BORDER TRUST | Your Community Foundation



Border Trust Annual Report

2025–2026

Connecting local people who care, to local causes that matter.

Our Region

Border Trust is proud to serve the communities of Albury, Federation, Greater Hume, Indigo, Towong and Wodonga. For more than 20 years, we have brought local people, businesses and community organisations together to turn generosity into action, supporting those in need, strengthening local services and creating lasting impact across the Border region

Acknowledgement of Country

Border Trust acknowledges the Traditional Custodians of country throughout Australia and their enduring connections to land, waterways and community.

We pay our respects to elders past and present.

We make it easy for local people to support the community they love.



Connecting local needs with local generosity

Border Trust is the community foundation for the Border region.

We bring together local people, knowledge and resources to strengthen our communities.

By understanding local needs and building trusted relationships with donors, businesses and community organisations, we direct funding where it can make a meaningful difference.

Our work responds to the challenges facing our communities today while building resources that will support the region well into the future.

Our Vision:

Generous, connected, resilient and thriving communities that create positive place-based change.

Our Mission:

Be a durable organisation that activates the power of giving by connecting people, knowledge and resources to strengthen our Border communities — today, tomorrow and forever.

Our Strategies:

Grow Sustainable Giving

Build a lasting culture of giving across the region through increased participation, donor engagement and long-term philanthropy.

Invest In Our Community

Deliver responsive and community-led grant-making that supports local solutions and long-term regional resilience.

Build Our Capacity

Strengthen internal systems, governance, and skills to support our long-term effectiveness and sustainability.



Local people want to make a difference. Local organisations know where help is needed. **Border Trust connects the two.**

Together we build a stronger border region



Susan Owens, Chair Board of Directors

As I reflect on the year, I am struck by how much of Border Trust's work comes down to a single word: trust.

Trust inspires donors and supporters to invest in their communities. It underpins partnerships, strengthens local leadership and enables Border Trust to steward local generosity for local benefit.

This year, two significant milestones captured both the legacy of our work and the future we are building. The establishment of the **Border Trust Community Charity** and achievement of **DGR1 status**. These strengthen our ability to attract philanthropy, expand opportunities for giving and increase our impact across the Border region.

We also successfully concluded the **Towong Community Bushfire Disaster Relief Fund**. Over several years, the Fund supported recovery, resilience and renewal across bushfire-affected communities. Its completion is a testament to the power of generosity, community leadership and long-term commitment.

Together, these achievements remind us that community philanthropy is about both honouring commitments and investing in the future.

None of this would be possible without our extraordinary **Border Trust team**. Throughout a year of significant change and growth, our staff have demonstrated professionalism, resilience and a deep commitment to our communities. Whether supporting donors and supporters, administering grants, building partnerships or strengthening our organisation, they have consistently gone above and beyond. On behalf of the Board, I thank them for their dedication and contribution.

I also sincerely **thank our donors and supporters, community organisations, volunteers, media partners, parliamentarians and civic leaders**, whose ongoing support helps Border Trust create lasting impact across the region. Also, thank you to my fellow Board members for their stewardship and ongoing support.

As we look ahead, I remain optimistic. The challenges facing regional communities are significant, but so too is the generosity, leadership and determination across our region. With strong foundations, dedicated people and growing community support, Border Trust is well positioned to grow local giving and create meaningful community impact for generations to come.





Local giving in action



Sue Gold, Executive Officer

The past year has shown what becomes possible when local knowledge, generosity and strong relationships come together.

I am incredibly proud of what Border Trust has achieved and grateful to the people who make our work possible. Our small team brings extraordinary care and commitment to connecting local generosity with local need.

I also thank our Board, donors, volunteers, partners and advocates and particularly the local organisations responding every day to increasingly complex community needs. It is our privilege to help make their work possible.

The **January 2026 Mt Lawson and Walwa bushfire appeal** demonstrated the value of having a trusted local community foundation ready to respond. Within five days of the fire, Border Trust had established an appeal, enabling people to give quickly and confidently.

Funds were then distributed efficiently, guided by local knowledge and the priorities of affected communities.

This year also reinforced the power of partnership. We formed an important strategic partnership with **Community Enterprise Foundation**, creating new opportunities to grow philanthropy and investment across our region. We celebrated ten years of partnership with **ACE Radio 2AY/ Edge FM** and valued the support of philanthropic partner the Handbury Foundation. These relationships help us share local stories, raise awareness of community needs and demonstrate the difference local giving can make.

Our inaugural **Big Community Impact Day Out** donor bus tour was another highlight. Donors met local organisations, saw their work firsthand and learned more about the people behind the projects they support. It was a wonderful reminder that philanthropy is ultimately about connection.

We were also delighted to welcome the renewed commitment of our **Foundation Builders**. Their ongoing support helps fund the essential work behind the giving, including strong governance, community engagement and our readiness to respond.

In September 2025, we farewelled **Glenys Atkins** as she began her well-earned retirement. Glenys has been at the heart of Border Trust from the beginning. Over two decades, she nurtured partnerships, built friendships and helped connect our team, donors and community. Her warmth, wisdom and care have shaped Border Trust into the organisation it is today and we are deeply grateful for her contribution.

What excites me most is the growing momentum around local giving. More individuals, families and businesses are recognising what becomes possible when we combine our resources, relationships and local knowledge.

Thank you for being part of another remarkable year. I look forward to what we can achieve together.

The generosity behind our work

Border Trust is powered by generosity. The support of local people, businesses, and philanthropic partners, together with investment earnings, enables us to **connect resources with community need and create impact across our region.**

Where our funds come from

Our funding comes from a mix of sources, each playing a vital role in strengthening our capacity to support the community:

Community Donations

Gifts large and small from individuals, families and local businesses help strengthen the community they call home. This includes bequests and gifts made in memory of loved ones, carrying local generosity forward for future generations.

Giving Programs

Collective giving initiatives such as Give500 brings people together to pool their contributions and create greater shared impact.

Investment Earnings

Returns generated by invested funds, including the Community Impact Fund and Named Sub Funds. These earnings help build a sustainable source of funding for our community into the future.

