



Edition 6/2002

Welcome to the latest 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, CEO of ourcommunity.com.au.

Welcome to the latest edition of Our Community Matters.

The end of financial year looms closer and most groups will be flat out with planning for the next financial year, both in terms of projects and the all-important issue of funding.

In many ways it has been a tough financial year and for community groups, particularly those at the smaller end of the scale, a year dominated by the public liability issue. It is certainly an issue that has kept us busy but we are pleased that our survey on insurance was able to provide some concrete information that proved valuable to the State-Federal working party trying to find solutions to the issue. While the issue is by no means over, we will continue to provide practical help to community groups and in this edition you will find a new series of free Help Sheets to assist groups in dealing with risk management. More will follow so keep an eye on the site!

The other thing that excites us as this financial year draws to a close is that we are announcing the visit to Australia by renowned community researchers, Professors Lisa Berkman and Len Syme from the United States. They have been at the forefront of investigating the great benefits to health and wellbeing of people being actively involved in their local communities. They will come out next year for a special conference in April and we will be releasing more details on that over the next few weeks.

We are also very happy to report that as the end of financial year draws near, our free online donations service continues to grow, both in terms of the number and amount of donations and the number of groups who are putting it to use with end of financial year appeals. The response to the online donations facility continues to trend upwards so we are please we have been able to assist a whole range of groups with another way to raise funds.

To all our groups I wish you a happy new financial year and hope that it is a successful one for you, your community organisation and your families.

Yours sincerely.

Dr RHONDA GALBALLY
Chief Executive Officer

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2. More free resources to help community groups deal with risk management.

We now have a growing library of free Help Sheets to assist groups cope with risk management and public liability insurance.

Over the past few weeks a further 10 Help Sheets have been added to the ourcommunity.com.au **National Community Insurance Centre** and dozens more will be added in the coming weeks and months.

The Help Sheets have been produced as part of an initiative between Ourcommunity and the Municipal Association of Victoria and the Victorian Community Support Fund but the information contained in the Help Sheets is relevant to community groups no matter where they operate in Australia. The same initiative has also resulted in the establishment of the MAV's community group insurance scheme in Victoria and Tasmania which has provided a lifeline for many groups struggling to find affordable insurance coverage.

Free Help Sheets which are posted on the **National Community Insurance Centre** cover topics such as:

- **What types of insurance cover may I need and why?**
- **Introducing risk management into your organisation.**
- **An introduction to risk management**
- **The main areas of risk for community groups?**
- **The roles of committees in risk management**
- **Managing your volunteers**
- **Ten steps to a safer organisation**
- **What are the legal obligations of my group?**
- **An introduction to the risk management process**
- **10 steps to securing a better insurance deal**

The first Help Sheets are fairly broad in nature to provide a basic introduction to risk management. Over the next couple of months we will significantly add to the library of free resources and Help Sheets and include more detailed checklists for each sector.

In other insurance news.....

Most of you will have caught up with the latest news on the public liability crisis and the outcomes in each of the states, whether through proposed changes to legislation in various states or the introduction of a pooled community group insurance scheme in Victoria and Tasmania.

For those that haven't caught up with the latest news, it might be worth reading a copy of the communiqué released by the Federal and State and Territory Ministers following their second summit in Melbourne several weeks ago. The full communiqué has been posted on the ourcommunity Media Centre. You can read it by **clicking here**.

The communiqué also provides an update on what steps have been either taken or proposed by each individual state and territory. In very brief terms all the States and territories agreed to:

- Call on insurance industry to be more proactive in facilitating pooled or group buying arrangements.
- The Australian Competition and Consumer Commission monitoring the market arrangements and premium prices to ensure that any price cuts from steps taken are passed onto community groups.
- A number of jurisdictions, including the Commonwealth, will introduce legislation to protect volunteers from being sued by providing an indemnity from the organisation for which they work.
- The Federal government is introducing changes to the Trade Practices Act to allow self assumption of risk for people who choose to participate in inherently risky activities such as adventure tourism and sports
- Appoint a panel of three industry experts to examine the question of negligence.
- Require insurers to provide more information on claims.

Other issues being looked at by various states and territories include measures such as payment caps, tort law reform, legal system reforms and changes to restrict advertising by lawyers.

The two main things that offer immediate assistance is the support for pooled arrangements (already undertaken in Victoria and Tasmania and soon to be established in Queensland) and the support for continuing risk management education.

