

NORTHERN RIVERS COMMUNITY FOUNDATION

2024

*annual
report*

Celebrating
20 Years
of Community Giving



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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.

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ABOUT NRCF

The Northern Rivers Community Foundation (NRCF) is a not-for-profit philanthropic organisation created by, and for, our communities.

For more than 20 years, NRCF has fostered positive change across our region by connecting donors with grassroots projects that tackle social and environmental challenges and to initiatives that empower communities to build a more equitable and sustainable future.

We believe that local communities are best placed to know what they need, and community-led grassroots initiatives are often the most effective in creating lasting change.



GIVING FOREVER

OUR PERPETUITY MODEL

We know that generosity has the biggest impact when it's matched with long term thinking.

HOW DOES IT WORK?

NRCF is building a sustainable legacy for the future and we invite you to join us.



Your donation
to NRCF



is ethically
invested and
grown



and the income
it earns



goes to
Northern Rivers
causes you
love



*A society grows great
when we plant trees
under whose shade we
shall never sit.*

Greek proverb

20 YEARS OF COMMUNITY GIVING

Celebrating 20 years of community giving Celebrating

On 21 November more than 220 donors, grant recipients, community leaders, friends and supporters came together to celebrate two decades of community-driven impact and more than \$10 million distributed to local projects.

Hosted at Elements at Byron, the milestone event celebrated the power of community giving and announced this year's Community Grants recipients.

"This anniversary celebrates the profound impact of community giving," said NRCF CEO Sam Henderson.

"From humble beginnings, we've witnessed the extraordinary capacity of our region to come together and create meaningful change. Tonight is about honoring our journey and those making a difference on the ground."

Among the evening's many highlights was the success of the 20 for 20 Sub Funds campaign, which attracted pledges for 17 new Sub Funds from individuals and families who are local to the area or have a special connection with the Northern Rivers.



OUR REACH

Since 2005, NRCF has facilitated and distributed more than \$13.1 million in grants for hundreds of projects across the Northern Rivers:

TWEED

Projects

68

\$831,577

BYRON

Projects

164

\$3,584,093

BALLINA

Projects

119

\$1,285,960

RICHMOND VALLEY

Projects

42

\$240,764

TENTERFIELD

Projects

24

\$1,019,555

KYOGLE

Projects

33

\$424,611

LISMORE

Projects

159

\$1,976,235

CLARENCE VALLEY

Projects

71

\$1,846,964

All/Multiple LGAs

Projects

18

\$988,738

SCU Bowen Scholarships

33

\$78,250

Back to School Vouchers

11,607

\$863,730

TOTAL

\$13,140,477

CHAIR'S REPORT

My journey with NRCF began as a volunteer in 2017. As I reflect on my first full year in the role of Chair, after many years of involvement from supporting events to fundraising to chairing the D&E Committee, it has been an incredible time to step into this position. 2024 was a joyful celebration of 20 years of community giving, and I couldn't be prouder of what we have achieved together.

From humble beginnings, where a kitchen table conversation sparked the idea of a community-led foundation, we have now distributed more than \$13 million back into the local communities we serve. This is a testament to the power of local generosity, passion, and commitment. It truly demonstrates that from little things, big things really do grow.

One of the standout achievements this year has been the inspiring growth of our Sub Funds. At our 20th celebration event, we saw first-hand the remarkable commitment of members of our giving community, and I am thrilled to say we are on track to hit our target of 20 Sub Funds in our twentieth year. This reflects NRCF's growth as a community foundation and the inroads the team is making to deepen the engagement with our donors and our communities.

As we continue to grow and evolve, we are becoming even more strongly connected to the needs and aspirations of the communities we are here to help. As a long-standing advocate of community-led action, this is something I am especially proud of. NRCF's vital role in connecting the generosity of our donors with the grassroots organisations and projects that are creating sustainable, positive change in the Northern Rivers will continue to bring lasting benefits to our region.

I would like to extend my heartfelt thanks to my fellow Board members, our committee members, our Patron, our bequest ambassadors, our grant program partners and, of course, everyone who makes up our generous donor community. A special shout out to the local non-profits that are on the frontline of positive change in our communities, and thank you to Sam and the NRCF team for their dedication and hard work. 2024 was a big year!

Looking ahead, we aim to build more community capital and empower local communities to make decisions that reflect their unique needs. Our goal is to create a future where community-led decision-making is at the heart of everything we do.

I am excited to continue this journey with you. Together, we can amplify our impact and create a legacy of community giving that will last for generations to come. The more connected and dynamic our community is, the more resilient it will be to anything that the future brings.



Johan Kortenhorst
Chair

CEO'S REPORT

In this, our 20th anniversary year, we reflected on the extraordinary power of community foundations like NRCF—designed by and for our communities—that provide support in perpetuity. Twenty years ago, a group of community-minded locals had the foresight to establish NRCF, believing in the strength of collective giving to create lasting impact. Today, that vision continues to thrive. We are still growing, still adapting, and still supporting the communities of the Northern Rivers, not only in times of challenge and hardship, but always.

Our 20th year of Community Grants continued to help strengthen grassroots and community-led initiatives across the seven LGAs that make up our region. Through Community Grants, Empowering Women & Girls Grants, and Partner Grants such as Fire to Flourish, our giving community has supported local organisations that are delivering real change. We have seen time and again how local initiatives can create lasting opportunities for those who need them most.

One of the highlights of 2024 has been the remarkable growth of the Women's Giving Circle, which closed out the year with 140 members. This phenomenal increase reflects a growing movement of women in our region who are committed to collective philanthropy, driving change, and empowering others. Their support enabled us to distribute three grants instead of two, this year to local not-for-profits that are making a difference in the lives of women and girls.

Beyond funding, we continue to be a trusted partner in innovative collaborations, working alongside key organisations to tackle regional challenges. Our partnerships with the Housing Trust, Community

Resilience Alliance, and Northern Rivers Zero are great examples of the power of working together to create long-term solutions for housing, sustainability, and community resilience. These collaborations highlight NRCF's role not just as a funder, but as a trusted convener—bringing together like-minded organisations and individuals to foster meaningful change.

At the heart of NRCF's impact is an incredible ecosystem of supporters. We extend our deepest gratitude to our donors, our grant funding partners and the grassroots organisations that are creating change on the ground.

The generosity of our donors is what makes our work possible. Your continued support and belief in our vision allows us to continue to help communities across the Northern Rivers, ensuring a brighter future for generations to come.

Thank you for standing with us and helping us reach our milestone of 20 years of community giving. Together, we are building a legacy of impact.



Sam Henderson
CEO

2024

YEAR IN REVIEW

JANUARY

- The **Northern Rivers Community Resilience Alliance** ramps up with 13 members activating a working group
- NRCF **farewell the Back To School Program** after providing support to 11,607 local students in need since 2006



FEBRUARY

- **NRCF provide seed funding** for the Community Resilience Alliance facilitation and event
- Specialised 'Placemaking' Fire to Flourish grant round delivered across the Clarence Valley
- A change of Chair - we bid **Nicole Weber** a fond farewell and welcomed **Johan** to the hot seat!