Corporate Partnerships

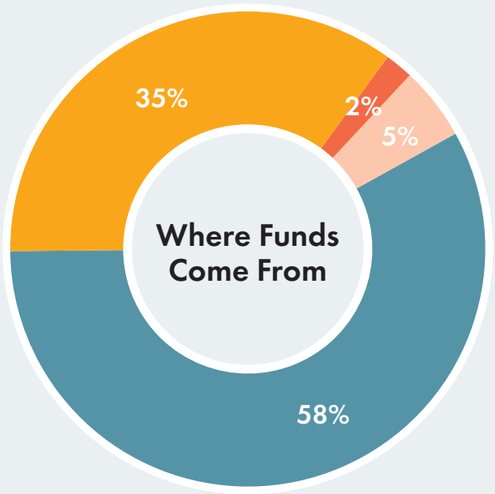
Ongoing support from local businesses and Foundation Builders including Hume Bank, Adroit Insurance & Risk, Kotzur and Lester & Son. These partnerships help strengthen Border Trust and our capacity to serve the region.

Philanthropic Partnerships

Philanthropic partnerships bring additional resources and expertise to local priorities. Through our work with organisations such as Community Enterprise Foundation and Gardiner Foundation, and the local administration of funding from the Victorian Bushfire Appeal, we have helped support community-led initiatives and long-term recovery across the region.

Every contribution plays a part. Together, these sources enable Border Trust to connect local generosity with local need, supporting our community today while building resources for the future.

Powering local impact in 2026



In 2026, donations represented our largest source of funding, with grants also making a significant contribution. Support from businesses, investment earnings and fundraising each play a part in helping us serve the region and plan for the future.

Donations to Border Trust grew to $1.28 million, more than five times the previous year's total. This included generous gifts in memory of loved ones and legacy gifts to the Community Impact Fund, carrying people's care for the region into the future for ongoing impact.

Philanthropic partners also increased their support for both Impact Enablement and Impact Today. While investment earnings were lower than in 2025, they remain a vital part of the diverse support that sustains Border Trust's work.

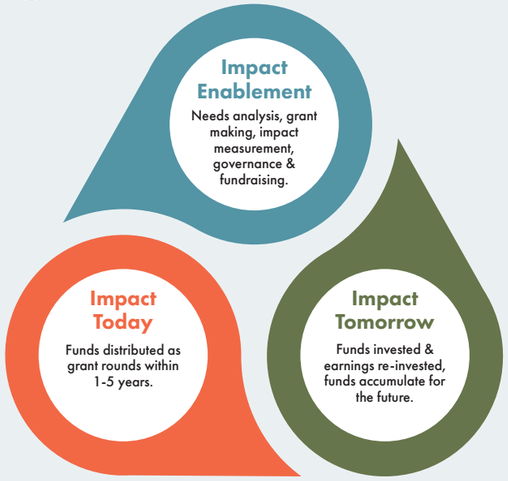
Turning generosity into impact, today and tomorrow

Border Trust directs resources across three connected areas: Impact Today, Impact Tomorrow and Impact Enablement. Each plays a distinct role in turning local generosity into lasting community benefit.

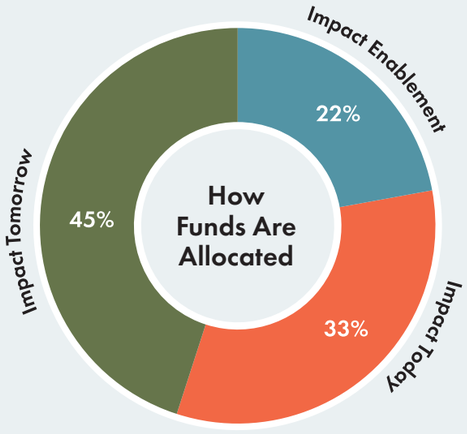
Through **Impact Today**, we support organisations responding to needs across the region. In 2026, Border Trust distributed $623,607 in grants, helping local groups deliver practical projects and services in their communities.

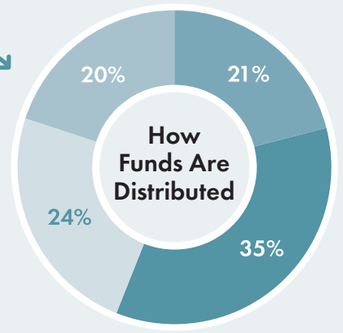
Impact Tomorrow is our investment in future community benefit. Growing these funds helps build the resources from which future grants can be made, so local generosity can continue to support the region over time.

Impact Enablement supports the work behind effective philanthropy. This includes understanding community need, working alongside local organisations, making and monitoring grants, building donor relationships, and meeting our governance and reporting responsibilities. Investment in this work helps ensure grants are well considered, relationships are sustained and community impact is understood.



In 2026–2027, Border Trust carefully stewarded every dollar entrusted to us. Impact Enablement accounted for 22% of total funds, supporting the people, governance and systems that make effective grant-making possible. A further 33% was directed to community needs and opportunities today. Several bequests and gifts in memory received during the year strengthened resources for future impact, bringing Impact Tomorrow to 45% of total funds. This balance helps us respond to local priorities now while building community benefit for years to come.





A new chapter for community philanthropy

In February 2026, Border Trust reached an important milestone, becoming one of 33 community foundations across Australia, **approved to establish a DGR1 Community Charity.**

The change followed more than two decades of advocacy across the community foundation sector. It recognises the unique role community foundations play in understanding local needs, building relationships and connecting generosity with the communities they serve.

For Border Trust, DGR1 status provides greater flexibility to attract philanthropic funding and direct it where it can make the greatest difference. It makes it easier for philanthropic funders, including Private and Public Ancillary Funds, to support our work. It also creates more opportunities to fund grassroots charitable organisations that may not hold their own DGR1 status.

While our structure has evolved, our purpose remains firmly local. Our community knowledge and relationships will continue to guide how funding is directed and where we focus our efforts. This new structure strengthens our ability to build partnerships, bring more funding into the Border region and respond to changing community needs.



Building on our partnership with Community Enterprise Foundation

Bendigo Bank Community Enterprise Foundation™

Community Enterprise Foundation (CEF) has been a significant philanthropic partner of Border Trust since the Black Summer bushfires of 2020.

Its early operational support enabled our team to work closely with bushfire-affected communities and distribute funds from the Towong Community Bushfire Disaster Relief Fund. Since then, CEF has continued to invest in both our organisation and our region.

Its support helped Border Trust introduce Vital Signs, our first detailed analysis of local community needs and strengthen our approach to measuring and reporting impact. CEF has also provided substantial funding for local grant making, particularly for projects supporting community health and wellbeing.

