

2020 ANNUAL REPORT



 **NRCF**
we help you help others



Connecting people who care,
with local causes that matter,
to enhance community wellbeing.



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We acknowledge the Traditional Owners of the lands where we live and work and their continuing connection to land, water, sea and community. We pay respects to Australia's First Peoples, to their unique and diverse cultures, and to Elders past, present and future.



ABOUT NRCF



The Northern Rivers Community Foundation (NRCF) is on a mission to build a compassionate, generous and equitable Northern Rivers community.

NRCF has the largest footprint of any community foundation in Australia; from Tweed to Grafton, from the coast to Casino and Kyogle, we have around 300,000 people in our region and encompass seven local government areas.

The NRCF are building a sustainable legacy for the future of our community. As a community-based independent foundation, donations are pooled and invested in ethical impact funds. Income from these funds supports our grant programs. This means we can provide a permanent source of funds to the community year after year.

With each donation, our investment fund grows, and so does the grant funding. We also encourage donations for specific grant programs and capacity building initiatives that aim to have an impact now. We partner with local individuals, families, businesses and foundations to help meet the needs of our community now, and in the future.

Our grants touch on issues such as people's right to health, employment, higher education, happiness and creative expression, and the challenges of living in a regional community. In 2020, our grants focused on the following impact areas:

- Health & Wellbeing
- Education, Employment & Training
- Arts & Culture
- Animal Welfare, Environment & Conservation
- Aged Care & Disability Services

NRCF invites you to become involved.

NRCF TEAM



2020 BOARD OF DIRECTORS

John Callanan (Chair)
Lynda Dean (Deputy Chair)
Cara Austen (Secretary)
Ninian Gemmell (Treasurer)
Luke Barker
Victoria King
Johan Kortenhorst
Rita McIlwraith
Marc Sofer
Todd Sotheren
Nicole Weber

Resigning Directors in 2020

Lisa Daw
Rea Francis
David McGrath
Nathan Luke

ASSOCIATE DIRECTORS

Allison Henry
Dione Green
Jane Hanckel

Resigning Associates in 2020

Felicity Stening
Seb Berry
Adam Gibson

STAFF

Emily Berry (Chief Executive Officer)
Juanita Keen (Finance & Administration)
Lydia Plowright (Marketing, Engagement & Development)

COMMITTEE MEMBERS

Tricia Shantz (Grants)
Maggie Brown (Grants)

AMBASSADORS

John Bennett (Bequest Program)
Paul Jameson (Bequest Program)

MESSAGE FROM THE CHAIR & CEO

Drought, bushfires, floods, pandemic – what a year! Surely no one could have foreseen the upheaval and changes that we have all faced in 2020.

Yet once again, this remarkable community rallied in support, which enabled the NRCF to increase its annual grant distributions by 70% to a record \$396,545, bringing our total grant distributions since inception to over \$2 million.

RESPONDING WITH PURPOSE

As the full impact of COVID-19 emerged in 2020, and in the wake of the drought, floods and bushfires wreaking havoc, the NRCF conducted a community research project to understand regional needs.

This research revealed several key areas of need in the Northern Rivers, with new vulnerable groups emerging, a spike in demand for community services, as well as a reduction in income for many community organisations who rely on fundraising events and social enterprise ventures.

The NRCF team had a firm resolve to bring all our community resources together to help those most vulnerable to recover and most importantly, to build a more resilient community against future disasters and crises. That is why in mid-2020, we launched the Resilience and Regeneration Fund.

We were blown away by the response – from local donors and our interstate funding partners to international funding body, Global Giving, a total of \$245,954 was raised, which was used to establish the Recovery and Resilience Grant Program.

“As a team, we are regularly inspired by all the people who are connected to the NRCF.”

This new program is focused on funding solution-based responses to current challenges and encouraging community organisations to become more resilient and regenerative in their approach to natural disasters and crises. Through this program we will fund 33 important and innovative community projects in 2021 – watch this space!

We were honoured to have Tamara Smith MP Member for Ballina, take the opportunity to officially recognise NRCF's contribution to community through the Recovery & Resilience Grants Program on the floor of NSW Parliament. She highlighted the importance of our community organisations and their ability to respond to community need arising from natural disasters or COVID-19.

Reflecting on this challenging year, we feel very proud of the Foundation's achievements outlined in this Annual Report, particularly the positive impact our programs have had upon the many communities of the Northern Rivers.

As an organisation, we also feel proud of our team's ability to pivot and evolve in the face of multiple challenges, which has not only ensured the ongoing delivery of multiple grant programs, but also the creation of new areas of philanthropy focused on emergency response and recovery.

THANK YOU

As a team, we are regularly inspired by all the people who are connected to the NRCF – from our very grateful grant recipients who give so much in helping others, all the volunteers who share their time and expertise, and our community of benefactors who generously contribute to our various funds and grant programs.

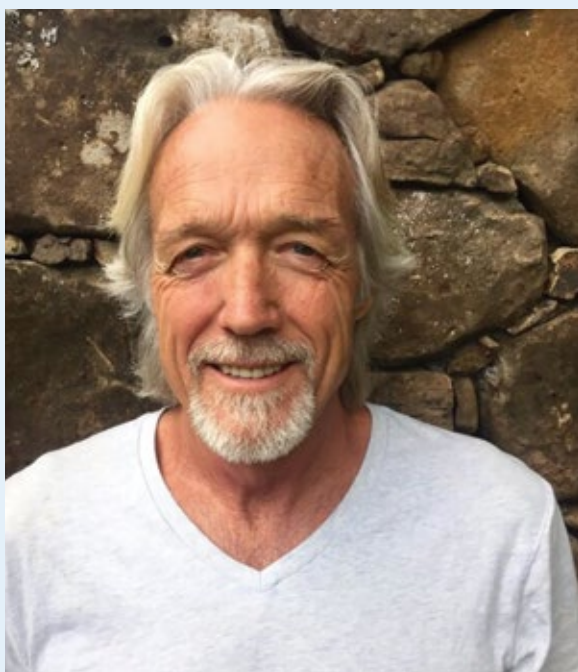
Thank you to all of you, for your commitment to this Foundation, and your heartfelt willingness to give to our Northern Rivers community.