We will continue to bring you news from the insurance debate and what action has been taken across the states. We will also keep you up to date in this newsletter about the new Help sheets added to the **National Community Insurance Centre**.

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3. World-renowned community control experts coming to Australia.

Over the past 12 months we have constantly talked about the link between active involvement in a community group and the positive effect that involvement has on people's health and wellbeing.

Well we are very happy to announce that ourcommunity.com.au has arranged for two of the world's leading researchers into the benefits of community involvement and community control will be coming to Australia next year to pass on the benefits of their experience and knowledge.

The two renowned researchers Emeritus Professor Len Syme from the School of Public Health at University of California, Berkeley and Professor Lisa Berkman from Harvard University's Department of Health and Social Behaviour and epidemiology will be in Australia for a special three-day community conference in Melbourne.

So keep the dates **April 6-8, 2003** clear in your diary for this special occasion. Emeritus Prof Syme is renowned for his research into how involving local communities in the decision-making that affects their own lives and by empowering them to decide on their own priorities and ways of delivering solutions has had significant and sustained positive impacts on health and well-being in those communities.

One of the things he strongly advocates is the bottom-up decision-making process rather than the normal top-down model where the decisions on priorities and solutions are imposed on communities whether they think they are relevant or not.

Prof Berkman performed ground-breaking research which showed that involvement in community groups provided measurable improvements in health and that joining a community group was better than giving up smoking or eating less fat (although she advises people to do both).

Berkman's research showed that belonging to social networks of communication and mutual obligation makes people feel cared for, loved, esteemed and valued which triggers a physiological mechanism that stimulates people's immune systems to fight disease and buffer stress. It has a powerful effect on health.

The two academics will join a host of other speakers to discuss the importance of community control.

Over the next month or two we will be talking a lot more about community control and its impact on people, organisations and Governments.

Professors Syme and Berkman will only be in Australia for the three days of the conference but for those other organisations expressing interest in involvement in the conference please contact Rhonda Galbally at rhondag@ourcommunity.com.au.

And remember those dates. Keep free **April 6-8, 2003!**

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4. Call for young leaders with integrity to step forward

Calling all young (late 20s to 30s) community leaders whose leadership is contributing to the betterment of our society. Applications are again open for the Vincent Fairfax Fellowship, a program that each supports the development of a number of young leaders seeking to carry out their roles in the community with integrity.

The Vincent Fairfax Fellowship program involves participants in a broad range of learning experiences over an 18-month period and those taking part as Fellows are challenged to explore the role of ethics in their decision-making and to develop a reflective approach to their leadership.

Successful candidates, usually in their late 20s to late 30s, will devote a total of ten weeks to activities away from home. These activities include a Katherine Gorge trek, travel to remote mining and Aboriginal communities in northern Australia, exploring their own regional project and participation at a regional conference in South East Asia, meetings with government policy makers, a mid-year retreat, an integrity workshop and a learning contract. The program meets the costs of the activities including airfares and accommodation.

The Fellowship program is designed to assist individuals in the development of an ethical approach to their already demonstrated leadership capacities.

"The VFF stands out from other leadership programs because of its focus on ethics in leadership," says John van Geldermalsen, Director of the VFF program.

"Through the practice of ethical reflection on the wide range of experiences generated by the program activity, Fellows grow in their self-awareness and reflective capacity. This leads them to a much broader and clearer consideration of the people and issues affected by their leadership choices and actions. We believe that the goodwill of the men and women undertaking our program can be transformed into what those of us affected by them will call good leadership."

The Vincent Fairfax Fellowship has been operating since 1994 and made possible by the Vincent Fairfax Family Foundation. Denis Moriarty, the chief operating officer of Our Community was a member of the first group of Fairfax fellows in 1994 while another of our senior management team, Kate Caldecott, is currently part of the program.

Application packages are available at www.ethics.org.au. Or phone (02) 9299 9566, fax (02) 9299 9477 or email leadership@ethics.org.au.

Applications close 12 August 2002.

Subscribers to our [Scholarship Alert](#) newsletter automatically receive details of this and many other awards and fellowships available to community organisations. Visit the Funding Centre at www.ourcommunity.com.au/funding/funding_main.jsp for more details on this newsletter.

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5. Providing a big boost for social ventures across Australia.

The last couple of weeks has seen a series of launches across the country for Social Ventures Australia, a new initiative which has been set up to support the establishment of social enterprises

SVA is aiming to support social enterprises by providing resources, funding and business mentoring from its network of corporate and non-profit mentors. In other words by applying practical business principles to initiatives that attack social problems so they can become sustainable.