This combination of enablement funding and community grants has strengthened our capacity to understand local needs, respond effectively and direct resources where they can achieve the greatest benefit.

Border Trust's new DGR1 Community Charity status means CEF can now provide funding directly to our DGR1 entity. This has streamlined the process, reduced paperwork and lowered the costs associated with distributing funding into our region.

We are delighted to have formalised a strategic partnership with CEF and look forward to building a long-term relationship that brings more opportunities and resources to our community.

Listening to our donors

Some of the most valuable conversations we had this year were with the people who choose to give through Border Trust.

During February and March, Birgit Schonafinger of Fishbowl PR generously provided her time and expertise to interview a number of our personal and business donors. We wanted to better understand what motivates them to give locally, what they value about giving through Border Trust and what they look for in a local philanthropic partner.

One message came through clearly: **they care deeply about this region and want their giving to make a meaningful difference here**.

Giving locally matters

Our donors want to support the community where they live, work and raise their families. They value knowing their contribution stays close to home, responds to genuine local needs and creates an impact they can see and understand.

Making giving easier

Our donors want to help but often don't have the time or local knowledge to navigate community needs and giving opportunities themselves.

Border Trust understands the region, identifies where support is needed, manages the granting process and ensures funds are used well. Donors value having a trusted local partner that takes away the complexity and makes giving easier.

Trust is at the heart of giving

Donors spoke about the importance of strong governance, accountability and knowing what their support has helped achieve. Clear reporting and local stories build confidence that their generosity is reaching good local causes and being turned into meaningful action.

Greater impact, together

One of the strongest themes was the value of collective giving.

Through Border Trust, donors can reach beyond a single organisation or cause. Their generosity can respond to a broad range of community needs, including issues they may not otherwise know about, and become part of a much bigger local effort.

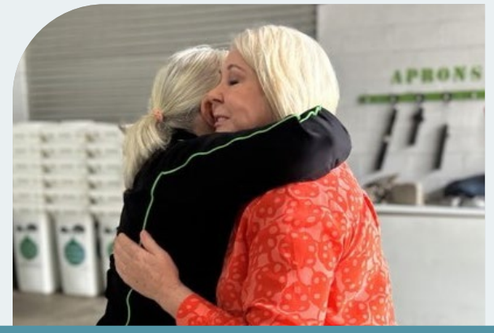
"We could never help our community as much on our own as we can with Border Trust ... that's what it's about, it's a village."

- John Vogel, Lester & Son

Listening and learning

Our donors also encouraged us to keep improving. They want the different ways to give to be easier to understand, more stories demonstrating local impact and greater awareness of Border Trust across the community.

Their feedback helps shape our work and strengthen Border Trust's role as a trusted partner in local giving, connecting people who care with local causes that matter. We are grateful to Birgit and to every donor who shared their experiences and ideas with us.



"Border Trust is the vehicle - you know the money is going to good causes, has robust governance and impacts are multi-dimensional"

– Andrew Kotzur, Kotzur

Hume Bank: supporting local impact since 2005

Hume Bank has been Border Trust's Premium Foundation Builder since 2005, providing sustained support that enables our organisation to operate and create impact across the region.

A significant part of this commitment is the provision of our office accommodation at no cost. By helping keep our overheads low, Hume Bank allows more of the funds entrusted to Border Trust to be directed towards local communities and the organisations working within them.

Their support extends well beyond our office. Hume Bank participates in Give500 each year, partnered with us to deliver the Hume Bank Safer Communities Fund and consistently supports Border Trust events. Team members attend, connect with grant recipients and invite their own clients to experience the local impact they help make possible.

As a community-owned bank, Hume Bank's connection to Border Trust reflects its broader commitment to the region. Their customers are part of that story too. Simply by banking with Hume Bank, they support an organisation that reinvests in the communities it serves.

Long-term partnerships provide stability, confidence and the capacity to respond when our community needs us. We are deeply grateful to Hume Bank for more than two decades of practical, generous and ongoing support.



Celebrating 10 years of local giving

In 2026, Border Trust proudly celebrated 10 years of partnership with ACE Radio 2AY & Edge FM with philanthropic partner, Handbury Foundation.

Since the first grants were awarded in 2017, the partnership has distributed more than $208,000 to 65 community-led projects across the Border region. This funding has helped local organisations purchase essential equipment, support volunteers, strengthen community connections and deliver programs that make a genuine difference in people's lives.

The partnership combines the local reach and community connection of **2AY and Edge FM**, the generosity of the **Handbury Foundation** and Border Trust's local knowledge and grant making experience. Together, we support the entire grant process, from inviting applications and selecting recipients through to visiting funded organisations and seeing their impact firsthand.

Ten years of backing local ideas and grassroots organisations is a milestone worth celebrating. We thank ACE Radio 2AY & Edge FM and philanthropic partner Handbury Foundation for believing in our region and the power of local giving.



Together, we make local impact possible

Every grant, partnership and community response relies on strong foundations.

Our Foundation Builders, Friends and Supporters invest in the people, systems and relationships that enable Border Trust to connect local generosity with local need. Their ongoing support helps us remain well governed, responsive and ready to serve communities across our region.

We are proud to recognise the people and organisations who make this work possible.

Foundation Builders

Hume Bank *(Premium Foundation Builder since 2005)*

Adroit Insurance & Risk *(since 2007)*

Kotzur *(since 2025)*

Lester & Son *(since 2012)*

FUNERAL DIRECTORS

ACE Radio 2AY/Edge FM *(media partner since 2017)*

Southern Cross Austereo *(media partner since 2025)*

Foundation Friends + Supporters

You too can make a local impact — become a Foundation Builder, Friend or Supporter.

Understanding local needs

Listening locally: understanding community need

Understanding what is happening across our region is central to Border Trust's role as a Community Foundation. It helps us identify emerging challenges, direct funding where it can make the greatest difference and share local knowledge with donors, partners and the wider community.

In May 2026, we continued this work by inviting around sixty not-for-profit and community organisations to participate in our Community Needs Survey. Eighteen organisations responded, representing services working across a diverse cross-section of local issues.

The message was consistent: demand is rising and the nature of need is becoming more complex.

More than **four in five** participating organisations reported **increased demand over the previous 12 months.** They are seeing more people seeking support for the first time, including working families struggling to meet essential costs. Many people are also requiring assistance for longer and presenting with several challenges at once.

