

NORTHERN RIVERS COMMUNITY FOUNDATION

2023

annual
report

CONTENTS

01

About NCRF

02

Our People

03

Our Reach

09

Our Granting



11

Our Impact Model

32

Partnerships

TITLE

12

Navigating disasters with community-Led action



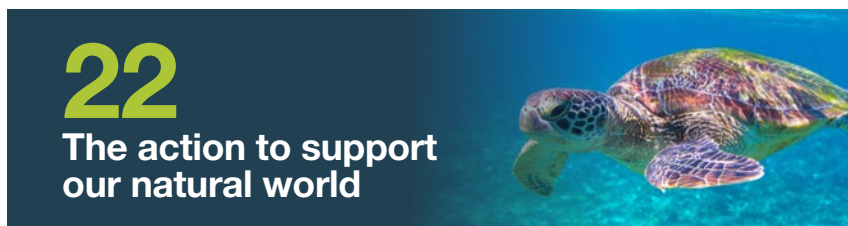
16

Changing the narrative – addressing disadvantage



22

The action to support our natural world



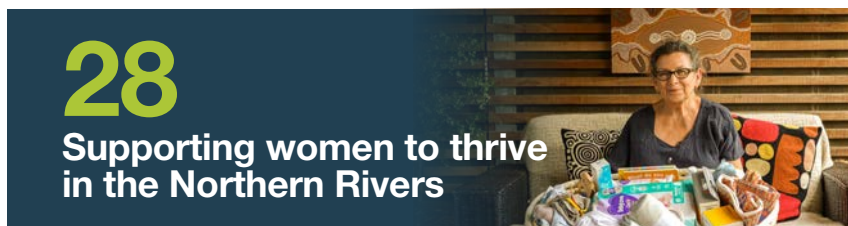
26

Addressing the Northern Rivers housing crisis



28

Supporting women to thrive in the Northern Rivers



34

Sub-Funds

36

Bequests

38

Finances



We acknowledge the Traditional Owners of Bundjalung Country, 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 emerging.

ABOUT NRCF



Established in 2003, the Northern Rivers Community Foundation (NRCF) is a community-based philanthropic organisation that leads positive change across the Northern Rivers by empowering communities to thrive. We build healthy and resilient communities by supporting local not-for-profit and grassroots organisations who are tackling challenging social and environmental problems.

We connect our wonderful giving community of individuals, families, businesses, private and public foundations to local causes that matter. Through a network of over 350 community organisations, NRCF's evidence-based grant making supports a wide range of community-led projects.

With around \$2.1 million in our perpetuity funds, and our annual grant distributions growing to nearly \$4 million in 2023, NRCF leverages substantial social impact for the Northern Rivers. We back our communities to deliver local, innovative approaches that ultimately result in a more connected and thriving community and region.

OUR VALUES

In all that we do at NRCF we are driven by and committed to:



Integrity

We are trustworthy, accountable, and act with transparency.



Belonging

We are a family of members and benefactors welcoming people from diverse communities across the whole of the Northern Rivers of NSW.



Care

Connecting heartfelt giving with communities caring for our people, our wildlife, and our natural environment.



Social Responsibility

Our work strives to support communities in a balanced and considered way to be socially just, sustainable, and to thrive.



Being Visionary

We act boldly, courageously and with innovation so we may continue to support positive community impact in perpetuity.

OUR PEOPLE



WORD FROM OUR PATRON

John Callanan
Patron

As the Foundation nears its 20th anniversary in 2024, I'm amazed by our growth, having distributed almost \$10 million to community organisations since our inception. The impact is immeasurable, with countless recipients expressing heartfelt gratitude and lives transformed by our support, even from the smallest grants. Community Foundations, like ours, are thriving globally, bridging gaps between vulnerable individuals and compassionate donors.

Looking ahead, I'm confident the NRCF will persist in its mission, continuing to provide essential aid to the Northern Rivers' disadvantaged and vulnerable populations, embedding support throughout the community. Here's to another 20 years of local people empowering local people.

OUR BOARD



Nicole Weber
Chair (retiring 2024)



Lynda Dean OAM
Deputy Chair



Nikki Beaumont
Director



Joanna Palsler
Director



Jacob Parker
Director



Allison Henry
Director



Johan Kortenhorst
Director (Chair-elect 2024)



Vicky King
Director



Marc Sofer
Director



Peter Devine
Director

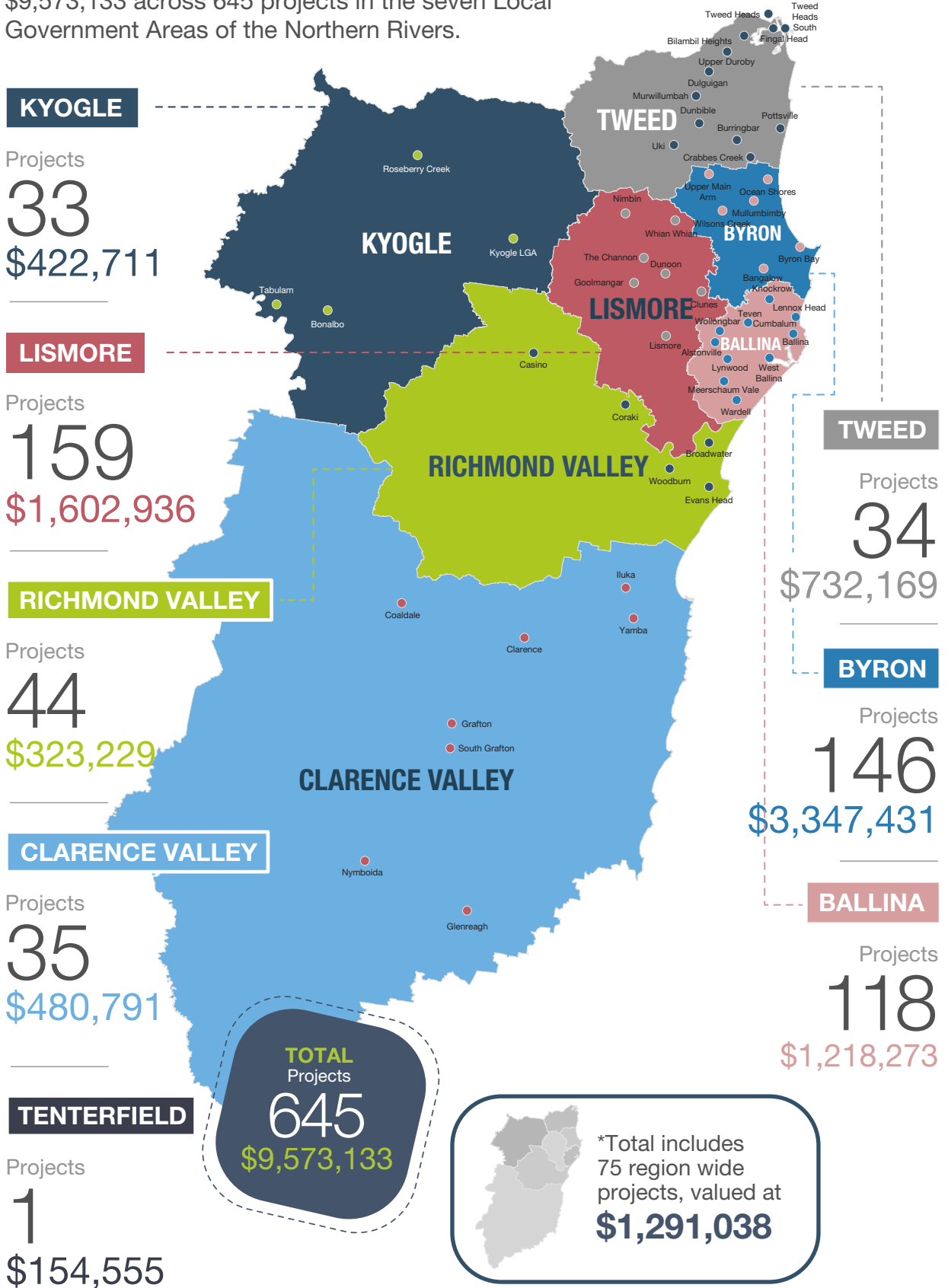


Brendan Rea
Director

...and all our wonderful Committee Members, Grants Panelists, research supporters, and office volunteers.

OUR REACH

Since 2005 the NRCF has facilitated and distributed \$9,573,133 across 645 projects in the seven Local Government Areas of the Northern Rivers.



CHAIR'S REPORT

As we look back on the year 2023, both as the Community Foundation and as integral members of the Northern Rivers community, I am struck by the resilience and unity displayed amidst challenges. The strength of our community spirit remains unwavering, and it is our privilege as a Foundation to nourish and fortify this spirit by bringing local initiatives to fruition.

Throughout the past year, our Board and Committees directed their efforts towards advancing our goal of ethical investment and enhancing governance protocols. Our Grants Committee, facing the perennial challenge of selection, diligently assessed candidates, ensuring our support reaches deserving recipients. I extend heartfelt gratitude to all our Board and Committee members whose collaborative endeavors uphold the robustness of NRCF.

