

NORTHERN RIVERS COMMUNITY FOUNDATION

2025

ANNUAL REPORT

It Takes A Village



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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.

About the Northern Rivers Community Foundation

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

At the heart of our approach is a belief in collective action. Lasting change happens when people come together, share resources, and support the organisations doing the work on the ground. Local communities are best placed to understand their own needs, and community-led initiatives are often the most powerful drivers of positive change.

For more than 20 years, NRCF has helped people across the Northern Rivers turn their generosity into long-term, meaningful impact. We connect donors with grassroots organisations and initiatives that respond to local social and environmental challenges, and work to build a more equitable, resilient and sustainable future.

Through our giving community, partnerships and perpetuity model, NRCF exists to help people help others, and to strengthen the connections that make the Northern Rivers a better place for everyone.

GIVING FOREVER

Our Perpetuity Model

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

"There is no power for change greater than a community discovering what it cares about."

Margaret J. Wheatley

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.

Our Vision

We help you help others.

Northern Rivers Community Foundation exists to help people turn their generosity into lasting, local impact.

Our vision is of a generous, compassionate and equitable community, where people care for one another, resources are shared, and everyone has the opportunity to thrive.

We believe this kind of community is built through connection, when individuals, families, organisations and partners come together to support local leadership and collective action.



WHAT GUIDES OUR WORK



Community first

We believe local people are best placed to understand their own communities. Listening, trust, and respect guide everything we do.



Long-term thinking

We steward community generosity with care, building shared resources that support both today's needs and future generations.



Working together

Complex challenges are not solved alone. We value collaboration, partnerships, and shared learning as essential to lasting change.



Focus where it matters most

We direct support towards the issues our communities tell us are most pressing, responding as needs evolve over time.



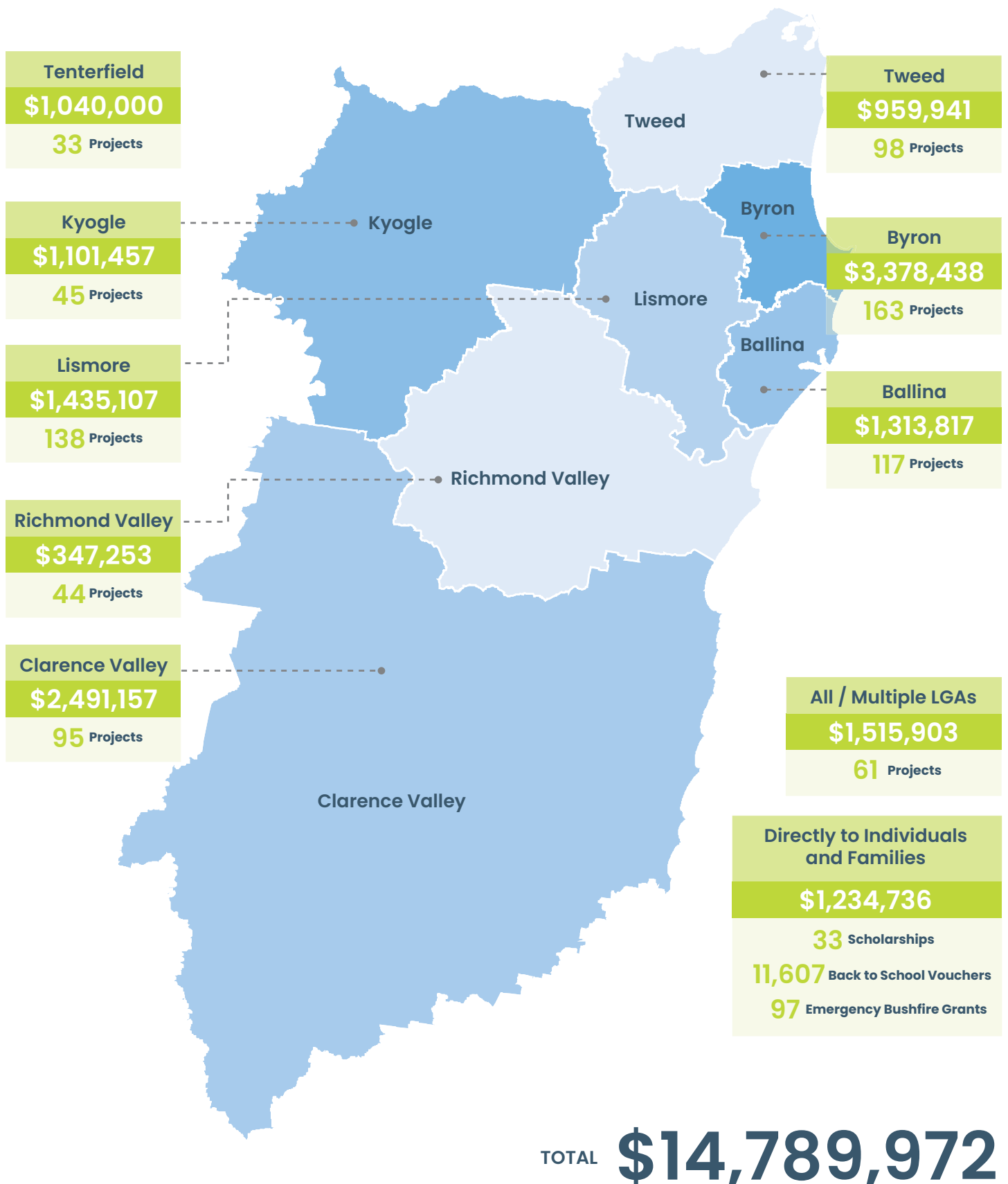
A connected community

We nurture a community of givers and recipients who believe in supporting others and strengthening the Northern Rivers, together.

Over more than two decades, NRCF has supported over 700 local projects, helping turn generosity into real, place-based impact. Our vision reminds us that lasting change is not created by any one person or organisation, but by many people, each playing a part in building a stronger, more connected Northern Rivers.

Our Reach

Since 2005, NRCF has facilitated and distributed more than \$14.7 million in grants to 330 community organisations, groups, and individuals in need across the Northern Rivers:



FROM THE

Chair and CEO

As the Northern Rivers Community Foundation enters its 21st year, we are reminded that strong communities are built through steady commitment, thoughtful action, and people working together for the long term.

NRCF was created by and for the Northern Rivers, with a simple but enduring purpose: to support communities in perpetuity. That purpose continues to guide us. In a time when many organisations and communities face increasing pressure, the role of an independent, community-based foundation has never been more important.

While the core of our work remains the same as 20 years ago – backing locally led solutions to improve our environment and communities – the scale and scope of NRCF’s work has grown exponentially in recent years:

- The energy of the Women’s Giving Circle has inspired collective philanthropy across the region.

Our scaffolding and support role for the Community

- Resilience Alliance helped achieve baseline funding for this Australian-leading initiative in 2025.

NRCF has played a lynchpin role in collective impact

- initiatives of Northern Rivers Zero and other homelessness efforts – resulting in philanthropy, government, and not-for-profits finding better ways to address homelessness.

2025 deepened our capacity building work including

- expanded Grant Writing workshops, leadership, wellbeing, and AI for NFP, growing the capacity of those that support our communities so well.

In partnership with a leading national Foundation, we

- laid important groundwork to explore innovative affordable housing outcomes through coordinated effort, patient collaboration, and shared leadership.

NRCF worked alongside Community Foundations

- Australia to achieve recognition of the vital role community foundations play in strengthening regional Australia and deliver DGR1 reforms. We are proud to be true community builders!

And of course, we expanded connection opportunities

- for charities and donors alike – understanding that building a stronger region truly takes the whole village.

This year, we were proud to surpass our 20th anniversary goal of establishing 20 Sub Funds. Each new fund represents trust, long-term commitment, and an understanding of the need to address not only immediate priorities, but to invest in future generations.

Alongside our flagship grant programs and the final regional Fire to Flourish initiative, all of our collective efforts represented over \$2.3m of locally informed grants made to our community.

Of course, none of this is possible without people.

We thank our donors, Sub Fund holders, Women’s Giving Circle members, bequest ambassadors, grant partners, volunteers, Board and committee members, and especially the NRCF team for their dedication in moving our vision forward. We are equally grateful to the grassroots organisations whose work sustains and strengthens the social fabric of our region.

As we look ahead, we do so with confidence and optimism. Our commitment remains to listen carefully, back local leadership, grow community capital, and strengthen the networks that allow the Northern Rivers to thrive.

We are only as strong as the people who stand with us. Thank you for sharing our belief in a generous, compassionate, and equitable Northern Rivers.



Johan Kortenhorst
Chair



Sam Henderson
CEO



An interconnected approach bringing together donations, grants, partnerships and knowledge to strengthen Northern Rivers communities now and into the future.