Cost of living pressure was the most commonly identified issue and is contributing to food insecurity, housing stress and poor mental health.

Mental health challenges and social isolation were also prominent, reinforcing the importance of connection, belonging and wellbeing alongside access to essential services.

At the same time, **71% of participating organisations said demand was stretching or exceeding their capacity.** Funding pressures, workforce constraints, volunteer shortages and limited infrastructure are making it harder to keep pace.

Despite these challenges, the Snapshot also revealed enormous strength. Local organisations continue to respond with ingenuity and care, supported by committed volunteers, community partnerships and local generosity.

Every participating organisation said flexible local funding was either very important or critical to its work. Unlike many larger funding programs, local philanthropy can respond quickly, fill gaps, support new ideas and fund solutions shaped by a genuine understanding of local circumstances.

The Local Needs Snapshot gives Border Trust valuable evidence to guide our grant making and donor conversations. Just as importantly, it gives local organisations a collective voice and helps our community better understand why local giving matters.

Local need is rising

82% of local NFPs reported increased demand in the past 12 months

71% say demand is stretching or exceeding capacity

100% say flexible local funding is important or critical

Local organisations are seeing:

- **More** people seeking help for the first time
- **More** complex and long-term need
- **More** working families under pressure
- **Increased** crisis presentations

Frontline need — by the numbers

13,956 people supported with emergency relief last year
Uniting Vic.Tas

15,000+ meals delivered annually
Carevan Foundation

8–10 women each week seek support following domestic and family violence
YES Unlimited

20–30 weekly outreach visits for newly arrived humanitarian families
Murray Valley Sanctuary Refugee Group

440 people supported annually with disability plan management
ConneXtions

45 essential care packs distributed monthly
Tots2Teens Albury Wodonga

500+ people connected through the *Bhutanese & Multicultural Community Farm,* from 10 multicultural communities

250+ young people engaged annually through camps and school programs
Youth Albury Wodonga

1.14 million meals distributed annually across the Border region
Albury Wodonga FoodShare

Local giving. Lasting impact.

Investing in our community is at the heart of Border Trust's work.

By combining local generosity, strong partnerships and knowledge of our region, we direct funding where it can make the greatest difference.

In 2025–2026, $623,607 was distributed through Border Trust Community Grants, Give500, the Mt Lawson–Walwa Bushfire Relief Appeal, Fischer Community Leadership Program and the Towong Community Bushfire Disaster Relief Fund.

Each program has a different focus but all help local organisations respond to current needs and build stronger communities for the future.

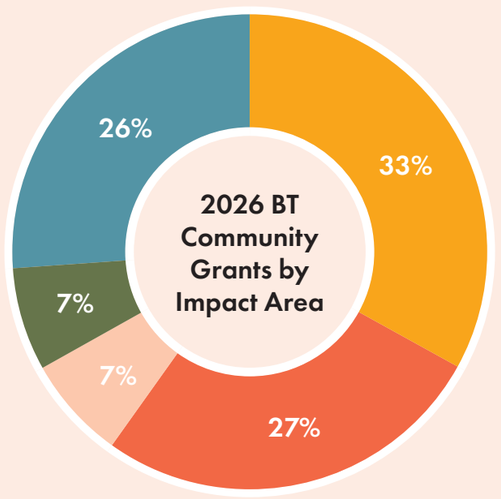
Border Trust Community Grants

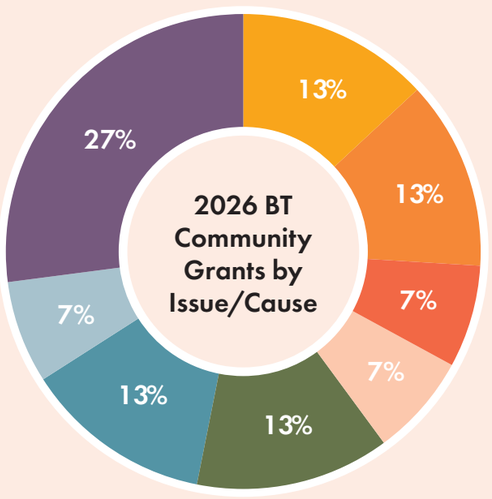
Border Trust Community Grants support locally led projects across Albury, Wodonga, Indigo, Federation, Towong and Greater Hume.

Made possible through local donations, Named Sub Funds and philanthropic partnerships, the grants respond to current community needs across Border Trust's five impact areas.

In 2025–2026, Community Grants supported projects addressing food security, mental health, family support, social connection, environmental sustainability and access to essential services.

A common thread across several funded programs is the support they provide to people experiencing homelessness or at risk of homelessness. This includes access to food and essential services, mental health support, and opportunities for connection and wellbeing. Together, these programs respond to immediate needs while helping people feel safer and more connected to their community.





Local impact in action

Across our region, local organisations are turning ideas into action, responding to immediate needs and building stronger communities for the future. These stories highlight projects supported through Border Trust's 2025 Community Grants Program and reflect the different but interconnected ways local giving can support a more equitable, connected and resilient region.

Food, connection and purpose

Each week, **Uniting Wodonga's Food without Barriers** program brings people together around a nutritious shared meal.

The program also gives students and young adults with disability opportunities to gain practical experience, confidence and independence through preparing meals, welcoming guests and supporting service.

Since June, more than 3,000 meals have been shared, bringing 40 to 80 people together each week. For some, it means a warm meal. For others, it offers connection, purpose and a place where they feel valued. Often, it provides all three.

Food without Barriers | Uniting Wodonga | $5,000 | Houlihan and Adroit Named Sub-Funds



Care when families need it most

When a child is receiving care at Wodonga Hospital, accessing a nutritious meal can be difficult for families focused entirely on being by their side.

The **Ronald McDonald House Charities Nourishment Program** provides meals and pantry staples to families staying close to children in the Special Care Nursery or hospital wards.

Prepared on-site with support from a volunteer chef, the meals provide practical assistance, comfort and a reminder that families are not facing a difficult time alone.

Nourishment Program | Ronald McDonald House Charities Wodonga | $4,525 | Mount Pelion Foundation



A safer community space

A new defibrillator at West Albury Memorial Hall is helping make this well-used community space safer for everyone.

Installed by **Albury Wodonga Community Chest**, the clearly signed equipment is ready should a medical emergency occur. While it may never be needed, its presence provides confidence and reassurance for the volunteers, community groups and visitors who use the Hall.