Social Ventures Australia will provide that all important skill development to social entrepreneurs who have creative solutions to the problems but lack an understanding of the business principles to get them up, running, and delivering a benefit to the community.

SVA has been established by The Benevolent Society, the AMP Foundation, The Smith Family and WorkVentures. Its Founding Chief Executive, Michael Traill has taken leave from his role as an Executive Director at Macquarie Bank to lay the groundwork for SVA.

"In the past, we have seen philanthropy and traditional forms of corporate sponsorship fund social, welfare and charitable causes; now, SVA works towards alternative solutions to social problems, through a mix of funds, business contacts and practical workshops," SVA's Michael Traill said

Through partnership of corporate and community SVA aims to:

- Develop and implement a model to transfer business and commercial skills to the social sector;
- Allow corporates to invest and engage in the development of the social sector;
- Create a space for individuals in the business sector to contribute to the support and growth of social enterprises;
- Provide social entrepreneurs with mentoring, practical learning materials and corporate support;
- Increase the awareness of the positive impact of successful social ventures;
- Increase the number of innovative social ventures finding creative solutions to entrenched social problems.

The SVA Big Boost! is SVA's major initiative in its first year. A business plan challenge, funded by the AMP Foundation, the SVA Big Boost! invites social entrepreneurs from around Australia to submit their ideas for high impact social ventures, access mentoring support and perhaps win funding to help get their venture off the ground. The SVA Big Boost! will urge Australians to create solutions that attack the root causes of social problems.

The SVA Big Boost! will offer:

- A series of informative workshops designed to help educate social entrepreneurs on the business principles needed to run a successful venture.
 - Step 1: Getting Started Workshop (July - a call for new ventures);
 - Step 2: Getting Connected Workshop (August-September - shortlisting ventures for development);
 - Step 3 Getting Serious Workshop (October - finalising venture plans);
 - Step 4: Getting Funded Workshop (November - final selection of up to 5 ventures for funding).
- Management coaching for potential social entrepreneurs to help them develop robust venture plans, develop business skills and create viable enterprises.

- Funding for selected "pattern-changing" social ventures - up to a total of \$250,000 in seed investment.

Submissions for Getting Started close on Friday 28 June in Victoria and NSW and on Friday 14 July for all other locations.

For more information on SVA and the SVA Big Boost! Visit www.socialventures.com.au

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6. Bumper period for Online Donations.

The ourcommunity.com.au online donations service has continued to grow over the past two months with the overall May donations reaching the highest figure since the previous peak period of post-September 11 giving.

The service has really started to pick up in recent times, both in terms of the number of new appeals and also the amount of money being donated. A number of groups have tried different approaches and different types of appeals using the online donations service as either a stand-alone facility or as part of a coordinated strategy offering donors various methods to donate money.

There is no doubt that those campaigns where organisations have put a lot of work into their communications strategy and the actual letter asking for support have been most successful. (We will feature some examples in future editions of our **Raising Funds** newsletter to give groups an idea of how effective it can be).

Most of the successful campaigns have integrated the online donations service into all their communications - emails, letters, direct mail, website, newsletters etc so that the people who are looking for your group know they have an immediate avenue to donate.

One of the groups to use the free online donations service to link in with their campaigns over the past couple of months has been **Oxfam** and we asked Karina Brisby from **Oxfam** why the organisation decided to register with online donations at OC?

Karina Brisby: We spent three months looking at the different possibilities that were open to us with online donations and the benefits/negatives that they posed. We looked at doing everything ourselves to outsourcing everything to a specialised company, but as with many organisations initial and ongoing costs were a major factor in our decision. Ourcommunity.com.au was chosen in the end because of the cost (free), the flexibility of the service (we could integrate it into our existing infrastructure easily), and the amount of time that ourcommunity.com.au spent with us answering our questions (we had a lot!)

Ourcommunity: How have you found the service?

Karina Brisby: It's great and basically the service fits in with us very well. We can set up an appeal online quite quickly. As we often set up appeals in response to disasters and emergencies situations, this is very useful. In terms of donating we are finding that on average people donate more online than through more traditional means, with the total amount donated each week increasing at a regular rate.

Ourcommunity: What things have you learned about online donations.

Karina Brisby: One of the big things that we have learned is that you can never do enough planning. We spent three months working out internal procedures before we started the first donation and it helped us enormously.