Community Engagement

- Issues-based Events & Forums
- Community Impact Conversations
- Local Network Building



Donations

- Giving Circles
- Sub Funds
- Bequests
- Regular Donations
- Emergency Response
- Not-for-Profit Funds
- Family and Private Foundations



Investment

- Local Impact Loans
- Sustainable Investments
- Regenerative Capital Investments



Partnerships & Convening

- Northern Rivers Zero
- Northern Rivers Community Resilience Alliance
- Housing Convenor



Capacity Building

- Support for Grantees
- Grant Writing Workshops
- Lunch & Learn Series



Research & Advocacy

- Flood Impact Study
- Community-based Mental Health Projects
- National Giving Reforms
- Increased Community Role in Disaster Preparedness & Resilience



Grants & Impact

- Empowering Women & Girls Grants
- Community & Local Impact Grants
- Emergency Response Grants
- Scholarships

Partnership Grant Programs

- Fire 2 Flourish
- Community Resilience Grants

2025 Year in Review

JANUARY

- The first **Bequest Morning Tea** of the year is hosted by NRCF.
- NRCF support **NSW Premier's Department** Consultation with Regional Communities listening tour.

FEBRUARY

- A Morning Tea event for our **Sub Fund Holders** takes place in Myocum.
- Planning commences with Monash University for the **Flood to Flourish** program in the Tweed.

MARCH

- We welcomed new staff member **Mel Rowsell** as Grants Officer, and farewelled Jen Smith.
- NRCF launches **Rapid Relief Fund** in response to the damage from Cyclone Alfred. Over \$57,000 was raised and distributed to local organisations via micro-grants for 29 projects to assist with recovery.
- CEO Sam Henderson was part of a regional discussion about the impacts of **Cyclone Alfred** with PM Anthony Albanese, hosted by member for Lismore Janelle Saffin.
- Women's Giving Circle **International Women's Day** event is held at Frida's Field.



APRIL

- NRCF hosted the national **Partnerships for Local Action and Community Empowerment (PLACE)** Listening Tour, showcasing local collective action initiatives.

MAY

- Women's Giving Circle hosts events at **Tweed River House, The Brooklet, and the Primex Opening Breakfast**.
- The NRCF Impact Team release findings from their **Flood Impact Study**, mapping the community sector's recovery from the 2022 floods.



JUNE

- NRCF Bequest Ambassadors join for a panel discussion on leaving a legacy at the **2025 Death & Dying Expo**.
- The NSW Reconstruction Authority release a milestone report about the benefits of the **2024 Community Resilience Grants Program**.

JULY

- Women's Giving Circle hosts **Purse and Patriarchy** event at Byron Bay Surf Club.
- **Lynda Dean**, NRCF Deputy Chair, is recognised in the Community feature of Country Style magazine.



AUGUST

- The NRCF Impact Team hit the road and delivered **7 Grant Writing Workshops** across all of the Northern Rivers LGAs.
- Amy Colli represented the Women's Giving Circle on stage at the **Byron Writers Festival**.
- NRCF welcomes **Leah Day** as the new Marketing & Communications Officer, as Nicole Richards departs.



SEPTEMBER

- The Women's Giving Circle hosts its **Grant Giving Night** at Brunswick Picture House, awarding a record \$80,000 to 4 deserving recipients.
- The **Northern Rivers Women's Fund** reaches a new milestone - **\$250,000!**
- NRCF was highly commended in the Outstanding Community Organisation category at the **2025 Lismore Business Awards**, and named a finalist in the **Northern Rivers Regional Business Awards!**



OCTOBER

- Fire to Flourish Clarence Valley's **Voices and Vision Community Celebration** takes place.
- CEO Sam Henderson travels to Sydney for **Community Foundations DGR1 advocacy**.

NOVEMBER

- The **Community Grants Giving Night** takes place at Elements of Byron, where we announce the 2025-2026 grant recipients.
- NRCF launches the **Climate Action fund** as well as the **Northern Rivers Arts & Culture fund**.
- We successfully reach our goal of opening **20 new Sub Funds** and over **\$1 million** in fundraising for 2025!



DECEMBER

- Women's Giving Circle end of year **Garden Gathering** event takes place at Lynda Dean's house.
- NRCF hires a Tweed Community Connector, and welcomes **Zerina Millard** to the team.
- Hosted first **Lunch & Learn** workshop.
- NRCF signs groundbreaking agreement with corporate partner NRMA to **support grassroots climate resilience across the Northern Rivers**.



Our Impact

A collective approach to change

In response to critical issues affecting our region, NRCF's grant programs support hundreds of community organisations working to create positive change.

Guided by locally identified needs, deep networks, and community-based research, this work reflects a shared commitment to addressing challenges such as housing, disaster recovery, and long-term resilience together.



GRANTS MADE IN 2025	\$	PROJECTS
2025 - 2026 Community Grants Round	\$416,385	33
SCU-Bowen Education Fund Scholarship Program	\$5,000	2
2025 Empowering Women & Girls Grants	\$80,000	4
Cyclone Alfred Response Grants	\$57,144	29
Fire to Flourish Tenterfield	\$1,006,257	26
Fire to Flourish Clarence Valley	\$823,660	27
Other	\$22,422	-
Total	\$2,405,868	121

Community Grants

NRCF's Community Grants program supports grassroots, community-led organisations that are responding to local needs across the Northern Rivers. These grants recognise that lasting change is built through connection, trust, and local knowledge, and that small, place-based organisations often play a critical role in strengthening communities.

The Community Grants reflect a collective effort to address a wide range of challenges, guided by community insight, deep local networks, and lived experience. These grants are one part of a broader patchwork of people and organisations working together to create positive, long-term impact across our region.

Our 2024-2025 Community Grants round provided \$287,401 in projects that were delivered and reported on in 2025. The following pages show some of what was achieved in 2025 and which impact areas our Community Grants were awarded to.

1 Disaster Recovery and Resilience



\$50,000



2 projects



Resilient Uki

Community Emergency Hub Guide

\$25,000



Plan C

Preparing with Pride: LGBTIQ+ Resilience Project

\$25,000



Resilient Uki developed and distributed a practical, community-led Emergency Hub Guide, equipping volunteers across the Northern Rivers to confidently respond to future disasters.

2 Arts, Culture and Music



\$45,000



3 projects



Nimbin Aquarius Foundation

Aquarius Archive Centre

\$15,000



Northern Rivers Performing Arts Incorporated (NORPA)

The Lismore Language Choir

\$15,000



Byron Bay Community Centre

Elder Beats Rhythm and Dance: Wellbeing Program for Seniors

\$15,000



Nimbin Aquarius Foundation established a dedicated archive and exhibition space, preserving local cultural history while engaging thousands of visitors and training community volunteers.

3





Inclusive Communities



\$37,874



4 projects

	Lower Clarence Community Garden	Lower Clarence Community Garden Extension	\$13,782
	Numulgi Memorial Hall	A Vital Refresh: Upgrading Numulgi Hall's Water Infrastructure	\$10,192
	Woodenbong Community Mens Shed	Office, Presentation, and Fundraising Equipment	\$3,900
	Mental Health Support Group	Provide vital household furnishings and effects to people living with mental illness	\$10,000



Lower Clarence Community Garden expanded its site with new infrastructure and garden beds, increasing participation and creating a more accessible, resilient space for community connection.

4




Youth, Children and Families



\$44,705



3 projects

	RiverTracks	Job Experience Training (JET) program for disengaged & at-risk youth	\$15,000
	Zephyr Education	Back to school, back to normal	\$15,000
	Tweed Coast Youth Service	Empowering Teens and Community	\$14,705



RiverTracks supported at-risk young people into employment and training through tailored job placements and wraparound support, helping participants build confidence and pathways forward.

5




Food Security



\$35,000



3 projects

	Women's Health Northern Rivers	Nourish Northern Rivers	\$15,000
	Ballina Hot Meal Centre	Providing meals to those in need in the Ballina Community	\$5,000
	Agape Outreach Inc	Love in Action - Nourish & Thrive	\$15,000



Women's Health Northern Rivers delivered trauma-informed food education to more than 250 women, strengthening food security, wellbeing, and local support networks.

6

Environment and Animal Welfare

 **\$74,822**

 **4 projects**

 Positive Change for Marine Life	Rewilding our Floodplains: Climate and Community Resilience through Reconnection	\$25,000
 Australian Seabird and Turtle Rescue	Reducing energy footprints in wildlife rehabilitation	\$9,850
 Zero Emissions Byron	Ecocultural Fire Training for Biodiverse and Bushfire Resilient Communities	\$24,972
 SEED Northern Rivers	Empowering Changemakers in the Northern Rivers - Development of a Northern Rivers Changemakers Hub	\$15,000



Positive Change for Marine Life engaged the community in large-scale river restoration and education, strengthening environmental stewardship across the Brunswick River catchment.

HERE IS JUST SOME OF WHAT WE SUPPORTED!

