

MCF will continue to participate and contribute to discussions and provide ongoing information to donors wishing to support bushfire affected communities in their rebuilding.

MACROMELBOURNE UPDATE

MacroMelbourne Phase Two is now in progress. A research update on current and future trends on disadvantage in Greater Melbourne is being prepared by the McCaughey Centre at Melbourne University. Forums to discuss key issues and a booklet with projects addressing these issues is due in August / September. Dates for forums and booklet release will be posted on our website.

UPCOMING EVENTS

- MCF Annual General Meeting**
Tuesday 17 November, 5.30 – 7.30pm
- MCF End of Year Celebration**
Monday 7 December, 6 – 8pm.

Melbourne Community Foundation would like to thank Holding Redlich for its financial support in producing this newsletter.



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Philanthropy in hard times: giving during a recession

There is no doubt that 2009 started as a turbulent, challenging and confronting year. The prevailing economic conditions, rising unemployment, volatile financial markets, together with the rapidly increasing demand for community support and services, has been dominating philanthropy's thinking over the past few months.

No one is anticipating that things will improve quickly, so it is essential that the philanthropic sector not only responds effectively and constructively, but also sustains its capability to support communities as these events unfold.

Melbourne Community Foundation (MCF) takes very seriously its role as a broker and facilitator between its donors and the community organisations they support. Given this, we have begun to examine how, on the one hand, we can most effectively assist new and existing donors to build their philanthropic endowments, and, on the other, in the context of declining income, creatively respond to soften the likely impact of the economic downturn on the community sector.

How we are doing this is explored in the following article which I originally prepared for Philanthropy Magazine, Winter 2009. I hope you enjoy reading this and the other updates about MCF and its activities.

Sarah Davies

MCF PRIORITIES

As a community foundation, MCF has two main priorities at this time:

- ensuring we encourage and facilitate accessible philanthropy for donors which continues to build community resources; and
- providing researched and effective grantmaking advice and direction for donors based on our knowledge and understanding of community issues and emerging social trends.

A cause for concern in the current climate is the 'double-whammy' assault on innovation: reduced capacity and appetite from organisations, and the unlikelihood of

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MCF board - changing faces in 2009

In the last two years MCF's Board has expanded and currently has 15 directors. In keeping with the objectives of community foundations, MCF's directors reflect our community, bringing expertise in a range of fields, including business and financial management, law, philanthropy and community development.

A number of long standing members of the Board have or are now preparing to retire and new directors have been recruited.

In December 2008, Mike Zafiroopoulos retired after nine years as a director. His broad knowledge of the community sector contributed greatly to the Board and to the Communications and Grants committees on which he sat.

This month Jill Reichstein and Chris Arnold are also stepping down.

Jill Reichstein joined MCF soon after it started in 1998 and while a director has contributed particular knowledge and expertise of philanthropy and social issues in the community. As Chair of Reichstein Foundation, Jill and her staff work closely with MCF, jointly funding grants as well as supporting a number of MCF projects. During her time on the Board, Jill has served on the Finance & Investment Committee and has chaired the Grants Committee for the past four years. Jill will remain involved with MCF as a member of the Grants Committee.

Chris Arnold joined MCF as a director in 2002. Chris has been an active member of the Professional Advisers Committee and the Audit & Risk Committee. He has also served on the Grants Committee and coordinated the bi-annual Board Review. While no longer a director, he will be continuing his involvement with MCF through the Ambassador program.

Although she will continue to serve on the Board until 2010, for the last three years Marion Webster has been the foundation's Chair, a position she will hand to Chris Lovell in July. Marion is a founding director of MCF, seeing it grow from a small community foundation, with the office operating out of a spare room in her home for the first four years, to the organisation it is today - Australia's leading independent community foundation having given over \$11 million in grants since inception.

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Become an MCF Supporter

- \$200 (Individuals)
- \$100 (Charitable organisations)

My cheque for \$ made payable to MelbourneCommunity Foundation, is attached.
All donations over \$2 are tax deductible.

Establish a Gumnut Account

- Please send me a brochure and application.

My contact details are:

First Name _____

Surname _____

Title _____

Company _____

Address _____

Telephone (BH) _____ (AH) _____

Email _____

► *Philanthropy in hard times, continued from page 1*

philanthropy to try anything new. At a pragmatic level, this is understandable, but regrettable. We have made so much progress with innovative and effective models and projects that create sustainable social change, to lose momentum would require costly catch up.