John Callanan
Chair

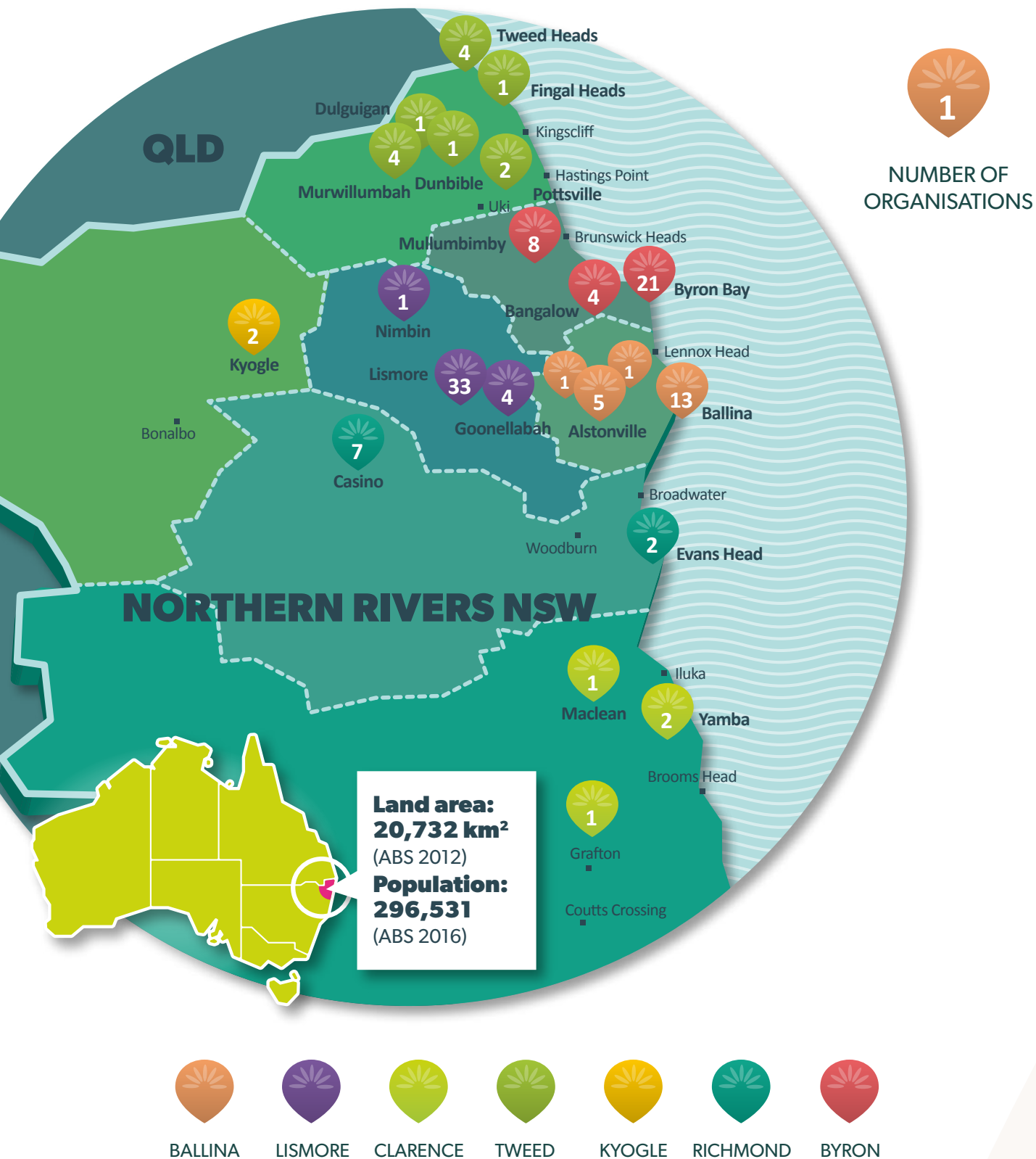


Emily Berry
Chief Executive Officer



OUR REACH

Since 2005 NRCF has granted \$2,034,459 across seven Local Government Areas of the Northern Rivers, to 312 projects across 119 organisations.



OUR PROGRAMS

NRCF provides financial support through a range of grant programs that aim to respond to the changing needs of our community. In 2020, our programs included:

- Financial Capability
- FRRR 'Back to School'
- Capacity Building
- SCU Bowen Education Fund Scholarship
- Chairperson's Grant
- Community Grants

FINANCIAL CAPABILITY PROGRAM

The Community Well provides lending and mentoring to businesses that are contributing to building regenerative and resilient communities in the Northern Rivers.

Established by a group of investors, The Community Well will help to build the financial capability and financial literacy of our local organisations, and support them to enhance their positive social, economic and environmental impact through mentoring.

The Community Well received a grant of \$92,625 from the NRCF, thanks to support from the Ecstra Foundation. This funding is being used to engage a Project Manager to run Community Well operations over two years.

The pilot program commenced in July 2020 with select organisations and in November, The Community Well provided its first loan to Herbidoor, a plant-based ready meal maker founded by Pottsville local, Matt Goss. This important pilot phase has been used to build, test and refine the model before opening applications to the community more broadly in 2021.

IMPACT: Financial Education & Training

TARGET: Broader regional

NRCF GRANT: \$92,625 to fund a Project Manager at The Community Well over two years, supported by Ecstra Foundation



The Community Well Investment Committee member and business mentor, Marc Sofer and Executive Director Ashleigh Camm are ready to help build the financial capability of our local organisations.



Coutts Crossing principal Michelle Dalglish with students who received 'Back To School' vouchers through the Bushfire Response program

IMPACT: Disaster Response; Education

TARGET: Children and Youth

NRCF GRANT: \$50,000 to Bushfire Response, \$6,000 to Grandcarers Program, supported by Foundation for Rural & Regional Renewal (FRRR)

FRRR 'BACK TO SCHOOL' PROGRAM

NRCF believes that education is a fundamental right and that a quality education should be accessible, irrespective of your personal circumstances, or where you live. However, many families in rural, regional and remote Australia struggle to provide the basics their children need at school.

That is why, in partnership with the Foundation for Rural and Regional Renewal (FRRR), the NRCF has been supporting the Back to School (BTS) Program since it began in the Northern Rivers in 2006, distributing over \$500,000 in redeemable vouchers to school children and their families in our region.

Bushfire Response

For those impacted by the 2019-2020 summer bushfires, recovery has been a long and challenging process. In partnership with FRRR, the NRCF funded \$50,000 in vouchers to help 478 bushfire affected families in the Northern Rivers pay for back to school essentials in 2020.

NRCF partnered with regional service provider Social Futures on this project, to distribute 1000 redeemable \$50 vouchers to families in need across 35 schools in bushfire affected zones, from Nymboida, to Rappville, Bonalbo and Woodenbong. The vouchers were used to purchase items that students may have lost in the fires and were not able to replace due to financial difficulties.

With their community affected by catastrophic fire conditions in November 2019, many families at Coutts Crossing faced hardship in the aftermath of the fires due to property damage and loss of livestock. All 86 students at Coutts Crossing Public School received a voucher.

"The school has worked hard to deliver a range of social-emotional programs to improve student's resilience and strengthen coping skills in the aftermath of the bushfires. And now the vouchers have brought some welcome financial relief to families and students," said Michelle Dalglish, principal at Coutts Crossing Public School.

Grandcarers Program

The NRCF continue to support 'Grandcarers' through the BTS Program – grandparents who are primary carers of school aged children – by offering redeemable vouchers valued at \$50 for items such as books, stationery, school bags, shoes and clothing. In 2020, 125 vouchers were distributed, supporting 94 Grandcarers in the region.

This program helps to provide a basic need for students and their carers, while acknowledging the important role of grandparents in supporting educational opportunities for their grandchild.



CAPACITY BUILDING GRANT PROGRAM

Through our Capacity Building program, the NRCF is focused on funding organisations that have clearly identified a need in the sector and can show a measured and planned approach to addressing this need over the long term. In 2020, the NRCF continued to fund The Buttery's free Family Counselling Program, with the support of Portland House Foundation.

The Buttery has been providing treatment for mental health and substance use issues since 1973. All programs are evidence-based and best-practice. Through its residential and community programs, The Buttery provides a continuum of care from prevention to treatment and aftercare. Demand for their services is great. In 2020, through residential and community-based programs, The Buttery's dedicated team were able to support 2,141 participants, through 27,143 episodes of care.

The Family Counselling Program is a much-needed free service for local family members and loved ones of people dealing with addiction. It is a key program for The Buttery because it not only helps family members who are often in great distress over a loved-one's substance abuse, but also encourages a person with substance abuse issues into treatment, supporting their recovery and non-relapse.

In 2020, demand for services grew, with many more people finding it challenging to deal with their substance use during COVID-19 lock down. The Buttery quickly moved programs online in response to social distancing restrictions. Without the need to travel for counselling sessions, participation in The Family Counselling Program increased. Nearly 500 clients accessed one or more of these counselling sessions in 2020.

"We are extremely grateful for the continued support that the NRCF has shown for the life-changing work of The Buttery," said Leone Crayden, The Buttery CEO.

"Through their support we are able to help teenagers and adults who have the sincere desire to lead a better life free from addiction to drugs and alcohol. The family counselling service is totally dependent on philanthropy as provided by the NRCF and is not funded by any Government Department, yet it is one of the programs with the highest demand at the Buttery," she said.

IMPACT: Health & Wellbeing

TARGET: Broader Regional Community

NRCF GRANT: \$47,500 to fund the free Family Counselling Program at The Buttery, supported by Portland House Foundation



*The Buttery's counsellors quickly adapted to Covid-19 by offering face-to-face programs via Zoom
L-R Brendan Monson, Tanya Magnay and Geoffrey Carthy*



SCU-Bowen Education Fund Scholarship recipients Ben Lyons and Ruby Maslen

SCU-BOWEN EDUCATION FUND SCHOLARSHIP PROGRAM

"I know from personal experience how important a good education is to bring out the full potential of a person, enable a rewarding life for the individual and to provide support to their family."