- 35** people learned how to conduct eco-cultural cool burns.
- 9.5Kw** of solar panels installed, avoiding 13 tonnes of CO2.
- 2775** hot meals and food hampers provided for people experiencing homelessness.
- 108** people were supported with furniture and household items.
- 800** people benefitted from potable water supply at the Numulgi Hall.
- 28** people received practical training in inclusive disaster preparedness.
- 70** school aged children received new back to school supplies.
- 396** seniors participated in activities to reduce social isolation.
- 700** people experiencing homelessness received case management services.
- 150** people participated in group-based psycho-social support programs.
- 251** women received emergency food kits.
- 4** young men participated in an intensive work-ready program
- 60** community members attended tree planting events.
- 60** community members attended Indigenous-led river health workshops.
- 30** young people and their parents participated in relationship skills programs.



Fire to Flourish

In December 2025 we marked the conclusion of Fire to Flourish, a five year collaboration between NRCF and Monash University that supported community led disaster recovery and long-term resilience in bushfire-affected communities in Clarence Valley and Tenterfield.

The program backed local people and organisations to lead their own recovery journey, strengthening connection, capability, and confidence at a community level. Through an innovative approach that included co-designed and grant making, Fire to Flourish supported a diverse range of locally driven projects, helping communities test new ideas, build relationships, and invest in approaches that reflected their own priorities and strengths.



NRCF PARTNERSHIP IMPACT: DRIVING DISASTER RESILIENCE & RELIEF



DISTRIBUTED IN LOCAL GRANTS
(2023 to 2025)

\$4,229,029.⁵⁸



EMERGENCY
BUSHFIRE GRANTS

\$293,255.⁵⁰



107

organisations and groups



160

projects implemented



97

individuals and families in
the wake of the 2023
bushfires

Increasing disaster resilience across
Tenterfield and the **Clarence Valley**



The impact and lessons learned through Fire to Flourish will live on through a range of new projects aimed to build community-led disaster resilience. We look forward to bringing you updates on these initiatives in the near future!

The Fire to Flourish Legacy Lives On!

NRCF was determined to ensure that the Fire to Flourish program left a lasting legacy in the communities it served. This will occur through two fund initiatives that will continue to provide resources to disaster affected communities long into the future:



The Clarence Fund

Remaining program funds from the Clarence Valley will be invested in a new NRCF Sub Fund, the interest from which will be distributed to organisations and groups from the Clarence Valley LGA as part of the Community Grants Round.



Tenterfield Community First Foundation

A reserved seed fund from Tenterfield will be transferred to a new Community Foundation, which was established in 2025 with the guidance of NRCF. The Tenterfield Community First Foundation is already preparing to facilitate its first round of grants for local communities in 2026!



Empowering Women & Girls Grants

The NRCF Empowering Women & Girls Grants are awarded annually to grassroots initiatives across the Northern Rivers that support women and girls to overcome inequality and disadvantage. Granted through the collective generosity of the NRCF Women's Giving Circle at its annual Grant Giving Night, the projects funded in 2025 will be delivered across 2025 and 2026.

This year marked an important milestone for the Women's Giving Circle, with a record \$80,000 distributed, enabling four projects to be supported instead of three.



Muli Muli Local Aboriginal Land Council (LALC)

Nourishing Women, Nurturing Futures is a culturally safe program for First Nations women and girls in the Muli Muli community near Woodenbong. Responding to community-identified needs, the program strengthens nutrition, wellbeing, and family resilience by creating space for connection, shared knowledge, and "women's business". Participants engage in affordable cooking workshops, creative arts activities, and health education, guided by trusted local women and supported by Elders. The project promotes healthier choices, encourages access to services, and deepens intergenerational bonds so women and girls feel more empowered and connected.

Iluka Community Organisation Planning for Emergencies (ICOPE)

Circle of Friends supports older and vulnerable women in the Clarence Valley who are experiencing social isolation, early-stage dementia, low vision, mobility challenges, or disability. Weekly gatherings at Iluka Community Hall provide a welcoming space for connection through gentle exercise, craft, workshops, guest speakers, and special events. The program reduces isolation, builds confidence, and strengthens physical and emotional wellbeing, offering a safe environment where women feel valued and supported.





Kyogle Family Support Services

Based in the Kyogle LGA, **Cultivating Calm: Reclaiming Safety & Strength After Domestic Violence** is a free seven-week trauma-informed program for women recovering from domestic or family violence. In a region with limited specialist services, the program combines embodied movement and nervous system regulation with practical workshops on trauma, boundaries, financial independence, and legal rights. Participants build confidence, emotional regulation, and self-trust, supporting greater independence and safety.



Country as Teacher

Muggi Dubay – Strong Women is a two-year mentoring program delivered in the Byron Shire for First Nations girls and young women at risk of disengaging from school. Through monthly workshops led by female First Nations cultural experts, participants explore weaving, bush foods, plant medicine, and cultural practices, while visiting Indigenous-led programs at TAFE and Southern Cross University. The program builds cultural pride, motivation, and leadership skills, supporting girls to remain engaged in education and pursue meaningful, culturally grounded pathways.



Innovating for Systems Change

Some of the most pressing challenges facing our region cannot be solved through funding alone. They require coordination, trust, and a commitment to working differently. NRCF supports systems-level approaches that bring communities and partners together to tackle issues at their root and create pathways for lasting change.



Homelessness

Homelessness is one of the most complex challenges facing the Northern Rivers, and one that cannot be addressed through funding alone. NRCF is a foundational partner in Northern Rivers Zero, a region-wide initiative bringing together services, community organisations, government and people with lived experience to work towards a shared goal, making homelessness rare, brief, and non-recurring. Our role has focused on convening partners, supporting collaboration, and helping establish the shared systems and trust needed for coordinated action. This work reflects NRCF's commitment to long-term, people-centred solutions that address root causes rather than symptoms.





Disaster Resilience



As communities across the Northern Rivers continue to navigate recovery and prepare for future challenges, the Northern Rivers Community Resilience Alliance (NRCRA) emerged as a way for grassroots organisations to connect, learn from one another, and strengthen community-led preparedness

NRCF has supported NRCRA as an enabling and scaffolding partner, helping create the conditions for collaboration while ensuring leadership remains community-led. This local initiative is being recognised as Australian-leading and in 2025 NRCF helped attract significant resources to support and grow the work of the Alliance. This includes a significant investment of funds from the Commonwealth's Disaster Ready Fund and an innovative new partnership with the NRMA.



Housing Affordability

NRCF has deepened its response to the housing affordability focus through establishing practical partnerships and providing early-stage development support designed to unlock long-term supply.

In 2025, this included developing the structure for a revolving Housing Catalyst Fund to resource innovative affordable housing planning and development work so projects can access construction funding. NRCF has also supported feasibility and concept design work with not-for-profit developers, Local Aboriginal Land Councils, and community housing providers, helping progress projects in Clarence, Ballina, and Byron Shires.

Additional work has included supporting key worker housing, culturally appropriate development partnerships, and planning pathways for permanent tiny homes. By focusing on groundwork, coordination, and enabling infrastructure, NRCF is helping create the conditions for viable, community-led housing solutions that can endure.



Partnerships



Systems change requires collaboration across sectors, disciplines and communities. NRCF works alongside a wide range of partners, from grassroots organisations to philanthropic foundations and research institutions, to help align efforts and deepen impact.

Our role is often to connect people who might not otherwise work together, support shared purpose, and help translate ideas into action. These partnerships extend NRCF's reach well beyond grant making and are central to how we support lasting change in the Northern Rivers.