MARCH



- Women's Giving Circle **International Women's Day** event at Tweed Regional Gallery
- Two **SCU/Bowen scholarships** awarded
- NRCF hosts a stall at the **Disaster Ready Summit** hosted by Resilient Lismore at Southern Cross University



APRIL

- Most successful **Patron's Circle** event ever to support NRCF operations
- **Partnership with students** from TAFE to film amazing impact stories from across the region



MAY

- Women's Giving Circle hosts information/welcome events at The Brooklet and Tweed River House
- NRCF invited to join the **Endowments for Impact Challenge** - reshaping the future of charitable endowments to align investments and values, and leverage them to build a better world
- NRCF designed and delivered the capacity building **Resilience-focused, Future Ready** workshop



JUNE

- **2024 Flood Impact Report:** the third year of a longitudinal study that highlights the challenges and progress in our region's ongoing recovery efforts
- **Gendered violence:** Hope, Optimism and Local Solutions - WGC sold out panel event at The Farm
- NRCF participate in foundational **Northern Rivers Zero** collaborative planning session

AUGUST

- **Grant writing workshops** held across all seven Northern Rivers LGAs
- Highest number of applications ever received for the **Empowering Women and Girls** round (20)



SEPTEMBER



- **Women's Giving Circle Pitch Night** at Brunswick Picture House and announcement of grant recipients
- New **Housing Convenor position created** with funding support from the Siddle Family Foundation

OCTOBER

- NRCF opens a small satellite office at **Byron CoLab on Arakwal Country** (with thanks to the discounted not-for-profit rates offered)



NOVEMBER

- **20 Years of Community Giving** at Elements of Byron and announcement of 2024/25 Community Grants recipients
- Launch of **20 for 20 Sub Funds campaign**
- **National Community Foundations Forum + Shift the Power Summit** co-hosted by NRCF and held across Northern Rivers venues
- NRCF provides **seed funding & support to establish the Northern Rivers Zero initiative** to end rough sleeping in the Northern Rivers



DECEMBER

- Women's Giving Circle end of year Garden Gathering event
- **First new Sub Fund officially opens** as part of the 20 for 20 campaign
- \$600,000 distributed to 11 projects in Jubullum Village in the **first Fire to Flourish Indigenous-led grant round**













OUR IMPACT

OUR GRANTING

Creating positive impact in our Northern Rivers communities

In response to critical issues impacting our Northern Rivers communities, NRCF's grant programs have provided hundreds of community organisations with grant funding across key impact areas.

This is driven by needs identified by our communities together with our deep networks and community-based research, plus responses to widespread issues such as housing and disaster.

	Funding	Projects
 Annual Community Grants Round	\$367,401	21
 Back to School Voucher Program	\$80,500	1 782 vouchers
 SCU-Bowen Education Fund Scholarship Program	\$5,000	2
 Empowering Women and Girls Grant	\$54,140	3
 Community Resilience Grants Program (Phase 2)	\$130,000	-
 Fire to Flourish Tenterfield	\$865,000	23
 Fire to Flourish Clarence Valley	\$1,263,004	30
 Other seed funding and auspiced grants	\$115,149	4
TOTAL	\$2,880,194	84

COMMUNITY GRANTS

The annual Community Grants Program is NRCF's flagship philanthropic offering. The Program supports not-for-profit community groups and/or organisations across the 7 LGAs of the Northern Rivers that strengthen and enhance our regional communities by addressing social disadvantage and environmental sustainability.

Community Grants are funded through investment income from NRCF's corpus along with flow-through donations from individual philanthropists and private foundations.

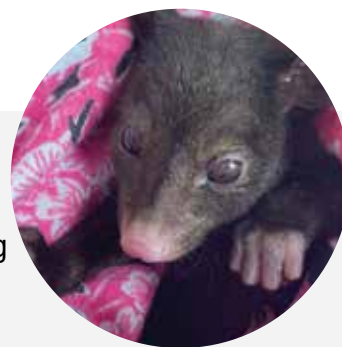
Our 2023/24 Community Grants program provided a total of \$551,581 in funding across four areas: Local Impact, Recovery & Resilience, Housing & Homelessness and Thriving Together. Thirty-eight diverse local organisations received Community Grants this year, including those featured on the following pages which were delivered and reported on in 2024.

Orphaned Paws and Claws

Northern Rivers Wildlife Carers' Orphaned Paws and Claws project involved recruiting, training and equipping new wildlife carers, identifying release locations and acquiring new release aviaries to reintroduce orphaned possums back to their native habitat. Each possum and release site requires its own relocatable aviary. Ballina Men's Shed was commissioned to construct the relocatable aviaries.

Outcomes

- Helped reduce burnout of existing carers by reducing the carer attrition rate
- Provided an influx of new carers
- Supported regional biodiversity by successfully rescuing, rehabilitating, and releasing wildlife, contributing to the overall health and diversity of our ecosystem.
- Increased capacity to raise and release orphaned joeys.



First Nation Food Security Project

Indigenous Futures Foundation partners with Aboriginal Medical Centres to ensure the effective distribution of meals every fortnight. This funding was used to repair and maintain a food truck used to deliver to remote communities, fostering awareness about healthy eating habits and improving access to nutritious food.

Outcomes

- All tyres replaced and truck back on the road safely
- Many recipients have expressed feeling less isolated and more connected to their communities
- Operations expanded to include Lismore, Casino, Ballina and Grafton.



Green Transport Project

The Home Assistance and Regional Transport Services (HARRT) fleet travels thousands of kilometres to keep our aging population independent and living in their own homes. Knowing the environmental impact of its vital work, HAART has installed a roof solar system to produce its own electricity and NRCF funding has enabled the installation of 2 EV charging stations and 3-phase cabling.



Outcomes

- Around 2000 Aged Care client trips will take place each year in the new electric vehicle being charged by these new EV chargers
- Added benefit of less noise and lower emissions
- Reduced energy consumption.

Shade and Slow - Reforesting Wilson's River

ReForest Now's Shade and Slow project supported the massive Banyula project and reforested 7km of the 30-metre wide creek bed of the Wilson's River. Reforestation of creek lines slows flood waters and shade protects from water evaporation, reducing the burden of floods and droughts.



Outcomes

- 4,182 trees planted to absorb and reduce the damage flooding will do to wildlife, farmland, animals, people and infrastructure
- 35 local community members employed
- Restoration and regeneration of rainforest, the strengthening of riverbanks, and the enhancement of biodiversity collectively increase our resilience against climate change.



Outcomes

- The path provides safe accessibility access from the street footpath to the Hall for all Hall users.

Tyalgum Community Hall Accessibility Upgrade

This project enhanced access at Tyalgum Community Hall with a new path, connecting the disability ramp and two sets of steps at the side of the hall. This project makes this wonderful facility more inclusive, safe, and easy to access for everyone in the community. The work was carried out by a local concrete solutions company.



Outcomes

- 9 workshops for Queer youth
- 2 major events (Trans Day of Visibility and Wear It Purple exhibition and launch)
- 42 young people attended at least 1 group session, with an average of 10 attendees per session.

Resourcing Our Youth

Led by Queer Family, this project included a series of events for Queer young people around their experiences with homo/trans phobia and connection and social participation. The events were codesigned by young people and focused on self-determination and identification. Events were trauma-informed, youth-friendly and Queer-led to promote safety/wellbeing.

COMMUNITY RESILIENCE GRANTS

NRCF was proud to facilitate the NSW Government's Community Resilience Grants program which provided \$1 million to local community groups for ongoing medium and long-term flood recovery in the Northern Rivers.

With the majority of work delivered in 2024, here are some of the grassroots projects that used a Community Resilience Grant to help strengthen our communities.