– Peter Bowen

Peter and Julianne Bowen are passionate about helping students access education. That is why, in partnership with the Southern Cross University, they established the SCU-Bowen Education Fund* in 2007. Income from this investment fund has supported two university scholarships each year, assisting 22 students since it was established.

The scholarships provide financial assistance to help students overcome disadvantage, enabling them to focus on education so they can chase their dreams and career ambitions. Applicants are asked to demonstrate a commitment to the region through their contribution to their school and broader community.

In 2020, NRCF awarded two scholarships of \$2,500 each to Ruby Malsen and Benjamin Lyons.

IMPACT: Education

TARGET: Youth

NRCF GRANT: \$5,000 to fund two scholarships for Southern Cross University students

Ruby is studying a Bachelor of Legal and Justice Studies at SCU's Lismore campus, to help her pursue a career with the NSW Police Service.

"I am grateful and honoured to receive the SCU Bowen Scholarship for 2020. This scholarship has assisted me enormously in completing my Bachelor Degree. The scholarship has helped with the purchase of textbooks that I needed for the course and assisted in changes from on-campus to online study through buying supplies for a home office," said Ruby.

Ben is using a Bachelor of Business degree at SCU's Gold Coast campus to help kick start a career in Real Estate.

"University has its financial pressure and the SCU Bowen Scholarship has definitely made purchasing much needed textbooks easier. As a result, I was able to focus more on my studies. I am very grateful to be chosen for the 2020 scholarship and look forward to what the future holds and achieving my goals," said Ben.

*The SCU Bowen Education Fund is part of NRCF's Named Funds program. See p.22 for more details.

CHAIRPERSON'S GRANT

"We see it as vital that young people not only care for their environment but believe that they can make a positive impact for the future." – Dr Bridie Cullinane

Young people in the Northern Rivers have big ideas for addressing local environmental issues and the Green Innovation Awards provide a platform for them to be heard. This Awards program was supported by the annual NRCF Chairperson's Grant in 2020.

The Green Innovation Awards, a community based environmental competition for students across the Northern Rivers, recognise schools for out of the box thinking. Founded by local chiropractor Dr Bridie Cullinane, the awards challenge students to invent, develop and present ideas for greener living to a panel of environmental scientists and influential leaders.

"The opportunity to present their ideas before key stakeholders in the community is really powerful because it makes those students feel that their concerns for the environment are being heard and that there is support for the solutions that they provide," said Dr Cullinane.

With many students learning from home in 2020, the team had to adapt to the changing situation caused by COVID-19. This involved developing online learning resources and running a virtual Award Ceremony in December 2020, where Dunoon Public School and Richmond River High Campus were announced as the primary and high school winners.

Agricultural students at Richmond River High explored ideas for transforming problem waste caused by single-use stock feed bags, into tarps, frost covers, aprons, pencil cases and re-usable bags. The creative students at Dunoon Public School designed Australia's very first 'Spray Safe App', for farmers to log in the date, time and location of agricultural spraying to alert people living nearby with allergies and health conditions.

The Green Innovation Awards are open to school kids across the Northern Rivers. In 2020, 28 schools submitted ideas. Following the success of this year's program, Dr Cullinane is already looking to the future, announcing that the 2021 awards will be even bigger and better with a new learning experience to support teachers and students in refining their ideas.

"For the first time, we're introducing a new mentor program to directly connect schools with local business leaders who are at the forefront of their industry," said Dr Cullinane.

IMPACT: Education; Environment

TARGET: Youth

NRCF GRANT: \$5,000 grant to support the Green Innovation Awards program



Agricultural students at Richmond River High Campus, Britney Leham, Alisha McPherson, Emily Hunter and Taya Arundel-Clarke proudly showcase the re-usable bags they made entirely from single-use stockfeed bags that were going to landfill.

COMMUNITY GRANTS PROGRAM

The Community Grants Program supports social, environmental and cultural projects across the Northern Rivers that enhance our community's wellbeing.

Each year, our small grants round offers a broad window into the work of many local community groups, providing valuable insights into the challenges they face and the issues they are working to address. It is our way of ensuring donors' funds fuel innovative and sustainable projects that have the greatest impact, with each small grant often leveraged by many volunteers.

In 2020, \$190,420 in Community Grants were distributed to a record 33 inspiring projects, thanks to our generous NRCF donors and funding partners, including the James Frizelle Charitable Foundation, Yulgilbar Foundation, Portland House Foundation and the Foundation for Rural and Regional Renewal (FRRR). Grants ranged in value from \$2,000 to \$10,000 each.

As the full impacts of COVID-19 emerged in 2020, many of these community organisations were forced to adapt to the practical fallout of new government restrictions, with some postponing programs to 2021. Read more about their 2020 journeys in 'Our Stories'.

HEALTH & WELLBEING

HUMAN NATURE ADVENTURE THERAPY

\$8,010 Activ8 – outreach therapeutic mentoring for at-risk young people

Activ8 is an innovative nature-based community outreach project providing intensive trauma-informed therapeutic mentoring for the most at-risk young people in our communities. *Supported by Yulgilbar Foundation*

FAMILY SUPPORT NETWORK

\$3,480 Little upgrade of kitchen appliances at South Lismore supported playgroup

Healthy eating workshops – providing education to families on cooking healthy, affordable meals for their family. The current kitchen appliances are at the end of their life. A new fridge, microwave, dishwasher, stove, mixer, toaster and a pantry are needed to provide these workshops.

Supported by James Frizelle Charitable Foundation

LITTLE WINGS

\$9,552 Little Wings Children's Hospital Flight Program Northern Rivers

Since 2012, Little Wings has provided free, non-emergency flights and ground transport service for seriously ill children and their families located in country NSW. The project supports families from Northern Rivers with a child suffering from a serious and chronic illness such as cancer.

Supported by James Frizelle Charitable Foundation

POTTSVILLE BEACH NEIGHBOURHOOD CENTRE

\$8,900 Women's Healing Beyond Trauma Project

Provide group sessions of nurturing and healing activities for women impacted by violence-related trauma at two locations – Murwillumbah and Pottsville. Provided free for women who are participating in trauma counselling and child and family support activities.

Supported by James Frizelle Charitable Foundation

ROTARY CLUB OF MURWILLUMBAH

\$3,000 Murwillumbah High School Mental Health First Aid Project

The project is to provide the Teens Mental Health First Aid Program to year 8 of approximately 100 students and the 14 hour Mental Health First Aid course to 5 School Staff from Murwillumbah High School.

Supported by James Frizelle Charitable Foundation

VIBE CARE

\$7,711 Community Pantry

Providing free and low cost food for disadvantaged families in the Tweed region, helping them save significantly on their shopping bill. Free fruit, vegetables and bread, and low cost food will be provided to up to 600 families per week.

Supported by James Frizelle Charitable Foundation

ASBESTOSIS AND MESOTHELIOMA

ASSOCIATION OF AUSTRALIA

\$2,068 Asbestos safety and eradication information day for 'fibro alley'

An informative, interactive day about asbestos – where it can be found, who and how it can be safely removed and disposed of, what to do if you think you have been exposed, legal options, medical options and support information for those diagnosed with an asbestos related disease. *(Postponed to 2021)*

GUNAWIRRA

\$8,000 Supporting Coraki and Jarjum preschool staff with traumatised Aboriginal children

Through the medium of art and clay, Gunawirra's art therapists enable traumatised Aboriginal children to tell their own stories and express emotions, facilitating these safe spaces in the playgrounds of Jarjum and Coraki preschools every fortnight.

KYOGLE FAMILY SUPPORT

\$2,438 Muli Muli Community garden

The local community of Muli Muli, combined with the Aboriginal Ladies Corporation and Kyogle Family Support Services, aim to meet the community's desire for a community garden. This will provide life-skills, a safe meeting place, and a greater connection to community through community development.

MURWILLUMBAH COMMUNITY CENTRE

\$2,400 InspiringYOU – Young Womens Group

A program designed for young women, by young women. It is aimed at strengthening skills, providing community connections, improving wellbeing, building confidence and encouraging healthy relationships. *(Postponed to 2021)*

NGULINGAH LOCAL ABORIGINAL LAND COUNCIL

\$6,500 Gundurimba Community Building Project

To build the cohesion and participation in Gundurimba Community through the development of community facilities, events and projects.