Our Giving Community

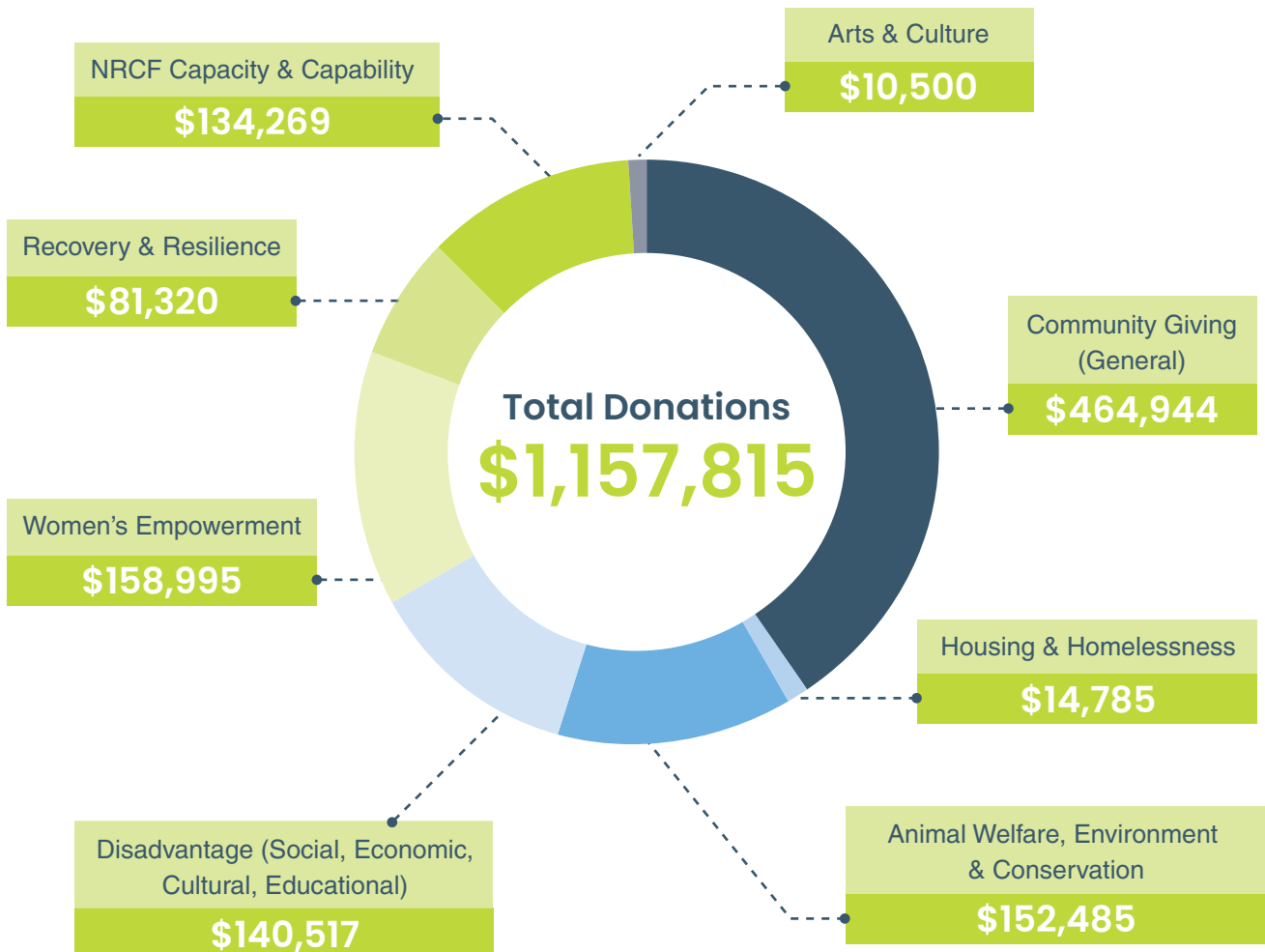
Our giving community includes individuals, families, local businesses, and partners who live and work across the Northern Rivers and beyond.

From Tweed Heads in the north to Grafton in the south, and west to Kyogle and beyond, our supporters reflect the diversity of the towns and villages that shape this region. Some are lifelong locals, others remain connected to the Northern Rivers from elsewhere, but all share a commitment to giving back to a place they care about.

Support takes many forms. Some establish named Sub Funds, others contribute through the Women’s Giving Circle or regular monthly donations, and many choose to leave a bequest so their generosity continues beyond their lifetime.

Together, these contributions strengthen local organisations and help build a more generous, compassionate, and equitable Northern Rivers.

IN 2025, OUR GIVING COMMUNITY SUPPORTED A DIVERSE RANGE OF CAUSES:



Sub Funds

– a better way to give

A Sub Fund is a simple and flexible way to structure your charitable giving, allowing you to support the causes that matter to you while creating lasting impact in your community.

Sub Funds are easy to establish and manage, with administration and compliance handled by NRCF, so you can focus on the joy of giving without the burden of running a private foundation. Contributions are tax-effective, providing an immediate tax deduction while building a base for granting into the future.

Supported by more than two decades of local knowledge and relationships, Sub Funds connect personal generosity with meaningful, place-based impact across the Northern Rivers. In 2025, NRCF was proud to achieve our goal of opening 20 new Sub Funds, reflecting the growing number of people choosing to give where they live.

WHY HAVE A SUB FUND AT NRCF?



Community Connection

NRCF's deep experience and local networks funds are directed where they are needed most.



Perpetuity

As a community foundation, NRCF builds permanent funds. Donations are invested, the capital is preserved, and the earnings are distributed year after year, so your generosity keeps supporting local causes not just today, but forever.



Impact-Driven

Grants are assessed and monitored for effectiveness.



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.

New Impact Area Funds in 2025

In 2025, our giving community helped establish two new community funds that will strengthen and expand the ways we support long-term wellbeing across the Northern Rivers:



Northern Rivers Arts & Culture Fund

The Northern Rivers Arts & Culture Fund provides long-term support for local artists and cultural initiatives that strengthen connection, tell our stories, and enrich community life across the region.



Climate Action Fund

The Climate Action Fund supports practical, place-based initiatives that help communities respond to climate change, protect the environment, and build resilience for the future.

These new funds reflect what happens when people with shared values come together. By contributing to the Northern Rivers Arts & Culture Fund or the Climate Action Fund, donors become part of a lasting legacy of interconnected support, helping to ensure our region's creative spirit and environmental wellbeing thrive now and into the future.

Visit the Giving page of our website to learn more: nrcf.org.au/giving

Structured Giving For Better Outcomes



Technocrat's support for the Northern Rivers Community Foundation wasn't the beginning of its giving, it was the evolution of it.

For years, Technocrat has backed community causes in responsive ways. During floods or bushfires, the team was encouraged to step in. Staff were supported to volunteer during work hours. Contributions were made when needs arose. Over time, however, the owners wanted something more intentional and enduring.

The company established its Sub Fund during NRCF's twentieth anniversary year, as part of NRCF's milestone goal to open twenty new Sub Funds and grow long-term philanthropy across the region. While not initially symbolic, the timing added meaning. "It almost felt like it was meant to be," Anna, Technocrat co-owner, says. "It added another layer of significance."

"We wanted to be a force for good, but we couldn't work out how to do that effectively by ourselves. So essentially, we entrusted that part to NRCF"

Anand Vasan, Technocrat founder

Anna and Anand are clear about what they bring to their work, and where specialist knowledge matters. "We're experts in technology," Anna says. "We're not experts in community grantmaking. NRCF has the governance, local knowledge, and networks to ensure funds are directed where they're most needed."

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What appealed most was the Foundation's proximity to community and its disciplined approach to distributing funds. Watching how relatively modest grants can strengthen grassroots initiatives was a revelation.

"You see the outcomes. You realise that even if the contribution isn't enormous, it matters. It has impact."

Anna Lang, Technocrat co-owner

This philosophy mirrors how Technocrat operates more broadly. As an open source software company, the business is built on community, collaboration, and contribution. The Sub Fund is one way Technocrat extends that mindset beyond technology. "The Northern Rivers is our home," Anand says. "If you don't contribute to the system that supports you, it doesn't exist in the same way."

Through their Sub Fund, their giving will now be structured, consistent, and locally grounded. It is a long-term commitment, backed by a model designed to make funding go where it can do the most good.

Business For Good

Across the Northern Rivers, local businesses are part of the same communities they serve. The places we work and trade are the places our staff, customers, and families call home.

Business for Good is about recognising this connection and choosing to invest locally. Through the Northern Rivers Community Foundation, businesses can turn their success into meaningful community impact, supporting grassroots organisations and community-led solutions that strengthen the region we all share.

By giving together, businesses can amplify their impact and contribute to something bigger than any single organisation. Whether through regular giving, partnerships, or long-term funds held in perpetuity, local businesses can play a practical role in building a generous, compassionate, and resilient Northern Rivers.

Business for Good is an invitation to be part of a connected community of givers, working together to support the people and places that make this region thrive. Local businesses can make a lasting difference by giving where they live.



BUSINESS FOR GOOD IN ACTION

Northern Rivers Executive Network is a local social enterprise that brings business leaders together for learning, connection, and purpose. Through regular events, the Network creates space for relationship-building, shared reflection, and conversations about leadership and regional challenges.

In partnership with NRCF, proceeds from these events are directed back into the community. In 2025, members collectively contributed more than \$10,000 to support grassroots and not-for-profit organisations across the Northern Rivers, helping fund leadership development, mentoring, workshops, and other capacity-building initiatives.

This partnership shows how local businesses can give together, support community leadership, and contribute to long-term resilience in practical and place-based ways.



To learn more about Business for Good, please visit
nrcf.org.au/business-for-good



Women's Giving Circle

In 2025, the NRCF Women's Giving Circle continued to strengthen its presence across the Northern Rivers, bringing together a growing community of now more than 160 women committed to collective giving and supporting women and girls through grassroots, community-led solutions.

Throughout the year, members gathered in many different ways, from celebrating International Women's Day and hosting social events, to hearing directly from grant recipients and engaging in purposeful panel conversations. The Women's Giving Circle also stepped onto prominent regional stages, including the Byron Writers Festival and Primex, and hosted conversations at venues such as Tweed River House, where members heard firsthand from organisations delivering funded projects.

The collective contributions of our members, starting at just \$20 per week, are not just donations. Together, they represent a shared commitment to backing women-led change and building long-term opportunity for women and girls across the Northern Rivers.



