

>> **PROFESSIONAL ADVISORS AND CHARITABLE GIVING**

Across the Border region financial advisers, business advisers, lawyers, accountants and other estate planners, play a key role in growing philanthropy and keeping charitable funds local for the benefit of our community.

Border Trust is the Community Foundation for Albury/Wodonga and Border communities, and we're working with professional advisers across the region to build a culture of local giving. We raise and distribute grant funding to empower local not-for-profits to address the pressing needs of our community today, as well as to prepare for future challenges.



Building a culture of Local Giving

OUR REGION

Our region includes six local Government areas across the Victorian and NSW border – Albury, Federation, Indigo, Greater Hume, Towong and Wodonga.



OUR FOCUS

LOCAL

Border Trust is 100% place-based and focused on building community capacity in the border region. We take an evidence-based approach and we understand our communities, businesses and landscapes, as well as what they need to reach their potential.

GENEROUS

Border Trust activates and celebrates a culture of giving and generosity across the Border region. We are inspired by the kindness, care and altruism that motivates the gifts of time, money, energy and ideas that make our region a better place for everyone.

CONNECTED

Border Trust creates the connections that drive and sustain positive change. We are the conduit that links the possibility provided by our donors and philanthropic partners, with the practice of grassroots change, provided by our grant recipients.

>> UNLOCKING THE POTENTIAL OF LOCAL PHILANTHROPY

Between 2026 and 2035, it's estimated that \$7.4 billion will be transferred between generations across our region.

Imagine the local impact if just 1% – around \$74 million – was donated to support local causes.

Your guidance as a professional adviser can help unlock this potential.

\$74m

*1% of estimated
Border Region
intergenerational
wealth transfer
(2026-2035)*



✓ LOCAL GIVING AND FINANCIAL AND ESTATE PLANNING

Embracing philanthropy doesn't mean sacrificing financial goals. Charitable giving, when integrated into financial and estate planning, not only allows clients to support causes they care about but also provides tax advantages.

Involving philanthropy as a cornerstone of financial and estate planning has the power to transform the lives of both donors and beneficiaries.

Introducing philanthropy in financial and estate planning allows advisers to:

- Build stronger client relationships by understanding their values.
- Provide holistic advice that aligns financial goals with personal charitable interests.
- Retain clients across generations as families continue charitable giving traditions.
- Maximise clients' tax benefits through structured giving options.

>> TYPES OF CHARITABLE GIVING

ONE-OFF & REGULAR DONATIONS	PUBLIC ANCILLARY FUND (PuAF)	PRIVATE ANCILLARY FUND (PAF)
<p>Border Trust is a registered charity with DGR status. Individuals, families and businesses can make one-off and regular donations to Border Trust to support life-changing local charitable programs.</p> <p>Key highlights:</p> <ul style="list-style-type: none"> • One-off and regular donations of any size can be made to a charity • To be tax deductible, a donation must be made to a deductible gift recipient (DGR), meaning the organisation is entitled to receive tax-deductible gifts and tax-deductible contributions. • Monetary donations over \$2 are tax deductible • A tax receipt is required 	<p>Border Trust is a Public Ancillary Fund (PuAF). PuAFs are special funds that enable people and organisations who want to give, to easily make a tax-deductible donation of any value, to a charitable cause of their choosing.</p> <p>PuAF donations may contribute to a collective pool of funds, or donors can make regular donations and recommend where their gift is directed. Border Trust offers these as 'Named Sub-Funds'.</p> <p>Key highlights:</p> <ul style="list-style-type: none"> • The donor is not the Trustee but can recommend where funds are directed. • Donations are made to charitable organisations endorsed as a Deductible Gift Recipient by the ATO. • Funds are pooled within the corpus of the PuAF under a common investment strategy – they are not individually managed, though NSF's can be individually reported on. • Contributions are fully tax deductible. Donors are immediately issued with a tax-deductible receipt for their gift, with the flexibility to distribute the funds for a charitable purpose over time. • PuAFs can be exempt from income and capital gains tax. • The minimum gifting requirement is 4% per annum of the PuAF's fund balance. • Management fees are usually around 3% of the value of the funds under management. 	<p>A Private Ancillary Fund (PAF) is a charitable trust that allows businesses, families, and individuals to create their own personalised giving program.</p> <p>Border Trust does not establish PAFs but can receive funds from PAFs through our Community Impact account with the Foundation for Rural and Regional Renewal (FRRR).</p> <p>Key highlights:</p> <ul style="list-style-type: none"> • A minimum suggested start-up amount is \$500,000 • PAFs provide donors the ability to make tax-deductible donations to charities with DGR Item 1 status. • Donors retain full control over their fund, additional contributions cannot be accepted from the public. • PAFs require a corporate trustee and a stand-alone investment strategy, with annual gifting requirements of at least \$11,000 or 5% of the fund value.