Resilient Uki



Resilient Uki (RUKI) developed a strategy for the next 5 years to aid and assist greater Uki to become better prepared for the pressures of climate change which included volunteer expansion, resource management and an operating system for the alternative communication network. The project also created a sustainable, volunteer-managed, loans system for RUKI-owned resources (similar to a tool library) and a centralised physical presence in the village, providing access to recovery information and resources.



Nimbin Independent Media

NimFM serves as a vital lifeline during emergencies. The station, run by a 100% volunteer crew, provides immediate, localised, and relevant information to people who may otherwise be isolated and disconnected during crises. NimFM used this grant to replace their existing analogue broadcast desk with a hybrid digital/analogue desk to ensure the community is empowered and connected. This will ensure NimFM can keep the community connected and potentially save lives for many years to come.



Wardell Core

Wardell CORE used funding to ensure the ongoing delivery of critical services addressing immediate needs, supporting long-term recovery, and fostering resilience for individuals, families, and the wider community which is still recovering from the floods. The funding enabled the continuation of vital programs around mental health challenges, food insecurity, and social isolation, while also supporting future planning and strengthening key partnerships to build capacity of the organisation.



Northern United RLFC

BUGAL MAA BULAAN GII - JARJUMS - MAKE GOOD TOGETHER - YOUNG PEOPLE

This will support the creation of collaborative responsive activities to meet the needs of young people. It focuses on providing holistic, quality cultural activities that build the capacity of our youth and community wellbeing. Being connected to Country and community is essential in the healing of our young people affected by the floods. The project will target activities that are youth led, relevant and culturally responsive to build stronger participation and cultural connections by delivering a range of coordinated activities within the Bundjalung Nation including Yarning Circles, Cultural Camps and other activities, an opportunity arises to build relationships, increase social skills, connect and heal.



88.9 FM - Community Radio Coraki

The Northern Rivers will always need its own recovery and resilience services when disasters strike. 88.9 is one of those services, with the communication skills and facilities to steer people to the organisations they need, before, during and after disaster. The 'after' period of the 2022 floods was ongoing for many community members, and this grant supported the Staying Alive project, ensuring the consistent delivery of local information through a walky-talky system.



Christian Life Church - Kyogle

The Donation Space is a one-stop hub in Kyogle that works closely with agencies and Kyogle Council to give access to resources like GIVIT vouchers, goods, groceries, homemade meals, referrals, counselling and emotional support. Dedicated to enhancing resilience and well-being, this grant was used to maintain a coordinator, keeping the Donation Space open and conducting local outreaches for clients struggling to access current services.

FIRE TO FLOURISH

Fire to Flourish is a five-year collaborative program that advances community-led disaster recovery and long-term resilience. The program empowers communities in bushfire-affected areas to develop novel approaches to strengthening community resilience, using an innovative model which includes participatory grant making to deliver 'strength through community-led action'.



NRCF is working in partnership with Monash University's Sustainable Development Institute to facilitate and support the Fire to Flourish (F2F) Program across Tenterfield and the Clarence Valley.

Mudyala Aboriginal Corporation

Mudyala Aboriginal Corporation delivered a powerful cultural celebration honouring Yaegl sky stories through music, film, science and storytelling. Four community events were held, including a stargazing night, live music, a film screening of *Star Stories of the Dreaming*, and a science and culture day. The project brought together Yaegl Elders, scientists, musicians and families to share knowledge across generations and strengthen cultural identity.

Workways Australia Ltd (Trading as Envite Environment)

Envite Environment has made strong progress restoring critical koala habitat across the Clarence Valley with work underway on four private properties to remove invasive weeds and reconnect fragmented bushland, creating healthier and safer corridors for local koalas. A successful Koala Community Information Day helped raise awareness and inspire local action, while new partnerships with Clarence Valley Landcare and regenerative farming groups are extending the project's impact.



Woombah Residents Association, Yaegl Country, Clarence Valley

Tunes in the Trees is a popular annual music event in Woombah Reserve on Yaegl Country, showcasing local musicians and providing art and cultural activities that bring community members together to celebrate in our beautiful natural setting of grand old native trees. Woombah Residents Association (WRA) used this grant to build on previous successes to connect with over 600 people of all ages, building its membership and volunteer base, increasing cultural and environmental awareness and engagement, and providing an opportunity for networking.



OzFish Unlimited

OzFish Unlimited is building an Aquatic Species Rescue Trailer to respond swiftly to fish kills caused by natural disasters like bushfires, droughts and floods. This fit-for-purpose trailer will be equipped with tanks, nets, pumps, and oxygenation systems to support the safe rescue and relocation of native and threatened fish species to fill a critical gap in emergency aquatic response, enabling volunteers and local groups in the Tenterfield region to act quickly when water conditions deteriorate.

Blue Rock Nursery, Billy's Creek, Gumbaynggirr Country, Clarence Valley

This Fire to Flourish grant was used to encourage local forest regeneration through the support of a small local providence nursery to help with minor capital equipment. The equipment enabled the nursery to grow greater quantities and to support the training and knowledge-sharing by engaging a Gumbaynggirr crew to help plant and reforest a number of areas directly impacted by the fires.

Wahlabul Men's Group

The Wahlabul Men's Group is strengthening community cohesion, cultural connection, and disaster resilience in Jubullum Village. A Fire to Flourish grant supported the purchase of a custom BBQ trailer, a travel and catering fund for networking and cultural exchanges, and a culturally appropriate advisor to guide the group's strategic development. The project is creating safer, healthier pathways for men to reconnect to culture, Country, and community. Through activities like slashing bushland for fire safety, supporting community gardens, and planning training in land management and agriculture, the group is building a foundation for long-term resilience.

EMPOWERING WOMEN & GIRLS GRANTS

Granted at the deeply engaging NRCF Women's Giving Circle Pitch night (see Page 23 for more detail) these projects will be delivered across 2024 and 2025.



Human Nature Adventure Therapy

Human Nature will provide 90 personalised 1:1 therapeutic, trauma-informed sessions for young women aged 14-18 in the Northern Rivers who have experienced sexual or domestic violence.

Through the programs, therapy is not a rigid session in an unfamiliar office but rather a session that blends therapy with nature-based connection such as a walk along the beach, a chat while looking out over the horizon, or an hour spent learning a new skill in a park. For these young people, trust and choice make all the difference.



Haus of Armour

Haus of Armour founder Kate Jackson uses fashion to help survivors of domestic violence rediscover themselves. The Women & Girls grant will fund styling sessions that help women feel seen and valued, giving them a chance to reconnect with who they are.

The grant will help 45 local women, providing a customised styling session and three outfits they choose to suit their needs. Many of these women are being supported with outfits to testify against their abusive ex-partner in court, to pick up or drop off their child, and to attend job interviews.



Women Up North

Women Up North is using the Empowering Women & Girls grant to provide quarterly self-defence workshops that empower women and girls with practical tools to feel safer, more confident, and in control of their environment. The workshops are tailored to meet diverse needs, ensuring accessibility for all.

Each session ends with a powerful call to action: participants are encouraged to teach at least one person in their circle a self-defence technique they've learned, creating a ripple effect of safety and empowerment throughout our community.

INNOVATING FOR SYSTEMS CHANGE

We believe that lasting change comes from bold ideas, local voices and leadership, supported by strong and trusted partnerships.

In 2024, we deepened our commitment to systemic responses to critical local issues including homelessness, housing affordability, and disaster resilience - addressing not just the symptoms, but the root causes of complex challenges in our region.