My tips are

- Promote the online donations both on and offline.
- Give people a choice to how they can donate. You don't want to miss out on people that can't or won't donate online.
- Be clear in what the appeal is. People deserve to know where their money is going and will be more confident in giving if they do.
- If you are doing your own receipting, do it as promptly as possible.
- Make sure that you get people to opt-in to be contacted in the future.

We also welcome these new appeals that have joined Ourcommunity.com.au. If you are looking to donate to a group why not click on one of these new appeals or check out some of the dozens of appeals that are still running through the **National Community Giving Centre**.

It is a good chance to donate before the June 30 cut-off.

- **Oxfam Community Aid Abroad Mid Year Appeal**
- **Anglicare Victoria 2002 Winter Appeal**
- **AIDS Trust of Australia Annual Grants Appeal**
- **AIDS Trust of Australia Stephen Hunt English Channel Swim Appeal**
- **BRAVEHEARTS INC Braveheart Appeal**
- **The Don Dunstan Foundation Dunstan Fellowships appeal**
- **Gippsland Education Centre Establishment of a Nursery Appeal**
- **Gould League of Victoria Appeal**
- **Mental Health Research Institute "In memory of Hamish - developing effective treatments for mental illness" Appeal**
- **Joy Melbourne Transmitter Appeal**
- **AIDS Trust of Australia Kids with AIDS Appeal**
- **The Benevolent Society The trouble with Timmy.....2002 Tax Appeal for Children**
- **Darwin Toy Library Purchase of Toys for additional needs children**
- **Royal Life Saving Australia Appeal**
- **Sea Lake Health Service Aged Care Extension Fund**
- **Friends of Oolong Inc Support the Oolong Sanctuary Appeal**
- **Family Drug Support Telephone Support Helpline**
- **FM 103 Transmitter Project Appeal**
- **Jesuit Social Services Winter Appeal**

For groups wanting assistance setting up their free online donations service and help in marketing the facility please contact Kate Caldecott at **katec@ourcommunity.com.au**.

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7.Call for entries for the National Communitylink program

Volunteer organisations around Australia have been invited to take part in the National Australia Bank's CommunityLink Volunteer Awards.

The national awards, which have been running since 1997, were introduced to recognise and reward the vital work done by local and regional volunteer groups throughout Australia.

To be eligible for a National CommunityLink Volunteer Award groups must meet all of the following criteria:

- Be a local or regional not-for-profit club or organisation active in the community.

- Your group must have undertaken a specific program or project which: occurred partly or wholly between 1 July 2001 and 30 June 2002 (this does not include the planning phase)
- was conducted mostly by volunteers
- and fits into one of the six awards categories
 - Arts and Culture
 - CommunityService
 - Emergency and Safety
 - Environment, Conservation and Heritage
 - Health
 - Sport and Recreation.

Already more than 9200 local clubs and organisations have nominated for an Award and \$1.2 million in prize money has been awarded to community groups. This year another \$375,000 will be awarded to volunteer groups who are eligible.

For more information visit <http://national.com.au/Community/0,,1699,00.html>. So if you represent an eligible not for profit organisation then you should nominate your group for an Award by visiting the national at <http://national.com.au/download/commAwardsNominationForm.doc>. Or you can obtain a Nomination Form from any National branch or by calling **1800 807 121**.

Alternatively, if you know a volunteer group in your community or have benefited from the work of a volunteer group, please encourage them to nominate.

Ourcommunity has been working closely with the National Australia Bank since last year and the alliance has already seen the establishment of the **Community Group Transaction accounts** which are now available to community and non-profit groups. We are also working together to introduce a number of other financial products that will provide practical solutions for groups trying to save money.

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8. Australia Post improves analysis and targeting of direct mail campaign.

Direct mail has been a staple of many non-profit organisations for decades whether it's organisations sending out solely to their known members and supporters or campaigns that go to a wider "cold" audience.

Whatever style of direct mail campaign, non-profit organisations are constantly looking at ways to improve their yield by finding methods of targeting certain "potential" or "most likely" demographic groups or areas that they think might be more inclined to support their cause.

These days the science of selecting certain target groups is becoming increasingly sophisticated with businesses and political parties putting a lot of time and effort into identifying key groups.

