

This is your free members' newsletter. You should be able to see an orange and blue banner at the top of the first page along with a table of contents listing all the items (with the ability to click through). If you are having any problems with this transmission, please email service@ourcommunity.com.au



Welcome to the first edition of Our Community Matters, our regular community update. It is yet another benefit of membership of www.ourcommunity.com.au - the premier destination for Australia's 700,000 community, education and non-profit groups. ourcommunity.com.au provides community groups with the latest funding, scholarship and fundraising news as well as practical advice and the opportunity to list for free online donations and free online volunteers. We also provide discounted services and products, including the great banking services deal with the National Australia Bank which provides transaction accounts specifically tailored for community groups.

A summary of our services is listed at the end of this newsletter. If you have trouble reading this newsletter or have any comments please let us know at brianw@ourcommunity.com.au.

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1. Welcome from Dr Rhonda Galbally AO

Welcome to 2002 and the first edition of Our Community Matters for the year.

It is promising to be a big year in the community, education and non-profit sector and through this newsletter and our website, we will continue to bring you all the news and views from the sector - and importantly - also the necessary resources to help groups overcome any challenges that arise.

We delayed this newsletter for a few days so we could bring you the latest developments on the vexed issues of insurance for community groups.

We have been working closely with several Governments, the Insurance Council of Australia, insurers and local Government agencies to come up with a workable solution to ease the financial pain for the non-profit sector.

It is by far the most pressing issue facing our members in the first half of this year.

The first stage of that work has resulted in the establishment of a new Insurance Centre which you will notice when you log on to www.ourcommunity.com.au. Over the next couple of months we will be adding resources, Help Sheets and self-assessment tools to help groups to lessen their risk - and insurance premiums.

As part of that continuing work we have undertaken to run a survey of our 10,000-plus member groups and have received terrific support from a number of peak bodies and Government agencies who have agreed to help by sending the survey out to many of their own member groups. One of the problems in tackling the whole insurance issue has been in having a coordinated picture across the various groups, sectors, associations, states and territories.

You can help by taking five minutes to fill out the survey. Just click here to

go through to the Insurance Centre.

We are also introducing some changes to the www.ourcommunity.com.au site which will be happening over the next few weeks and will dramatically improve the usability of the site and make it even more user-friendly. We also think it will make it easier for people to find and join your group as well as donate and volunteer.

Also in this month's newsletter you can catch up on the push for people to add donations to community groups as part of their annual family budget, an interesting study from the US that suggests foundations and non-profit groups should spend more now rather than building massive reserves and also provide a fuller list of dates for the fundraising seminars - the first of which are being run in regional and suburban Victoria.

And there is one other thing - www.ourcommunity.com.au is celebrating its first birthday. We are very proud of our achievements in the first year but are determined to make the first year a mere stepping stone to being even more productive, useful and relevant to our members in 2002.

Kind regards,

Rhonda Galbally, AO
Chief Executive Officer

2. Insurance Centre and National Community Insurance survey launched .



We need you!

As mentioned in Rhonda's welcome, we are urgently asking groups to help work toward a solution on the issue of public liability insurance by filling in the insurance survey that we have set up through a secure online survey company.

We have gathered numerous anecdotal examples from our members talking of insurance premium hikes or in some cases an inability to find an insurer who will insure their group. We believe this survey will for the first time provide an accurate national picture of the entire community sector - across all non-profit and community groups, across all parts of the sector and across all states and territories.

Over the past few months ourcommunity has been working with

Governments, insurers, the Insurance Council of Australia, Municipal Association of Victoria and peak community associations to come up with a series of steps that will provide practical assistance for all our members - and indeed all community groups - to deal with the growing issue with insurance.

It is a massive problem - and one that needs a fair and workable solution that ensures community groups aren't killed off or forced to abandon important work in the community. To this end, we have been working with insurers, local councils, local government associations and Government to establish a pooled national non-profit insurance scheme that will make it easier and cheaper for community groups to get coverage. That is still some time off.

As the first steps and in recognition of the importance of the insurance issue to all 700,000 community groups, we have now established the Community Insurance Centre which will be a repository for resources, Help Sheets, online assessment tools etc to help community groups deal with risk management and insurance.

To start with, we have prepared the first two of many Help Sheets,, which are now posted on the Insurance Centre site for your benefit. We will also be significantly adding to those resources in the months ahead.

The community insurance survey is another step in providing an accurate picture of the damage that the recent price hikes - and the refusal of a number of insurers to cover non-profit groups - is doing to groups.