Our operations team delivered multiple grant rounds, development programs, and events, fostering regional capacity and celebrating the achievements of funded entities. The Board acknowledges and appreciates their exceptional dedication.

Amidst ongoing recovery efforts, our giving community has steadfastly responded to the region's needs, contributing to the \$3,793,408 in donations, grants and other income. Your generosity facilitated remarkable projects in the Northern Rivers, leaving a lasting impact transcending generations.

As I conclude my tenure as Chair of NRCF, I express profound gratitude to our donors, staff, Board, and supporters. Your warm reception, encouragement, and unwavering dedication have enriched my experience immeasurably.

In passing the baton to our Chair Elect, Johan Kortenhorst, a devoted NRCF advocate and longstanding Byron Shire resident, I am confident in the Foundation's continued success under his stewardship. I wish Johan, Sam, and the NRCF team every triumph in their vital mission of community support.

With immense gratitude,
Nicole



Nicole Weber
Chair

CEO REPORT

Community Foundations represent a special place in the philanthropic landscape. We allow all members of the community to participate in structured giving, allowing them to support local causes they care about....forever.

2023 was the 19th year that the NRCF community delivered critical support to the grassroots and charity groups that are the lifeblood of our Northern Rivers communities.

Early in the year, we faced challenges as post-flood needs increased and donations tightened due to economic wobbles. So our approach pivoted to advocate and seek flowthrough funds to better meet Northern Rivers recovery needs. This again demonstrated adaptability to evolving circumstances and I'm very proud of the NRCF team for all they delivered during 2023.

This was enabled by leveraging support of long-term donors, along with the operational and governance infrastructure, and trust, we have built over the years. These all enabled us to receive funds from government and institutional sources and provide scaled-up funding to meet increased community and environmental need in the Northern Rivers.

This year saw our distributions to date go past \$9.5 million – not bad for a regional philanthropic organisation started in 2003 with a great idea and a passion for community!

Our largest distribution ever was made to the Byron Shire Community Land Trust, from funds raised from generous, outcome-focused donors. We hope

that NRCF's scaffolding to facilitate this innovative project will be a game changer for affordable and appropriate housing in the region and beyond.

The end of 2023 marked the four-year anniversary of the 2019/20 Black Summer bushfires. With another wave of bushfires impacting still recovering communities. We leveraged national partners and local relationships to provide both immediate and recovery support to Nymboida, Drake and Tabulam communities. This flexible, quick response ensured people got a helping hand when they needed it most....this has become part of our DNA.

The year also saw our inaugural Grant Capacity Building workshops, to support community and grassroots in seeking funding for their important causes. If we can help grow the pie of funding into the region, we all benefit – a rising tide floats all boats.

As challenges increase in complexity, so do the solutions. I believe NRCF is becoming more sophisticated and holistic, understanding that more collaborative and adaptive approaches are the best way to address challenges together as a community.

This annual report lays out these approaches.



Sam Henderson
CEO

2023

YEAR IN REVIEW

JANUARY

- NRCF becomes a **1% For the Planet** charity partner, allowing businesses to donate to support environmental causes.



FEBRUARY

- NRCF completes the **Leading Australian Resilient Communities** (LARC) leadership program, delivered by the Australian Rural Leadership Foundation.

MARCH

- Three scholarships are awarded to local students overcoming disadvantage thanks to NRCF's **SCU Bowen Education Fund** - a passion project from longtime NRCF donor Peter Bowen in partnership with Southern Cross University.



- NRCF's **Business for Good giving community launches**, for local businesses to give back to the Northern Rivers.

- One year on from the 2022 flooding events, NRCF hosts CEO of Greenpeace Australia Pacific, David Ritter, for a **witnessing tour of climate change and its impacts** in the Northern Rivers.



- 660 vouchers distributed to grandcarers across 90 schools through the Back to School Program. These vouchers buy essential school items like **books and shoes for disadvantaged students**.

APRIL

- Partnership formed with Southern Cross University for **\$50,000 matched funding** to support the tagged students to attend university.

MAY

- Our report, **Research, Respond, Recover: A year on from disaster**, is published – deep diving the impacts on our communities and their ongoing flood recovery.



- NRCF meetings with Hon Dr Andrew Leigh MP - Assistant Minister for Competition, Charities and Treasury to **advocate for the Northern Rivers**.

JUNE

- **Banyula Many Trees Fund is launched** in partnership with ReForest Now, to restore ancient Big Scrub rainforest.



JULY

- Local Estate Agents McGrath Ballina charity golf fundraiser to **support the environment** through their McGrath Northern Rivers Fund.



AUGUST

- NRCF attends **Australian Disaster Resilience Conference** to share experiences on community-led recovery and engage in the national conversation.

- NRCF delivers our **first Capacity Building Grantseeker Workshops** in Casino, Murwillumbah, Kyogle, Grafton and Lismore.

\$126,853



distributed to the Clarence LGA for **grassroots, co-design grant projects in a disaster impacted region**, as part of the Fire to Flourish program with Monash University's Sustainable Institute.

SEPTEMBER

- NRCF attended **Social Impact in the Regions** Conference in Coffs Harbour to strengthen regional philanthropy impacts.



- Two Women & Girls' Empowerment Projects funded by the **NRCF Women's Giving Circle annual Pitch night**, valued at \$25,000 and \$15,000.

- New NRCF **Perpetuity Fund** established for **key local charity Byron Community Centre** to support place-based programs and operations.

OCTOBER

- **2023 Vital Signs Report** launched as a snapshot of the region and a roadmap to inform the focus of our energy and resources.



NOVEMBER

\$470,581

awarded to grassroots projects at the **annual Community Grants Program**, across the funding streams of Local Impact, Recovery and Resilience, Housing and Homelessness and Thriving Together.

- NRCF's first multi-year grant for a community-led project in a disaster impacted community, with \$120,000 over 3 years.

- Watch our 2023 Community Grant Giving Event here.



- NRCF launches



Community Resilience Grants Program

"to support ongoing recovery efforts and build community resilience, funded by the NSW Government".

DECEMBER

- Stewarding and distribution of

\$1.7 million

to the Byron Shire Community Land Trust.



● **More than \$290,000**



in **emergency bushfire funding** to Clarence Valley and Tenterfield LGAs as part of the Fire to Flourish grants partnership with Monash University.



\$1 million

to the Community Resilience Grant Program to support ongoing flood recovery.

- **Elsie Rose Women's Haven Kyogle Fund** launched to support women and children experiencing domestic and family violence.



OUR GIVING COMMUNITY



The Northern Rivers giving community is a diverse and values-based group of people who care about making positive change in the communities we live in.

NRCF's model allows donors to give to causes they feel passionate about in a way that best suits them, while leveraging the power of structured, collective giving. Giving is a personal decision, and each person's giving journey is different. In 2023, the causes our donors gave to were:



If you would like to become a part of the NRCF giving family, chat with us about an option that best supports your wishes.

- » **Create your own Fund**
- » **Leave a gift in your will**
- » **Choose to set up a regular donation**
- » **Join our Business for Good Community**
- » **Support an impact area that matters to you**
- » **Give to our General Giving Fund which responds to evidence-based community need each year**

DONATE TODAY



Support local causes here











OUR GRANTING

Making an impact in community

NRCF takes a hands-on and research-led approach, developing and supporting innovative solutions towards systemic change. In response to critical issues impacting the Northern Rivers community, NRCF's grant programs have provided hundreds of community organisations with grant funding across key impact areas.

This is driven by need identified by our communities, as well societal pressures such as housing and local events such as disaster, our longstanding and deep relationships, and community-based research.

Our Programs and Activities for 2023

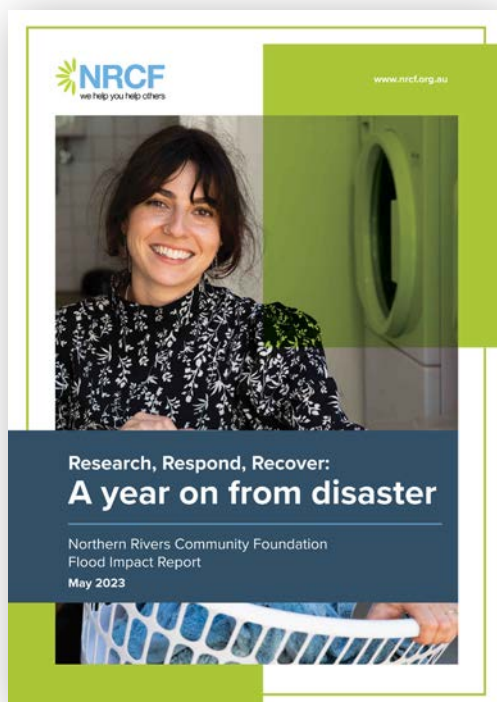
	No. of projects	\$
 Community Grants	38	\$471,581
 Back to School Program	1	\$33,000
 SCU-Bowen Education Fund Scholarship Program	4	\$10,000
 Empowering Women and Girls	2	\$30,000
 Clarence Participatory Grants Round	8	\$126,853
 Bushfire Emergency Response Clarence	44	\$138,700
 Bushfire Emergency Response Tenterfield	54	\$154,555
 Not-for-profit Seeding and Impact Funds	1	\$330,000
 Byron Community Housing	1	\$1,738,687
 Community Resilience Grants	20	\$870,000

RESEARCH INFORMING OUR IMPACT

2023 saw a continuation of the research that drove our grantmaking the previous year, with a second Vital Signs and a second flood report to build on this evidence base. These reports highlighted the ongoing challenges in flood recovery as well as providing nuanced data around various issues and needs for our residents.