REKINDLING THE SPIRIT

\$5,400 Creative Skills Intensive Program

Run during the school holidays to increase social and emotional well-being through an art space, this program creates confidence, self-identity and team building through a range of creative activities and experiences for young Aboriginal people in the Lismore area.

LIBERATION LARDER

\$9,000 Safe Space Social / Mental Health Worker

Provide a trained social /mental health care worker on the street and surrounds of the Byron Bay Community Centre Fletcher St Kitchen when nourishing meals and fresh food is made available to the homeless people in need.

*Supported by James Frizelle Charitable Foundation
(Postponed to 2021)*

WOLLUMBIN FAMILY SUPPORT

\$8,310 "Finding Me" Domestic Violence Recovery Group

A facilitated support group that promotes recovery from domestic violence by providing a safe environment where participants can access information, support, and connection. The program addresses the complex issues and emotions felt after experiencing abuse and empowers participants to reconnect and heal from trauma.

Supported by James Frizelle Charitable Foundation

TWEED PALLIATIVE SUPPORT AND WEDGETAIL RETREAT

\$5,200 Bereavement Support Program

Provide bereavement support in the form of a professionally led 4-week program four times per year for the community of the Tweed and surrounding regions. *(Postponed to 2021)*

WOMEN UP NORTH HOUSING

\$2,000 LOVE BiTES DVD Project

The compilation and production of a DVD teaching and educational aid / resource; comprising of music and art work resulting from the LOVE BiTES workshops delivered by WUNH to year 10 students in 2019.

THE WINSOME & LISMORE SOUP KITCHEN

\$4,000 Winsome Homeless to Home Project

New flooring for The Winsome accommodation for marginalised men in the community. The project utilises volunteer resident labour to strip and repair, paint and plaster walls, and remove old carpet prior to the professional laying of new woollen underlay and carpet.

Supported by James Frizelle Charitable Foundation

THE BUTTERY

\$7,200 Youth Connection: Early Intervention Program for At Risk Youth

Supporting 12-20 year-olds with substance misuse, behavioural and/or mental health issues. Uses group and individual counselling, martial arts and training in leadership, nutrition and healthy life-style to foster connection for disengaged youth.

EDUCATION, EMPLOYMENT & TRAINING

HOME ASSISTANCE AND REGIONAL TRANSPORT (HART)

\$3,950 Cultural Immersion Learning Experience for volunteers and staff of HART

HART Services volunteers and staff to experience the Banaam facilitated training which takes people on a practical journey to foster understanding of the theoretical framework for indigenous culture. Banaam brings, history, language, song-line and relationship to country, truly alive. *Supported by Yulgilbar Foundation*

JARJUM CENTRE

\$4,124 Homework Hub Technology Project

Jarjum Homework hub provides support for up to 40 Indigenous children aged 6-12 years to stay engaged in education each week. This project provides Jarjums with three Laptops and software to provide internet access to assist with homework tasks.

NORTH COAST COMMUNITY COLLEGE

\$10,000 Indigenous Land Management Employment Pathway

To inspire and nurture new opportunities for independence and prosperity for the aboriginal community through resourcing and development of an education and training program in Agriculture, Australian Native Foods industry and Indigenous Land Management.

BUNDJALUNG OF BYRON BAY ABORIGINAL CORPORATION (ARAKWAL)

\$9,111 Arakwal Bush Regeneration Team

To create an Arakwal Bush Regeneration team that will get the Arakwal people back on Country and working in Bush Regeneration in the Northern Rivers regions. This service is in high demand and cannot yet be fulfilled by the Arakwal because they need the equipment and tools to be able to do it. *(Postponed to 2021)*



ANIMAL WELFARE, ENVIRONMENT & CONSERVATION

BANGALOW KOALAS

\$4,770 Community Wildlife Corridor protecting the Northern Rivers Koalas

To enhance, protect and conserve habitat for EPBC Act and BC Act threatened species and ecological communities including vulnerable koala and critically endangered Lowland Rainforest of Subtropical Australia. The project will connect koala habitat and rainforest remnants in a wildlife corridor.

BRUNSWICK VALLEY LANDCARE, auspiced by Mullumbimby Neighbourhood Centre

\$10,000 Growing Seeds of Hope: Connecting Schools to Regenerative Agriculture

Drought resilience and soil and food health in farming and food production are now key social issues. This project will connect high school students with farmers and indigenous practitioners in Regenerative Agriculture to create agents of change for future generations. *Supported by Yulgilbar Foundation (Postponed to 2021)*

NSW WILDLIFE INFORMATION, RESCUE AND EDUCATIONAL SERVICES T/A WIRES

\$4,220 Two Modular Relocatable Wildlife Aviaries for Volunteer Wildlife Carers

Purchase aviaries to suit various species; mainly possums, gliders or birds. The flat panels can be transported on a large trailer, assembled on site, dismantled and relocated according to need.

ZERO EMISSIONS BYRON

\$5,500 Replant Byron – Growing our future now!

Zero Emissions Byron aims to reduce Byron Shire emissions to zero by 2025 to combat climate change. A tree planting day and free Regenerative Agriculture workshop involves the community directly in a fun and practical way.

ARTS & CULTURE

BYRON YOUTH THEATRE

\$6,000 How on Earth? An original theatre production

Byron Youth Theatre will consult with local and national ecological, health and wellbeing organisations to create an original production focusing on the complex issues of eco-anxiety and ecological despair. The production will be delivered to local schools in the region as well as providing a public forum.

BYRON YOUTH SERVICE

\$5,613 Sound Exchange

Upgrade defunct sound and P/A equipment at the Byron Youth Activity Centre (YAC), to create a mobile sound and event resource. Two intensive workshops will support ten at-risk youth to develop skills in sound production, DJ'ing and event management.

GRAFTON JACARANDA FESTIVAL

\$6,000 Grafton Jacaranda Festival – A Visual History

Compile an audio-visual display including, film, audio and still images, to be displayed throughout the Festival. Include titles from the National Film and Sound Archive that highlight the history of the town and the Festival, building civic pride and raising awareness. *Supported by Yulgilbar Foundation (Postponed to 2021)*

AGED CARE & DISABILITY SERVICES

RIDING FOR THE DISABLED BALLINA

\$2,065 Safety poly belting for horse stalls

Purchase and install poly belting on the horse stalls for safety purposes while the horses are resting. Improves the safety and wellbeing of the horses, while helping to keep volunteers safe – so the team can continue providing their invaluable services to the disabled community.

Supported by James Frizelle Charitable Foundation

BANGALOW MEN'S SHED

\$5,125 Nursery Walkway / Wheelchair Access Ramp

The installation of a walkway / access ramp to provide access for people with restricted mobility to the Bangalow Men's Shed (BMS) nursery. Facilitate the inclusion of a wide range of persons in activities important to many.

Supported by James Frizelle Charitable Foundation (Postponed to 2021)

BYRON HERB NURSERY

\$4,700 Gardening equipment storage lockup

Construct a secure storage area for mowing and gardening equipment. The Herb Nursery's new gardening business employs local youth at disadvantage to provide garden maintenance services for people living with a disability in the Northern Rivers region.

Supported by James Frizelle Charitable Foundation

BALLINA SHIRE MEALS ON WHEELS

\$6,073 Essential upgrade of Computer System

Ballina Shire Meals on Wheels is reliant on a complex computer system to run its client's services and financial programs. The upgrading of the computer system will reduce risk of service interruption and loss of data.



OUR STORIES

HUMAN NATURE ADVENTURE THERAPY

At a time when physical distancing derailed so many things in young people's lives, Human Nature Adventure Therapy remained focused on keeping them connected.

Local psychologist Andy Hamilton founded Human Nature Adventure Therapy to provide young people with a more accessible, in-depth and connected form of therapeutic support.

"For at risk young people who were already struggling with mental health issues, COVID-19 trauma is just one more thing on a long list," he said. "Staying connected to young people has remained our top priority, and as we talk with them it's so clear that they need holistic therapeutic support more than ever before."

Getting creative, being persistent and tailoring virtual communication and therapeutic support opportunities to each young person proved to be the magic formula in 2020.