Northern Rivers Zero

Northern Rivers Zero is an ambitious, region-wide initiative driven by the idea that homelessness can be made rare, brief, and non-recurring.

In its first year, the project has already achieved significant momentum through implementation of the “By-Name List,” a real-time, shared record of people experiencing homelessness. This tool enables service providers to coordinate care, advocate effectively, and respond dynamically to emerging needs—placing people, not systems, at the centre of the solution. NRCF is proud to be a foundational partner in this collaborative effort to deliver lasting change.

Byron Shire Housing Project

While national policy reform is slow, communities like ours are not waiting around. The Byron Shire Housing Project is a grassroots response to the housing crisis, delivering well-designed, group-home rental accommodation for people most in need. These homes are 100% not-for-profit and permanently owned by Byron Shire Community Housing, ensuring they are never sold into the speculative housing market.

Based on international Community Land Trust models, its objective is to provide safe, affordable and appropriate housing. As a supporting partner, NRCF is proud to see how local action can inspire big thinking—delivering real-world impact that puts people and community first.

Northern Rivers Community Resilience Alliance

After years of compounding crises, the Northern Rivers Community Resilience Alliance (NRCRA) emerged to help our communities not just recover but thrive. With NRCF as a key scaffolding partner, NRCRA now includes a stewardship group of 12 core organisations, 35 active members, and a broader network of over 150 grassroots groups.

The Alliance fosters a new model of disaster response—one that is collaborative, community-led, and grounded in local knowledge. By investing in long-term resilience and regenerative approaches, NRCRA is reshaping how we prepare for and respond to future challenges—ensuring we are not only safer, but stronger, together.



OUR GIVING COMMUNITY

OUR GIVING COMMUNITY

Our vibrant giving community includes individuals, families, local businesses and supporters who live and work across the Northern Rivers and beyond.

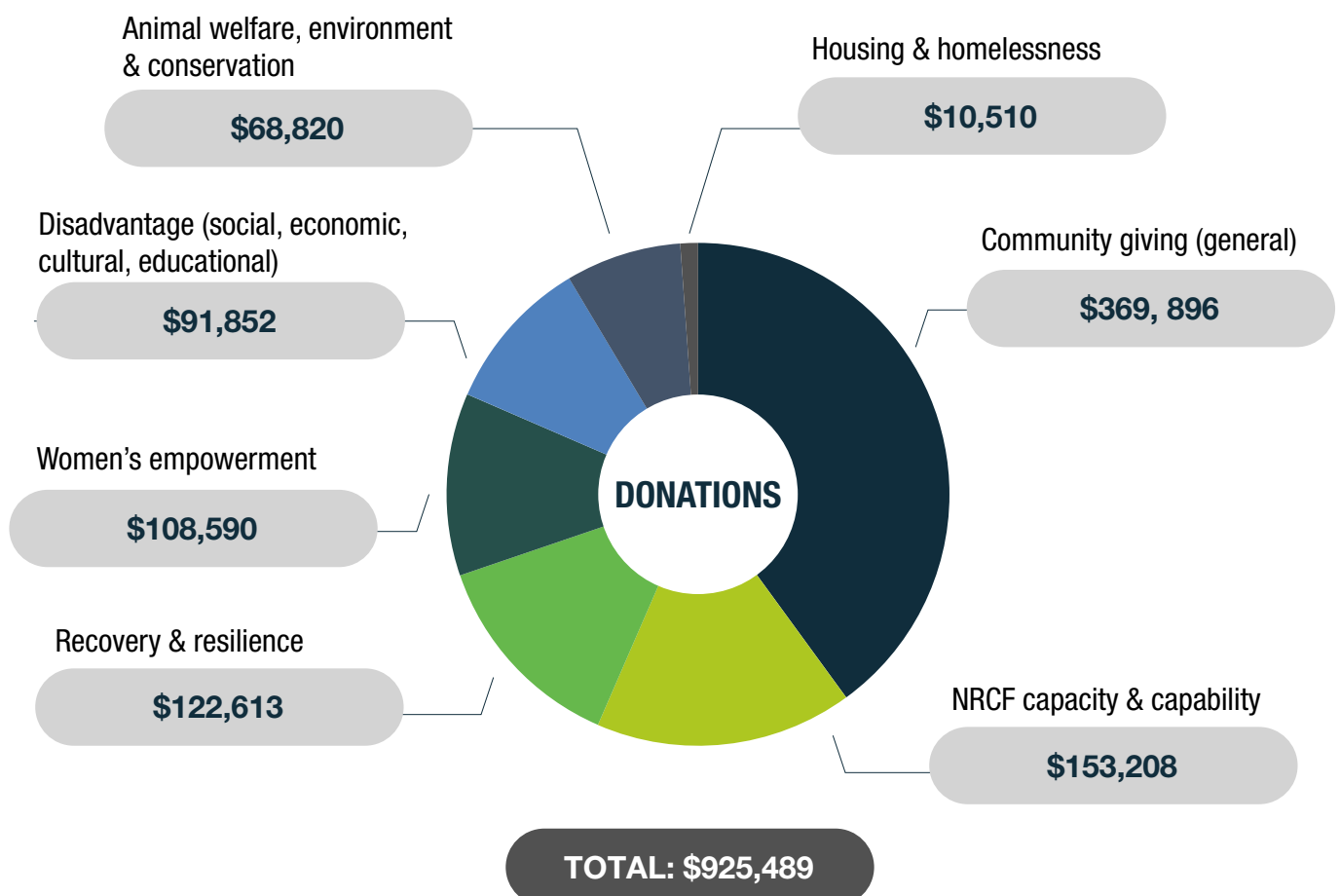
From Tweed Heads in the north, to Grafton in the south and west to Kyogle, the members of our giving community come from all walks of life and are as diverse as the towns and villages that make up the Northern Rivers.

We also have supporters who have a special connection with our region, who may live in other parts of the country, but believe in giving back to a place they love.

Some of our supporters have sub funds of their own, others participate in the Women's Giving Circle or by giving regularly, while others leave a bequest that will benefit the community beyond their lifetime.

Our giving community is united by a shared desire to make a positive difference in the Northern Rivers, now and for generations to come.

In 2024, our giving community supported a diverse range of causes:



SUB FUNDS AT NRCF

A sub fund is a simple and tax-effective way to structure your charitable giving. It enables you to support the causes that matter to you while create a lasting impact in your community.



Ease and Efficiency

Grant administration and compliance are managed for you by our team of philanthropy professionals so you can enjoy all the joys of giving without the burden and expense of managing a private foundation or trust.



Local expertise

Leverage the deep community knowledge and networks that have been built over two decades to ensure that your giving has the most impact.



Flexibility

Suitable for individuals, families, and businesses looking for a giving structure that makes their charitable donations more effective and strategic.



Tax-effective

Receive an immediate tax deduction for your contributions and decide where and how much you would like to grant at a time that suits.



Quick setup

Your named sub fund can be established in as little as 48 hours with a minimum \$10,000 initial donation.



Be as public or as private as you wish

You can make private donations to your fund or invite donations from friends and family or even the general public.



Responsible investment

All funds are responsibly invested using ESG principles to earn interest and income without doing harm.

Why have a Sub Fund at NRCF?



Community Connection

NRCF's deep experience and local networks help donors direct funds where they are needed most.



Impact-Driven

Grants are assessed and monitored for effectiveness.



Perpetuity

As a community foundation, NRCF is a giving structure that provides funding in perpetuity that adapts to the changing needs of our communities.