Northern Rivers NSW Vital Signs 2023

The Vital Signs Report offers an honest assessment of the Northern Rivers, delving into challenges, resilience, and community vitality. It provides rich data that sparks crucial conversations for positive change, made accessible to the community through the generosity of the Vasudhara Fund. This report examines our progress across seven Local Government Areas, focusing on four key indicators: Education and Employment, Housing and Homelessness, Environment and Sustainability, and Healthy and Resilient Communities.



Research, Respond, Recover: A year on from disaster

The second report in NRCF's four-year longitudinal study, following the devastating flooding events of February and March 2022 in the Northern Rivers. Supported by the Paul Ramsay Foundation, this research is a deep dive into the recovery progress and ongoing disaster impacts within the Northern Rivers not-for-profit and grassroots community sector. It builds an evidence-base for support of not-for-profit organisations and increases awareness of the need at local, state and national levels.

OUR IMPACT MODEL



The Northern Rivers Community Foundation employs a multifaceted impact model focused on grassroots empowerment, 'venture philanthropy', research, capacity building, and convening.

At our core, we prioritise grassroots initiatives, recognising local communities' inherent strength and potential. NRCF strategically invests in innovative projects to generate sustainable, long-term impact, addressing funding gaps for smaller organisations.

Community-based research informs decision-making, ensuring resources achieve maximum impact. We prioritise capacity building, supporting organisations and individuals to thrive.



We foster collective action, convening stakeholders to address community challenges. A powerful example is our four-year flood research, used to secure a major grant program for flood recovery in 2023, amplifying community voices and collaboration.

Response and Recovery: Navigating Disasters with Community-Led Action



According to the Climate Council, the two federal Electorates of Page and Richmond that make up the Northern Rivers are in the top 10 Australian electorates at-risk to climate extremes.

“Our region has a sense of community that has guided us through many natural disasters, but the scale and severity of the 2022 floods was something different,” said NRCF CEO, Sam Henderson.

2023 magnified NRCF’s **multi-faceted approach encompassing research, grant design, partnerships, and donor campaigns to support community** and grassroots organisations to recover and adjust to this new reality.

In 2023, we partnered with the Paul Ramsay Foundation to deliver the four-year flood study “Research, Respond, Recover”. The report gathered insights on secondary effects of the flood crisis from 188 community organisations.

It highlighted a Community Recovery Rating of 4.8 out of 10 and an Organisational Recovery Rating of 6.4 out of 10, underscoring the importance of a long-term approach to recovery and sustained investment in our communities to build resilience.

RECOVERY RATING

Community Recovery Rating:

How well your community has recovered from the disaster to date?

4.8 ♥

average rating



Organisation Recovery:

How well your community has recovered from the disaster to date?

6.4 👍

average rating



Responding to the identified need for ongoing community-led recovery, NRCF spent 2023 advocating to Commonwealth and State governments for **greater funding for community groups to support their communities' recovery.**

Recognising the findings of our research, we adjusted our grant programs, delivering 41 grants totaling \$1.15m in flood-related recovery and resilience in 26 community-based and 15 regional projects.

We also introduced the Thriving Together Grant in 2023 - **our first multi-year funding initiative to support capacity building** for a high-potential disaster recovery response. The recipient, WardellCORE, and a growing group of community members have already significantly repaired the social fabric in the flood ravaged and traditionally underserved village of Wardell.

This year saw NRCF deliver an innovative participatory grant-making model, collaborating with Monash University's Sustainable Development Institute on the Fire to Flourish Program. This aimed to deliver "strength through community-led action", amplifying the knowledge, strength and capability of grassroots organisations and community members.

As bushfires ravaged Clarence and Tenterfield late in the year, this community-led 'soft infrastructure' that had been built proved vital. It facilitated a **rapid and effective response,**

providing emergency water supplies, accommodation, critical house repair, and stock fencing. Despite a busy end to the year, the NRCF team were able to pivot quickly to deliver in these communities' time of need.

Our research shows the need for a trusted, embedded organisation to **provide auspice and scaffolding support.** NRCF provided this role for resilience and recovery organisations, including Resilient Lismore, Plan C, and WardellCORE, enhancing sector capacity and bolstering local organisations.

Towards the end of 2023, NRCF **seed-funded a regional alliance of resilience and community-led groups** to amplify the voices of grassroots experts and better inform the overall system. We look forward to seeing where this grows.

We know long-term thinking and actions get outcomes, and NRCF is committed to strengthening the rich tapestry of the grassroots, community-led, and not-for-profit sector of our region. It is through this collaborative effort we can continue to build resilience and respond effectively to disasters.



Our region has a sense of community that has guided us through many natural disasters, but the scale and severity of the 2022 floods was something different.

- Sam Henderson, NRCF CEO



45% total grant funding was disaster recovery, resilience and preparedness projects



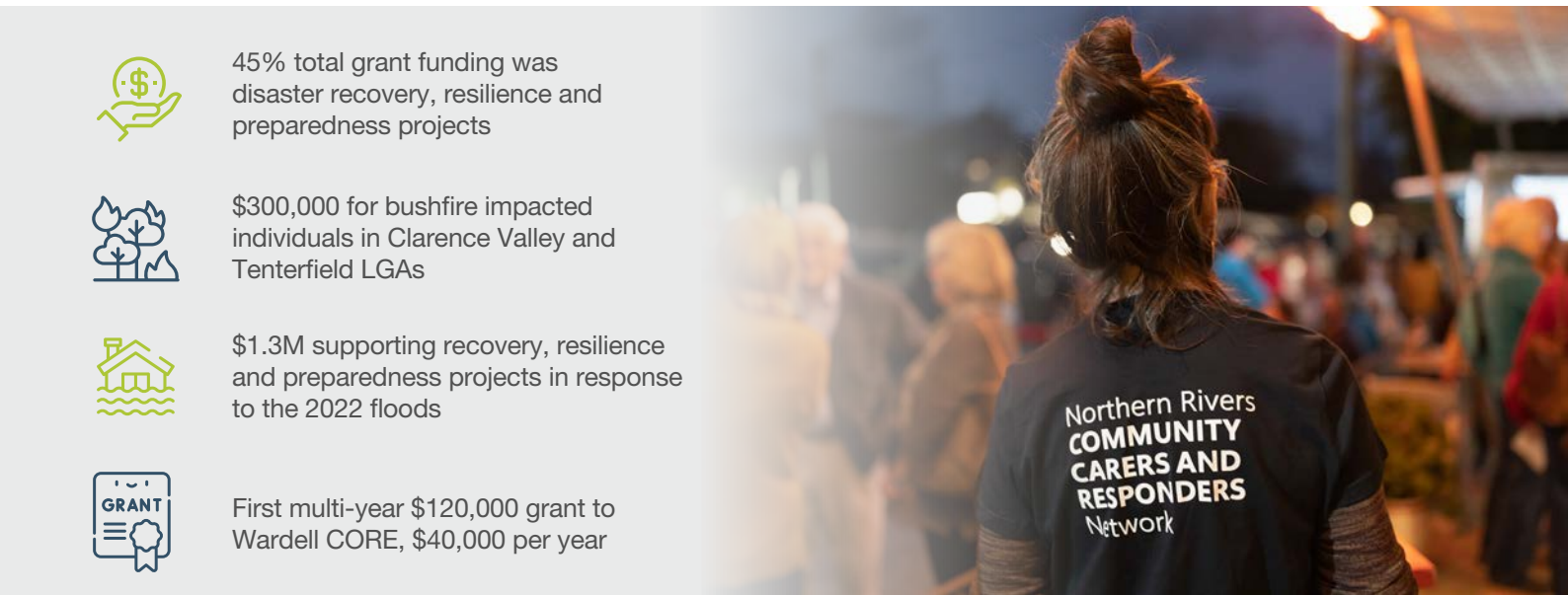
\$300,000 for bushfire impacted individuals in Clarence Valley and Tenterfield LGAs



\$1.3M supporting recovery, resilience and preparedness projects in response to the 2022 floods



First multi-year \$120,000 grant to Wardell CORE, \$40,000 per year



Rapid Response as bushfire season starts early in Clarence and Tenterfield

NRCF partners with Fire To Flourish to respond quickly in a disaster

Amidst the devastation of the 2023 bushfires in Tenterfield and Clarence LGAs, the Bushfire Rapid Response Grant Program was developed to deliver critical support to nearly 100 individuals. Over \$293,000 in grants swiftly enabled vital repairs and restored normalcy to these rural communities including:

► **Safe havens**

Temporary shelters and toilet facilities

► **Clean water access**

Damaged water supplies repaired

► **Smoke-free homes**

Professional cleaning crews

► **Protecting lives and property**

Repaired boundary fences



Photo by Darcy Grant



Community understands and knows the region they live in. This rapid response listens and supports those needs.