We have had a tremendous response from Governments, peak associations, local council bodies and groups themselves who have assisted us in setting up and testing the survey.

We encourage you to visit the ourcommunity Insurance Centre, click on the survey button and spend a couple of minutes filling out the survey. You can reach it by simply clicking the blue image above or by [clicking here](#) If you represent a peak body, or know of other groups that would be interested in completing the survey, please let them know about it or email the link to the site.

(The survey is secure and only the aggregate figures will be made public. As per our strict privacy policy, NO individual or organisational details will be passed on.)

3. A new, improved www.ourcommunity.com.au coming your way

Over the next few weeks you will see a number of changes to the www.ourcommunity.com.au site which are the end result of an enormous amount of feedback we have received from members over the past 12 months.

The changes will make the site more effective and efficient and also make it

easier for people to take advantage of the site.

With more than 10,000 groups that are now members of our community and many more people using the site to access the free Help Sheets and the online donations and online volunteers facility, we also needed to increase the speed of the site to respond to your needs.

There will be significant changes to the Directory of Organisations to make it easier for members of the public to actually get in contact with your group which is one of the main aims we will be pushing this year. We want people to not only take an active interest in the groups that are relevant to them but to join them - and obviously the easier it is to find those groups, the better.

Once those changes to the Directory are complete, we will be asking for your help in filling out your public contact details where potential members and supporters can join your group.

You will also find a more streamlined membership process. But importantly we are improving the search facilities on the Easy Grants and Scholarship Alert database to make it easier to find a grant or scholarship to suit your group.

With the addition of the Insurance Centre and the Finance Centre, we hope you will find even more reasons to visit www.ourcommunity.com.au and treat it as a valuable resource for your group.

4. Have you used technology to build a better community? - then why not tell the world about it?

Community groups have shown time and again how innovative they can be in using technology to build better communities. So why not take your good idea and tell the world about it.

Entries are now open for the annual Stockholm Challenge Award for community groups, local councils and Government agencies that have shown technological innovation and creativity over the past year.

The Stockholm Challenge awards is an unique awards program for pioneering IT projects and focuses on the positive effects of today's information society and the benefits it can bring to people and society.

A number of Australian entries were among the finalists last year, selected from some 742 entries from 60 different countries.

There are six categories:

- e-Government
- Culture

- Health
- Education
- e-Business
- Environment

The categories will be judged by an international panel of 31 experts from around the world.

If your group has used technology to help improve either your local, regional, state, national or international community then why not think about entering. Entry is free and there is an artwork prize for the winners although the other benefits include networking, marketing and giving your project exposure to a world audience.

We have included some more details on the award on the website. Just [click here](#).

5. Better to spend now - or later? New research says now.

A very interesting analysis out of the United States which contends that grantmaking foundations and non-profit organisations aren't serving the best interests of society by building up enormous reserves of investment assets and endowments.

The analysis, put together by financial consultants **McKinseys** and carried in their latest quarterly magazine, says that the trend by foundations and non-profit organisations to spend less than they actually receive from their annual investment returns has meant that in some cases, the focus has turned to building reserves rather than putting the money to the best benefit for society.

According to the McKinsey research there is now almost \$A1700 billion held in investment assets by US foundations and non-profit organisations and that that is set to almost triple over the next 20 years. It also points out that in 1999 the same organisations took in about \$A180 billion in new contributions and investment returns but distributed under \$A50 billion - less than their annual investment returns alone.

The McKinsey authors Paul J. Jansen and David M. Katz say that non-profits build reserves to allow for a short-term slowdown in giving, to allow organisations to concentrate on their mission without spending too much time on fundraising and because groups with big reserves tend to attract more money.

But the authors argue that holding money back in the expectation that worthier causes will appear in the future overlooks the already overwhelming social needs. It says donors should start asking not just how their money is being spent but when it is being spent - and favouring

organisations that put their gifts to work straight away.

Their conclusion is based on a "time value of money" methodology that looked at the amount of good work money can buy now and how - even though a donation invested increases over time, its value is diluted through lesser buying power and administrative costs. The authors say that when interviewing non-profit managers and asking them to choose whether they want the money now or in a year's time, many said they if they took it in 12 months' time they would need an implied interest rate of 50 per cent because they could put those resources to work to address pressing social needs.

Looking at a gift of \$1000 invested over 50 years, the authors say that almost half of the present value of the initial gift is lost to holding and administrative costs - all while worthy social causes are left short of funds.