Put simply, innovative and adaptive resource generation and distribution is MCF's main focus at this time and we have developed a number of initiatives to try to achieve this.

GROWING ENDOWMENT AND ENCOURAGING DONATIONS

Two recent initiatives have focused on those who currently give, but who may be delaying their donations as a result of the financial market instability, as well as on those who want to respond to the economic climate philanthropically by establishing a planned giving program through endowment, but may not yet have the means to do so immediately.

As stewards of charitable capital, MCF is faced with the challenge of how to best react to the current financial market. While our long term investment strategy and objectives have not changed, in order to ensure the current financial markets do not impede new endowment donations, MCF has established a fixed interest only investment, where new donations can be placed into a government-guaranteed bank term deposit. Donors can request their donations are placed in the term deposit, and grants will be made from the interest generated.

For those who want to use endowment as a tool to meet current and emerging community needs, but may not have the financial resources to do so, MCF has established a Gumnut Account, which is essentially a philanthropy savings account. Donors commit to a minimum annual tax deductible donation of \$2000, income is reinvested to grow the value until the Gumnut 'matures' at \$20,000 into a fully operational, named sub-fund. (Complete tear off slip on back page for more details on establishing a Gumnut)

TAKING THE TEMPERATURE OF THE COMMUNITY SECTOR

Whilst there is still no real clarity about the scale and size of the impact of the economic downturn on community and not-for-profit organisations, there are four key areas of concern:

- increasing client demand;
 - reduced income from investments and external funding;
 - reduced capacity for innovation as demand for services increase and overall resources decrease; and
 - staff and Board concerns around organisational viability, job security and the impact of managing extra demand.
- In terms of resources, the four main avenues of funding for community organisations are also under pressure:
- Government. The pressure to kick start and revitalise the economy will result in changes to government funding priorities as it redistributes its spending.

- Corporate social investment (CSI). Where CSI has grown as a new branch on the corporate tree and become integrated into core business activity, the commitment will no doubt continue, albeit reduced. However, where companies use a much more ad-hoc approach and have dressed their branches with social responsibility baubles, the current winds will just blow them off.
- Trusts and foundations. Whilst for many, this year's commitments appear broadly secure, particularly where foundations have granting patterns over a couple of years, there is anxiety around the impact in 2010 due to diminished capital and the way investment income is generated and used.
- Direct giving from individual donors. There is a prevailing view that philanthropy does not significantly diminish in tough times. Certainly the response to the bushfire appeals proves again the generosity and compassion of the community, especially in times of emergency or disaster. The impact on planned giving, however, is still unknown.

EFFECTIVE GRANTMAKING

MCF has been working closely with a range of community, philanthropic and government organisations to understand and assess the impact of the financial and economic climate on community and not-for-profit organisations and their stakeholders. This is informing our grantmaking advice to donors, and allows us to explore initiatives which address the current demands.

Despite the immediacy and urgency of the current situation, we cannot lose sight of the long terms patterns and trends of disadvantage. The 2009 update report for MacroMelbourne is being researched and prepared in collaboration with the McCaughey Centre for Mental Health and Community Wellbeing, Melbourne University. It will highlight key areas of disadvantage and community need in Greater Melbourne and Victoria over the coming years and identify organisations and projects which, with philanthropic and corporate support, can address these areas of disadvantage and build community well being.

KEEPING INNOVATION ALIVE

As well as managing the balance between meeting immediate needs and investing in longer term social change, the current conditions present an opportunity to explore and develop new ways of working and new models of philanthropy and community collaboration. A number of specific ideas are currently being explored, including:

- different and creative ways of assisting the not-for-profit sector - for example, bridging loans for essential not-for-profits (NFPs) to help them survive or transition, where they have the capacity to raise funds again when the economy picks up;
- providing operating support grants to NFPs rather than specific program grants;
- supporting mergers of small programs into larger more sustainable organisations;
- undertaking targeted research and then sharing the data to understand how the economic impact will impact specific communities; and

- collaborating as funders and donors to co-ordinate areas of grant focus to ensure all safety net needs are adequately addressed.

ACTING ON OPPORTUNITIES

Despite the significant challenges, frustrations and anxiety which we are all confronting now and anticipating over the next couple of years, there are two opportunities that will bring longer term benefit and advantage.