- Sam Henderson, CEO NRCF

Made possible through a partnership with Monash University’s Fire to Flourish Program, established after the Black Summer bushfires, this program harnessed the power of community knowledge.

COMMUNITY PROGRAM 2023

Connecting and recovering together

Trauma-informed flood recovery and disaster resilience

Northern Rivers communities were profoundly traumatised by the 2022 floods, following two difficult years of bushfires and the Covid pandemic.

This project, run by Plan C, brought together community members affected by the 2022 floods to support healing and transition towards future disaster resilience. The project supported the creation of a trauma-informed community events program across six of seven Northern Rivers shires.



OUTCOMES

9 trauma-informed social events

810 people attended 'Facing Up' events

30 community-led, trauma-informed recovery and resilience building activities



It was confronting but I felt held and safe to have this important conversation.

- Susan, Facing Up attendee

Taking the initiative

Nimbin on front foot with disasters

The Nimbin Neighbourhood and Information Centre spearheaded a project to bolster disaster preparedness, thanks to NRCF grant funding.



► **Comprehensive planning**

Consultations informed a robust Disaster Response and Recovery Plan, guiding future actions.

► **Empowered communication**

- UHF radios for when physical connections falter.
- 17 NERN radio holders, equipped to maintain vital communication lines.

► **Ready for action**

Emergency equipment and supplies for evacuation scenario.

► **Unified response**

- Nimbin Showgrounds designated as primary evacuation centre and response base.
- 33 Community Care Team members, trained and ready to assist.

COMMUNITY RESILIENCE GRANTS

NRCF delivers \$1 million flood recovery grant program

Resilience after one of Australia's worst natural disasters

In November 2023, the NRCF partnered with the NSW State Government to deliver a \$1 million Community Resilience Grant Program for flood recovery.

Funded by the NSW Reconstruction Authority, the grants bolster efforts of grassroots community organisations, which have shown unwavering strength in the face of adversity. They also help lessen the ‘funding cliff’ many were experiencing, as disaster support funding was exhausted.



We want to build capacity at an individual and community scale, and we want to support the Northern Rivers to thrive again.

- Sam Henderson, CEO NRCF

Changing the narrative – addressing disadvantage with local action

Supporting all people to thrive



As a Community Foundation, we are committed to addressing social, economic, cultural and educational disadvantage. Our focus is empowering and supporting local initiatives in the community, aiming to lessen challenges faced by vulnerable populations. Through strengthening social fabric, the connections that support a rich and diverse community are maintained, reducing isolation and disadvantage.

NRCF's grant programs target priority areas of need. In 2023, **45% of our grants went to addressing disadvantage in our communities.**

We believe grassroots organisations are best placed to develop projects to meet local specific needs, with NRCF grant programs helping make these projects a reality. Our flagship annual Community Grants, the Empowering Women and Girls Grant, and our Back to School Program in partnership with the Foundation for Rural and Regional Renewal collectively funded over \$545,000 of impact in 2023, fostering opportunities for individuals and communities to thrive.

This passion is shared by our generous giving community who in 2023 built up the NRCF Sub Funds established to tackle disadvantage, such as the SCU Bowen Education Fund, the Pike Morrison Family Fund and Solid Ground Fund.

These funds remove barriers for young people experiencing disadvantage, initiated by community members passionate about local change.

NRCF's Vital Signs 2023 report, delved into research indicators of Education and Employment; Housing and Homelessness; Environment and Sustainability and Healthy and Resilient Communities, highlighting our region's challenges.



Almost 1 in 3 primary students and more than 1 in 3 secondary students are at risk of depression and anxiety



The region has a rapidly ageing population with 1 in 4 people aged 65yrs+



22% reported having a mental health or behavioural condition



The median wait time for social housing general applicants in northern NSW has reached 4.5 years. For priority applicants, it is 4.6 months



People sleeping rough (street, beach, cars, tents or crisis accommodation) increased by 69% over 2023

The Northern Rivers faces significant challenges concerning the next generation, with alarming statistics such as a 67% higher rate of children in Out of Home Care compared to NSW. Our community responds generously to these challenges.

Addressing **compounded disadvantage from successive disasters was a priority for NRCF in 2023**. Following four years of flood and fire events in Clarence and Tenterfield regions, NRCF partnered with Monash University to deliver individual and community grants programs.

Beyond immediate relief, **this initiative tackles hidden issues like lost income, mental health challenges, and isolation**, exacerbated by

disaster. Additionally, NRCF's partnerships with the James Frizelle Foundation, Paul Ramsay Foundation, and the Siddle Foundation enhance our rapid and effective disaster response. These collaborations played a crucial role in 2023 during emergency bushfire and ongoing flood recovery efforts.

NRCF recognises the complexity of addressing cycles of disadvantage and emphasises a community-led response and evidence-based grant-making. By providing targeted funding, we strive to support positive and sustainable change within the Northern Rivers region for generations to come.



45% Community Grant projects addressed disadvantage



Support for vulnerable or marginalised groups such as: rural and remote residents; refugees; First Nations people; CALD; people with disabilities; LGBTQIT+ communities



Paying it forward – why scholarships matter

When generosity received turns into generosity shared

Cynthia McGrath
2023 SCU Bowen
Scholarship Recipient



Community Welfare student Cynthia McGrath recently had a rare opportunity to meet her scholarship donor, Peter Bowen, at the Lismore campus. Cynthia is a 2023 recipient of the NRCF's SCU Bowen Education Fund, established through collaborative efforts by long-term donors Julie and Peter Bowen, with a contribution from Southern Cross University.

The fund aims to support Northern Rivers students facing disadvantage to pursue higher education. Inspired by the transformative impact of scholarships on his own life, Peter emphasised the value of education and urged others to contribute.

“There is no money better spent than in education and helping someone to achieve that education, regardless of their personal circumstances. It’s really good to give back to something that you’ve benefited from,” Peter said.

Cynthia, a single mother, felt validated and supported by the scholarship, empowering her pursuit of a Community Welfare degree to help women and families.

“It was like having someone believe in me. I feel like I’m doing what I’m meant to be doing,” Cynthia said.



The fund awarded three scholarships in 2023 to students from diverse backgrounds. Southern Cross University has pledged to match fund contributions to the NRCF up to \$50,000, expanding opportunities for students in need.

Contribute to the SCU Bowen Education Fund:



Watch the video interview with Cynthia and Peter here:



Removing education barriers for local kids

Back to School program eases burden with vouchers



In 2023, we proudly ran the Back to School (BTS) program, partnering with NRCF donors and the Foundation for Rural and Regional Renewal (FRRR) to distribute vouchers for school essentials to families. Many recipients

are cared for by grandparent (grandcarers), with \$50 vouchers available for children under their care. We distributed \$33,000 worth of vouchers in 2023.

Our generous donor Belinda Seaton shares why she supports Back to School



Q: What's your impression of the journey for school kids in the Northern Rivers region over recent years?

A: Where do you begin.....We know that regional schools are under resourced without the added challenges of the past few years with first fires and then floods. The amount of trauma to all our youth is still being assessed and measured, and will be for years to come. If we can support in any way, then why not?

Q: What would you say to others considering donating, but aren't sure where to start?

A: Every contribution makes a difference to help someone no matter the amount. If you're not sure where to start, consider contributing what you are comfortable with and observe what a difference you have made. Giving back feels good. Don't be afraid to ask what impact you make.

Close the Gap in Clarence Valley brings hundreds together

Community-led connection



It was a heartwarming scene at the annual Close the Gap Day in the Clarence Valley, with more than 1,000 children gathering to connect around the ongoing goals of First Nations wellbeing.

The national agreement on Closing the Gap has 19 national socio-economic targets across areas that have an impact on life outcomes for Aboriginal and Torres Strait Islander people. Close the Gap Day is a volunteer run and led event held on Yaegl Country, aiming to increase community awareness around the 19 Close the Gap targets and provide direct community access to services in a one-day event.



Without this funding we would have struggled to deliver this much needed and sought after community event. Our children look forward to this celebration every year, we are community driven and supporting our community.

- Aneika Kapeen – CEO Mudyala Aboriginal Corporation

Mudyala Aboriginal Corporation recognises that successful programs are grass-roots programs and community-led. This event is aimed at local school children and is inclusive of the entire community.

OUTCOMES



29 Schools



More than 1,200 students



More than 300 community members and service providers



30 community organisation stalls interacted with community in a fun and engaging way



Children learned how they can help close the gap



Many partnerships made and solidified

Nourishing Mullumbimby in disaster recovery

Gulganii Community Pantry

One of the most vital aspects of disaster recovery is access to nutritious, affordable food. This project supported the coordination of the Gulganii Community Pantry. This culturally safe environment provides necessary pantry items for community members including those living in pod villages since the floods. The pantry not only provides practical support, with dignity, but is also a soft entry point to access community services and support.

The service supports people who are struggling to make ends meet. It helps them to buy staple food and essential items for little or no cost.

Community members can access packaged grocery items like stocks, oats, flour, rice, sugar and pasta. Favourites like Vegemite and macaroni cheese are available for the kids, as well as staples such as tinned vegetables and fruit, coffee, tea and milk. Toiletries are also provided, and sanitary products are always available and free.