Defibrillator for West Albury Memorial Hall | Albury Wodonga Community Chest | $1,848 | ACE Radio 2AY & Edge FM with philanthropic partner, Handbury Foundation

A home base for environmental action

Behind every tree planted, waterway restored and habitat protected is a team of people planning, collaborating and securing the resources to make it happen.

Wodonga Urban Landcare Network's new Baranduda Fields Ecohub gives six staff, 18 group coordinators and more than 500 volunteers a shared place to work and connect. Since opening, the hub has hosted six collaborative meetings and supported six joint grant applications involving local councils, environmental organisations and community partners.

More than a workspace, the Ecohub is strengthening the relationships and shared effort behind environmental action across our region.

EcoHub: Seeding Change in Baranduda Fields | Wodonga Urban Landcare Network | $5,380 | ACE Radio 2AY & Edge FM with philanthropic partner, Handbury Foundation

Building confidence, identity and belonging

Wodonga Congolese Cultural School brings young people together through language, storytelling, music and shared learning. New laptops and learning resources are helping students explore independently, build confidence in the classroom and strengthen connections with their culture at home. The impact reaches beyond the school room, supporting identity, belonging and learning across families and future generations.

School Equipment and Resources | Wodonga Congolese Cultural School | $6,000 | Scanlon Foundation



Community Connection and Wellbeing

A welcoming, connected and inclusive community provides the foundation for a vibrant region. We support initiatives that strengthen belonging, reduce isolation and improve individual and community wellbeing.

Disaster Recovery, Resilience & Readiness

Helping communities prepare for, withstand and recover from natural disasters protects the safety, health and prosperity of our region. We support locally led recovery and initiatives that strengthen readiness and resilience.

Community Equity

Access to food, shelter, education, employment and healthcare enables everyone to participate in community life. By supporting organisations to help others, we work towards a region where everyone has the opportunity to thrive.

Community Leadership

Strong local leaders help communities respond to challenges and embrace new opportunities. We invest in people, skills and initiatives that build leadership capacity across the region.

Climate Resilient Communities

We support communities to anticipate, prepare for and manage the impacts of a changing climate, building the knowledge, resources and capacity.

Give500 2026 – Collective giving in action

Give500 brings local people and businesses together to make a bigger difference. Each $500 donation contributes to a shared grant pool and gives the donor one vote at the annual Pitch Night.

In 2025, Give500 donors awarded a total of $30,000 to three local projects supporting food security, social connection and young people across our region

Growing food, connection and belonging

The **Bhutanese and Multicultural Community Farm** received the $20,000 major grant for its Powering Food Security and Social Cohesion project.

The farm provides a welcoming place for people from culturally diverse backgrounds to grow fresh food, share traditions and build friendships.

The grant is supporting upgraded underground pipes and solar-powered irrigation, helping the farm reduce its reliance on petrol generators and expand to welcome more families.

More than 500 people from 10 multicultural communities are now connected through the farm.



Supporting food security and young people

Give500's two runners-up each received $5,000 towards their projects or organisational capacity.

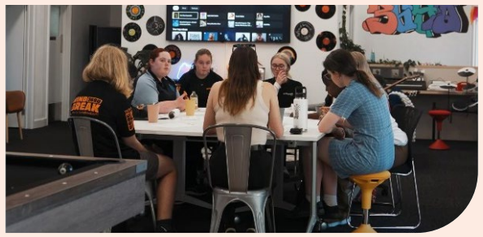
Albury Wodonga FoodShare's The Good Egg Project: aims to establish a small-scale free-range chicken farm.

The project focusses on a reliable local supply of fresh eggs for FoodShare's Community Pantry while providing hands-on learning opportunities in sustainable food production.



Junction Support Services received funding for **Windbreak3690,** a youth-led space where young people can connect, learn and feel supported. The project focusses on twice-weekly sessions, school holiday activities, community events and practical life-skills workshops.

Together, these three projects show the power of collective giving: many individual contributions creating meaningful impact close to home.



Investing in local leadership and safer communities

Fischer Community Leadership Program

Strong communities need people who are prepared to step forward, bring others together and turn local ideas into action.

Delivered by Alpine Valleys Community Leadership in partnership with Border Trust, the Fischer Community Leadership Program builds practical skills and confidence among emerging community leaders.

Since launching in 2022, the program has supported more than 80 local leaders across the Southern and Border regions of New South Wales.

Delivered in Lockhart and The Rock in 2026, the program explored personal leadership, community engagement, effective committees, grant applications and the foundations of successful community projects.

The program is made possible through the Sunshine Foundation and other contributors, with support from Lockhart Shire Council.

80+ local leaders supported since 2022

Hume Bank Safer Communities Fund

Established in 2024, the Hume Bank Safer Communities Fund supports local organisations working to prevent and respond to family and domestic violence.

Through its first two grant rounds, the Fund distributed $80,000 for frontline assistance, therapeutic programs, essential supplies, education and initiatives that help people move towards greater safety and stability.

Grants were not distributed during the 2025–2026 financial year, with Hume Bank making a strategic decision to retain and grow the Fund, strengthening its capacity to support future grant rounds.

Administered by Border Trust, the Fund combines Hume Bank's commitment to safer communities with local knowledge and strong relationships across the region.

$80,000 distributed through the first two grant rounds



Five years of locally led recovery

After five years of supporting communities affected by the 2019–2020 bushfires, the Towong Community Bushfire Disaster Relief Fund closed on 30 June 2026.

Since 2021, Border Trust has distributed 72 grants valued at $3,077,875.04 through the Fund, supporting recovery, resilience and renewal across Towong Shire.

Border Trust was entrusted by the Victorian Government and Community Enterprise Foundation, Bendigo Bank's philanthropic arm, to manage Victorian Bushfire Appeal funds for the region.

From the outset, our approach was locally led. Through direct engagement, surveys and ongoing consultation, we worked alongside communities to understand changing priorities and support the projects that mattered most.

Funding supported health and wellbeing programs, community facilities, leadership development, youth initiatives and activities that brought people together. In the final two years, we balanced immediate priorities with longer-term initiatives, recognising that while physical infrastructure can be rebuilt, emotional and community recovery takes much longer.