Give where you live

NRCF offers an accessible and enjoyable way to connect more deeply with your local community and give back to the places you love.

GIVING STARTS AT HOME

Annie Chapelle, together with her husband, Franco, are owners of Byron Bay Coffee Company and long-time NRCF donors.

Annie and Franco started Byron Bay Coffee Company 35 years ago when they arrived in the Byron hinterland after leaving Sydney. The small family venture has grown to become a thriving business supplying coffee to more than 100 cafes in Australia and Japan and 80+ retailers.

As part of NRCF's 20 for 20 campaign to welcome 20 new sub funds in our 20th year, Annie and Franco recently established a sub fund of their own, the Ivancich Family Fund.



“

Giving back is just something you should do.

Annie Chapelle, Ivancich Family Fund

“I have always thought that the community helped make Byron Bay Coffee Company who we are today and if you’ve become a successful company, then I think that giving back is just something you should do!,” Annie says.

“I also believe that giving starts at home and you have to look after your own community first.”

“It’s a really beautiful, heartfelt feeling to know that our donations help so many people who are less fortunate than us,” Annie continues.

“At every grant announcement event at the end of the year I’m always so touched by the stories we hear about the work these amazing grassroots organisations are doing in our community and the people they’re helping. I’m moved to tears every year.

“We absolutely love being part of the NRCF giving community.”

WOMEN'S GIVING CIRCLE



2024 was a year of phenomenal growth for NRCF's Women's Giving Circle. Our membership grew from 35 to 140 women, each contributing \$1,000 per year to collectively fund impactful grassroots projects that are changing the lives of women and girls in our communities.

Throughout the year we come together to learn more about the needs of our communities and to hear from the inspiring changemakers who are making a difference on some of our region's toughest issues.

In 2024, our events included gatherings for International Women's Day in Murwillumbah, an expert panel speaking about domestic violence in Byron Bay, an information night in Brooklet, our Pitch Night in Brunswick Heads, a Christmas Garden get together in Clunes and other events generously hosted by members.

The collective contributions of our members, which start at just \$20 per week, are not just numbers or donations—they're seeds of change that are growing stronger every day. Together, we're creating a legacy of resilience and hope for women and girls in the Northern Rivers.

Why join our Women's Giving Circle?

- Meet likeminded local women
- Be part of a grassroots movement that's creating positive change for our communities
- Learn more about the challenges impacting women and girls in our region
- Hear firsthand from the local changemakers that are creating a positive impact.

To join or learn more, scan the QR code or visit:

nrcf.org.au/womens-giving-circle/

or contact:

Amy Colli
Women's Giving Circle coordinator:
givingcircle@nrcf.org.au



I get excited whenever there's a Giving Circle event – they're always so inspiring. I love that the Giving Circle connects you with new people and it's so nice to chat with other locals and hear what's going on. I've met so many interesting women. And I think that's what I enjoy most. When women come together, anything's possible.

I believe it's important to give where you live because it strengthens the community and helps create a better, more vibrant place for everyone to call home.

Beverly Masters





The 2024 Empowering Women and Girls Pitch Night took place in September at the Brunswick Picture House, with three grant finalists presenting their projects to an audience of more than 120 Women's Giving Circle members.

After having received mentoring to perfect their pitch in the lead up to the event, each finalist was given 10 minutes to present their project and its intended impact. After the presentations, members voted for their favourite project via ballot.

Almost \$55,000 in funding was awarded with the Empower Her project by Human Nature Adventure Therapy receiving a \$35,000 grant and the two remaining finalists, Haus of Armour and Women Up North, each receiving a grant to make significant impact in their local communities.



As a younger member, I really value the wealth of knowledge, experience and wisdom in every room when Giving Circle members come together – it's just so special.

I really try to adopt the philosophy that the world is overwhelming and crazy but the one thing that's in our control is that we can try to make a tangible difference to the community around us.

For me, being part of the Women's Giving Circle is one of the most rewarding and powerful ways to do that.

Angela Ferro



LEAVING A LEGACY

***“Money is like manure.
If you pile it up, it stinks”***

John Bennett has been a passionate advocate for local giving through the Northern Rivers Community Foundation since its very first days

“I’ve always loved living here,” John says. “It’s a beautiful part of the world, but you can see there are lots of people who are not doing too well who need help.

“My favourite saying is that money is like manure. It’s made to spread around. If you pile it up, it stinks.

“I’ve always followed that philosophy, and I encourage other people to do the same.”

As an NRCF Bequest Ambassador along with Paul Jameson, John has helped connect dozens of locals with a powerful way to support their local community beyond their lifetime by leaving a gift in their will. It’s something that John feels so strongly about that he is leaving a generous gift of his own.

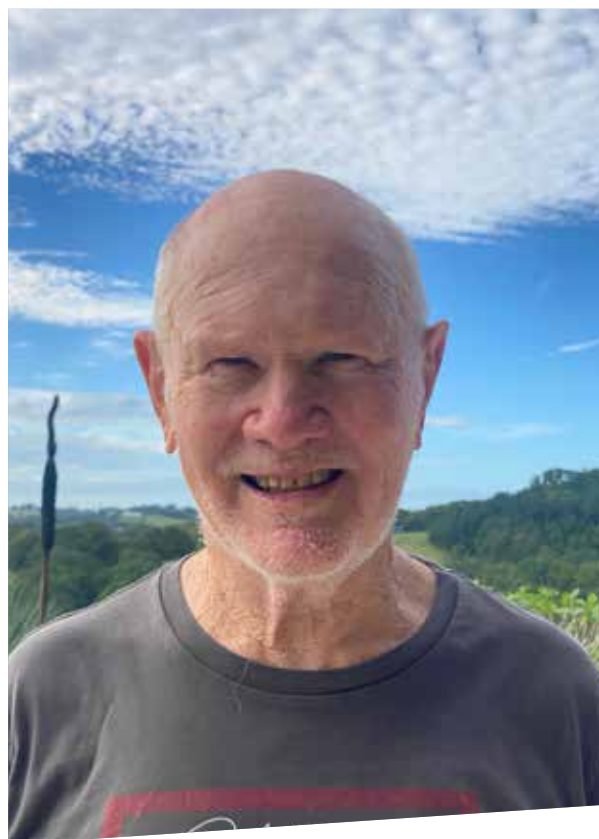
“I decided myself to do a major bequest to NRCF of \$1 million,” he explains.

“I believe that you must look after your family first and you should leave your kids enough money so they’ve got a bed to sleep in, but not so much that they won’t get out of bed.

“A bequest doesn’t have to be an extraordinarily large amount of money,” John continues. “Most people have a house or a property or something like that and even five or ten per cent of your net assets is a very good way to give.

“Paul and I run the bequest morning teas where we explain the process and we’d love anyone to give us a call or come along and learn more about how bequests can help our community,” John says.

“We can all leave a legacy, and I think it’s important to give locally, to give back to the community that’s given us so much.”



Interested in learning more?

Register your interest to attend a bequest morning tea by contacting:

Sandra Duncan
Engagement Manager



engagement@nrcf.org.au



0499 862 886

WAYS TO LEAVE A LEGACY

Leaving a lasting 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.

3 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: nrcf.org.au/giving



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, leaving a
gift in your Will
to the Northern
Rivers Community
Foundation ensures
you are helping create
a better tomorrow for
generations to come.*

THE MOST REWARDING THING YOU CAN DO IS GIVE

“There’s no stopping us now. We’re not just going to be a tree; we’re going to be a forest.”