From individual facetime, zoom and messenger check-ins to virtual launch events filled with activities, local celebrities and fun hand delivered 'porch packages', the team at Human Nature has been making sure young people continue to feel a sense of connection, belonging and support.

As restrictions started to ease, the Human Nature team were excited to start getting back out into nature to connect in person with young people again.

Their Activ8 therapeutic program, funded by a Community Grant with support from the Yulgilbar Foundation, was able to transition individual therapeutic sessions from 'facetime' back to 'nature time'.

Activ8 was developed to fill a huge gap in services for at-risk and disengaged young people aged 14 – 19 across the Northern Rivers from Grafton to Tweed Heads. It is an innovative mental health program specially designed to reach young people who don't always find it easy to acknowledge their struggles and access therapeutic support.



IMPACT: Health & Wellbeing

TARGET: Youth

NRCF GRANT: \$8,010

Activ8 – outreach therapeutic mentoring for at-risk young people, supported by Yulgilbar Foundation

Human Nature's team of mental health professionals gets to know each young person and tailor approaches to individual needs, taking therapeutic sessions into nature wherever possible and utilising the intrinsic healing and health benefits of movement in the outdoors.

Feedback from participants is that the Activ8 sessions in these more relaxed settings feel more like spending time with a trusted mentor in the outdoors than conventional therapy. With in-person connections now possible again, the team at Human Nature look forward to growing the Activ8 program to reach many more young people.



IMPACT: Animal Welfare

TARGET: Wildlife; Broader regional community

NRCF GRANT: \$4,220

Two modular relocatable wildlife aviaries for volunteer wildlife carers

WIRES

Wildlife carers in Goonellabah and Billinudgel now have two new modular relocatable wildlife aviaries thanks to Wires Northern Rivers and a Community Grant from the NRCF.

The large aviaries provide a safe haven (especially from rats and snakes) to support rehabilitation of injured birds, with enough room to build up flight strength before they're released into the wild

Some patients have included large parrots, a tawny frogmouth, kookaburras and a pheasant coucal. These aviaries suit various species, including possums, gliders and birds, and can be easily dismantled and relocated depending on the needs of local wildlife carers.

"To be able to properly flight test birds has been invaluable. I am extremely grateful for this aviary on a daily basis and there's no doubt it has improved the lives of the animals in my care," said J Bawn, Billinudgel Aviary.

WINSOME HOTEL & LISMORE SOUP KITCHEN

The Winsome in Lismore is a pub with no beer. In 2009, the Hotel was bought by the Lismore Soup Kitchen, who opened the Winsome Café to serve meals to people doing it tough and provide low-cost accommodation for marginalised men seeking pathways out of homelessness.

Thanks to a NRCF Community Grant, supported by the James Frizelle Charitable Foundation, the team repainted, recarpeted, and repaired four of their accommodation rooms in 2020. This project has utilised volunteer resident labour, helping to improve their self-esteem and confidence, while obtaining basic plastering and painting skills.

Current refurbishments are part of an ongoing project at the Winsome. Of the 18 Winsome residential rooms, 15 that required repainting and new carpets over several years have all been funded through the NRCF. These rooms will continue to welcome men living without a home to a new life by providing them with a private, safe space to call home – a vital foundation to rebuilding their lives.

"The Winsome Management Committee is so grateful to the NRCF for their commitment and belief in what we have jointly been able to achieve over the past 6 or 7 years," said Paul Murphy, Winsome Centre Manager.



IMPACT: Health & Wellbeing; Education & Training

TARGET: Homeless

NRCF GRANT: \$4,000

Winsome Homeless to Home Project, supported by James Frizelle Charitable Foundation



IMPACT: Health & Wellbeing

TARGET: Children & Youth

NRCF GRANT: \$9,552

Little Wings Children's Hospital
Flight Program Northern Rivers,
supported by James Frizelle
Charitable Foundation

LITTLE WINGS

Seven year old Mahalia lives in Lismore. Over a 12-month period, she has been flying routinely with Little Wings, traveling from home to Westmead Children's Hospital and Royal Far West, to access vital medical services unavailable in her hometown.

Mahalia was diagnosed with a neurological disorder at a young age and has needed ongoing support and assistance to manage daily functions and achieve a sense of normality. This disorder has been further complicated with physical health issues, anxiety, sleep disturbance and emotional instability.

But Mahalia has proved to be a tough and determined young lady, presenting at the Little Wings plane every time with a smile and a kind word – no matter how the medications might be affecting her or how unsettled she might feel about the next medical appointment.

"Little Wings has offered relief in so many ways for our family," said Mahalia's mother, Kyanna. "They have helped practically with travel to and from hospital, when Mahalia was too sick or stressed to travel the long distances."

"They have lessened the load on our budget when times were already tough... and they got us there every time without a hitch and at short notice. A wonderful service that got us through the tough times, every time," she said.

Following recent treatment successes, Mahalia is now spending more time at home with her family and is focused on other childhood aspirations, like becoming a ballerina.

Since 2012, Little Wings has provided free, non-emergency flights and ground transport services for seriously ill children and their families located in country NSW. The Children's Hospital Flight Program supports families from rural and regional NSW with a child suffering from a serious and chronic illness such as cancer.

Thanks to an NRCF Community Grant, supported by The James Frizelle Charitable Foundation, Little Wings were able to deliver 25 flights for four Northern Rivers families including Mahalia's, so they could access lifesaving treatment via Westmead Children's Hospital and Royal Far West.

"Little Wings has been honoured to support Mahalia and her family when they needed it most," said Clare Pearson, Little Wings CEO.

"We would like to thank the Northern Rivers Community Foundation on behalf of Mahalia and the many families that have benefited during 2019 – 2020. We could not provide such consistent and meaningful support without your help," said Clare.



IMPACT: Environment & Conservation

TARGET: Broader regional community

NRCF GRANT: \$5,500

Replant Byron – Growing our future now!

ZERO EMISSIONS BYRON

A community forest of 2400 native trees has sprung into life at The Farm Byron Bay, as part of a unique project led by Zero Emissions Byron.

This volunteer organisation aims to reduce Byron Shire emissions to zero by 2025 to combat climate change. Drawing carbon into trees and the soil are key solutions, so part of their emissions reduction strategy is to plant 1.8 million trees in the Byron Shire by 2025 through 'RePlant Byron'.

The project has involved community members directly in a fun and hands-on way, giving locals the opportunity to buy a tree and then get their hands dirty by helping with the mass planting. As The Farm has over half a million annual visitors, the planting will have high visibility for local community members and visitors to the region, raising awareness of tree-planting as a practical and long-term solution to climate change.

When social distancing restrictions impacted plans to run free Regenerative Agriculture workshops as part of this project, Zero Emissions expanded their reach by holding a public screening of the highly acclaimed documentary 'Kiss the Ground' at The Byron Theatre, followed by a discussion panel on regenerative agriculture and food security in Byron Shire led by Damon Gameau.

KYOGLE FAMILY SUPPORT

Regional isolation, health issues and lack of transportation can be challenging for many who live in the Aboriginal community of Muli Muli, located near Woodenbong at the north-west edge of the Northern Rivers. With a population of around 200, the community retain their traditional links to the land and the Githabal language is still spoken.

By establishing a community garden, the community of Muli Muli, working with the Aboriginal Ladies Corporation and Kyogle Family Support Services (KFSS), are working to address some of these issues, through creating a safe and informal meeting place where community members can connect and share traditional knowledge.

Thanks to a NRCF Community Grant, the team at KFSS were able to purchase gardening and personal protective equipment to support this project. Activities now taking place in the garden include planting of traditional and edible foods, maintaining the communal garden space, cooking and recipe sharing. This encourages important life skills, such as teamwork and establishing a healthy diet through the provision of fresh food.