It was interesting then to see an article in the Melbourne Age recently that talked about Australia Post winning some plaudits for its methods of profiling supporter lists and suggesting ways of pinpointing similar demographic groups within the community. Several examples of their work has included working with the Sydney Swans Football Club to identify and target potential Swan supporters and spectators for their historic first game at Stadium Australia. As a result Australia Post was able to make contact with some 20,000 of the record 50,000-plus crowd that turned up for the first game of Aussie rules in the Olympic venue.

The method was similar to Australia Post's work with the Sydney Festival where Post analysed the profiles of previous ticket buyers for Festival events and found they could identify clusters of arts lovers or suburbs where potential ticket buyers might live and letterbox those specific areas. The increased ticket sales from the subsequent direct mail campaign won Post an Australia Business Arts Foundation award.

The Australia Post Geospend system basically allows their analysts to go through a mailing database - whether a business or non-profit group and clean up all the old or "lost" addressees through cross-referencing those details of people who have asked for their mail to be redirected. Consequently they can breathe some new life into an "old" list. Australia Post estimates that about 17 per cent of people on lists change addresses each year with about 70 per cent of that figure allowing Post to pass on their details, making it a valuable way of finding supporters who have moved on.

They can also profile the database and then find similar "types" on other databases who would be more likely to support your cause.

The Geospend method is probably more attractive to larger non-profit groups with larger mailing lists or databases who can afford to pay for cost of the service. But for all the small non-profit groups or associations who do some form of direct mail, there is plenty of free advice and suggestions on direct mail campaigns that can be downloaded from the site.

Even if you have no intention of using the service, the site is well worth a trawl just to pick up a few free pointers to help with your own direct mail campaign. You can find information on Geospend at <http://www.auspost.com.au/geospend/index.html> and the information on direct mail (which includes tips and case studies) can be found at <http://www1.auspost.com.au/postdirect/home.asp>.

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9. Community briefs INCLUDING end-of-financial year computer special.

1. SPECIAL COMPUTER OFFER FOR COMMUNITY GROUPS!!!!

Beat the end of financial year and order your new PC through Our Community. We have negotiated a special offer for community groups throughout Australia with special pricing - free delivery and one year on site warranty. Visit Techcommunity at http://www.ourcommunity.com.au/tech/tech_main.jsp for details.

Computer One

AcerPower Sc Standard PC
Intel Celeron 1.1 Ghz processor.
128 Meg Ram
Acer 15" CRT Screen monitor
20 Gig Hard Drive
52xCD Rom
MS Windows XP Home
Keyboard and Mouse
*an external 56 kbps modem is available for \$155 inc GST

BONUS FREE WINDOWS MICROSOFT OFFICE XP SBE including Word, Excel, Outlook and Publisher
Our Community Member Price NOT \$1,499 (Inc GST) NOW ONLY \$1399.

Computer 2

Intel P4 1.7Ghz processor.
256 Meg RAM 2100 DDR SDRAM
20 Gig Hard Drive
52x CD Rom
Integrated AC '97 audio
Intergrated 10/100 LAN
Ultra AGP II video technology
MS Windows XP Professional
Keyboard and Mouse
Acer 15" CRT Screen monitor
BONUS FREE WINDOWS MICROSOFT OFFICE XP SBE including Word, Excel, Outlook and Publisher
56k external modem available for an extra \$155

Our Community Member Price NOT \$1,999. NOW ONLY \$1899.

LAPTOP

Intel Celeron 1.06Ghz processor.
128 MB RAM
20 Gig Hard Drive
24xCD Rom
Internal 56Kbps Modem
1.44 Floppy disk drive internal 56k in-built modem + broadband ready
10/100 LAN
MS Windows XP Home
14.1" TFT (active) Colour Screen
BONUS FREE WINDOWS MICROSOFT OFFICE XP SBE including Word, Excel, Outlook and Publisher
Our Community Member Price NOT \$2,599. NOW ONLY \$2,499

For more information and to express interest Visit
http://www.ourcommunity.com.au/tech/hardware_packages.do

2. Why all groups should have email as an option in communications.

Community groups that still don't use email as an option in communicating with members or supporters should consider the latest statistics from the National Office for the Information Economy (NOIE).

The figures show that it is not just the younger generation that are using email on a regular basis but also the over-55s.

The over-55s, or silver surfers as they have been dubbed, have become the fastest growing group of Internet users, mainly brought about by grandparents wanting to have email contact and a common interest with grandchildren.

According to NOIE there has been a 220 per cent increase in Internet use among the over 55s since 1998. It found that while baby boomers in business account for a portion of Internet use in the 55-65 age group, Internet use by those over 65 had surged.