- **Interaction with flood-impacted community members helped shape services, such as a book exchange for residents who has lost books in the flood.**



OUTCOMES



100+ pantry participants supported



12 new volunteers welcomed



Successful in reaching people who are generally unlikely to access support services, but who may be on the poverty line and struggling at home



31,217 kgs of food saved from landfill

The action to support our natural world



The incredible natural beauty of the Northern Rivers NSW (Bundjalung, Yaegl and Gumbaynggirr Country) has long drawn people to our region. Yet with the environment under increasing pressures our rivers, forests, mountains and plains need our help to flourish.

Environmentalism and wildlife protection is a cause our communities are passionate about, and six of the NRCF Sub Funds are dedicated to these impact areas. This includes local business McGrath Real Estate, who started a fund with NRCF to support river health projects.

The suite of projects that NRCF was able to support in 2023 encompasses a **holistic approach to land and water stewardship**, from rainforests and riparian zones, to creeks and rivers out to the delta and ocean, and the wildlife that lives within them.

Local Impacts Grants in 2023 delivered community-led projects, including:

- » revegetation in the headwaters of the Upper Tucki Creek
- » strategy development to **'give the Richmond River a voice'**
- » supply of solar, batteries and filters of **rehabilitation of sea turtles**
- » repair of the **riparian zone of the Brunswick River** to combat erosion from cattle and flooding
- » supporting **Big Scrub regeneration** and **bushtucker plantings** so that both the bush and community can thrive

In 2023, we celebrated a new NRCF Sub Fund dedicated to expanding the Big Scrub. Started by siblings Richard Schweger and Nicole Bollschweiler, the Banyula Many Trees Fund has partnered with ReForest Now to plant **300,000 native trees to restore ancient rainforest adjacent to the Booyong Reserve.**

“If you have the opportunity to give back and initiate a project like Banyula, you actually have the obligation to do it. If you have the tools, you should use them,” said Richard.

“We can’t accomplish this alone. This is why the NRCF’s funding model based on investing a portion of the money was so appealing – it enables ongoing support for this future forest and fits with Banyula’s ‘A Tree’s Lifetime’ approach.”

One year on from the flooding disaster that rocked the Northern Rivers, NRCF hosted CEO of Greenpeace Australia Pacific, David Ritter, to **“bear witness to the personal, local impacts of climate change.”**

“Severe damage caused by global warming has arrived and is being cruelly visited upon the people and biodiversity of Australia. There is nothing vague or intangible about this,” Mr Ritter said.

In February 2023, NRCF and Greenpeace, along with funding partner Australian Communities Foundation, met with residents of Chinderah, Tumbulgum, Murwillumbah, Mullumbimby, Main Arm, Lismore, Ballina, Woodburn, and Wardell.

The generosity of these shared stories and moments of climate-disaster impacted people was overwhelming. The visits consistently showed recovery efforts were lengthy and community-led.

“Our local organisations are working at ground level, they are connected and respected in their communities. **They continue to lead their recovery process and it is their voice which should be given the most weight** after this climate-disaster,” NRCF CEO Mr Henderson said.

Disaster mitigation, response and recovery continue to be central elements of NRCF’s grant making, with the Resilience and Regeneration Fund now a permanent fixture to remain disaster ready.

Through our collective efforts as a region, including the generosity of our giving community and the hard work of our local organisations, we strive to protect the environment we are lucky enough to call home.

“

Severe damage caused by global warming has arrived and is being cruelly visited upon the people and biodiversity of Australia. There is nothing vague or intangible about this.

- David Ritter, CEO of Greenpeace Australia Pacific



River Warriors taking river ecosystem seriously

Recovery and resilience for the mighty Bruns



This project is more than just conservation; it's about forging a sustainable coexistence with our natural world, driven by collective action and shared responsibility.

- Karl Goodsell, Founder and CEO, Positive Change for Marine Life



The Brunswick River holds immense ecological, cultural and heritage value. Pressure from a wide range of threats including development and the impacts of climate change present a significant management challenge for the community.

This project by Positive Change for Marine Life was developed to create ground-breaking, community-led restoration programs engaging a diverse group of community stakeholders. It included Citizen Science training events, monitoring activities, workshops and educational videos engaging community members in custodianship of the river.

The project leaders consulted with the Traditional Custodians to ensure respectful care of Country and enhanced cultural

understanding for project participants, including cultural monitoring during restoration.

The participation of a private landholder has also set a precedent for environmental stewardship, not only helping to safeguard the river, but also inspiring other landholders.

OUTCOMES

- 700 native riparian trees and 50 mangroves planted
- 204 community members trained through citizen science programs and educational workshops
- 4 major community clean up events, collecting 180Kg of waste, with the help of 320 volunteers

Restoration to protect platypus habitat

Goonellabah community working together in creek restoration



Our Nature Kids playgroup thoroughly benefitted from participating in the tree planting. The opportunity to learn about native rainforest species, their purpose in restoring ecosystems and building habitat enabled a richer experience for our nature kids and parents alike.

Fiona Berry - Lismore Nature Kids



Listed as endangered, our native platypus is one of the most unique creatures in the world and its habitat is severely impacted by erosion caused by flood as well as silt run-off cause by agriculture and development.

One committed group of locals however, are on the platypus's side, delivering a creek restoration project thanks to a Local Impact Grant.

In 2023 Goonellabah Tucki Landcare managed to plant 5,486 rainforest trees and plants across 2,000 hours. With exceptional collaborations between local schools, neighbourhood groups and other volunteers, the small team worked to revegetate a vulnerable riparian zone along Upper Tucki Tucki Creek.

Native species were planted into open grass areas along the creek, extending the width of

the riparian zone and increasing creek health. The whole community has benefitted from the regeneration work and the walking track has become a popular place for viewing platypus that are very active along the entire creek. Wildlife and birdlife are also flourishing along the creek.

OUTCOMES

- 5,486 native rainforest plants planted
- Living School children planted 500 trees in one hour!
- Camphor and non-native weed trees removed
- Improved site hosted The Wildlife Twins to educate on snake safety
- Increased sightings of our platypus

Addressing the Northern Rivers housing crisis



While the Northern Rivers is sought-after for its beauty and lifestyle, a stark contrast continues to grow in housing equity.

Recent Census data highlights a 2% increase in homelessness since 2016. Half of renters experiencing rental stress. Young people are forced into housing instability. Essential workers dislocated from their community.

These stressors cause secondary effects such as poor mental health and a reduced ability to provide for one's family. This is placing pressure on community organisations to meet the growing demand for services.

In 2023, the NRCF intensified its efforts to address this fundamental necessity.

With support from our community of donors and key partners, nearly \$1.8 million in funding was allocated to homeless and housing initiatives. Around \$100,000 of this facilitated essential homelessness services such as breakfast programs and a youth kitchen, alongside innovative and culturally sensitive housing solutions.

2023 saw the establishment of the **Byron Shire Community Land Trust (BSCLT)** and NRCF's largest distribution in our history, of \$1.7m, thanks to a group of astute, socially-minded and generous donors.

NRCF held a **scaffolding role, assisting in establishment, governance and stewarding donations** while the Community Land Trust charity structure was formally established. In a first for the Northern Rivers, the partnership of Creative Capital, leading local community service providers, and NRCF aims to replicate the success of land trust models in other parts of the world.

The BSCLT aims to ensure long-term affordability for low and middle-income renters and helps mitigate the social dislocation caused by rental stress and housing shortages, fostering a more inclusive community fabric. Dwellings for women and children leaving domestic violence will be constructed as the first phase of accommodation in the project.

Everyone has the right to safe, appropriate housing, not simply shelter. In 2023, we

provided a specialist grant to the Women Up North project offering **gender- and culturally-appropriate housing for First Nations women and children** fleeing domestic violence. This supports the design of these self-contained, culturally sensitive spaces in the high-need communities of Kyogle and Lismore.

Complex and entrenched issues in housing require long-term thinking and collaboration. NRCF was pleased to enter **a collaboration with the Ending Rough Sleeping Collaboration, Housing Matters Action Group**, and others. This initiative, supported by a key partner the Siddle Family Foundation, is committed to applying a wider lens to awareness, models and action on the housing crisis.

In partnership with the community and Monash Sustainable Development Institute we delivered **critical one-off individual support** to people who lost property in the October 2023 fires in Clarence Valley and Tenterfield Shires.

Our 2023, Community Grants Program supported **a range of local programs that support accommodation, housing, and wellbeing**, including:

- SHIFT Project to help improve women’s wellbeing and stability
- accommodation and service support for refugee families coming from war-impacted regions
- emergency domestic violence accommodation for families in remote Kyogle communities

Our role as a Community Foundation is to listen, respond, and support initiatives that foster sustainable change.

It is only due to **our generous donors and partners** that this range of short-term relief and long-term solutions was possible in 2023.

As we continue our commitment to tackling the housing crisis, local initiatives like these serve as beacons of hope, driving a more equitable and resilient Northern Rivers community.