Our partnership with Community Enterprise Foundation also strengthened Border Trust's capacity to respond when our region needs us. It enabled us to invest in local people, systems and relationships while supporting the long-term mental health, wellbeing and community connection so vital to recovery. Although the Fund has now closed, its impact continues through the projects delivered, relationships strengthened and community capacity built across Towong Shire.

$3.07	72	5	39
million distributed	grants awarded	years of locally led recovery	organisations

Supporting:

Health + wellbeing | Community connection | Local facilities | Leadership + youth | Resilience + preparedness



Local projects creating lasting impact

Dartmouth Community Garden: Growing Connection

The Dartmouth Community garden has become much more than a place to grow food. It is a shared space that brings people together, creates opportunities to contribute and gives locals a place to connect.

The Dartmouth Progress Association received $50,000 through the Towong Community Bushfire Disaster Relief Fund, administered by Border Trust and a $4,500 top-up in 2026, to support the continued development of the Community Garden.

The garden has created a focal point for people to work alongside each other, share skills and enjoy the simple benefits of growing and harvesting produce together.

In a small community like Dartmouth, those opportunities for regular connection matter.

The project reflects an important part of long-term bushfire recovery. Rebuilding is not only about replacing what was lost. It is also about strengthening the relationships, shared spaces and sense of belonging that help communities remain resilient.

In Dartmouth, that investment can be seen in something practical and enduring: a garden cared for by the community and enjoyed by the community.

It is a place to grow produce, but more importantly, a place to grow connection.



Rowan Park: Ready When the Community Needs It

For Tallangatta and surrounding communities, Rowan Park is more than a sporting ground. It is a community asset that can play a vital role when emergencies occur.

Tallangatta Football Netball Club received $84,230 through the Towong Community Bushfire Disaster Relief Fund to improve staging post infrastructure at Rowan Park, followed by a further $4,800 top-up in 2026.

The investment has helped ensure the community has access to practical, fit-for-purpose infrastructure when it matters most.

While everyone hoped the lessons and experiences of the 2019/20 bushfires would not need to be put into practice again, recent events have reinforced the importance of being prepared.

"We had hoped we wouldn't need these resources again — but here we are in 2026 finding out how important your contribution is."

– Tallangatta local Peter Haysey

The project shows the lasting value of disaster recovery funding. It is not only about helping communities recover from what has happened, but giving local people the resources, facilities and confidence to respond when they are needed again.



Towong Hall: A Place to Come Together

For a small community like Towong, the local hall is much more than a building. It is a place to gather, share a meal, celebrate and stay connected.

In difficult times, it can also become somewhere people turn for practical support and reassurance.

During the 2019/20 bushfires, the Towong Soldiers Memorial Hall served as a vital relief centre. In the years that followed, the community saw an opportunity to make the hall more welcoming, functional and better equipped to support local people, both day-to-day and during future emergencies.

Through two grants from the Towong Community Bushfire Disaster Relief Fund, the community has progressively transformed the hall.

The first 'Our Place' fit-out provided new furniture, appliances, cutlery and crockery and outdoor shade, creating a space better equipped for community breakfasts, craft days, family activities and other local gatherings.

A second 'Final Touches' grant helped complete the work, adding internal blinds, audio visual equipment, a security system, fencing and covers to protect the outdoor furniture.

Together, the improvements have created a hall that works for the community in good times and is ready when things become difficult.

That investment was put to the test sooner than anyone would have hoped. When fire again affected the Upper Murray in January 2026, prolonged power outages left local households without electricity. Equipped with a large generator and the improvements made through the grants, the hall quickly became a central gathering place.

People came to prepare and cook meals, recharge phones and devices and spend time together. Families with young children escaped the smoke and heat in the air conditioning while children watched movies on the hall's new screen and projector. Older children charged devices and downloaded movies to take home.

One evening, a local resident cooked burgers for around 30 friends and neighbours. For a few hours, people could reconnect, check in on one another and have some respite from the fire burning in the district.

It was a powerful example of what the community had set out to achieve. The funding helped improve a much-loved local facility but its impact went well beyond new furniture, equipment and infrastructure. It helped create a place where people could come together, look after one another and feel connected when their community was once again under pressure.

The Towong Soldiers Memorial Hall will continue to host the everyday moments that bring a small community together. And when the community needs it most, it is now better equipped to be there for them too.



For the Border region. Today, tomorrow, forever.

Supporting our communities today is vital but planning for tomorrow is equally important.

Launched in May 2025, the **Community Impact Fund** is Border Trust's bold plan to build an enduring community asset for the region. Its purpose is to create a reliable, long-term source of funding that can respond to urgent needs, support locally led solutions and strengthen our communities for whatever comes next.

Growing local generosity

Our ambition is to grow the Community Impact Fund to **$20 million**.

Thanks to the generosity of local individuals, families and businesses, the Fund has already exceeded $1 Million.

Its visibility continues to build as more people across the region discover how their giving can contribute to something bigger.

Every gift brings us closer to a future where local organisations have greater access to the resources they need to address complex issues and create meaningful change.

How the Fund works

Donations to the Community Impact Fund are pooled and carefully invested. A portion of the investment earnings is used to support local grants and Border Trust's work while the Fund continues to be preserved and grow. This means generosity given today can continue supporting communities across the Border region year after year.

Our $20 million ambition

A $20 million Community Impact Fund has the potential to generate approximately $800k - $1m each year to support local communities.

It would strengthen our capacity to:

- respond when local need is urgent
- support community-led solutions
- invest in equity, connection and wellbeing
- build leadership and resilience
- prepare for disasters and the impacts of a changing climate.

Help grow our region's fund

There are many ways to contribute:

- Make a donation as an individual, family or business
- Fundraise for the Fund through your workplace, event or community
- Leave a gift in your Will
- Give in memory of someone important to you
- Invite others to be part of local giving

Together, we can build a fund that belongs to this region and supports the community we love, today, tomorrow and forever.



Honouring lives through local giving

A gift made in memory of someone special can celebrate their life, reflect what mattered to them and continue their care for the community.

This year, Border Trust was honoured to receive a significant gift in memory of **Roger Schnelle**. This generous contribution will support local communities and create an enduring connection between Roger's memory and the region he knew and cared about. Roger's family have asked local initiatives supporting mental health within the farming community, be supported by this contribution.

We were also honoured to receive a generous gift in memory of **Mike and Mary Egan** to the Community Impact Fund. This gift in their name, made by their family, will help strengthen our region for years to come, providing a meaningful tribute to their lives and connection to the local community.