The first is that the extent and degree of collaboration, information sharing and understanding between all stakeholders in the community and philanthropic worlds is growing, as we seek solutions together. This can lead to new, more effective ways of working together and the design of new systems and models of intervention and operation for community building and social change.

The second is that we will inevitably make mistakes, but the learning and experience gained during this period will add valuable intellectual capital and knowledge for the future.

► *Changing faces, continued from page 1*

As well as acknowledging and thanking retiring directors for their invaluable contribution to the Board, MCF is also delighted to have appointed two new board members

Sandie de Wolf joined MCF's Board in August 2008. Now CEO of Berry Street, Victoria's largest independent child and family welfare sector. During her career she has taken on many leadership roles within the community sector, both in Victoria and nationally. She currently chairs Families Australia, is Secretary of the Child and Family Welfare Association of Australia (CAFWAA) and a member of the Victorian Children's Council and Victorian Child Death Review Committee. She is also a Board member of CenITex and Greatconnections and a Fellow of the Australian Institute of Company Directors and Australian Institute of Management.

Jodie Baker joined MCF's Board in February this year. Involved with financial markets for over 10 years, her career commenced at Minter Ellison in Melbourne where she worked as a corporate and commercial lawyer, then in-house at Goldman Sachs JBWere. She currently works part-time at Evans & Partners as an industrial equities research analyst. Like many mothers with small children juggling work and family, she remains passionate about community involvement, in particular improving the plight of homelessness and the power of working collaboratively toward a better society. She has undertaken to explore the potential for MCF to tap into the next generation of donors.

With these changes, the Board currently consists of:

- Marion Webster (Chair, retiring as Chair July 2009)
- Chris Lovell (Deputy Chair, Chair from July 2009)
- Chris Arnold
- Jodie Baker
- Sandie de Wolf
- Annie Duncan

- Peter Griffin
- Jo Grigg
- Peter Hero (USA)
- Greg Larsen
- Karen Mahlab
- Ian McHutchison
- David Parsons
- Jill Reichstein
- Casey Tan

MCF in the community

Recognising the impact that deteriorating economic conditions in Australia and overseas are having on vulnerable groups in the community, MCF grants are expected to exceed \$2 million this financial year, an increase on last year's amount.

In this newsletter we highlight projects that have been funded in each of the major areas of interest to donors. These projects emphasise the breadth of grants that MCF makes and the diverse interests of donors.

ARTS AND CULTURE

Grant recipient: Laurence Meikle and Rejeli Paolo

Project: Extended Study Bursaries

MCF sub-fund: Sylvia Fisher Extended Study Bursary Fund

The Sylvia Fisher Extended Study Bursary Fund was originally established as a bequest from the Melbourne born soprano, Sylvia Fisher.

Recognised as one of the greatest singers of her time, Sylvia Fisher rose to become the leading Wagner soprano at the Royal Opera House, Covent Garden. She was associated as a key performer in the operas of Benjamin Britten, and created some of his major soprano roles. After a truly significant European career she retired to Melbourne and established the Sylvia Fisher Extended Study Bursary in her bequest, to assist young Australian singers. The fund moved to MCF earlier this year.

The scholarships are judged by two key opera professionals, Professor Richard Divallo AO OBE and Stephen Dee. The first two study bursaries have been awarded to:

- Fijian born Rejeli Paolo. Trained in Melbourne, a winner of the Herald Sun Aria and recently awarded the UK Wagner Society Prize to study in Bayreuth, Germany, Rejeli Paolo has been training at the National Opera School in England and the Cardiff Opera School in Wales for the past three years.
- Laurence Meikle. From regional Victoria and studying acting before training in voice at the Victorian College of the Arts, Laurence Meikle is currently studying at the Royal Academy of Music in London.

COMMUNITY DEVELOPMENT & ADVOCACY

Grant recipient: Documentary Australia Foundation

Project: Community outreach strategy for *Hope*

MCF sub-funds: Social Justice Fund and the Wynn Family Fund

Hope - the story of Amal, one of 400 Iraqi refugees on the ill-fated SIEV X, and one of only seven who survived when the boat sank between Indonesia and Australia - premiered at the Melbourne International Film Festival in 2008. It was also screened to very receptive audiences in commercial cinemas in major capital cities.