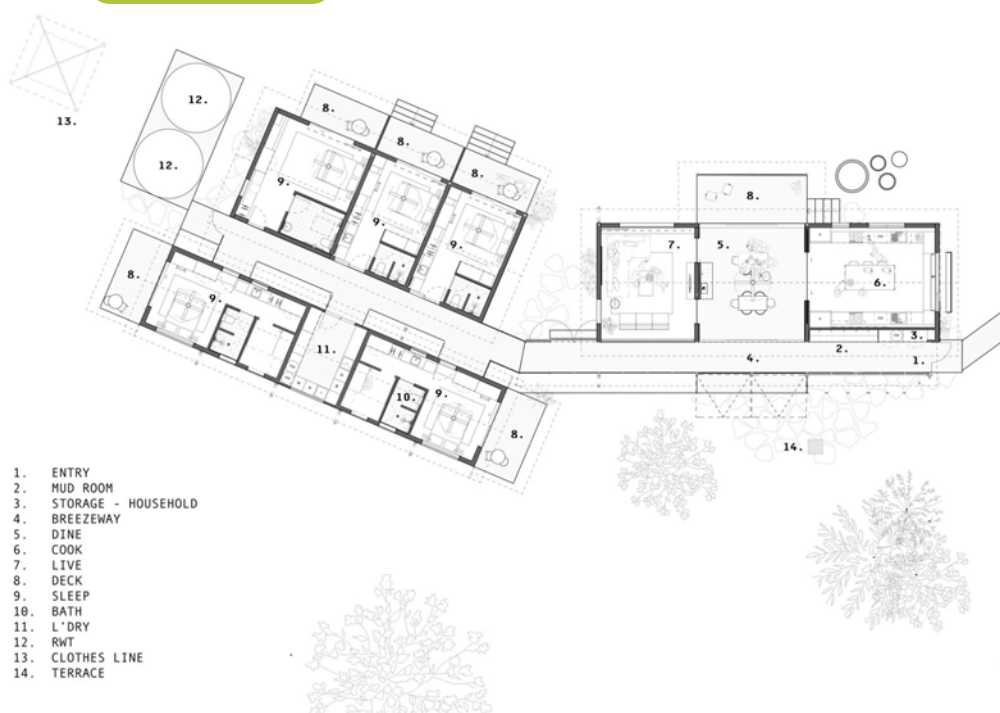


Learn more - Byron Shire Community Land Trust



Those of us that have secure housing and have grown up in it, forget that what works for us doesn't work for everyone. Culturally appropriate and designed housing is so important.

- Women Up North participant



Supporting women to thrive in the Northern Rivers



Northern Rivers women and girls are resilient, resourceful, and capable individuals. Yet still the data demonstrates we still have work to do for empowerment and gender equality.

2023 NRCF research again sadly highlighted issues in Northern Rivers communities, with the annual Vital Signs Report reporting 1 in 6 women experience physical or sexual violence by a current or former partner. This follows data in our Housing & Homelessness Report that Domestic and Family Violence (DFV) is a leading cause of homelessness among women and children.

With **women over 50 being the fastest growing demographic of homelessness** in our region, the housing crisis, exacerbated by the 2022 floods, remains a serious concern impacting women's and families' wellbeing and life trajectories.

NRCF takes a holistic approach, with housing initiatives aimed to support women escaping or at risk of DFV (see Housing pages) and **support for expert, local groups to do the work they do best.**

As identified by the United Nations, the advancement of women's rights and gender equality lifts not only the quality of life for women and girls, but for men and boys, as well as society as a whole.

“

Those of us that have secure housing and have grown up in it, forget that what works for us doesn't work for everyone. Culturally appropriate and designed housing is so important.

- Women Up North participant

In 2023, NRCF Women's Giving Circle regained momentum following COVID disruption, showing us that **collective and caring action can make a difference across the region**. Our second successful 'Pitch Night' for Empowering Women and Girls Grants, showed us the power of grassroots connection, knowledge, and passion.

With the support of partner the CAGES Foundation, we were able to provide funding to two incredible community-led projects; a community-led program to **support mothers, babies, and family members with consultations with dieticians and bush tucker knowledge holders** and provide nutrient-dense postpartum meals; and, a program to empower young girls to express their views, feelings, and experiences in their own voice.

Women's Empowerment is also supported on an individual level within the NRCF giving community. One of our long-term Women's Giving Circle members, opened the **Elsie Rose Women's Haven Kyogle Fund**, in 2023. This Sub Fund will grow and provide both accommodation and services to women in a community with one of the highest rates of DVf occurrence in NSW.

OUR IMPACT IN 2023



240+ women nurtured with meals, baby care items, practical skills and support.



In what is a persisting issue of gendered disadvantage that operates both on a global and local context, women's rights and empowerment will continue to be a focus within NRCF's work. In 2023 some encouraging results were achieved thanks to evidence-based grantmaking and the generosity of our donors and partners. We look forward to further building on this whole-of-society issue to increase the momentum towards a more equitable Northern Rivers community.



Young women of Kyogle embark on special journey

Walking Tall mentor program builds confidence



Funded through NRCF's Women's Giving Circle, Walking Tall mentor program supported 12 young women in the Kyogle community to gain confidence and become work and education ready.

Delivered by Kyogle Family Support Services, it featured a combination of self esteem building and skills workshops such as interview practice, resume development and personal styling, along with help understanding superannuation, award rates and payslips. The project evolved with input from participants to incorporate life skills, resilience, social and emotional wellbeing and workshops on the concept of consent and healthy relationships.



The self-assurance I've gained and motivation from both Jade and my mentor has been a game-changer in my journey towards personal and professional growth. During the programme I gained part-time employment in a field I love and in the past month I have set up and started my own business which has been a goal of mine for a few years now.

- Walking Tall Participant

OUTCOMES



96 individual sessions and 6 group sessions.



3 participants gained employment during the program.



One young woman is now leading women's groups and wants to support the next group of mentees.



One participant found her independence by opening a bank account, Tax File Number, and applying for single parent supports.



Another reported the program gave her confidence to make a doctor's appointment.



A young woman with disabilities wants to advocate for people in her position.

Intergenerational connection for local women and children

The special gift of skills sharing

A new project to combat the social isolation experienced by older women has met with great success, ensuring it will continue for another year.

The New Generations project, run through the Northern Rivers Community Gateway in Lismore, was a recipient of the NRCF's Empowering Women and Girls Grant, funded through the generosity of our Women's Giving Circle.

Older women connected with children across the region to share their skills accumulated over a lifetime. A series of workshops to teach craft and other traditional skills and stories to younger generations facilitated



I enjoyed interacting with the little ones. The joy and pride on their little faces as they finished and were able to show off what they had made was delightful.

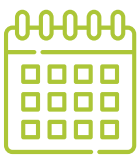
New Generations Volunteer Participant

the intergenerational knowledge passing. This special interaction benefits older people through social connection, and younger ones gain a sense of identity, culture, and self-worth through the mentoring.



Join the Women's Giving Circle

OUTCOMES



Success means project outcomes will continue another year



Increased empowerment and confidence captured through Personal Wellness Indicator



Reengagement of elderly people, reducing social isolation

Women's Giving Circle member Josephine Wolanski

The purpose of capital is to be in service to life. The more capital, the more service. I feel that is what NRCF's Women's Giving Circle is all about. It excites me to be connected to the sisterhood, to enable opportunity where there is need.



Dollars for Good: NRCF Partners with 1% For The Planet



Image: Contributed by 1% For The Planet

NRCF was excited to announce our partnership with 1% For The Planet in 2023, empowering consumers and businesses in the Northern Rivers region to support environmental causes through their purchases. By visiting our profile on the 1% For The Planet website, shoppers can find local businesses committed to donating 1% of their profits to environmental initiatives.

Local businesses who are passionate about sustainability and giving back can also join

1% For The Planet and select NRCF as their recipient organisation, ensuring their good intentions make real impact locally.



Business for Good



For local business owners of Sunglass Fix, based in Billinudgel, husband and wife team Lainie and Craig Anderson knew they wanted to give back to the community that was supporting them.

In 2023 they joined NRCF's newly launched Business For Good giving community, and made a \$10,000 donation to NRCF through the 1% For The Planet Environmental Partners option. We spoke with Lainie and Craig about their inspiration.

Q: When did you start your business?

A: Craig started the business 17 years ago after leaving his corporate career. He noticed a gap in the market for scratched sunglasses and decided to repair the lenses, rather than discard them, leading to the inception of Sunglass Fix.

Q: What's the best part about calling the Northern Rivers community your own?

A: Aside from the great weather and lifestyle, we have fantastic local staff who embody our values. The community's environmentally conscious mindset aligns with our products, creating a supportive atmosphere.

Q: What would you say to other business owners considering philanthropic giving?

A: Aligning with NRCF's Business For Good initiative reflects our values and fosters a positive work culture. It connects us with customers seeking ethical products and contributes to a larger movement for a better world.

Crystal Castle founders driving change through philanthropy

Naren and Sono King share what inspires their giving journey with NRCF



Since the beginning of Crystal Castle in 1985, it has been a labour of love made possible by the support of the community. Our aim has always been not only to create a place of wonder and peace but also to give back to the community.