Border Trust was also remembered through a bequest from the estate of **Patricia "Trish" Loughran**. We are grateful that Trish chose to include the local community as part of her final wishes.

These gifts reflect different lives and stories but share a common purpose: to support local people and organisations into the future.

A gift in your Will can be made after family and loved ones have been considered. It may be a set amount, a percentage of your estate or part of what remains. Gifts of all sizes are valued and can make a meaningful difference.

Your gift can support Border Trust's work across the region or be directed towards a particular community, cause or named fund. If contributed to an invested fund, it can provide support for local communities year after year.

If you are considering including Border Trust in your Will, we encourage you to speak with your family and seek independent legal advice. We can provide information and suggested wording for your solicitor and any conversation with us will be treated in confidence.



A thoughtful alternative to flowers

When someone dies, family and friends often want to express their care and pay tribute in a meaningful way.

Border Trust's **Gifts in Lieu of Flowers** program gives families the option to invite donations instead of flowers at a funeral or memorial service. These gifts honour the person who has died while supporting the local community they knew and cared about.

Families can choose for donations to support Border Trust's broader work through the Community Impact Fund or another suitable fund that reflects their loved one's interests and connection to the region.

We can help make the process as straightforward as possible by providing wording for funeral notices, memorial materials and online messages. We can also arrange an online donation page and provide information that can be shared with family, friends and the funeral director.

Afterwards, the family will receive a letter advising how many gifts were made and the total amount donated. Individual donation amounts remain private.

Choosing donations in lieu of flowers is a personal decision at a difficult time. There is no minimum amount to raise and every contribution is valued. Together, these gifts can create something positive in memory of someone deeply loved.

To discuss a gift in memory, a bequest or donations in lieu of flowers, please contact Border Trust for a confidential conversation.

Your Community. Your Gift. Your Impact.

Every gift to Border Trust helps support the community you care about. When you support Border Trust, you back the whole community.

Donate

Make a gift today and create impact now and for generations to come. Your donation supports local programs and initiatives that strengthen the community.

Fundraise

Turn your next event into a force for local good. Whether it's a school, workplace or community fundraiser, your efforts help local initiatives thrive.

Corporate Partnerships

Showcase your business's commitment to the community. Partner with Border Trust to strengthen the region and align with local causes that reflect your values.

Leave a Bequest

Create an enduring gift that benefits the community you love. Even a small percentage of your estate can make a meaningful difference for generations.

For Philanthropic Partners

Border Trust works with philanthropic and government organisations seeking a trusted local partner to distribute funding across the Border region.

With more than 20 years of grant making experience, strong relationships across the local not-for-profit sector and a deep understanding of community need, we help partners direct funding where and when it can make the greatest difference.

This year, our partnerships with Community Enterprise Foundation, Gardiner Foundation and Greater Shepparton Foundation helped bring additional funding, knowledge and opportunities into the region. By combining their resources with Border Trust's local insight, networks and grant making expertise, we can support community-led responses and extend the reach of philanthropy across our communities.

We welcome opportunities to co-invest, distribute grants or develop strategic partnerships that create meaningful local impact.

2026 Community Grant Recipients

Amount Distributed 2026 Financial Year - $623,607

Border Trust Community Grants - $45,000

YES Unlimited
Project: Women & Children's Safety Fund
Amount: $5,000
Funded by: Michael & Sue Houlihan Named Sub Fund

Lifeline Albury Wodonga
Project: Lifeline House Albury Capacity Extension
Amount: $7,500
Funded by: ACE Radio 2AY & Edge FM with philanthropic partner, Handbury Foundation

Ronald McDonald House Charity
Project: Nourishment Program
Amount: $5,000
Funded by: ACE Radio 2AY & Edge FM with philanthropic partner, Handbury Foundation

Tots2Teens Albury Wodonga
Project: Shop Rent & Outgoings
Amount: $7,500
Funded by: Michael & Sue Houlihan Named Sub Fund & Border Trust

Albury Wodonga FoodShare
Project: Solar Panels for FoodShare Community Pantry
Amount: $10,000
Funded by: ACE Radio 2AY & Edge FM with philanthropic partner, Handbury Foundation

Albury Wodonga Volunteer Resource Bureau
Project: Drive to Connect Continuation
Amount: $5,000
Funded by: Katharine Sleeman Named Sub Fund

Country Hope
Project: Art Therapy Program
Amount: $5,000
Funded by: Adroit Insurance and Risk

Mt Lawson Walwa Bushfire Recovery Appeal - $14,965

AgBiz Assist
Project: Voucher Program
Amount: $4,000
Funded by: Mt Lawson I Walwa Bushfire Recovery Fund

Corryong Health
Project: Voucher Program
Amount: $4,000
Funded by: Mt Lawson I Walwa Bushfire Recovery Fund

Towong Shire Council
Project: Community Recovery & Gatherings
Amount: $6,000
Funded by: Mt Lawson I Walwa Bushfire Recovery Fund

Jingellic Rural Fire Service
Project: Community Recovery & Gatherings
Amount: $965
Funded by: Mt Lawson I Walwa Bushfire Recovery Fund

Give500 - $30,000

Albury Wodonga FoodShare
Project: The Good Egg
Amount: $5,000
Funded by: Give500 2025

Junction Support Services
Project: Windbreak 3690
Amount: $5,000
Funded by: Give500 2025

The Bhutanese and Multicultural Community Farms
Project: Powering Food Security & Social Cohestion
Amount: $20,000
Funded by: Give500 2025

2026 Community Grant Recipients

Towong Shire Council
Project: Towong Hall BBQ & Shelter
Amount: $50,000
Funded by: Towong Community Bushfire Disaster Relief Fund

AgBiz Assist
Project: Trauma Informed Connected Communities
Amount: $210,000
Funded by: Towong Community Bushfire Disaster Relief Fund

Albury Wodonga FoodShare
Project: Supporting Corryong & Tallangatta
Amount: $4,500
Funded by: Towong Community Bushfire Disaster Relief Fund

Tallangatta Football Netball Club
Project: Rowan Park Staging Post top-up
Amount $4,800
Funded by: Towong Community Bushfire Disaster Relief Fund

Towong Shire Council
Project: Corryong Spirit 2026 & Youth Worker – Corryong
Amount: $101,000
Funded By: Towong Community Bushfire Disaster Relief Fund