Each member donates \$20 a week, \$85 a month, or \$1,000 a year



The donations are pooled



50%

Funds immediate projects through the Empowering Women and Girls Grants



50%

Builds the Northern Rivers Women's Fund to fund local women and girls in perpetuity.

WHY JOIN OUR WOMEN'S GIVING CIRCLE?

- Connect with like-minded women who care deeply about their community
- Be part of a collective giving movement creating lasting change for women and girls
- Learn about the challenges facing women in the Northern Rivers, and the solutions being led locally
- Hear directly from grassroots organisations and women-led initiatives driving impact
- Have a voice in deciding where funds are directed through the Empowering Women & Girls grants

To join or learn more visit:
nrcf.org.au/womens-giving-circle/

or contact **Amy Colli**, Women's Giving Circle coordinator:
givingcircle@nrcf.org.au



A key moment of 2025 was the Women’s Giving Circle Grant Giving Night at Brunswick Picture House, where members gathered to celebrate the announcement of grant recipients. This year, the Women’s Giving Circle raised more than \$80,000, enabling the funding of four Empowering Women & Girls grants, the most awarded by the Circle to date.

The 2025/2026 grant recipients were Muli Muli Local Aboriginal Land Council, Iluka Community Organisation Planning for Emergencies (ICOPE), Kyogle Family Support Services, and Country as Teacher. Grant Giving Night is a powerful example of how collective giving turns shared generosity into real, locally-led support for women and girls.

“Being connected locally really matters to me. The Women’s Giving Circle is truly grassroots, and the funding gets to the people who really need it.”

Rowena Kempton



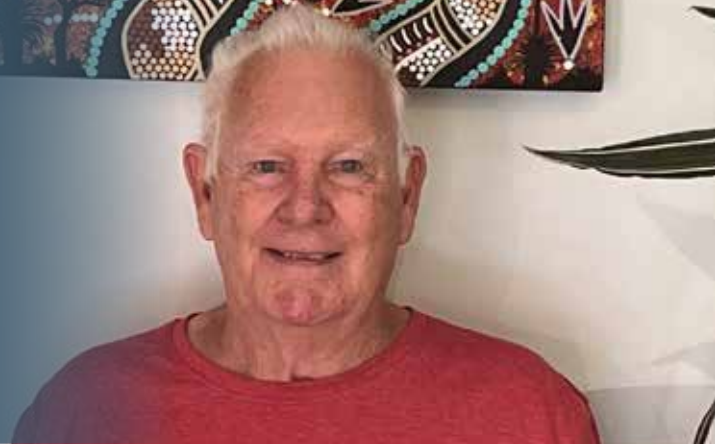
“I’ve been part of NRCF for many years, and when the Women’s Giving Circle was proposed it really resonated with my heart, especially the opportunity to intentionally support women through local giving.”

Janene Hellwege



LEAVING A LEGACY

Bequests: Giving that lasts beyond a lifetime



For Paul Jameson, community has always been about service rather than status. He grew up in Tanzania, where his parents were deeply involved in public service and community work.

I was brought up with a strong sense of giving back. My mother worked with the Red Cross in villages where people had very little. That idea of helping where you can stayed with me.

Paul Jameson

After arriving in Australia in 1970, Paul eventually found his way to the Northern Rivers, drawn by its strong sense of community and egalitarian values. Over the decades, he has been deeply involved in local life, serving on committees, supporting not-for-profit organisations, and contributing his skills in governance and sustainability.

Despite a background in business, Paul was never motivated by wealth. "I've never aspired to be wealthy," he says. "But I've always wanted to be useful."

Later in life, as Paul began reflecting on legacy and the future, he considered what he wanted his estate to stand for. With no immediate family, he chose to leave his estate to the Northern Rivers Community Foundation, seeing the Northern Rivers itself as his extended family and the Foundation as a natural continuation of the way he has lived, investing in the place and people he cares about.

"I don't have a lot of money, and I never will," he explains. "But what I do have is enough to help."

What appealed to Paul most was NRCF's long-term model. "Knowing that my contribution will keep working year after year gives me confidence," he says. "It's reassuring to know it doesn't just get spent once."

Paul has chosen for his bequest to go into NRCF's general fund, trusting the Foundation to direct support where it is most needed over time. "The needs of a community change," he reflects. "That flexibility really matters."

For Paul, a bequest is simply a continuation of how he has always lived. "I've never been about big gestures," he says. "It's just a way of contributing in a steady, considered way."

Every bequest, regardless of size or structure, is an act of care, ensuring the Northern Rivers community continues to be supported well into the future.

Leaving a lasting legacy through a bequest

By leaving a gift or a bequest in your Will to the Northern Rivers Community Foundation, you can rest assured that your donation will be properly managed to support your passion area forever.

3 WAYS TO LEAVE A LEGACY



A gift to our
Community
Giving Fund



A gift to an
existing Sub
Fund



A gift to establish
your own Fund

Interested in learning more?

Register your interest to attend one of our monthly Bequest Morning Teas by contacting Sandra Duncan, NRCF Engagement Manager:

engagement@nrcf.org.au
or 0499 862 886

COMMUNITY GIVING

Supporting What Matters Most

When Bob and Patti Lowry first drove into Byron Bay, they weren't planning to stay.

After years in Sydney, they had been travelling the east coast looking for somewhere to begin again. On a whim they turned off the highway and parked opposite the old Community Centre.

"We just looked around. There were young people everywhere. It felt alive."

Bob Lowry

Not long afterwards, the Lowrys decided to start again in Byron Bay, buying what would become the Byron Bay Arts Factory Backpacker's Lodge. What began as a backpacker hostel soon grew into a creative hub where travellers, musicians and entrepreneurs crossed paths.

"We worked seven days a week," Patti says. "We were on call 24/7. But those years were some of the happiest years of our lives."

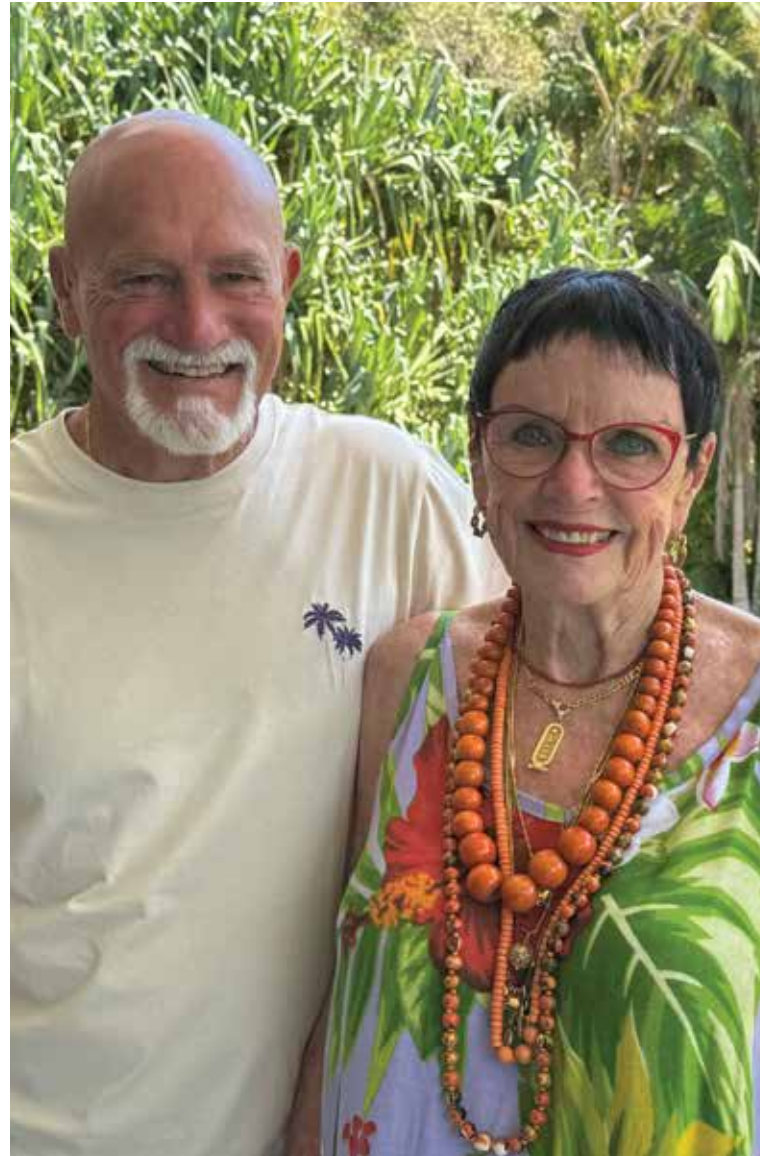
More than anything, they remember the sense of community that defined Byron in those early days.

"Everybody helped everybody," Bob says. "You knew people in the street. We were always fundraising for something or someone. It was a real community."