Being community-minded is something that comes naturally to Lynda Dean, Deputy Chair of NRCF and Chair of the Grants Committee.

Together with her husband, Christopher who was the inaugural Chair of the NRCF Board, Lynda was part of the earliest conversations about starting the Foundation that took place around her kitchen table.

“For Chris and I, it was a no-brainer because we always believed that if you want the world to be a certain way, it’s up to you and it’s up to me to create the world we want to live in,” Lynda explains.

“Getting NRCF started was like planting a tiny seed that sits in the dark but quietly, under the soil it was growing, being nourished slowly by the community and one day the first little shoot came up and then another and another.

“There’s no stopping us now. We’re not just going to be a tree; we’re going to be a forest.”

A staunch advocate for community-led solutions, Lynda has seen first-hand how communities are often best placed to know what’s needed to resolve local challenges including responses to floods and fire.

“It’s amazing to see some of the organisations we funded years ago come back to us for more funding and they are bigger, stronger and reaching further,” she says.

Always a couple that walks the talk, Lynda and Christopher have a sub fund at NRCF that supports Northern Rivers communities now and into the future.

“You work very hard, and you become successful, and you make money but then what does the money mean?” Lynda says.

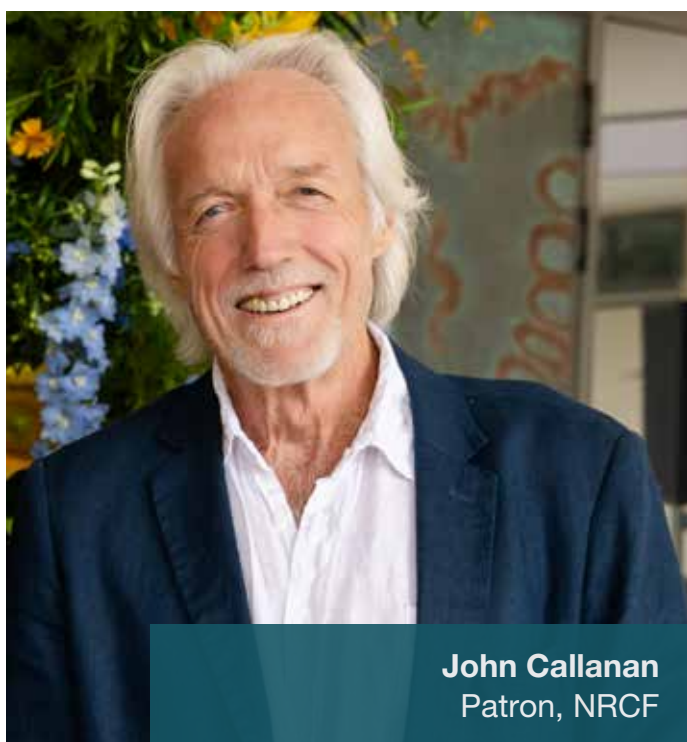
“There are only so many trips overseas you can do, only so many things you can get for your house, only so many cars you can have.

“The most rewarding thing you can do is give.”



PATRON'S CIRCLE

“I’m proud of all that we’ve achieved at NRCF which, as a small regional community foundation, started with nothing but an idea, a concept, a vision for the future.”



John Callanan
Patron, NRCF

Over the past two decades we have leveraged and catalysed lasting change across the Northern Rivers developing a network of contacts spanning the entire region that helps us assess where the needs are and where the greatest impact can be had.

With my own giving, my donations have always gone to the administration of the Foundation because I’m a businessman. I know the key to a successful organisation is the quality of the staff that are running it.

In 20 years’ time, I hope NRCF has a perpetual fund ethically invested with at least \$100 million in its corpus so that we can give away many millions of dollars every year to thousands of community organisations. That’s the kind of impact I’d like to see long-term and I believe we can make that happen.

NRCF’s Patron’s Circle is a special group of donors who are committed to supporting the operational sustainability of the Foundation.

Our Patron’s Circle members share a long-term vision of positive change for the Northern Rivers. By providing financial support for NRCF’s administrative functions, they are helping to enable the Foundation’s team of philanthropy professionals to distribute life-changing grants, conduct evaluations and research, proactively prepare for crises and leverage resources and networks for greater social, cultural and environmental outcomes across the Northern Rivers.

At a dedicated gathering each year, Patron’s Circle members come together to hear more about the work that’s underway at NRCF and the growing impact our donor community is contributing to. It’s an opportunity to catch up with like-minded people who love helping others and simply enjoy some good food together.

For more information, contact NRCF CEO, Sam Henderson: ceo@nrcf.org.au

REGULAR GIVING



Hayley Katzen (right) pictured with Megan Edwards

Hayley Katzen's long relationship with NRCF began in 2003 when she became the Foundation's first communications officer.

"I wrote a brochure, developed a website, started talking to the first donors, and learning about this amazing concept of having a fund that would exist in perpetuity for our community," she says.

To be part of the Foundation's 20th anniversary celebration of more than \$10 million distributed was very special for Hayley who is one of NRCF's longest standing regular donors.

"It just makes me want to leap and cry all at the same time, because it really is from little things big things grow," she says.

"I think we all want to be part of something that's bigger than ourselves and use whatever resources we have to make this world a better place.

"I choose to give monthly because I don't have the funds to set up a fund or become one of the big donors," Hayley says.

"I've been able to give \$30 a month for a very long time and the reason I give to NRCF is because of its sustainability and perpetuity – it will benefit our community for generations to come."

"At NRCF, the sum really is greater than the parts and we can achieve incredible things when we all come together."

“

At NRCF, the sum really is greater than the parts and we can achieve incredible things when we all come together.

Hayley Katzen

Every donation to NRCF contributes to positive impact in our local communities. Regular giving with as little as \$20 a month can be an easy and effective way to give back to the communities you love. Learn more at: nrcf.org.au/giving



FINANCIALS

FINANCIALS

2024 Financial Performance Snapshot

1 Jan - 31 Dec 2024

REVENUE	2024
Fundraising Income	\$925,490
Investment Income	\$178,331
Other Income	\$3,153,600
Realised Gain/Loss on Investment	-\$8,186
Unrealised Gain/Loss on Investment	\$262,806
TOTAL REVENUE	\$4,512,042

OUTGOINGS	2024
Operating Costs	\$828,841
Grant and Disbursements	\$2,870,269
TOTAL OUTGOINGS	\$3,699,111
Surplus (Deficit) for the year	\$812,931

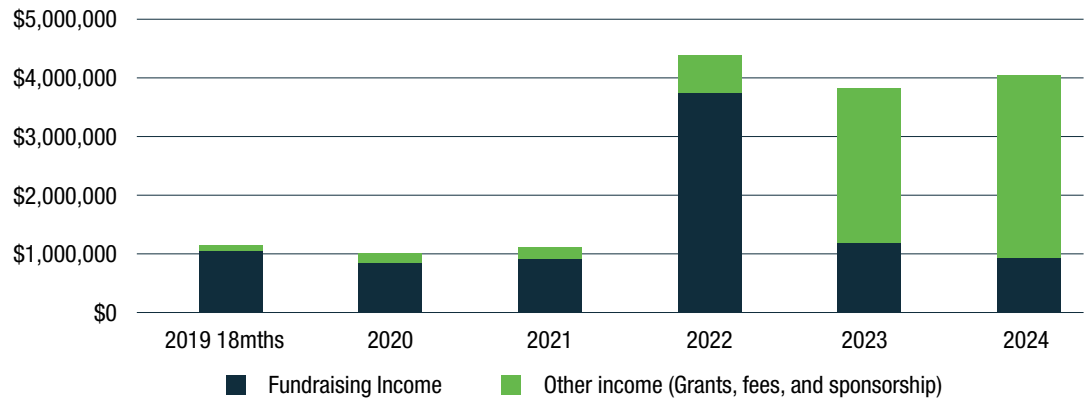
OPERATING COSTS	2024
Office and IT Costs	\$48,767
Salary and On Costs	\$576,608
Admin Fees	\$75,826
Investment Expenses	\$16,891
Other Expenses	\$110,749
TOTAL OPERATING COSTS	\$828,841