BORDER TRUST NAMED SUB-FUNDS (NSF)

- Named Sub-Funds (NSF) provide a more affordable and accessible entry point for many individuals and families wanting to structure their giving.
- NSFs are suitable for those seeking guidance with their giving and who don't want to be burdened by administration, compliance and due diligence.
- Fund balances in Named Sub-Funds are pooled and invested. Returns are tax-free and accrue to the fund monthly, offering a style of giving that provides an opportunity to both give and grow money for community benefit.

For more information regarding a Border Trust Named Sub-Fund, refer to our website:
www.bordertrust.org.au/donating/establish-a-named-sub-fund/

✓ COMMON SCENARIOS ✓ FOR CHARITABLE GIVING

Several common scenarios may prompt consideration of charitable giving. These include:

- **A financial windfall (e.g. an inheritance)** – experience the joy of giving by supporting community causes with unexpected funds.
- **Sale of a significant asset** - reduce capital gains tax following the sale of a business or real estate.
- **Preparing or revising your Will** – create a legacy by supporting local issues aligned to personal values with a gift in your Will.
- **Year-end tax planning** – create a living legacy while enjoying the tax advantages of charitable giving.
- **Support a community or address a social issue** – a donor may be passionate about supporting a cause that resonates with them. For example, if they or a loved one has been impacted by an issue or received support from a charity previously, or they may simply want to create a legacy.





LOCAL GIVING CASE STUDIES

FINANCIAL WINDFALL:

The Joy of Giving - John's Inheritance Inspires Generosity

John, a 52-year-old accountant, recently received an unexpected inheritance from a distant relative. After discussing his options with his financial adviser, John decided to make a meaningful impact in his community by gifting a portion of this windfall.

John decided to establish a Named Sub-

Fund with Border Trust, directing the proceeds towards initiatives supporting mental health services in the Border region.

By setting up this fund, John not only experienced the joy of giving but also ensured that his contribution would support causes close to his heart for years to come.

SALE OF A SIGNIFICANT ASSET:

Tax-Efficient Giving - Sarah's Business Sale Leads to a Lasting Legacy

Sarah, a 65-year-old entrepreneur, recently sold her successful retail business, generating significant capital gains. With the guidance of her financial planner, she explored ways to reduce her tax liability while giving back to the community that had supported her business for decades.

Sarah decided to donate a portion of the proceeds from the sale to Border Trust, specifically contributing \$300,000 as an untagged monetary donation. This allowed Sarah to reduce her capital gains tax while creating a lasting legacy that will benefit various community projects across the Border region.

WRITING OR REVISING A WILL:

A Legacy of Values - Margaret and Tom's Thoughtful Estate Planning

Margaret (72) and Tom (74), a retired couple, were revising their Wills to ensure their estate reflected their values and life's work. Passionate about education and community development, they decided to include Border Trust as a beneficiary in their Will, bequeathing a property they owned in the Border region.

The property is to be sold or leased, with the proceeds used to establish a fund dedicated to educational scholarships for local students. Margaret and Tom's thoughtful planning ensures that their legacy will continue to support the community long after they are gone, addressing the needs of future generations.



WHY BORDER TRUST?

Border Trust connects people who care to local causes that matter.

We believe those closest to the issues are closest to the solutions. We work with not-for-profits across the Border region to make a difference where it matters most.

We are committed to enhancing local capacity to tackle both current challenges and future needs, including unexpected crises, building a robust and vibrant community.

We make it easy for individuals, families, businesses and others, to support local causes and opportunities that align with their values.

‘Giving is not just about making a donation. It is about making a difference.’ - Kathy Calvin

FIND OUT MORE:

Contact us to discover more about the local impact of Border Trust and learn how our work supports the community today and for the future.

Learn more about us at www.bordertrust.org.au.

About Border Trust

Border Trust is your independent Community Foundation.

We connect the generosity of donors with local not-for-profit organisations, funding projects and initiatives that build our community's capacity to cope with disruption and create positive change. Our areas of impact include community equity, connection + wellbeing, community leadership, climate resilient communities, and disaster recovery resilience and readiness.

Our region includes six local Government areas across the Victorian and NSW border – Albury, Federation, Indigo, Greater Hume, Towong and Wodonga.

Positive and lasting impact

Run by locals for local benefit. With first-hand knowledge of our region's needs, we activate the power of giving for lasting impact in the places we call home.

With more than \$4 million already distributed to support local community programs, we're investing in the long-term wellbeing of our community.

WAYS TO GIVE



**SUPPORT
BORDER TRUST**



**DONATE TO YOUR
COMMUNITY**



**LEAVE A GIFT
IN YOUR WILL**



**WORKPLACE
GIVING**



JOIN Give500



**PARTNER
WITH US**

Learn more about how
Border Trust connects
people who care with
causes that matter and
how you can be involved.



Donations are tax deductible.

BORDER TRUST

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