Alpine Valleys Community Leadership
Project: 2026 & 2027 Leadership Programs
Amount: $40,800
Funded by: Towong Community Bushfire Disaster Relief Fund

Community Enterprise Foundation
Project: Fire to Flourish
Amount: $75,000
Funded by: Towong Community Bushfire Disaster Relief Fund

Dartmouth Progress Association
Project: Community Garden Top-Up
Amount: $4,500
Funded by: Towong Community Bushfire Disaster Relief



Financials - Border Trust FY2025-2026 Profit & Loss Statement

Border Trust - Consolidated Financial Statements

PROFIT/LOSS 2026FY & 2025FY

Consolidation financial statements:
BT Community Foundation (CFAWR) Ltd
Border Trust Community Charity (Trust DGR 1)
The Trustee for CFAWR (Trust DGR 2)
The Trustee for Towong Community Bushfire Relief Fund

	2026 Financial Year				2025 Financial Year	
	Impact Enablement	Impact Today	Impact Tomorrow	TOTAL	TOTAL	
Revenue						
Function/event receipts	$ 5,977.09			**$ 5,977**	$ 13,281	
Grant revenue	$ 280,848.00	$ 476,090.10		**$ 756,938**	$ 1,112,408	^^
Donations	$ 315,628.57	$ 202,918.51	$ 760,289.00	**$ 1,278,836**	$ 237,052	
In-kind donation (rent received free of charge)	$ 53,299.00			**$ 53,299**	$ 51,656	
Administration fees (Towong Bushfire Disaster Relief Fund)	$ 30,441.00			**$ 30,441**	$ 73,066	
Merchandise sales		$ 25.45		**$ 25**	$ 2,383	
Management fee (reasonable costs)	$ 95,034.00			**$ 95,034**	$ 80,000	
Sponsorships	$ 37,876.65	$ 10,000.00		**$ 47,877**	$ 19,500	
Managed fund distributions received	$ 47,477.55			**$ 47,478**	$ 29,750	
Fair value increase/(decrease) in Vanguard investement	$ 72,254.97	$ 23,528.55	$ 1,659.64	**$ 97,443**	$ 108,085	
Interest Income	$ 4,893.59	$ 4,013.65	$ 4,058.39	**$ 12,966**	$ 43,796	
Other	$ 24,267	$ 131		**$ 24,398**	$ 23,312	
TOTAL REVENUE	$ 967,997	$ 716,707	$ 766,007	**$ 2,450,712**	**$ 1,794,289**	
Operating Expenses						
Fundraising & Event Running Expenses	$ 1,190.89			**$ 1,191**	$ 161	
In-kind expenses - rent	$ 53,299.02			**$ 53,299**	$ 51,656	
Management fee (reasonable costs)	$ 92,034.00			**$ 92,034**	$ 80,000	
Wages & Salaries	$ 302,297.32			**$ 302,297**	$ 311,722	
Depreciation	$ -			**$ -**	$ 1,604	
Other expenses	$ 80,751.06	$ 36,180.09		**$ 116,931**	$ 105,619	
TOTAL OPERATING EXPENSES	$ 529,572	$ 36,180	$ -	**$ 565,752**	**$ 550,762**	
Grant payments						
	$ 100,000.00	$ 523,607.00		$ 623,607.00	$ 1,252,638	
TOTAL GRANT PAYMENTS	$ 100,000.00	$ 523,607.00	$ -	**$ 623,607.00**	**$ 1,252,638**	
SURPLUS FOR THE YEAR	$ 338,424.93	$ 156,920.37	$ 766,007.03	$ 1,261,352.33	-$ 9,111	

^ Includes $304,382 released from Towong balance sheet for grant making
^^ Includes $730,660 released from Towong balance sheet for grant making

Donations grew substantially to $1.28 million. Net assets increased by 68% to $3.10 million, strengthening the financial foundation from which we can support our communities today and into the future.

Importantly, this growth represents more than financial success. It reflects an increasing willingness by individuals, businesses and philanthropic partners to entrust Border Trust with resources to create lasting local benefit.

During the year, $623,607 was distributed in grants, supporting charitable purposes across our region. We also continued to build funds for future community investment, recognising that our role is not only to respond to today's needs but to create a lasting resource for generations to come.

Our financial performance has strengthened our capacity to invest in the relationships, expertise, governance and systems that underpin effective community philanthropy. It has also positioned us to pursue new opportunities for giving, collaboration and community-led solutions.

As we look ahead, our focus remains on responsible stewardship, growing sustainable giving and ensuring that local generosity continues to create meaningful, lasting impact across the Border region.

Complete financials available at bordertrust.org.au

Financials - Border Trust FY2025-2026 Balance Sheet

Border Trust - Consolidated Financial Statements

BALANCE SHEET 2026FY & 2025FY

		2026 Financial Year TOTAL	2025 Financial Year TOTAL
ASSETS			
	Cash and cash equivalents	$ 1,670,947	$ 761,487
	Investments	$ 1,442,075	$ 1,441,440
	GST receivable	$ 500	
	Receivables	$ 36,130	$ 21,113
	TOTAL CURRENT ASSETS	**$ 3,149,652**	**$ 2,224,040**
LIABILITIES			
	Trade creditors & accruals	$ 25,714	$ 7,503
	Payables	$ 500	$ 5,000
	Employee benefits	$ 19,588	$ 26,499
	Unexpended grants	$ -	$ 342,540
	TOTAL LIABILITIES	**$ 45,802**	**$ 381,542**
	NET ASSETS	**$ 3,103,850**	**$ 1,842,498**
EQUITY			
	Current year result	$ 1,261,352	-$ 9,111
	Retained earnings brought forward	$ 1,731,532	$ 1,767,944
	Carried forward accumulated funds	$ 110,956	$ 83,655
	Contributed capital	$ 10	$ 10
	TOTAL EQUITY	**$ 3,103,850**	**$ 1,842,498**

Complete financials available at bordertrust.org.au

BORDERTRUST

Authorised and published by BORDER TRUST

BT Community Foundation Ltd, November 2026
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BT Community Foundation Ltd ABN 34 111 519 012 as Trustee for:
Border Trust Community Charity ABN 92 249 847 924
Community Foundation for the Albury Wodonga Region ABN 11 064 494 169
Towong Community Bushfire Disaster Relief Fund ABN 64 221 473 179