NET ASSETS	2024	2023
Northern Rivers Perpetuity Funds	\$2,608,883	\$2,105,536
Not for Profit Impact Funds	\$54,118	\$38,097
Community Outcome Funds	\$804,753	\$853,563
NRCF Capacity and Capability Fund	\$1,399,737	\$1,057,303
TOTAL NET ASSETS	\$4,867,491	\$4,054,499

Financial reporting for current and previous years is available on the Australian Charities and Not-for-profits Commission website.

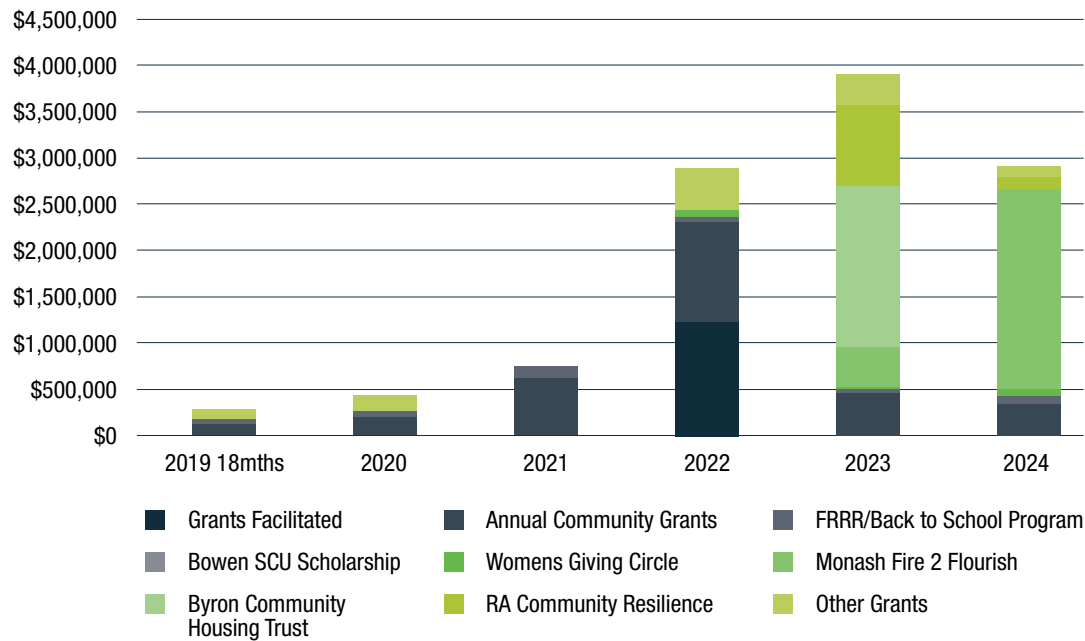
Fundraising and Other Income

In 2024, NRCF received 22% Fundraising Income and 78% from other income (Grants, Fees & Sponsorship)



Grants Distributed and Facilitated

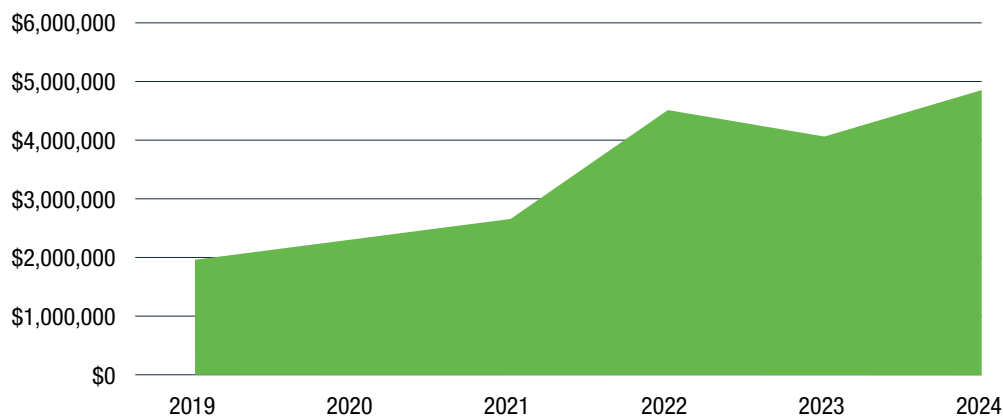
In 2024, NRCF committed \$2.87 million to grants across multiple grant programs supported by our valued Donors and Grant Partners



OUR INVESTMENTS

Net Assets

At December 2024, NRCF's total corpus was \$4.8 million - an increase of \$812,931 from 2023



At NRCF our values are at the heart of everything we do. We believe a donation can make positive social change along every step of its journey.

Whether that's flow-through funds to reach the community quickly in an emergency; impact investment to support initiatives changing the way we tackle tricky issues or simply growing your donation through ethical investing to make sure you are supporting the community you love for many decades into the future.

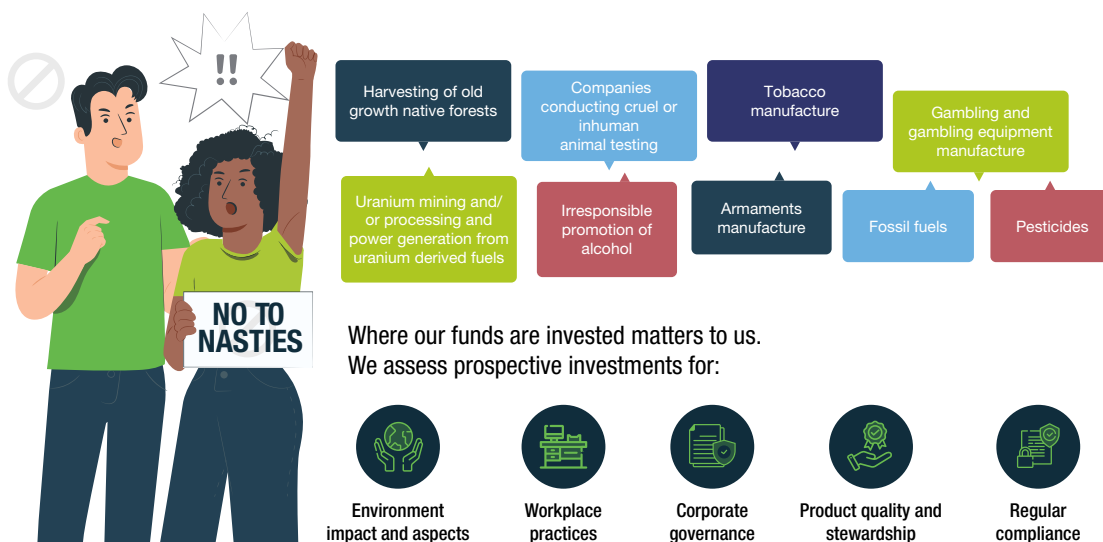
We know your generosity requires responsible and ethical funds management. That's why we use our Environmental, Social and Governance (ESG)

Investment Guidelines for investment governance to avoid direct investments that harm people and planet.