And the biggest attraction for the silver surfers is email with 87 per cent of over-55s using the Internet to send or receive emails. In comparison 58 per cent used the Net for searching for information on goods and services, 48 per cent to download files and 25 per cent to pay bills online.

Many community groups now use email to communicate to some or all of its members but there is no doubt that email continues to increase in popularity as a method to get the message to supporters quickly and cheaply.

Figures from another study released by NOIE last year showed that seven out of every 10 Australians over the age of 16 now have access to the Internet, making it an easy way for groups to communicate - whether it's a bowls club letting players know that the game is off due to rain, an arts group letting supporters know about an upcoming exhibition or an advocacy group gathering support for a petition or for individuals to lobby politicians over a particular decision.

We will continue to keep subscribers to Raising Funds up to date with the latest email strategies and tips. For more information on the newsletter visit [the Funding Centre at www.ourcommunity.com.au](http://www.ourcommunity.com.au)

3. Date for Prime Minister's Community Business Partnership awards to be announced soon.

The announcement in the recent Federal Budget that the management of the Prime Minister's Community Business partnership will transfer back to the Department of Family and Community Services rather than remain a stand-alone authority has delayed this year's PM awards.

But the good news is that they will go ahead, although the exact timing and format is still to be decided.

A number of community groups have entered the awards since they were introduced in 1999 and last year, the winners included Melbourne City Mission / Tate Associates, Save the Children / Procter & Gamble Aust and The Smith Family / Cisco Systems partnerships.

Megan Costigan from the Department of Family and Community Services said the handover of responsibilities would be completed by the end of June with the department taking over the administration of the initiative.

Ms Costigan said the awards would definitely go ahead although a decision was still being made on the exact timing and whether the format would remain the same. She expected an announcement in the near future.

We will keep you up to date as soon as an announcement is made and post details on the site.

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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 on <http://www.ourcommunity.com.au/newsletter/1/sample.pdf> for a recent sample of an Easy Grants newsletter - only \$45 a year (community group price) which includes year-round access to search our extensive grants database. To subscribe visit http://www.ourcommunity.com.au/funding/grant_main.jsp

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 Raising Funds newsletter - which costs just \$45 per year (community group price) for 12 monthly issues can be found by clicking <http://www.ourcommunity.com.au/newsletter/4/sample.pdf>. To subscribe visit http://www.ourcommunity.com.au/funding/fundraising_main.jsp.

The Scholarship Alert newsletter provides a monthly summary of all scholarships, awards and fellowships in your state/territory. Click on <http://www.ourcommunity.com.au/newsletter/3/sample.pdf> for a recent sample newsletter. Scholarship Alert costs just \$45 (community group price) for 12 monthly issues plus year-round access to search our extensive scholarships database. To subscribe visit http://www.ourcommunity.com.au/funding/scholarship_main.jsp

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 details visit http://www.ourcommunity.com.au/giving/giving_main.jsp

As mentioned earlier, www.ourcommunity.com.au has formed an alliance with National Australia Bank to introduce the first suite of tailored financial products for community groups. To find out more visit the Community Financial Centre at http://www.ourcommunity.com.au/financial/financial_main.jsp. The Financial Centre contains details of the National's community accounts as well as Help Sheets on reducing fees.

A recent addition to www.ourcommunity.com.au is the National Insurance Centre where we have Help Sheets on reducing risk and the latest news on the insurance issue. You can also register your interest in being part of a pooled insurance scheme to try and reduce the cost of insurance premiums. Visit the Insurance Centre at http://www.ourcommunity.com.au/insurance/insurance_main.jsp.

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 http://www.ourcommunity.com.au/tech/hardware_packages.do for details.

And don't forget our Management Centre where we have over 100 free Help Sheets on various aspects of running a community group.

You can also purchase our low-cost How-To Guides, including **How to win a Philanthropic Grant**. For more information visit http://www.ourcommunity.com.au/management/view_help_sheet.do?articleid=56

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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. You can find them on the media Centre. Just visit http://www.ourcommunity.com.au/article/view_image_list.do and right click your mouse on the image you want and then click on SAVE to your own computer. If you have any problems just contact brianw@ourcommunity.com.au or call (03) 9320 6813.

We also have brochures for any associations who want to mail out to their member groups and let them know about our products and services. Just let us know and we will be happy to supply.

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".

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