IMPACT: Health & Wellbeing

TARGET: Aboriginal & Torres Strait Islander

NRCF GRANT: \$2,438

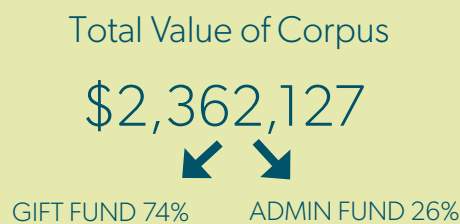
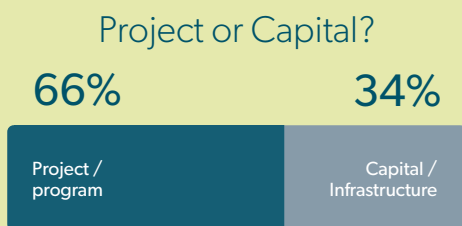
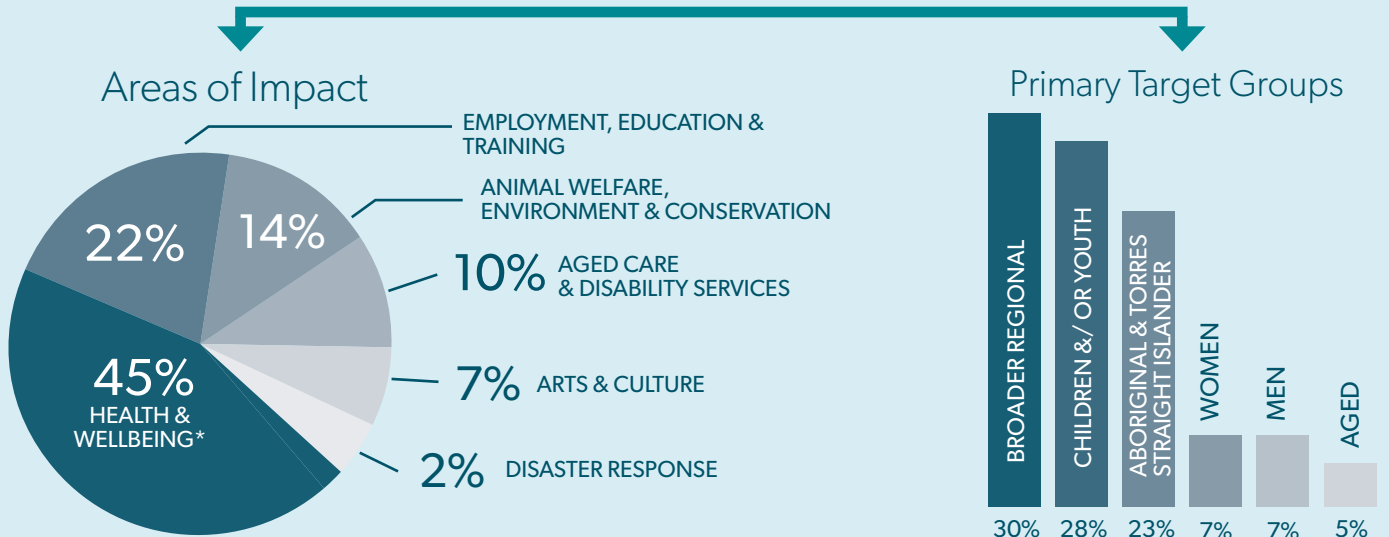
Muli Muli Community garden



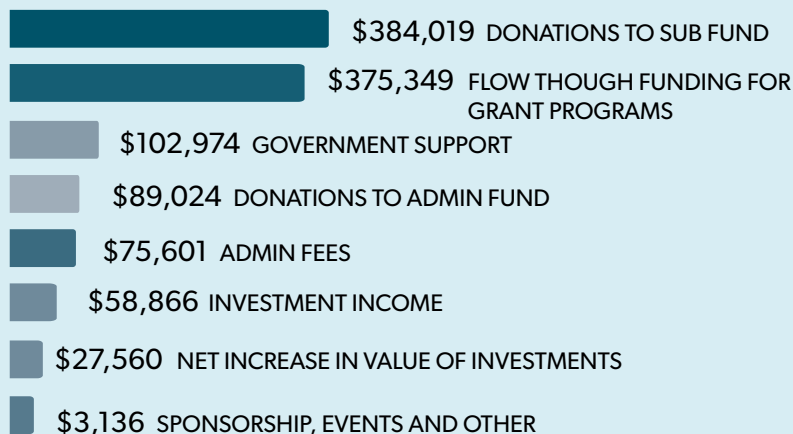
2020 IN REVIEW

\$396,545

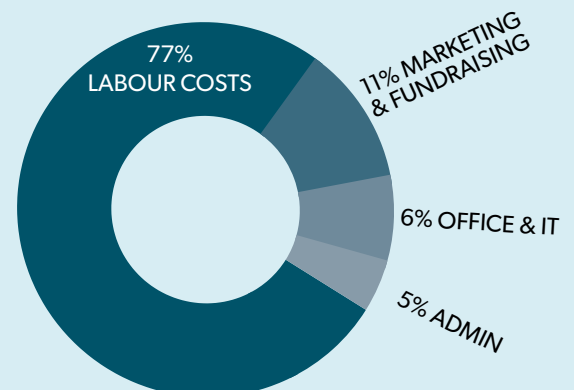
TOTAL GRANTS DISTRIBUTED



Revenue



Expenditure



Milestones Reached



*Health & Wellbeing covered the areas of mental health, substance abuse & addiction, family support, palliative care, homeless support, childhood sexual abuse, youth crime & violence prevention

NAMED FUNDS

A NAME IS A POWERFUL THING

The NRCF understands the value of a name. The gift of a name can also be priceless to our community and leave a long-lasting legacy. A Named Fund is a charitable fund you can set up at the NRCF, that acts just like your own Foundation.

A Named Fund can be established in your own name, your company's name, or, perhaps in the name of a loved one or associate. These Funds make a statement. They say something about values held, about influences felt, about relationships recognised. For more information about setting up your own Named Fund, please visit our website, or email info@nrcf.org.au.

In 2020, three new Named Funds were established with the NRCF.



CRYSTAL CASTLE AND KING FAMILY FUND

From humble beginnings on their 26 acre property, Naren, Sono and the King family have worked hard to establish the Crystal Castle, which encompasses the world renowned Shambhala Gardens. Now a significant tourist attraction, their vision for the future of the Castle is to continue creating a place to enrich spirit, where people can find some peace from the world, and be touched by nature's beauty.

To help enrich and give back to their own community, Naren and Sono established the Crystal Castle and King Family Fund in 2020, to support the people, the animals and the environment of the Mullumbimby area.

"For the past 35 years the Mullumbimby community has given us support in the form of creativity, passion, inspiration, and has been involved in so many collaborative projects both here at the Crystal Castle and fundraising for overseas causes," said Naren.

"We were inspired by the concept of the NRCF, and how a Fund like this is a long-term investment in community support, that only grows and gets better over time. This Fund provides the perfect opportunity for us to give back to our community, in perpetuity, and we're so excited to see what this will become in the future."



BENNETT REGAN YOUTH FUND

John Bennett was a founding Director of the NRCF. He is also a firm believer that bequests build a community and in recent years, has been spreading this message as a Bequest Ambassador for the Foundation. Together with his wife, Jennifer Regan, they also understand the importance of making an impact now.

That is why, John and Jennifer established the Bennett Regan Youth Fund in 2020, to help support the youth of Byron, Ballina and Lismore Shires, particularly in areas such as activities, education, transport and vocational guidance.

“Having lived here in the Northern Rivers for 40 years, more than half my life, I feel a very strong bond to the area,” said John. “I have great faith that the NRCF is extremely well managed and will continue to help those in need for many years to come.”

“We are passionate about supporting young people in our community – to help them reach their full potential. Through a bequest – we can plan to help support a cause that we really believe in – in perpetuity. On the other hand, we can use this Named Fund as a way of establishing that legacy while we’re alive – and getting the satisfaction of making a difference now.”

RESILIENCE AND REGENERATION FUND

After a tragically challenging summer with the impact of the drought, bushfires, floods and then the onset of COVID-19, the NRCF consulted closely with our local community organisations to build an understanding of their response and what help they needed to build resilience and capacity to cope now and into the future.

Community organisations were well placed to respond directly to community needs arising from current and future crises. However, despite providing vital services, many small groups were falling through Government funding gaps.