Responsible investment is part of NRCF's DNA

In 2024 we took an important step to review and transition our investment advisory service to better align with our values.

We're now working with an investment partner that is committed to higher ESG performance and we're actively engaging them to push for stronger social and environmental outcomes because we know where and how we invest matters to the communities we serve.



OUR SUB FUNDS

NORTHERN RIVERS PERPETUITY FUNDS	2024	2023
Community Giving Fund	\$729,509	\$637,798
Local Community Funds		
Ballina Shire Fund		
Byron Shire Fund		
Lismore Shire Fund		
Tweed Shire Fund		
Subtotal Local Community Funds	\$161,852	\$141,570
Business for Goods Funds		
McGrath Northern Rivers Fund		
SunGlass Fix Environmental Fund		
Subtotal Business for Goods Funds	\$134,699	\$98,889
Impact Area Funds		
Animal Welfare & Wildlife Conservation Fund		
Environment Fund		
Housing Solutions Fund		
Northern Rivers Womens Fund		
Sustainable Food & Agriculture Fund		
Subtotal Impact Area Funds	\$625,495	\$482,321
Family Legacy Funds		
Alex and Alice Herrmann Fund		
Bennett Regan Youth Fund		
Christopher & Lynda Dean Fund		
Clan Duncan Family Fund		
Crystal Castle & King Family Fund		
Elsie Rose Women's Haven Kyogle Fund		
Gavin Greenoak Fund		
Grier Family Fund		
Leela Fund		
Lowry Family Fund		
Pike Morrison Family Fund		
SCU-Bowen Education Fund		
Solid Ground Fund		
Tony Narracott Memorial Youth Fund		
Subtotal Family Legacy Funds	\$957,328	\$744,958
TOTAL NORTHERN RIVERS PERPETUITY FUNDS	\$2,608,883	\$2,105,536

	2024	2023
Not for Profit Impact Funds		
Banyula Many Trees Fund		
Byron Community Centre Fund		
COREM Fund		
Plan C Fund		
Subtotal NFP Impact Funds	\$54,118	\$38,097
Community Outcome Funds		
Fire to Flourish Bushfire Emergency Response Fund		
NRRC Community Resilience		
Other Program Funds		
Resilience & Regeneration Fund		
Womens Giving Circle Program Fund		
Subtotal Community Outcome Funds	\$804,753	\$853,563
	2024	2023
TOTAL GIFT FUND	\$3,467,755	\$2,997,196
TOTAL CAPACITY & CAPABILITY FUND	\$1,399,737	\$1,057,303
NET ASSETS/TOTAL EQUITY (Consolidated Audited Financials)	\$4,867,491	\$4,054,499

OUR PEOPLE

OUR BOARD



Johan Kortenhorst
Chair



Lynda Dean OAM
Deputy Chair



Nikki Beaumont
Director



Joanna Palser
Director



Jacob Parker
Director



Allison Henry
Director



Vicky King
Director



Marc Sofer
Director



Peter Devine
Director



Brendan Rea
Director

OUR TEAM



L-R: Jen Smith, Juanita Keen, Johan Kortenhorst (Chair), Sandra Duncan, Amy Colli, Nicole Richards, Kiri Dicker, Sam Henderson (CEO).

THANK YOU

We couldn't do it without you.

NRCF acknowledges the generous support of our community of donors, funding partners, sponsors, event partners, in-kind supporters, Committee Members, and volunteers who have contributed in 2024.

While our community of donors is now too big to list everyone individually, we are grateful for every single donation. Thank you!

Grant Program Partners



Sponsors, in-kind supporters and event partners

- Angela Kaja Ferro photography
- Beach Suites
- Brunswick Picture House
- Byron Coffee Company
- Byron CoLab on Arakwal Country
- Daniela Maiorano
- Elements of Byron
- Hemp Foods
- Herbert Smith Freehills
- Mazzer Photographics
- MF Partners
- North Coast Events
- Odette & Co
- Prue Aja
- Pyewackets Traditional
- Rhys – Right Eye Creative
- Stain Design
- TAFE NSW (Kingscliff and Lismore)
- The Brooklet
- Tweed River House
- Value Imagery

NRCF Capacity Donors

- NRCF Patron's Circle
- NRCF Admin Regular Donors
- Foundation Partners: Vasudhara Foundation, Global Giving, Paul Ramsay Foundation, Siddle Family Foundation, Community Foundations Australia

WAYS TO GET INVOLVED

Give Where You Live! The Northern Rivers Community Foundation helps generous individuals, families and businesses make a difference in our local communities.

Whether your donation is large or small, every contribution helps create positive change.

There are so many ways you can get involved to benefit your local community

Open a named sub fund of your own

Create a lasting legacy by leaving a bequest

Become a regular donor

Talk to us about partnership opportunities

Attend one of our upcoming events

Join us and start your local giving journey today.

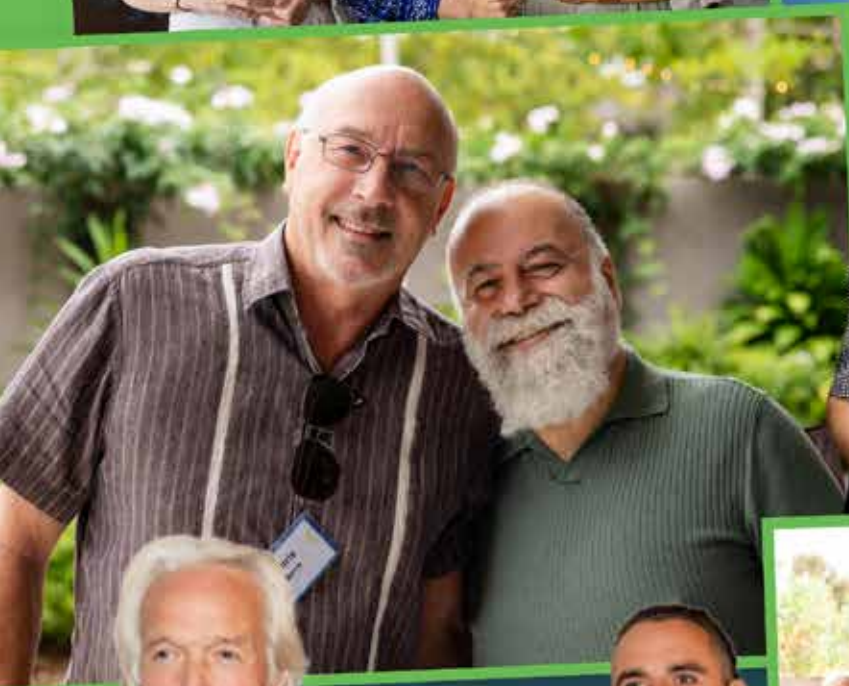
To learn more visit

nrcf.org.au/giving

or contact

Sandra Duncan, Engagement Manager:

engagement@nrcf.org.au





**Watch the story of 20 years
of community giving here**



Northern Rivers Community Foundation
PO Box 304, Clunes, NSW 2480

Ph: 0499 862 886

info@nrcf.org.au

nrcf.org.au

ABN 62 853 581 899

(The Trustee for the Northern Rivers Community Foundation)



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