Hope clearly demonstrates the difficulties facing refugees as they work to restore their lives and live with respect and dignity in Australia. It also shows the compassion and work of many individuals and organisations working to change the situation of individuals such as Amal.

To take the film to a wider community and ensure the issues confronting refugees remain in the community's consciousness, an education and outreach program has been devised to enable screening of the film outside metropolitan areas. Community groups campaigning on refugee issues have been engaged to host screenings of the film and Steve Thomas, the filmmaker, travels with the film to present Q&As at the screenings.



Director Steve Thomas outside the "cinema" in Phillip Island

COMMUNITY SERVICES & WELFARE

Grant recipient: CARA Inc

Project: In Safe Hands

MCF sub-fund: Vicki Standish Family Fund

Teenage girls who are single, pregnant and living in care are unlikely participants in mainstream pre- and post-natal classes or other educational and support services offered in the community.

CARA's In Safe Hands program provides support and care for young women who are mums-to-be or young mums and who don't have extended family support or partners to help during their pregnancy or after the birth of their child.

Living in supported accommodation with a house parent, the young women learn about caring for their babies as well as receiving educational and life skills supports. As they all have experienced

family breakdown themselves, In Safe Hands provides the young women with skills to be confident parents and to make positive choices about their future and the future of the babies.



The shared accommodation also reduces the social isolation these young women often feel by 'being different' from their friends and peers.

DISABILITY

Grant recipient: Grampians Disability Advocacy Association (GdAA)

Project: Disability advocacy in Indigenous communities in the Grampians region

MCF sub-fund: Paterson Family Fund

The focus of GdAA's work is to ensure that the rights of all people with disabilities are respected by other community members, businesses, government and non-government organisations. This can involve working with individuals, undertaking community education and trying to influence public policy.

Although reasonably well established in the Grampians region, GdAA recognises it has not engaged significantly with Aboriginal communities in the region. This project aims to promote GdAA's services to people of Aboriginal background and to establish relationships with Aboriginal services and community organisations in the region.

The project has been greeted with support, but learnings to date indicate that Koori people may be reluctant to access services except for acute, life threatening health conditions. There is also some evidence that Koori people often do not identify or label members of their community as having a disability.

EDUCATION, TRAINING AND EMPLOYMENT

Grant recipient: Schools in the northern suburbs

Project: Scholarship program

MCF sub-fund: John Cummins Memorial Scholarship

The John Cummins Memorial Fund was established to honour the memory and legacy of John Cummins (1948 - 2006), the social and political activist who was devoted to supporting young people, in particular those experiencing disadvantage.

In 2008 the fund established an annual scholarship program for secondary students enrolled in a government school and who were experiencing financial hardship. Earlier this year, 25 scholarships were awarded to students from eight schools across Melbourne's northern suburbs, including Thornbury High School, Coburg Senior High School and Northland Secondary College. Scholarships of up to \$1000 were awarded to students for items such as the purchase of equipment, school books and school uniforms, Met cards and excursions.

As this feedback from the Principal of Northland Secondary College suggests, the scholarships enable real change for students: *Jake [not his real name] was going to pull out of school because his*

mother did not have the money to pay for equipment he needed to do the pre-apprenticeship program. He and his mother are so excited about the fact that he has received this scholarship and that there are no financial worries in terms of his education.

JCMF Annual Dinner

The 3rd Annual Dinner to honour John's life will take place on Friday 28 August, 2009.

The dinner will once again be held at the Member's Equity Bank Celebrity Room, Moonee Valley Racecourse.

If you would like to attend please contact Shane Cummins on 0413 040 925.



ENVIRONMENT

Grant recipient: Australian Conservation Foundation

Project: National Wetlands Initiative

MCF sub-fund: AEGN, Hartline, and Melliodora sub-funds

Despite signing the Ramsar Convention on Wetlands of International Importance 30 years ago, the condition of Australia's wetlands continues to decline. 90% of the wetlands in the Murray-Darling Basin, for example, have vanished and the condition of the remaining wetlands is poor in most cases, critical in some.

The Australian Conservation Foundation's proposal for repairing the Murray Darling Basin is a National Wetland Initiative. Key to ACF's campaign has been the purchase of Toorale Station by the Commonwealth and NSW governments. Purchase of the property, which is entitled to extract 14 billion litres of water from the Warrego and Darling Rivers each year and also harvests water from the floodplain, will enable 11 billion litres of water that would otherwise have been harvested, to flow into the Darling River.