Continuing our intention of giving back, we realised by partnering with NRCF we could do it in a structured way with the help of a dedicated team of people who are determined to make the greatest impact.

Our decision to focus our fund locally on the people, animals, and environment of the Mullumbimby area is close to our hearts. We have seen and been part of so many joys and challenges this community has faced over the years, and it seemed right that our support would be focused on our beloved Mullumbimby.

For those who want to make a difference in the areas they are passionate about, we would highly recommend partnering with NRCF. Their commitment to transparency and



The concept of perpetuity is central to our journey of giving. The idea that our contributions will continue to make a difference indefinitely brings so much more value to every contribution we make.

efficiency has led to a proven track record of delivering on their projects. Working with them means that your generosity will not just be a contribution but an investment in real change in the Northern Rivers Community.

The concept of perpetuity is central to our journey of giving. The idea that our contributions will continue to make a difference indefinitely brings so much more value to every contribution we make.

The vibrant and creative spirit of the Mullumbimby and Northern Rivers communities is what we cherish most. This region faces so many challenges, and we believe that by supporting its growth and sustainability, we can help maintain its unique character and the incredible beauty of this environment.

We feel so lucky to live here.

How creating a Sub Fund turns your passion into impact

Have you ever wanted your giving to feel more... you?

We understand the meaning in a name, and the preciousness of creating an impact that is personal.

Creating a Sub Fund with the NRCF offers the benefits of a Private Ancillary Fund (PAF), without the legal and cost burdens. We work with you to create a Fund which reflects the cause you care most about.

You can create meaningful change in your community, forever. Unlike a PAF, donations can be made at any time and friends and family can also contribute.

To discuss your giving journey, contact:



engagement@nrcf.org.au



0499 862 886

BEQUESTS

Leaving a legacy – your personal impact through a bequest

Many of us want to see the causes we care deeply about supported long after our lifetime. By leaving a gift or a bequest in your Will to the Northern Rivers Community Foundation, you can rest easy that your donation will be properly managed to support your passion area forever.

WAYS TO LEAVE A LEGACY



A gift to our General Giving Fund

Many donors, such as our generous Bequest Ambassador Paul Jameson, choose to leave a gift in their Will to our General Giving Fund. This allows your donation to be responsive to what the Northern Rivers community needs in that year. This can range from disaster response to mental health, youth education or environmental needs, and is informed by our local research work.



A gift to an existing Sub Fund

You can choose to make your gift to one of our existing Funds, whose cause you support. We have Funds across several different impact areas. Visit the Giving Page of our website to learn more.



A gift to establish your own Fund

Many donors choose to establish their own fund with NRCF and nominate their gift in their Will to go into this fund. This is a wonderful option to extend the impact of your giving and create a personal legacy.



Thanks to our perpetuity investment model, by leaving a gift in your Will to the NRCF, you are creating a better tomorrow for many others.

BEQUESTS

The joy of creating a legacy - Phil Daly shares his story



In 2005, my journey with NRCF started with an interview on my Bay-FM show. This encounter sparked a profound connection with an organisation committed to Northern Rivers' welfare. NRCF operates independently, raising funds ethically for small community grants. I became a donor in 2008, serving as Board member, Director, and Deputy Chair until 2017.

Upon retiring in 2022, I reflected on my journey, feeling a renewed purpose to support NRCF beyond my lifetime. I included a bequest in my Will to ensure my legacy of giving endures.

NRCF's perpetuity model, safeguarding donated funds, drew me in. I believed in stewarding community contributions through good governance. My passion lies in fostering entrepreneurship and

supporting local businesses, aligning with NRCF's Business For Good initiative.

For those considering a bequest, especially in retirement, I offer this advice: Reflect on your circumstances, discuss with loved ones, and consider a bequest to NRCF in your estate plan.

Individuals like John Bennett and Paul Jameson, leaving a legacy through bequests, host informative sessions. Once decided, update your Will to ensure your commitment lives on.

Leaving a gift in your Will is personal, but the joy of giving back to your community is immeasurable.

To talk about a Bequest to NRCF, contact:

 engagement@nrcf.org.au

 0499 862 886

FINANCES

2023 Financial Performance Snapshot

REVENUE	2023	2022
Donations & Gifts Received	\$1,140,103	\$3,767,941
Investment Income	\$163,852	\$78,142
Other Income	\$2,653,305	\$668,923
Realised Gain on Investment	-\$24,846	\$25,713
Unrealised Gain/Loss on Investment	\$140,752	-\$276,759
Total Revenue	\$4,073,166	\$4,263,960

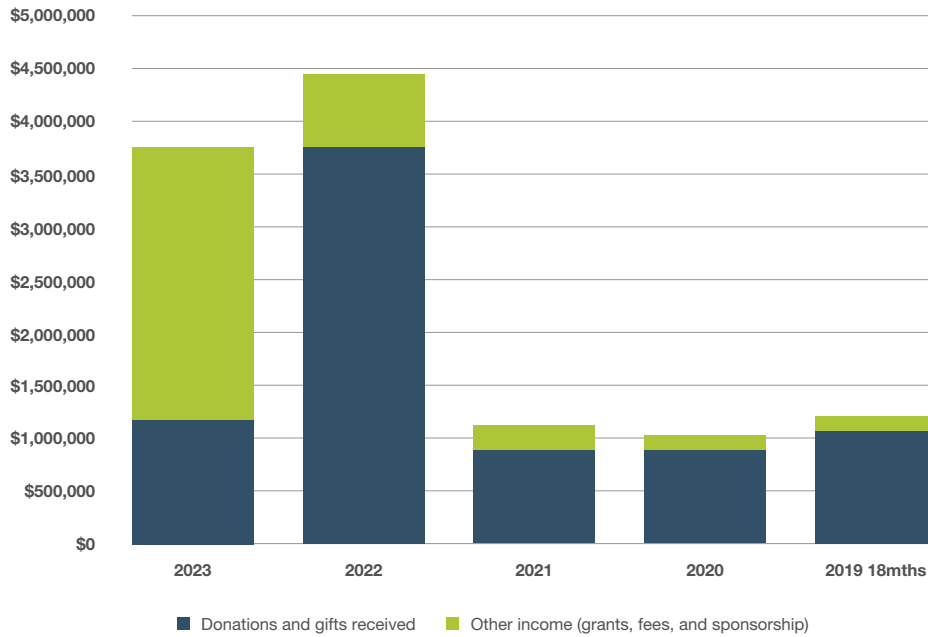
OUTGOINGS	2023	2022
Operating Costs	\$661,996	\$579,681
Program Expenses	-\$4,513	\$172,696
SURPLUS (DEFICIT) FROM OPERATING ACTIVITIES	\$3,415,683	\$3,511,583
Grants and Disbursements	\$3,870,622	\$1,610,204
Surplus (Deficit) for the year	-\$454,939	\$1,901,379

BREAKDOWN OF OPERATING COSTS	2023	2022
Office and IT Costs	\$23,825	\$27,126
Salary and On Costs	\$447,772	\$363,659
Admin Fees - Corpus	\$57,042	\$52,751
Admin Fees - programs	\$81,539	\$55,706
Investment Expenses	\$14,135	\$14,408
Other Expenses	\$37,683	\$66,031
Total Operating Costs	\$661,996	\$579,681

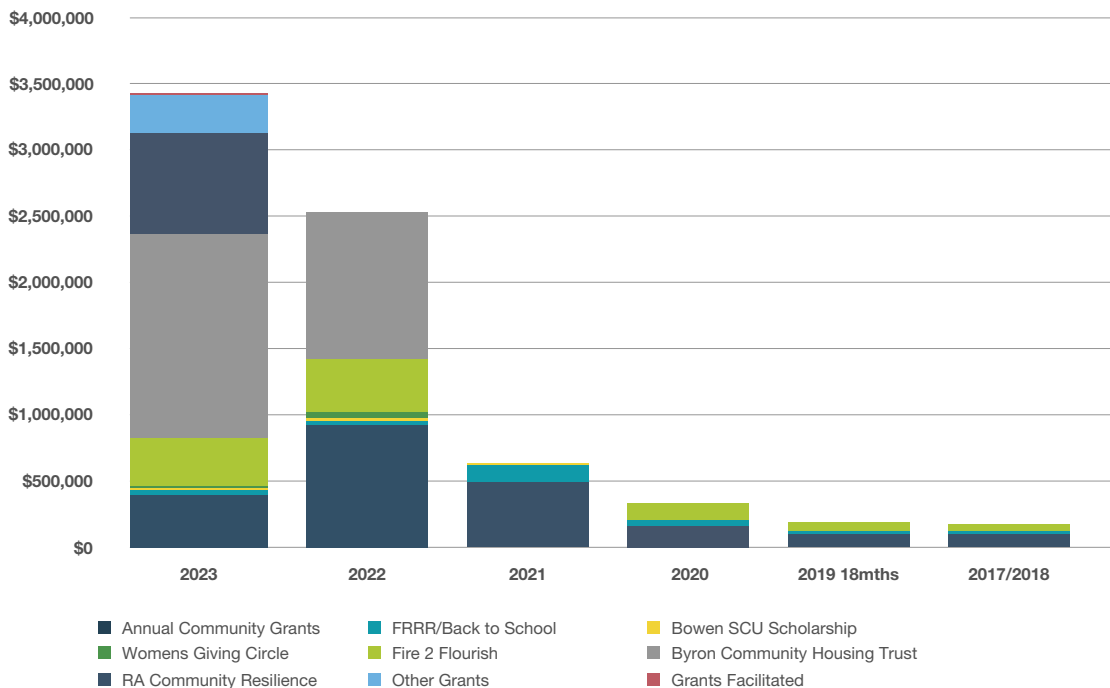
Source: Audited Financials 2023 Northern Rivers Community Foundation Limited and Controlled Entities - ABN 88 105 475 536.