Decades later, that commitment to community remains central to the Lowrys' outlook. They have supported a number of local causes over the years and believe strongly in backing the region that has been their home for so long.

"I've always liked giving. You just pick the things that matter and support them."

Patti Lowry



Through the Northern Rivers Community Foundation, Bob and Patti have found a practical way to contribute to the future of the region they love. By establishing a Sub Fund with NRCF, they know their support will continue to benefit local people and organisations for years to come.

For the Lowrys, it is a simple philosophy.

"It doesn't matter how little. It all counts."

Patti Lowry

Patron's Circle

“Over the years, I’ve come to appreciate that lasting impact does not happen by accident. It requires intention, discipline, and a willingness to invest in the right foundations.



That is why my own support has always focused on the operational strength of NRCF. Operations is not always a cost to be minimised, it is the engine that makes everything else possible. It allows the Foundation to grow its corpus, apply rigorous oversight, and distribute funds thoughtfully and responsibly.

If we want to see millions of dollars flowing into our communities year after year, we must invest in the structure that makes that possible. Supporting operations is how we build something that will endure long beyond any one of us.”

John Callanan, Patron, NRCF

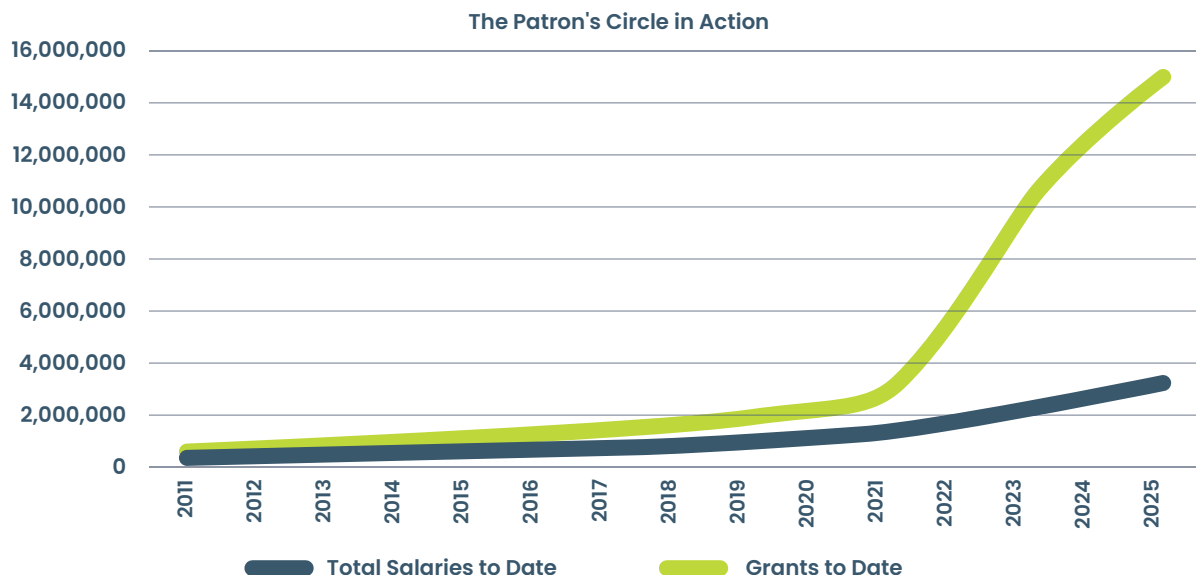
The Patron's Circle is a group of donors who understand that strong community outcomes require strong foundations. Many have built businesses or led organisations and recognise that growth depends on capable people, sound governance, and long-term strategy. Philanthropy is no different.

While there is often a belief that “100% should go directly to those in need,” meaningful impact requires the right people, systems, and stewardship in place. Skilled grantmaking, due diligence, compliance, and long-term strategy all require professional capability.

Supporting operations is not overhead, it is infrastructure. It allows us to put the people, processes, and systems in place that enable NRCF to:

- Grow permanent endowment funds that give in perpetuity
- Apply rigorous governance and financial oversight
- Back grassroots organisations led by people closest to the issues
- Build a regional culture of giving across the Northern Rivers

Patron's Circle members invest in this foundational layer, helping ensure NRCF remains strong, accountable, and capable of delivering lasting impact for the Northern Rivers.



REGULAR GIVING

Small, steady contributions that make a big difference

For more than fifteen years, Paul Kelly and Eva Schaefer have supported the Northern Rivers Community Foundation through regular giving. Since 2009, their monthly contribution has formed part of a wider circle of donors whose steady support strengthens local organisations and long-term community resilience.

When Paul first connected with NRCF, he was balancing work, family transitions, and running a small overseas charity supporting children in Africa. Over time, he began to feel disconnected from the local community he had long been involved in.

“I realised I wasn’t doing much locally anymore,” he says. “All my time and spare money were going elsewhere, and I felt that gap.”

Regular giving became a simple way to reconnect.

“I didn’t have a lot of spare money. But I realised I could afford something modest, about \$50 a month. If I skipped a few coffees, I could manage that.”

Paul Kelly

That decision has remained constant. What has grown is the collective impact.

Eva values the reliability of that steady commitment. “Even a small amount given regularly, combined with others, can make a real difference locally,” she says. “It means support is there when it’s needed.”

For Paul, the value is clear: “Where else can such a modest, regular donation help to support such a wide range of genuine local community needs?”

Regular giving may begin with a modest amount, but together, those steady commitments create something far greater, a dependable foundation supporting the Northern Rivers community now and into the future.

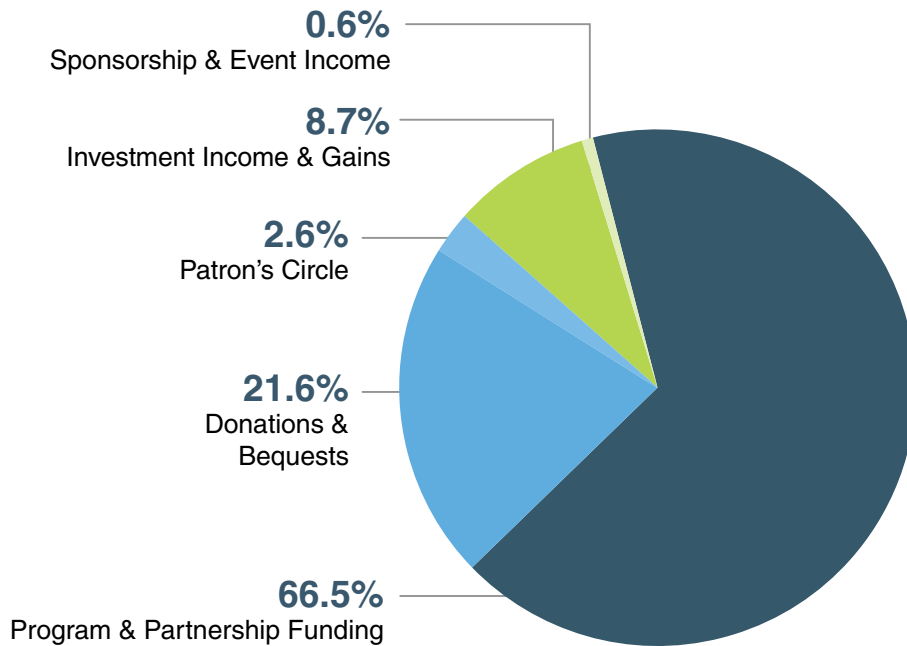


Every donation to NRCF contributes to positive impact in our local communities. Regular giving with as little as \$20 a month can be an easy and effective way to give back to the communities you love. Learn more at:

nrcf.org.au/giving

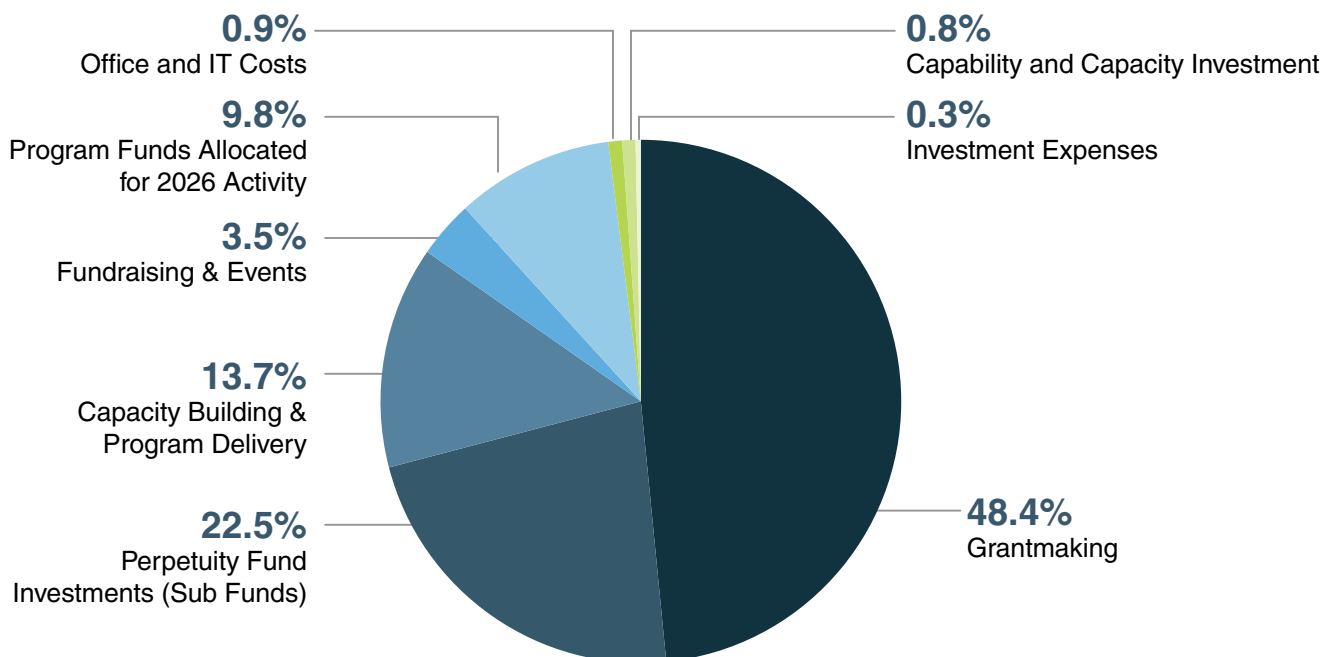
Financials

Where the money came from



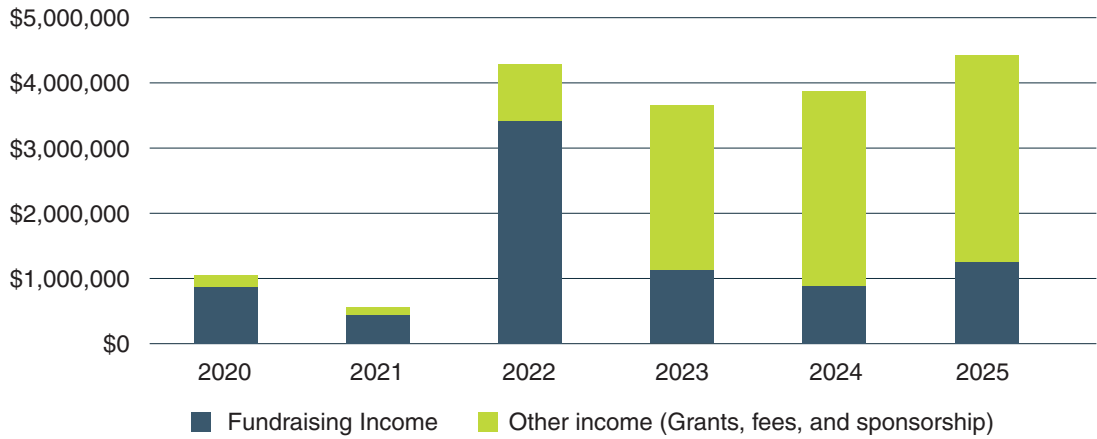
“Due to strong partnerships with Fire to Flourish and private Foundations, NRCF Program and Partnership funding leveraged extraordinary results for the region.”

Where the money was deployed



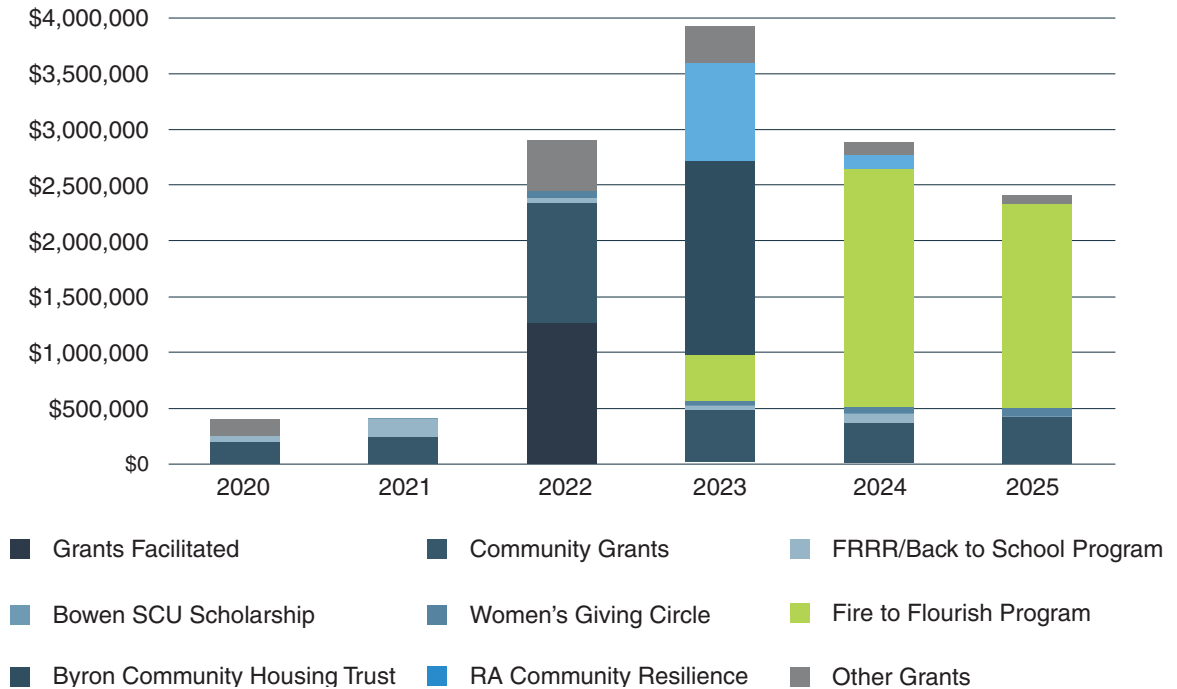
Fundraising and Other Income

In 2025, NRCF received 26% Fundraising Income and 74% from other income (Grants, Fees & Sponsorship)



Grants Distributed and Facilitated

In 2025, NRCF committed \$2.32 million to grants across multiple grant programs supported by our valued Donors and Grant Partners



2025 Financial Performance Snapshot

1 Jan - 31 Dec 2025

REVENUE	2025	OUTGOINGS	2025
Fundraising Income	\$1,157,815	Operating Costs	\$884,209
Investment Income	\$219,213	Grant and Disbursements	\$2,319,617
Other Income	\$3,213,749	TOTAL OUTGOINGS	\$3,203,827
Realised Gain/Loss on Investment	\$288,149		
Unrealised Gain/Loss on Investment	\$-90,475		
TOTAL REVENUE	\$4,788,451	Surplus (Deficit) for the year	\$1,584,624

OPERATING COSTS	2025
Office and IT Costs	\$ 41,234
Salary and On Costs	\$560,640
Investment Expenses	\$15,674
Program, Capacity Building, and Other Expenses	\$266,662
TOTAL OPERATING COSTS	\$884,209

NET ASSETS	2025	2024
Northern Rivers Perpetuity Funds	\$3,704,630	\$2,627,737
Total Northern Rivers Impact & Program Funds	\$1,488,384	\$1,019,838
NRCF Capacity and Capability Fund	\$1,259,101	\$1,219,916
TOTAL NET ASSETS	\$6,452,116	\$4,867,491

* All full Financial Reporting for current and previous years is available on the Australian Charities and Not-for-profits Commission website.

Our Investments

We take a long-term approach to investing, ensuring that every donation continues to create impact well beyond the moment it is given.

Funds entrusted to NRCF are carefully managed and invested to generate sustainable returns. This enables us to distribute income each year through grants, while maintaining and strengthening the original capital over time.

Our investment approach is guided by responsible stewardship, incorporating Environmental, Social and Governance (ESG) considerations alongside a focus on diversification, stability and steady growth.