In northern Victoria, the campaign is working with farmers to find a way around the Victorian Government's resistance to the water buyback program. ACF is hopeful that new approaches to water buyback will open up opportunities for governments to buy land that will protect river floodplains and wetlands, and give farmers greater access to funds that reward them for successful land and water stewardship.

Funding for the initiative by three of our donors has enabled the employment of a wetland campaigner who has, despite the terrible condition of the lower Murray River, provided some signs of hope for wetland restoration and conservation.



6 week old ibis at wetlands.

Photo: Australian Conservation Foundation

MEDICAL HEALTH AND RESEARCH

Grant recipient: Wesley Hospital, Brisbane

Project: Kim Walters Choices Program

MCF sub-fund: New Idea Breast Cancer Fund

For women undergoing treatment for breast cancer, the drugs used almost invariably cause hair loss. Although the loss is only temporary - hair starts to grow back almost immediately chemotherapy stops - for many women the loss of their hair can be difficult.

In Brisbane, the Wesley Hospital Kim Walters Choices Program offers a free wig and turban loan service for women who lose their hair through chemotherapy treatment. One of the staff, who is also a hairdresser, maintains the style and hygiene of the wigs. Under the guidance of volunteer make up artists and wig experts, the women are taught to select suitable wigs, look after their skin and shape their eyebrows during the treatment phase. They are also taught how to tie turbans made by the Sisters after Stretch, a group of breast cancer survivors who run a monthly craft and sewing workshop. And while not quite so glamorous but eminently practical, knitted beanies are also regularly donated to the program.



Todd McKenney and women at the Wig and Turban Library

OVERSEAS AID AND DEVELOPMENT

Grant recipient: Australian People for Health, Education and Development

Project: African Women Food Farmer Initiative

MCF sub-fund: Social Justice Fund

Three decades after Muhammed Yunus founded the Grameen Bank in Bangladesh, about 80 million people in developing countries are served by microfinance institutions.

Microfinance addresses the lack of access to financial markets by the poor, by focusing on providing microcredit - small collateral free loans, savings, insurance – for self employment. It is estimated two thirds of microfinance clients around the world are women. In sub-Saharan Africa, for example, women farmers produce 80% of Africa's food and do 90% of the work required to process the food, yet they own only 1% of the agricultural land and have limited access to financial services.

The African Woman Food Farmer Initiative (AWFFI) is a microfinance program developed to enable the economic empowerment of Africa's women farmers. Since its inception, the AWFFI microfinance program has disbursed over \$6 million in credit and loans to more than 95,000 women farmers in Benin, Burkina Faso, Ethiopia, Ghana, Malawi, Mozambique, Senegal and Uganda, with the average loan about \$77.

Through a systematic program of training and microfinance, AWFFI enables women farmers to be real economic players in their villages. The program also provides key training for women in understanding how credit works, and in how to add value to their businesses, as well as literacy and numeracy skills, which are essential to help these women and their communities to succeed in ending hunger across Africa.



Participants of the microfinance program, Burkino Faso

INDIGENOUS

Grant recipient: Oxfam Australia

Project: Oxfam Straight Talk Women's Summit 2009

MCF sub-fund: BB & A Miller and the Social Justice Fund

Meeting women (black and strong) from all over Australia to network, creating friendships, sharing our good times and the sadness from our experiences. I want to create 'change' or make

a difference in people's lives and especially in our young leaders of the future by breaking down the social determinants of health in remote communities.

– Franchesca Hodges

In February this year, Oxfam's Straight Talk Women's Summit brought 88 Aboriginal and Torres Strait Islander women to Canberra to meet with women from all sides of politics to advance reconciliation, justice and equality in Australia. Selected from 380 applications, participants came from a broad range of locations, ages, backgrounds and experiences - the youngest was 17, the oldest 80. The women travelled to Canberra from as far as Geraldton in WA and Badu Island in the Torres Strait.

The summit provided the Aboriginal and Torres Strait Islander women with an opportunity to build relationships with women Federal parliamentarians and find ways to work together to bring positive change to their local communities.