That is why, the NRCF established the Resilience and Regeneration Fund, in partnership with the Portland House Foundation, the James Frizelle Charitable Foundation, Yulgilbar Foundation and Global Giving to support local community groups in their response to crises.

Thanks to our generous network of donors and funding partners, an incredible \$245,954 was raised for this Fund. Unlike other NRCF Funds, donations made to the Resilience and Regeneration Fund flowed directly through to a special Recovery & Resilience Grants Program, for projects to be delivered in 2021.



OUR NAMED FUNDS

General Giving Fund

The General Giving Fund is the main pool of funds which the NRCF seeks to grow and forms the bulk of our investments. All donations that are received automatically go into this fund, unless donors indicate a preference for a specific Named Fund.

The Environment Fund

Established by George Lewin in 2006, with ongoing contributions from George and other members of the Northern Rivers community, the Environment Fund is dedicated to protecting our natural environment and building resilience in our communities.

SCU Bowen Education Fund

Established by Dr Peter Bowen, his wife Julianne and Southern Cross University to support students from our region who show outstanding academic achievement, but whose ability to further their education may be affected by financial disadvantage or hardship.

Tony Narracott Memorial Youth Fund

Established by much loved local identity Tony Narracott, this Fund is targeted to help the youth of Byron Shire. Tony had a close relationship with the Byron Youth Centre and recognised the importance of the Byron area to all the youth in the region.

Christopher and Lynda Dean Fund

Established as a general fund to support the broad aims of the NRCF and with a strong commitment to assist in the administration expenditures as part of the initial donation. The Fund is also focused on supporting the arts and cultural events.

Ballina Shire Fund

Seeded in November 2011 by John and Libby Welch from Optus in Ballina, Lynda and Christopher Dean, Councillor Sharon and Bruce Cadwallader and the NRCF itself. The Fund aims to build a long-term asset for the Ballina community that will continue to grow and support worthy service organisations in the Shire.

Byron Shire Fund

Supported by Byron Shire Council, JHA Recruitment and Optus Byron Bay to promote payroll deductions and regular giving, this fund is designed to further philanthropy in Byron Shire region. This fund grants to organisations delivering worthy projects across Byron Shire.

Lismore Shire Fund

Supported by Optus Lismore, APN and JHA Recruitment and established to promote payroll deductions and specifically assist Lismore based community projects.

Animal Welfare & Wildlife Conservation Fund

Seeded by Janét Moyle in 2018, the Fund aims to support animal welfare and wildlife projects across the Northern Rivers. Over two years, the fund has continued to grow, thanks to NRCF donors who share this passion, including local vet, Megan Kearney.

McGrath Northern Rivers Fund

Established by the team at McGrath Real Estate in Ballina in 2018. This Fund aims to encourage innovation as well as support those in need.

Tweed Shire Fund

Established in 2018 by Luke Barker, with the aim to support and fund a broad range of projects related to children & youth, health & wellbeing, and environment & conservation in the northern reaches of the region. To launch the Fund, Luke raised over \$20,000, which was matched by the Macquarie Foundation.

Pike Morrison Family Fund

Peter and Amanda Morrison established the Pike Morrison Family Fund in 2018, to make educational opportunities available to the disadvantaged.

Sustainable Food & Agriculture Fund

Seeded in 2019 by Harvest Group and private donors, this Fund will focus on supporting not for profit organisations with educational scholarships, site specific projects and educational events focused on regenerative agriculture.

Gavin Greenoak Fund

Established by Suzie Deyris in 2019 in honour of her partner Gavin Greenoak, this Fund will encourage, value and support protection programs for vulnerable, endangered and critically endangered species of the Northern Rivers.

Northern Rivers Wildlife Hospital Infrastructure Fund

This special purpose fund was established in 2019 to collect grants and funds in support of the development of a new Wildlife Hospital in the Northern Rivers region.

Bennett Regan Youth Fund

Established by John Bennett and Jennifer Regan in 2020, to help support the youth of Byron, Ballina & Lismore shires particularly in areas such as activities, education, transport and vocational guidance.

Crystal Castle and King Family Fund

Established in 2020 by Naren and Sono King, to support the people, the animals and the environment of the Mullumbimby area.

The Resilience and Regeneration Fund

Established in 2020 by the NRCF in partnership with the Portland House Foundation, the James Frizelle Charitable Foundation, Yulgilbar Foundation and Global Giving to support local community groups in their response to crises.

SUB FUND REGISTER

THE YEAR ENDED 31 DECEMBER, 2020

BALANCE SHEET at 30.12.20

SUBFUNDS

GIFT FUND, COMPRISING:

	2020	2019
General Giving Sub Fund	\$535,843	\$544,871
Christopher & Lynda Dean Fund	\$205,925	\$207,232
Tony Narracott Memorial Youth Fund	\$126,699	\$121,683
Environment Fund	\$150,396	\$151,391
SCU-Bowen Education Fund	\$74,514	\$72,017
Byron Shire Fund	\$31,246	\$21,269
Lismore Shire Fund	\$13,680	\$13,766
Ballina Shire Fund	\$52,497	\$48,682
Animal Welfare & Wildlife Conservation Fund	\$95,886	\$54,056
Tweed Shire Fund	\$36,224	\$35,532
Pike Morrison Family Fund	\$10,502	\$10,298
McGrath Northern Rivers Fund	\$37,788	\$21,115
Sustainable Food & Agriculture Fund	\$13,153	\$11,854
NR Wildlife Hospital Infrastructure Fund	\$70,125	\$66,215
Gavin Greenoak Fund	\$15,263	\$11,098
Bennett Regan Youth Fund	\$58,749	
Recovery & Resilience Fund *	\$200,340	
Crystal Castle & King Family Fund	\$25,838	
	\$1,754,668	\$1,391,080
Administration Fund	\$607,459	\$566,928
Net Assets	\$2,362,127	\$1,958,008

INCOME AND EXPENDITURE at 30.12.20

GIFT FUND

Income

	2020	2019
Donations Received	\$384,019	\$180,253
Flow Through Funding	\$375,349	\$193,622
Income from Investments	\$51,622	\$70,568
	\$810,990	\$444,443

Expenditure

Administration Fees	\$78,417	\$42,472
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Net Income

Grants paid and provided	-\$396,545	-\$233,487
Net increase decrease in the value of Investments	\$27,560	\$67,356

Surplus / Deficit for the Year

	\$363,588	\$235,839
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Balance Gift Fund at the beginning of the year

	\$1,391,080	\$1,155,241
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Balance Gift Fund at the end of the year

	\$1,754,668	\$1,391,080
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ADMINISTRATION FUND

Income

Administration Fees	\$75,601	\$42,472
Donations Received	\$89,024	\$544,547
Government Funding	\$102,974	\$-
Sponsorship, Event and Other Income	\$3,136	\$19,427
	\$270,735	\$606,446

Expenditure

Operational expenses	\$230,204	\$155,190
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Surplus / Deficit for the Year

	\$40,531	\$451,256
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Balance Administration Fund at the beginning of the year

	\$566,928	\$115,672
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Balance Administration Fund at the end of the year

	\$607,459	\$566,928
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* The Recovery & Resilience Fund opened in 2020 is a Flow Through Fund with all donations to be distributed to R&R Grants in 2021

FINANCIAL REPORT

Northern Rivers Community Foundation – Abridged Financial Statement THE YEAR ENDED 31 DECEMBER, 2020

	2020 12 Months	2019 18 Months
EQUITY FUNDS	\$	\$
Settlement Sum	60	60
Accumulated Funds	2,362,067	1,957,948
TOTAL EQUITY	2,362,127	1,958,008
Represented by		
CURRENT ASSETS		
Cash & Cash Equivalents	518,488	1,011,681
Trade & Other Receivables	20,000	0
Other Assets	249,055	244,036
Financial Assets	1,618,055	990,609
Total Current Assets	2,405,598	2,246,326
NON CURRENT ASSETS		
Financial Assets		
Right of Use Assets	0	4,384
Total Non Current Assets	0	4,384
TOTAL ASSETS	2,405,598	2,250,710
CURRENT LIABILITIES		
Trade and other Payables	21,018	5,317
Unearned Income	2,187	273,536
Provisions	20,266	9,453
Lease Liability	0	4,396
Total Current Liabilities	43,471	292,702
NON-CURRENT LIABILITIES		
Long Term Provisions	0	0
Lease Liability	0	0
Total Non Current Liabilities	0	0
TOTAL LIABILITIES	43,471	292,702
NET ASSETS	2,362,127	1,958,008

