

START SMALL THINK BIG

POCKET
PHILANTHROPY



Driving change with small change



**AUSTRALIAN
COMMUNITIES**
FOUNDATION



WHAT IS A GUMNUT ACCOUNT?

An Australian Communities Foundation (ACF) Gumnut Account is an easy way to make regular tax-deductible donations that over time, grow into a sub-fund capable of making grants to causes and communities you care about.

For less than the price of two cups of coffee per day, you can lay the foundations required to create better, stronger and more resilient communities.

WATCH YOUR GIVING GROW

ONCE YOU ESTABLISH A GUMNUT ACCOUNT, IT'S AMAZING HOW QUICKLY IT STARTS TO GROW.

To open your Gumnut Account, the minimum amount required is \$2,000 per annum via, quarterly or annual contributions.

You can also make additional contributions or increase your regular contributions to grow the Gumnut Account faster. For example, you may like to contribute a portion of your tax refund to your Gumnut Account or increase your regular contribution by \$200.

All contributions to Gumnut Accounts are professionally managed and invested in a long term growth portfolio designed to ethically grow the balance over time. Investment income from Gumnut Accounts will be reinvested to grow the Account's value as quickly as possible.





IT WON'T STAY A GUMNUT ACCOUNT FOREVER

When your Gumnut Account balance reaches \$20,000, it matures and becomes a sub-fund of ACF. This is when it really gets exciting as you can commence recommending grants.

To ensure appropriate due diligence is undertaken on each grant, ACF coordinates an approval process before paying the grant to the specific project or organisation you wish to support. If you would rather, you have the option of choosing to add your support to ACF's grant making initiatives.

LEAVE A LEGACY

If you choose, you can leave a bequest in your Will to your Gumnut Account. After the bequest has been received, if the balance of your account exceeds \$100,000, it can become a named sub-fund. You may like to name the sub-fund after yourself, your family or a particular cause.

Grants will then be made annually, meaning your legacy will live on and benefit the community or cause you cared about for years to come.

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JOIN THE PHILANTHROPIC COMMUNITY

Once you establish a Gumnut Account, you immediately become a part of ACF's community of donors.

Our donors:

- ◆ receive invitations to functions, education forums and workshops
- ◆ receive regular updates and the ACF Annual Report
- ◆ be acknowledged in the Annual Report and on the ACF website
- ◆ have the opportunity to join donor interest groups.

HOW MUCH DOES IT COST?

ACF is a tax-effective, not-for-profit organisation that charges low fees to maximise the effectiveness of donations. Gumnut Accounts are charged an administration fee of 1.2% in addition to an investment management fee. More information about ACF's fees and the current investment management fee is available at communityfoundation.org.au.



GET GROWING

Opening a Gumnut Account is easy! Simply complete the establishment form below and return it to ACF. Once your Gumnut Account is approved, a welcome letter and direct debit form will be sent to you so your donations can commence.

NAME:

ADDRESS:

PHONE:

EMAIL:

I would like my Gumnut Account to be named:

I/We agree to make regular donations by direct debit

\$2,000 annually

\$500 quarterly

\$167 monthly

I/We acknowledge Gumnut Accounts that have been inactive for two years, will have the balance transferred to the ACF Impact Fund and no longer operate as a Gumnut Account.

I/We acknowledge that all donations form part of the trust fund of Australian Communities Foundation and do not form a separate fund. Gumnut Accounts operate as internal accounts for the purpose of tracking donations and grants.

SIGNATURE:

DATE:

**MAIL THIS ESTABLISHMENT FORM: AUSTRALIAN COMMUNITIES FOUNDATION,
PO BOX 1011, COLLINGWOOD VIC 3066**

*For more information about philanthropy
and ACF, contact us:*

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www.communityfoundation.org.au