The authors say the decision to hold the money may be because the fund manager has identified no more projects that are worth funding beyond the present disbursements or a belief that projects appearing in the future will have substantially more value than those available today. If neither of these explanations is correct, current low disbursement practices are responsible for a significant loss of value to society, and the generous gifts of donors aren't producing anything close to the maximum social benefit, they argue.

They believe foundations and non-profit organisations should increase the amount of money they disburse each year.

They conclude that donors also need to reconsider the common practice of earmarking gifts for specific uses or programs which, they say, destroys much of the value of gifts by making non-profits unable to allocate funds to the most urgent needs or valuable causes of the time.

"Donors sometimes specify that gifts become part of the endowment-in effect, making only the interest on them available each year. In addition, gifts earmarked for specific programs or causes are often disbursed more slowly than unrestricted ones. Donors should recognize that gifts to effective organisations that put their money to work quickly will achieve far better results than those with strings attached.

"Donors who understand this are also likely to encourage endowed nonprofits to speed up disbursements. At present, many givers ask how their contributions will be put to work, but few ask when they will begin generating benefits for society."

"The time value of money shows that delaying investments in the social sector exacts an enormous cost. US nonprofit service organisations do valuable work, and many are underfunded. With more timely support from foundations and donors, they could do even better work." It is an interesting take on a long-running debate. To see the whole report visit the McKinsey's website at www.mckinseyquarterly.com

6. Seminars with helpful hints on fundraising.

We have some more dates for the continuing series of fundraising seminars that we have been holding in conjunction with the National Australia Bank and local councils.

The seminars so far have received a good response and are now being rolled out across suburban and regional Victoria as a trial before being taken to other states around the country.

The seminars provide practical, easy-to-follow advice on a wide range of fundraising options such as tips on how groups can source grants funding. A senior representative from the National Australia Bank also talks about how groups can reduce their fees, manage their cash flow and manage funds to maximise the returns.

The seminars are an initiative of the alliance between www.ourcommunity.com.au and the National Australia Bank that resulted in the National becoming the first major bank in Australia to launch transaction accounts tailored specifically for community groups - a move that the NAB is quite excited by.

"The National is excited to support community organisations by providing transaction accounts for community groups,"

"At the National we firmly believe we have an obligation to contribute to the well being of Australian society," said Errol Talbot, the National's General Manager, Business Financial Services, Victoria & Tasmania. "The free seminars will assist community organisations in raising, managing and investing funds. It's about providing community groups with practical advice to support them in their vital work."

For more information on the fundraising seminars either contact your local council for details or Patrick Moriarty at ourcommunity on (03) 9320 6810 or patrickm@ourcommunity.com.au.

The National now has the schedule of fees and charges for its news community transaction accounts up on its website. To find out more about them [click here](#) and then click on the National link. Or you can contact Roland Nicholson on Roland_Nicholson@national.com.au

The confirmed dates are:

- February 5 **Swan Hill** (Swan Hill Town Hall), 7.30pm
- February 19 **Daylesford** (Daylesford Town Hall), 7pm

- February 21 **Bendigo** (The Capital, View St, Bendigo), 7pm
- February 27 **Camperdown** (Killara Centre, Manifold St), 8pm
- February 28 **Port Fairy**, (Port Fairy Yacht Club, Griffith St), 1pm
- February 28 **Warnambool** , (Venue TBA, 7pm
- March 20 **Morwell** (Kernot Hall Foyer), 7pm
- March 21 **Wonthaggi** (Bass Coast Civic Centre), 7pm
- March 26 **Coburg**, (Concert Hall, Civic Chambers, Bells St), 7pm
- March 27 **Torquay** (council chambers), 7pm
- April 3 **Mildura** (Alfred Deakin Centre), 7pm
- April 11 **Hawthorn** (Hawthorn Town Hall), 6.30pm
- April 16 **Maryborough** (Maryborough Town Hall), 7pm
- April 17 **Geelong**, (City Hall, Gheringhap St), 6.30pm
- April 18 **Mornington** (Mornington Shire Office), 7pm
- April 23 **Lakes Entrance**, (Venue TBA), 7pm

7. Encouraging australians to give more to community groups in 2002.

It was good to see a number of Christmas appeals record good results to their calls for donations after a very slow start to the annual giving season.

Unfortunately the improvement was by no means universal with some groups struggling to find the support to meet their expected budgets. One thing that is clear is that community groups need to encourage year-round support rather than a one-off effort. We need people to make a regular habit of giving through 2002.

Just prior to the New Year, ourcommunity CEO, Dr Rhonda Galbally, went on national television and radio calling for more support for community groups and for the public to make donations to their favourite community groups part of their annual budget calculations. The release received strong media coverage and support from other groups around Australia.