	2020 12 Months	2019 18 Months
REVENUE	\$	\$
Donations & Gifts Received	848,392	1,093,224
Investment Income	58,866	105,499
Other Income	181,712	104,620
Fair value gain on available-for-sale financial assets	150,056	122
Fair value gain (loss) on revaluations of available-for-sale financial assets	-122,496	0
TOTAL REVENUE	1,116,529	1,303,465
EXPENSES		
Administration, Fees and Costs	315,865	280,855
SURPLUS (DEFICIT) FROM OPERATING ACTIVITIES	800,665	1,022,610
Grants and Disbursements	396,545	233,487
Surplus (Deficit) for the year	404,120	789,123
Accumulated funds at beginning of the year	1,958,008	1,168,885
Less distribution of Capital for Administration		
ACCUMULATED FUNDS AT END OF THE YEAR	2,362,127	1,958,008

*Note: figures are sourced from Audited Financial Statements_MF Partners Ballina NSW 2478

REPORT OF THE INDEPENDENT AUDITOR

on the Abridged Financial Statements for Northern Rivers Community Foundation

OPINION

The abridged financial statements, which comprise the abridged statement of financial position as at 31 December 2020 and the abridged income statement for the 12 months then ended, are derived from the audited financial report of Northern Rivers Community Foundation for the year ended 31 December 2020. In our opinion, the accompanying abridged financial statements are consistent, in all material respects, with (or a fair summary of) the audited financial report, in accordance with the Charitable Fundraising Act 1991 and Taxation Administration Act 1953 – Public Ancillary Fund Guidelines 2011.

ABRIDGED FINANCIAL STATEMENTS

The abridged financial statements do not contain all the disclosures required by the Charitable Fundraising Act 1991 and Taxation Administration Act 1953 – Public Ancillary Fund Guidelines 2011. Reading the abridged financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report and the auditor's report thereon. The abridged financial statements and the audited financial report do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial report.

THE AUDITED FINANCIAL REPORT AND OUR REPORT THEREON

We expressed an unmodified audit opinion on the audited financial report in our report dated 10 March 2021.

MANAGEMENT'S RESPONSIBILITY FOR THE ABRIDGED FINANCIAL STATEMENTS

Management is responsible for the preparation of the summary financial statements in accordance with the Charitable Fundraising Act 1991 and Taxation Administration Act 1953 – Public Ancillary Fund Guidelines 2011.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on whether the abridged financial statements are consistent, in all material respects, with (or are a fair summary of) the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements.

MF Partners Chartered Accountants



Mark Charter – Registered Company Auditor

Address: Level 1 95 Tamar Street Ballina NSW 2478

Dated at Ballina this 10 March 2021

A LASTING LEGACY

PAUL JAMESON'S GIFT TO OUR COMMUNITY

In 2020, Paul Jameson made the decision to leave an important gift that will support the long-term wellbeing of our Northern Rivers communities. For him, that decision was an easy one.

Paul has been supporting the NRCF since inception, working on the original business plan. More recently, as a Bequest Ambassador, Paul has had the confidence to introduce others to the NRCF and watch them derive satisfaction in the way their money is invested, with the earnings used to support a wide range of community benefits.

"At the NRCF, some of our community's finest minds have been working on the governance, investment strategy, giving policy and marketing amongst the many areas that are so important," said Paul.

"Whilst my background has been in business both large and small, my passion has been in community affairs, so I have seen the need for our Foundation to support the social enterprises that do so much to alleviate poverty and suffering. The roll call of recipients has been astounding and there are many community organisations that have been assisted and enhanced by the Foundation's grants."

Having served on several community associations across the region, Paul knows how important it can be for these organisations to receive external funding to continue their great work.

"As governments continue to cut back on recurrent funding for charities, the Foundation's work becomes increasingly important. Therefore, building a corpus that is preserved in perpetuity with the earnings disbursed to the needy in the community makes perfect sense."

"For me, the decision to bequest my estate to NRCF was an easy one with which I am very comfortable. My bequest will help to build the cash reserves, support long term sustainability of the Foundation and continue to help the community far into the future. I



"My bequest will help to build the cash reserves, support long term sustainability of the Foundation and continue to help the community far into the future."

have decided to bequest the entirety of my estate, but others may choose to commit a part to NRCF with the remainder going to family, friends or other charities."

"My thanks go to John Bennett for helping me to come to this decision and his guidance in its implementation. My thanks also to all the Board and committee members who, over the years, have put so much work into building such a great organisation," said Paul.

LEAVE A LASTING LEGACY IN YOUR COMMUNITY

By leaving a gift in your will to the NRCF, you can help ensure that the vital support we provide to your community will keep going well beyond your lifetime. By planning a lasting gift today, you can help to ensure a better tomorrow for many others.

For more information on how you can leave a bequest to the NRCF, visit the 'Giving' page on our website. If you are interested in joining a morning tea to hear more about how your gift can support the long-term wellbeing of our communities, please contact info@nrcf.org.au.

THANK YOU

NRCF would like to acknowledge the support of all our funding partners, sponsors, donors, partners and volunteers who have generously contributed to NRCF throughout the year.

GRANT PROGRAM PARTNERS



NRCF SPONSORS



IN-KIND SUPPORT

Brunswick Picture House, Byron Bay Herb Nursery, Byron Bay Services Club, CrewMark, Ginger Nectar, Half Full Communications, Herbert Smith Freehills, Jennifer Turner Design, Kurt Peterson Photography, MF Partners, Mullumbimby Hire, Right Eye Creative, Stone & Wood, The Sun Bistro, Woven Motion.

Thank you to everyone who donated to the NRCF in 2020, including:

Alan Heathcote, Allison Henry, Andrew Narracott, Angie & Greg Wilton, Anna Middleton, Anne Whittingham, Beach Suites, Belinda Seaton, Brad Tom – TNR Byron Bay, Bruno Kortenhorst & Rachael Carter, Byron Bay & Hinterland Property, Byron Bay Coffee Company, Carole and Peter Lamont, Caroline Lloyd - SOSoz, Charmian Bourne, Chris Abraham & Carole Gamble, Coral Jones, Damien and Janene Hellwege, Diane Firestone, Dona and Peter Graham, Donald Recsei, Gerry and David Brown, Hayley Katzen, Hemp Foods Australia, Ingrid Johansen, James & Meera Dods, Jason Lavigne, Jim Olivier, Johan Kortenhorst, John Bailey, John Bennett & Jennifer Regan, John Callanan, John & Libby Welch, Josephine Wolanski, Juanita Keen, Judy Berry, Leigh Eggins, Lisa and Robert Bleakley, Lisa Daw, LJ Hooker Ballina, Lydia Plowright, Lynda & Christopher Dean, Lyndy Lee, Lynne Davies, McGrath Ballina Byron Estate Agents, Megan Kearney, Michael Leach, Michelle & Paul Amar, Naren & Sono King, Nicole Weber, Nikki Beaumont, Ninian Gemmell, Paul Kelly, Peter and Julianne Bowen, Peter & Pam Dean, Phil Daly, Quentin & Teena Wright, Resource Analytics, Simon and Reine DuBois – The Health Lodge, Small Giants, Stephen Grant, Suzie Deyris, Tom & Emma Lane – The Farm Byron Bay, Tricia Shantz and Rusty Miller.

THANK YOU. We couldn't do it without you.

BECOME INVOLVED

We are always on the look out for motivated people who are passionate about giving back to our community. You could have a special skill or capability, or you just feel you want to help.

DONATE: nrcf.org.au/giving

VISIT: nrcf.org.au/get-involved

PHONE: 0499 862 886

EMAIL: info@nrcf.org.au



Northern Rivers Community Foundation

PO Box 1426 | Ballina NSW 2478

T: 0499 862 886 | E: info@nrcf.org.au

www.nrcf.org.au

ABN 62 853 581 899

(The Trustee for the Northern Rivers Community Foundation)



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