The women spent two days in workshops, learning how the political system works and discussing strategies to bring about change, then met in small groups with female politicians at Parliament House. As a result of the visit, parliamentarians and their advisers have remained in contact with the Indigenous women, advising them of opportunities to participate in the political process. There are also plans for the politicians to visit the women in their communities.



Straight Talk participants meeting the Governor-General.

Photo: Polly Armstrong/OxfamAus

REFUGEE AND ASYLUM SEEKER

Grant recipient: Broadmeadows Uniting Care

Project: Share my Plate

MCF sub-fund: EastWeb Fund

The Share My Plate recipe book is a project that has grown out of weekly dinners run for asylum seekers and people connected with the Asylum Seeker Welcome Centre in Brunswick. The book is a compilation of recipes that have been prepared for the dinners and each dish tells a story about culture, family and place.

For many arriving in a new country, food and cooking not only provides the opportunity to maintain connection with home, family and friends, but also assists individuals to build an identity for themselves and connection with other members of their community.

Recipes for meals from the countries of the people who attend or volunteer at the Centre, and the stories surrounding the preparation and sharing of those meals, provides Melbournians with opportunities to connect with the cultures of our newest residents, generating more opportunities for community connectedness.

Anyone interested in purchasing a copy of the recipe book should contact the Asylum Seeker Welcome Centre, phone 9388 2459 or email aswc1@uniting.com.au



Spotlight on a not for profit

Ten not for profit (NFP) organisations currently have sub-funds with MCF. They see this as a way of securing the future of their organisation and their work in the community, by starting to build an endowment. This is another way in which Melbourne Community Foundation can support the important work of organisations in the NFP sector.

In each edition of the newsletter we highlight the work and plans of one of these organisations. In this edition the spotlight is on the not for profit.

FELLOWSHIP FOR INDIGENOUS LEADERSHIP



Inaugural Fellow, Paul Briggs

Recognising that leadership is vital to the ongoing survival and growth of Indigenous communities in Victoria, the Fellowship for Indigenous Leadership provides five year Fellowships and a 12 month Emerging Leader Program to support exceptional people

and help develop their leadership capacity.

Current Fellow Daphne Yarram's work and passion is around the development of programs to assist Indigenous children, young people and women, to build self esteem, confidence and support them to reclaim, embrace, understand and be proud of their cultural identity.

Inaugural Fellow, Paul Briggs of Shepparton, finished his fellowship at the end of 2008. Paul is best known as the founding president of the Rumbalara Football and Netball Club in Northern Victoria. Rumbalara not only provides sporting, recreational and social opportunities for Indigenous communities in the area but also addresses the spiritual, emotional and physical well being of its players and community members.

Lidia Thorpe of Gippsland and Roland Atkinson of Shepparton are the second Emerging Leader appointments. They will work with the next generation of Victorian Indigenous community leaders, providing them with mentoring, professional and personal development and the opportunity to improve their leadership skills. More information on Fellowship for Indigenous Leadership is available from <http://www.indigenousfellowship.net.au/>

The support of the fellowship has been empowering and instrumental in developing my confidence. It has been an opportunity that has required me to challenge myself in new ways and provided me with exposure to key people across industries.

– Belinda Jakiel, inaugural Emerging Leader, 2008.

Bushfire story

Following the devastating bushfires on 7 February, a number of MCF donors made grants to the Bushfire Appeal Fund, coordinated by the Australian Red Cross, for emergency support in response to the fires. While the appeal has since closed, MCF has continued its involvement with a number of organisations and government departments concerned with the recovery and restoration of bushfire affected communities.

The consensus of the philanthropic sector is that philanthropic support will be most needed in the medium to long term recovery period. While government and the Red Cross are responding to the 'emergency' stage, it is much later, over the following months and years, that philanthropy can actively and most effectively work with local organisations and networks and contribute to the rebuilding of affected communities. Gathering information, working collaboratively with other philanthropic individuals and trusts and learning from local communities is seen as the key to successful outcomes.

MCF has joined with FRRR and other trusts, including the RE Ross Trust and ANZ Trustees, to develop a coordinated and collaborative response to the Victorian bushfires. The program aims to provide support to grassroots organisations at a local level and be complementary to other funding sources. Partners will be able to join together and ensure that the program works in a manner that meets their individual needs, at the same time ensuring philanthropy reaches the affected communities in the best possible way.