Here is the media release:

MAKE YOUR RESOLUTION FOR 2002 TO MAKE A DIFFERENCE

AUSTRALIANS should add another New Year's resolution to their list by setting a challenging target for personal donations to non-profit and community groups in 2002.

Many non-profit groups across all community sectors had recorded sagging donations and support post-September 11 and needed a strong start to 2002 to avoid scaling back services or programs, said Dr Rhonda Galbally AO, the chief executive of www.ourcommunity.com.au, a national online resource for 700,000 community groups.

"Australians see themselves as a generous nation and to many extents we

are. We respond quickly to emergency situations like the NSW bushfire tragedy but we still trail behind the United States, Canada and Britain when it comes to annual individual giving," Dr Galbally said.

"People like to set targets with their New Year resolutions, whether it's losing kilos, exercising more, drinking less, learning new skills or saving money. My New Year's wish is that all Australians set a challenging target to increase the amount of money - and time - they can donate to community groups in 2002".

Dr Galbally said it would be fantastic if people aimed to donate one per cent of their income to community groups but said for many people that was unrealistic.

"Everyone has different thresholds but what we are saying is make it part of your annual budget calculations. Plan to donate money. It actually puts personal giving on the agenda and becomes a natural and regular part of your annual spending," Dr Galbally said.

Dr Galbally said people needed to be more proactive in supporting the groups that support their family and friends - and not just in bad times but in good times as well. To make it easier to support non-profit groups, a free online donations service for community organisations has been established at www.ourcommunity.com.au and more groups were being added each week.

"It doesn't matter whether it is a local arts group or youth program or a national welfare agency, we encourage people to make a significant difference by planning their giving," she said.

"With the cost of insurance set to skyrocket again come January 1, 2002 all community groups are going to need additional financial support just to maintain the status quo of what they were doing in 2001."

Dr Galbally said it wasn't just up to individuals; businesses also had to be more concerned in 2002 with what they were putting back into the community.

"Businesses need to think seriously about their giving and look at ways they can make a sustainable difference to the community sector by tailoring their own goods and service to benefit non-profit organisations. Last year the National Australia Bank did it by establishing low-cost community group bank accounts that provide financial benefit all groups. We would encourage other businesses to follow the NAB's lead."

8. Drop in number of volunteers helping out with sporting groups.

The latest research from the Australian Bureau of Statistics has shown a dramatic decline in the number of people who are taking up support roles at

sporting organisations across the country.

The ABS study showed that one in 10 Australians aged 15 or over (1.4 million people) were involved in a support role such as a coach, referee or committee member in an organised sport or physical activity in the year to April 2001.

The study showed the most common roles were committee member or administrator (595,000 Australians), coach, instructor or teacher (558,400), scorer or timekeeper (453,700) and referee or umpire (340,000). Among those involved in a support role, 480,300 (34%) reported involvement in more than one role.

But those figures were well down on a similar study completed in 1997, dropping from 12% in 1997 to 10% in 2001. To put that into perspective that converted to 69,900 fewer coaches and instructors, 116,800 fewer referees and umpires, and 134,400 fewer sport administrators and committee members in 2001 than there had been in 1997.

Again it showed that the vast majority of people involved in organising and running sport and physical activities volunteered their time. In 2001, of the 2.1 million support roles undertaken, 11% of these roles attracted any kind of payment (either in dollars and/or goods and services).

According to sporting associations, the crisis in the drop in sports volunteers has much to do with the increasing complexity in being a volunteer. People want to just get in and help but now have to be concerned about issues such as litigation, public liability insurance, food handling regulations and fundraising.

The survey also provides information about people who played or participated and the results indicate that 3.5 million people (24% of those aged 15 years and over) had played organised sport and physical activity in the previous 12 months.

More men than women were involved in organised sport and physical activity as players (27% of men and 20% of women), as well as in support roles (11% of men and 8% of women).

A greater percentage of people in the 35 to 44 year age group were involved in support roles (15% of this age group), whereas more of those aged 15 to 24 years were involved as players (40% of this age group).

9. Community briefs

Gonged but not forgotten

While talking about volunteers and involvement, our congratulations go out to the hundreds of volunteers, leaders and staff members of community groups, schools and non-profit organisations who were honoured in the Australia Day awards.

While Patrick Rafter was named Australian of the Year and Queensland palaeontologist Scott Hucknull was named Young Australian of the Year, it was heartening to see so many of the quiet achievers who help to make Australia a far better place to live were eventually acknowledged for their service to the community.