FINANCES

Donations and other income



Grants distributed and facilitated



SUB-FUND REGISTER

NORTHERN RIVERS PERPETUITY FUNDS	2023	2022
General Giving Fund	\$634,622	\$582,444
Local Community Funds		
Ballina Shire Fund	\$57,124	\$53,211
Byron Shire Fund	\$31,632	\$29,565
Lismore Shire Fund	\$14,414	\$13,472
Tweed Shire Fund	\$38,400	\$35,869
Business for Good Funds		
Business for Good Fund	\$20,425	\$0
McGrath Northern Rivers Fund	\$81,640	\$75,101
Impact Area Funds		
Animal Welfare & Wildlife Conservation Fund	\$148,017	\$121,809
Environment Fund	\$151,771	\$141,850
Housing Solutions Fund	\$68,486	\$54,484
Northern Rivers Womens Fund	\$98,521	\$75,619
Sustainable Food & Agriculture Fund	\$15,526	\$13,890
Family Legacy Funds		
Alex and Alice Herrmann Fund	\$20,604	\$19,245
Bennett Regan Youth Fund	\$56,725	\$54,065
Christopher & Lynda Dean Fund	\$207,227	\$193,682
Crystal Castle & King Family Fund	\$47,399	\$45,994
Elsie Rose Women's Haven Kyogle Fund	\$6,000	\$0
Gavin Greenoak Fund	\$26,918	\$20,295
Pike Morrison Family Fund	\$11,107	\$10,375
SCU-Bowen Education Fund	\$72,549	\$68,656
Solid Ground Fund	\$53,317	\$51,736
Tony Narracott Memorial Youth Fund	\$243,111	\$133,285
Subtotal Northern Rivers Perpetuity Funds	\$2,105,536	\$1,794,647
NFP IMPACT FUNDS	2023	2022
Banyula Many Trees Fund	\$46	\$0
Byron Community Centre Fund	\$10,181	\$0
Byron Community Housing Fund	\$0	\$1,539,900
COREM Fund	\$15,692	\$14,417
Plan C Fund	\$12,179	\$10,479
Subtotal NFP Impact Funds	\$38,097	\$1,618,796
COMMUNITY OUTCOME FUNDS	2023	2022
Fire to Flourish Bushfire Emergency Response Fund	\$706,745	-
Other Program Funds	\$112,943	\$322,763
Resilience & Regeneration Fund	\$23,161	\$24,030
Womens Giving Circle Program Fund	\$10,714	\$12,338
Subtotal Community Outcome Funds	\$853,563	\$359,131
TOTAL GIFT FUND	\$2,997,196	\$3,772,574
TOTAL CAPACITY & CAPABILITY FUND	\$1,057,303	\$736,864
NET ASSETS	\$4,054,499	\$4,509,438

Thank you.

We couldn't do it without you.

NRCF acknowledges the support of our community of funding partners, sponsors, donors, partners, in kind supporters and volunteers who have generously contributed throughout the year. Including:

Grant Program Partners



FRRR
Foundation for Rural
Regional Renewal



NRCF Sponsors



NRCF Capacity Donors

NRCF Patron's Circle; NRCF Admin Regular Donors
Foundation partners: FRRR; Vasudhara Foundation;
Portland House; Global Giving;
Paul Ramsay Foundation; The Siddle Foundation

Thank you to everyone who donated and supported NRCF in 2023 including:

A Perfect Stay; Wandering Red Dog - David Heggie; Alan and Kathy Heathcote; Alex Bamber; Alison Crook; Andrew Byers; Andrew Narracott; Animal Emergency Australia - Elizabeth Settles; Anna Dicker; Anna Lang; Anne Whittingham; Arden Anglican School; Azabu Retreat + Spa; Ballina Golf and Sports Club; Beach Suites; Belinda Seaton; Besen Pty Ltd - Daniel Besen; Bob & Patti Lowry; Bruno Kortenhorst; Byron Bay Coffee Company - Annie Chapelle & Franco Ivancich; Byron Community Centre; Carole Gamble; Caroline Lake; Catholic Diocese of Lismore; Charlotte Brigel; Chris Abraham; Christina Khumari; Christina Lewis; Christopher & Lynda Dean; Coast Byron - Will Davidson; Community Works - Steve Fisher; Coral Jones; Cumulus Visual Effects; Damien & Janene Hellwege; Danielle Rombouts; David Leser; Delia Tipping; Dion & Sandra Abrahams Endowment; Donald Recsei; Dunnet Foundation - Wendy Dunnet; Enhanced Co - Leigh Eggins; Ereshkigal Foundation - Felicity Grace; Four Drunk Parrots - Sonja Ceri; Gai Harris; George Lewin Foundation - George Lewin; Hayley Katzen; Health Lodge Byron Bay - Simon & Reine DuBois; Helen Wright; Hemp Foods Australia - Paul Benham; InGrained Foundation; Ishka Massey; James and Meera Dods; Jason Lavingne; Jean Renouf; Jen Smith; Jen Turner; Jim Dodd; Jim Olivier; Joanna Palser; Johan Kortenhorst; John and Libby Welch; John Bennett; Josephine Wolanski; Juanita Keen; Judy Singer; Julia Hine; Julia Rochelli; Julie Glass; Kaali Ortmann; Kassa-Miller Giving - Courtney Miller; Kathleen Cator; Kerry Stubbs; Kevin Velovski; Kind Coffee Company; Kyla White; Leslie Ford; Lilyfield Partners Pty Ltd - Zeliko Nikolic; Linda Grace; Lisa Griffiths; Lisa Machin; Liz Barker; Lorena Bartels; Lynda Clark; Lyndy Lee; Mamta Bhatt; Mandie Kai; Margaret Robinson Real Estate Pty Ltd; McCorry Foundation - Anthony McCorry; McGrath Estate Agents Ballina; Megan Kearney; Michael Leach; Michelle and Paul Amar; Michelle Tredoux; Millwood Consulting - Allison Henry; Monique Jowsey; Ninian Gemmell; Odette & Co - Odette Barry; Pal Minc; Paul Kelly; Peter and Julianne Bowen; Peter Garrard; Potency Pty Ltd - Vicky King; Quentin and Teena Wright; Red Ginger; Rekindle Foundation - Jamie Cook; Rita McIlwraith; Robert Bleakley; Rusty's Byron Guide Magazine - Rusty Miller; Sara Hughes; Sarah Neeves; Scratch Patisserie; Seb Berry; Sharon and Bruce Cadwallader; Stephen Grant and Suzanne Petruszka; Suzie Deyris; Tareeda Properties - John Callanan; The Sunglass Fix - Lainie & Craig Anderson; Transec Pty Ltd - Gerard Vos; Vicki Brooke; Wendy Morrison; Willow Foundation - Peter & Carole Lamont; Xanthia Blom; Yoga4U@Ballina - Tracey Craft

In-Kind Support; Valued Suppliers and Event Partners

Angela Catterns; Audrey Mari; Balduzzi Capture; Barrio; Beaumont People; Byron Bay Herb Nursery; Byron Theatre and Community Centre; Byron Bay Services Club, Copy That Ballina; Community Foundations Australia; COSA – Clunes Old School Association; CrewMark Pty Ltd; Divinity Signature Events – Hayley Cravigan; Escala Partners; Explore Byron Bay – Delta Kay; Findex; Harvest Newrybar Catering; Herbett Smith Freehills, Honey & Stone Events; Jennifer Turner Design; ID Consulting; Lismore City Printery; MF Partners; Natalie Sas, Newrybar hall; North Byron Hotel, North Coast Events; Odette & Co; Shout for Good, Sourdough Business Women; Stone and Wood, Summerland Credit Union; Rhys - Right Eye Creative; Two Mates Brewery

Thank you to everyone else who donated, volunteered or supported



Watch a video of our journey here:



Northern Rivers Community Foundation
PO Box 304, Clunes, NSW 2480
T: 0499 862 886 | E: info@nrcf.org.au | W: nrcf.org.au
ABN 62 853 581 899
(The Trustee for the Northern Rivers Community Foundation)



[northernriverscommunityfoundation](https://www.facebook.com/northernriverscommunityfoundation)



[@thenrcf](https://www.instagram.com/thenrcf)



[Northern Rivers Community Foundation](https://www.linkedin.com/company/northern-rivers-community-foundation)



...and many more video stories
of our amazing community
doing amazing things!

This Annual Report is printed on 100% recycled paper. Please consider sharing this document with like-minded people in your community.