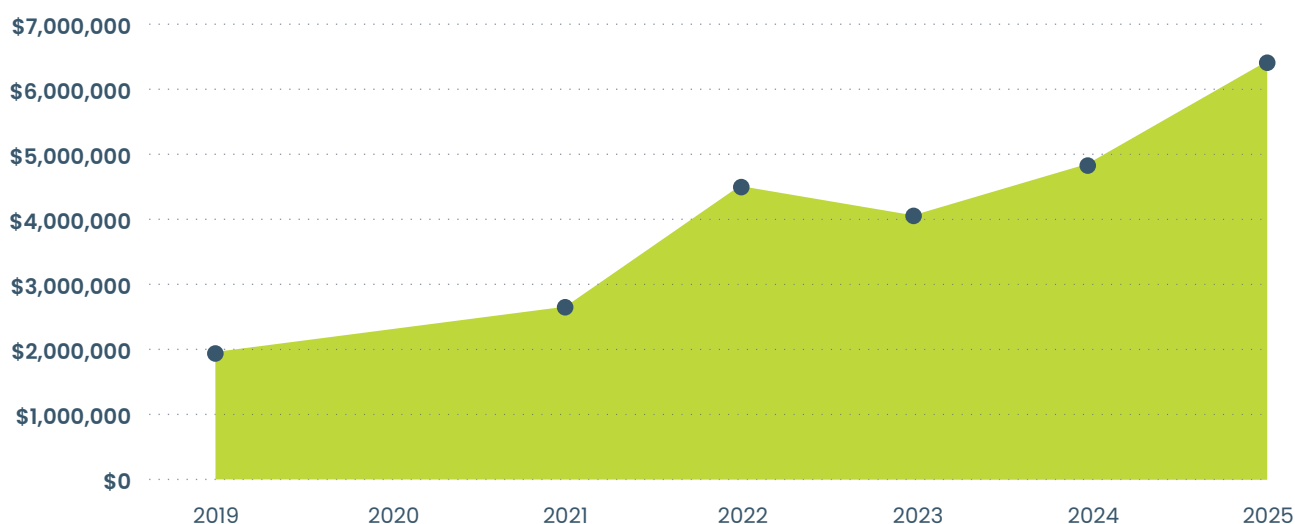
Our experienced Investment Committee, overseeing a professional investment advisory firm, ensures our investments are aligned with our values while supporting strong, long-term performance.

This model provides a reliable and growing source of funding for communities across the Northern Rivers, supporting both immediate needs and future priorities. As our funds grow, so too does our ability to respond to emerging challenges and opportunities across the region.

Through this approach, each contribution becomes part of something bigger, building a shared, enduring resource that will support local communities for generations to come.

NET ASSETS

At December 2025, NRCF's total corpus was **\$6.45 million** - an increase of more than \$1.5 million from 2024.



Our Sub Funds

NORTHERN RIVERS PERPETUITY FUNDS	2025	2024	NORTHERN RIVERS PERPETUITY FUNDS	2025	2024
Community Giving Fund	\$888,426	\$729,509	Family Legacy Funds		
Local Community Funds			Alex and Alice Herrmann Fund	57,491	33,867
Ballina Shire Fund	71,856	66,531	All4Ishq Fund	90,530	-
Byron Shire Fund	38,525	35,670	Bennett Regan Youth Fund	65,489	62,368
Lismore Shire Fund	17,555	16,254	Blue Beach Family Fund	70,000	-
Tweed Shire Fund	46,871	43,397	Christopher and Lynda Dean Fund	247,874	233,677
Subtotal Local Community Funds	\$174,807	\$161,852	Clan Duncan Family Fund	88,007	75,876
Business for Goods Funds			Crystal Castle and King Family Fund	54,258	51,672
McGrath Northern Rivers Fund	97,028	92,403	Elsie Rose Women's Haven Kyogle	7,391	6,781
SunGlass Fix Environmental Fund	76,966	42,295	Gavin Greenoak Fund	38,752	30,479
Technocrat Fund	10,000	-	Grier Family Fund	10,900	10,000
Subtotal Business for Goods Funds	\$183,994	\$134,699	Ivancich Family Fund	9,978	-
Impact Area Funds			John and Libby Welch Family Fund	10,288	-
Animal Welfare & Wildlife Conservation Fund	215,429	173,950	John and Rago Dahlsen Fund	9,417	-
Northern Rivers Arts & Culture Fund	10,787	-	Koojah Fund	51,057	-
Climate Action Fund (previously COREM)	47,020	18,046	Leach-Crangle Family Fund	52,207	-
Environment Fund	186,420	173,148	Leela Fund	33,224	8,499
Housing Solutions Fund	95,812	85,766	Lowry Family Fund	15,594	5,000
Northern Rivers Women's Fund	258,581	175,551	Peter and Pam Dean Youth Support Fund	10,288	-
Sustainable Food & Agriculture Fund	20,697	17,889	Pike Morrison Family Fund	19,211	12,553
Subtotal Impact Area Funds	\$834,746	\$644,349	Ryan Kenny Fund	51,438	-
			SCU Bowen Education Fund	109,640	82,877
			Seaton Foundation Fund	11,057	-
			Solid Ground Fund	87,162	63,413
			Tareeda Family Fund	11,057	-
			Tony Narracott Memorial Youth Fund	349,342	280,268
			Wasmer Family Fund	50,223	-
			Wildwood Foundation Fund	10,781	
			Subtotal Family Legacy Funds	\$1,622,656	\$957,328
			TOTAL NORTHERN RIVERS PERPETUITY FUNDS	\$3,704,630	\$2,627,737

NORTHERN RIVERS IMPACT & PROGRAM FUNDS	2025	2024
Not-for-Profit Impact Funds		
Banyula Many Trees	-	46
Byron Community Centre	12,989	11,708
Federal School of Arts	1,592	-
Plan C	29,827	24,319
Wardell Core	1,303	-
Subtotal NFP Impact Funds	\$45,711	\$36,073
Community Outcome Funds		
Community Grants Program Funds	117,000	140
Northern Rivers Disaster Relief Fund	-	-
Resilience and Regeneration Fund	144	52,226
Women's Giving Circle Program	22,707	26,529
Subtotal Community Outcome Funds	\$139,851	\$78,895
Program Partner Funds		
Monash Fire to Flourish	1,163,450	723,135
NSW Government - Reconstruction Authority	10,799	8,054
Other Partner Programs	128,574	173,682
Subtotal Program Partner Funds	\$1,302,823	\$904,871
TOTAL NORTHERN RIVERS IMPACT & PROGRAM FUNDS	\$1,488,385	\$1,019,838
NRCF CAPABILITY AND CAPACITY FUND	\$1,259,101	\$1,219,916
NET ASSETS (Consolidated Financial Accounts)	\$6,452,116	\$4,867,491



Our Board



Johan Kortenhorst
Chair



Lynda Dean OAM
Deputy Chair



Nikki Beaumont
Director



Joanna Palser
Secretary



Jacob Parker
Treasurer



Allison Henry
Director



Vicky King
Director



Marc Sofer
Director



Peter Devine
Director



Brendan Rea
Director

Our Team

L-R: Amy Colli, Sam Henderson, Kiri Dicker, Charlie Hewitt, Juanita Keen, Mel Rowsell, Sandra Duncan, Leah Day



Thank You

We couldn't do it without you.

NRCF acknowledges the generous support of our community of donors, funding partners, sponsors, donors, event partners, in-kind supporters, and volunteers who have contributed in 2025.

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

INDUSTRY SUPPORT



COMMUNITY
FOUNDATIONS
AUSTRALIA



HERBERT SMITH
FREEHILLS
KRAMER

50 YEARS PHILANTHROPY
AUSTRALIA

GRANT PROGRAM PARTNERS



FRRR
Foundation for Rural
Regional Renewal



FIRE to
FLOURISH



PRF
PAUL
RAMSAY
FOUNDATION



NRCF CAPACITY DONORS

- NRCF Patron's Circle
- NRCF Admin Regular Donors
- Northern Rivers Executive Network members
- Foundation Partners:
 - Paul Ramsay Foundation
 - Siddle Family Foundation
 - Seaton Foundation

OUR LOCAL SPONSORS, IN-KIND SUPPORTERS AND EVENT PARTNERS

- Ballina Beach Nature Resort
- Beach Suites
- Bende
- Bollywood Sistas
- Brunswick Picture House
- Byron Bay Services Club
- Byron Bay Writers Festival
- Byron Coffee Company
- Byron CoLab on Arakwal Country
- Byron Wave
- Cape Byron Distillery
- Clunes Old School Association
- Curley Top Media
- Cystal Castle and Shambhala Gardens
- Elements of Byron
- Explore Byron Bay – Delta Kay
- Frida's Field
- Gourmet Earth – Mindy Woods
- Indi Dust
- Jennifer Turner Design
- Jessie Prince Photography
- JNortheast Films
- Locale Magazine
- Mazzer Photography
- MF Partners – Ballina
- Muddy Clay
- North Byron Hotel
- North Wall Brewing Co
- North Coast Events
- Odette & Co
- Pikt Flowers
- Rhys – Right Eye Creative
- Spell
- Sun Ranch
- The Ambassadors
- The Brooklet
- The Echo
- The Remix Collective Pty Ltd
- The Spanish Catering Company
- The Sunglass Fix
- Tweed River House
- Tweed Coast Living
- Value Imagery

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.

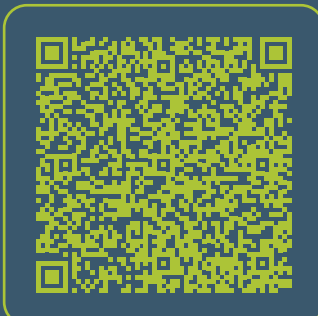
To learn more visit
nrcf.org.au/giving
or contact

Sandra Duncan, Engagement Manager:
engagement@nrcf.org.au





Watch the story of 20 years of community giving here



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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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