It is not only a tremendous pat on the back for those community stalwarts who were recognised but also a significant vote of confidence in the non-profit organisations that they are actively involved with.

There is still an enormous disparity in the awards system where business leaders, celebrities and senior public servants have a far better chance of being "gonged" than the local volunteers and leaders who make such a massive difference to the lives of people in their own communities. There is also still a disproportionate number of men who receive awards despite women making up over 50 per cent of the population.

If you are looking for people in your own area who have won an award you can visit the Australia Day awards site and search using either the local postcode or suburb name.

Unfortunately, you have to click on each name to find out what they were honoured for rather than be able to put a keyword such as community in but if you find that not too many in your area were given an award, maybe it is a good reminder to start nominating people you believe deserve recognition.

You can visit the site at www.itsanhonour.gov.au/honours_list/latesthonours.cfm

Don't forget Community Matters

Just a reminder that we are always on the lookout for groups to feature in our weekly radio spot on the Community Broadcasters Association of Australia's radio satellite network.

Each Week we run an eight-minute spot with advice from Rhonda Galbally featuring ideas and tips on running community groups - anything from setting up a fundraising strategy to marketing your group to putting together a successful capital campaign.

We also feature members of some of our community groups from across Australia talking about some of the things that their group does well. We have had groups talking about successful grants applications, how they have used online donations to further their group, how their operation is subsidised by in-kind support, how to take a dying club and turn it into an

award-winning operation etc.

The spot is played each Wednesday at 12.15pm on the CBAA satellite network and is available to 147 community radio stations across the country. It is also distributed to a number of indigenous stations through The Aboriginal Program Exchange. Each station playing the program can run it at any time through their programming so please check with your local community broadcaster to see when they are running the program.

If you have an innovative idea, great volunteer program, have come up with a great way to raise money or market your group and want to share it with other groups, please send details to Brian Walsh at brianw@ourcommunity.com.au.

10. Products and Services

To all those who have received a copy of OC Matters passed on by one of our members and are unsure of our services, here is some basic information. We provide three main newsletters designed to assist community, education and non-profit groups:

The Easy Grants newsletter provides a monthly summary of all grants available in your state/territory - philanthropic, corporate, state, and federal government. [Click here](#) for a recent sample of an Easy Grants newsletter - **only \$35 a year** for 12 monthly newsletters and free year-round access to the grants database.

The Raising Funds newsletter provides a monthly resource on the latest fund-raising tools and techniques from running special events to innovative ideas to find money. A sample of the newsletter can be found by [clicking here](#). **The Raising Funds newsletter costs just \$35 for 12 monthly newsletters.**

The Scholarship Alert newsletter provides a monthly summary of all scholarships, awards and fellowships in your state/territory. [Click here](#) for a recent sample. **The Scholarship Alert newsletter costs just \$35 for 12 monthly newsletters** and free year-round access to the database.

To subscribe to any of these newsletters Click here or e-mail info@ourcommunity.com.au or call us on (03) 9320 6800.

ourcommunity.com.au also offers a free online donations and a free online volunteer service for community groups. For details visit www.ourcommunity.com.au/giving.jsp

As mentioned earlier, www.ourcommunity.com.au has formed an alliance with National Australia Bank to introduce the first suite of tailored products

for community groups. To find out more go on the alliance go to www.ourcommunity.com.au/currentnews.jsp?id=859 or call the National's 24-hour hotline on **13 13 12**.

We have also joined with ACER computers to provide a low-cost, high-quality computer deal for community, education and non-profit groups and their members with personal computers starting from just \$1299. Visit www.ourcommunity.com.au/sectorhardware.jsp for details.

And don't forget our low-cost How-To Guides, including **How to win a Philanthropic Grant**. For more information visit www.ourcommunity.com.au/publicationdetail.jsp?action=&id=321

11. Fast forward.

If you found this newsletter helpful, please feel free to send this newsletter onto your friends and fellow community groups in your area. We would also like your input into this newsletter.

If you have any thoughts or any issues you would like addressed we would appreciate hearing from you. You can send your comments to brianw@ourcommunity.com.au or call (03) 9320 6813.

If you have received a grant or scholarship found on our database or successfully adapted the Raising Funds newsletter, let us know.

We now have button logos for those groups who want to set up links to ourcommunity.com.au from their own websites. Again just contact brianw@ourcommunity.com.au or call (03) 9320 6813.

If you would like to reproduce anything in this newsletter in your own group/association newsletters or websites, you are free to do so. Please just add a small credit line, "courtesy of www.ourcommunity.com.au".