund Holder**

**Signature of Chair**

**Date**

**Date**







# Donation through Workplace Giving



## Workplace Giving

Helping out shouldn't be hard.

Especially when it's as beneficial as collective giving.

Just a few dollars in your pay each week can make a big difference.

**The Cardinia Community Foundation** is a registered charity bringing together the financial resources of many to support not-for-profit organisations dedicated to improving the lives of people in Cardinia. We create a community chest (endowment) in perpetuity that will respond to the needs of our community, both now and into the future. We run yearly community grant programs that focus on six key areas: education, health and wellbeing, social cohesion, the environment, the arts and crisis support, which aligns with the Cardinia Shire's Liveability Plan.

Our current focus is on the cost of living crisis and the impact on housing affordability and food insecurity.

## How does it work?

You can choose an amount to be donated each pay cycle. Your employer will deduct it from your pay and it will then be passed onto the Foundation.

Contact us if your employer doesn't have the Cardinia Community Foundation as an option for Workplace Giving.



# Workplace Giving

## Employee Details:

Employee Name:

Employee number (if applicable):

Email:

Phone Number:

## Donation:

I wish to commence my Workplace Giving donation with the amount of \$..... per pay cycle.

I need to cancel my Workplace Giving contribution

By ticking this box I agree for my details to be shared with the Cardinia Community Foundation to receive newsletters and updated via email

## Agreement

I agree to deduct funds from each pay cycle:

Signature:

Date:

Thank you for signing up to Workplace Giving to help build a stronger community in the Cardinia Shire. Cardinia Community Foundation will handle your details in accordance with our Privacy Policy.

## Frequently Asked Questions

### **What are the benefits of donating through Workplace Giving (WPG)?**

It's easy to set up, you are not only making a regular donation, but you are helping the Cardinia Community Foundation support local communities. You will be able to chat with your co workers about the impact you are making across Cardinia to help encourage others to donate.

### **How much of my donation is going to the Cardinia Community Foundation?**

100% of your donation will go to the Cardinia Community Foundation.

### **How much should I give?**

It's up to you. Small amounts often, add up. Or if your financial position allows, larger donations are always welcomed and make a bigger impact.

### **Will my details be given to the charity?**

It's your choice. You can opt in or out to receive updates from the Cardinia Community Foundation. Your payroll will only share your details with us if you want them to. If you've opted out consider staying in touch by signing up to our newsletter or checking out our LinkedIn and Facebook channels.

### **What does Cardinia Foundation do with my details if I opt in to share my details?**

The Cardinia Foundation will use your information in accordance with the privacy act. You will be added to a newsletter list and you have the option to unsubscribe at any time.

### **Will the charity acknowledge my donation personally?**

No. The Cardinia Community Foundation will acknowledge your donation directly to your employer who will keep track of the donations you have made and provide you with a summary at the end of the financial year on your payment summary.

### **Can I still claim a tax refund on my donation?**

**Pre-tax** - no, as it is a salary sacrifice and affected your tax each pay cycle, it cannot be claimed again. The business will claim the deduction as a donation.

**Post-Tax** - yes, your donation is processed from your post-tax income and your donation will be shown on your income statement. Donation of over \$2 can be claimed as a tax deduction as the Cardinia Community Foundation Trust is a Deductible Gift Recipient (ABN 69 697 426 233)

### **Can I change my donation after I have submitted my pledge form?**

Yes, you can change your donation simply by resubmitting the donation form to payroll. Your payroll will determine the notice period required to change donation amount.

