



Flexible
Planned
The Giving Guide 2019

Your guide to making more informed decisions and making a greater impact



Your financial advisor

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About The Guide

The problem:

Did you know that 60% of donations in Australia are one-off, spontaneous donations, often triggered by direct marketers over the phone, or in the street.

And did you know that by donating this way it means as much as 40% of the donation you make doesn't find it's way to the charity.

You have the power to make a greater impact through planning your giving and donating regularly, direct to charity organisations.

... And we want to make it easy for you to do that.

This guide is created for those who want their **donations to have the greatest possible impact**. It serves to provide clear information and resources to help you make informed decisions about your charity giving.

This guide is fully independent and created by a team of retired financial advisors and consultants who believe we can positively impact the way Australians give to charity.

Giving factsheet

There are over **50,000** registered charities in Australia for you to choose from. They range from very large to very small.

The **ACNC** is a government body that regulates Australian charities and **give visibility of charity operations** to help you navigate through choosing a charity.

40 By doing your own research and donating directly, you ensure direct marketing companies are not taking up to **cents in every dollar** that you donate to charities.

2% Australians like you on average are donating **Of their taxable income** These donations have the power to make a real impact!

Paragraph 1) Australian Charities Report 2016. Paragraph 2) The Australian Charities and Non-for-profits Commission (ACNC) is a Government run body that registers charities. Paragraph 3) "Street fundraisers raised more than \$120m for Aust charities, report reveals." ABC News Article, 4 Jan 2019. Paragraph 4) Strategies for Increasing High Net Worth and Ultra High Net Worth Giving 2011.



Match your giving to your values

1. Giving is a financial decision and like the many other financial decisions you make, it is wise to consider it in light of your overall financial planning goals and objectives.
2. It helps to think about your values & principles, as this will guide you in your search for a charity, or at least a charitable area, that's best to support.
3. Charities in Australia fall into a range of broad areas. Be sure to view the main ones listed on page 7.

“When I reconsidered what was really important to me, it made the task of selecting areas I wanted to support that much easier. From there I picked charities I thought could achieve maximum impact with my donations.”



Family involvement

Some donors prefer to include other family members in their giving decision-making. Others don't. Often it's influenced by the size of the donations.

There's no right or wrong here...just something to consider.

If it's appropriate to include other family members, by planning together you can ensure everyone is aligned and aware of which charities you may donate to on a regular basis.

“

My mother was vulnerable to cold calling as she suffers from early stage dementia, so having a framework for her giving made it much easier for her to deal with these uninvited calls, in a way she, and we were happy with...

Our solution.



It's called Flexible Planned Giving and all it requires is for donors to;

- **Plan Ahead**
- and set up **regular giving** so charities don't incur these high costs of asking, and then continually re-asking, for donations.

Charities prefer **Flexible Planned Giving** because not only does it help them save these high costs, but **regular** donations mean more predictable fund flow, enabling charities to do even more good.

Invest2Donate's **Donation Planner** can help you calculate a giving amount, select your charities, and link you directly to their website to donate. It guides you through these 3 simple steps ... it couldn't be easier.

You can access our **Donation Planner** on our website: invest2donate.org.au



Step 1: Choosing a donation amount

Choosing a donation amount doesn't need to be difficult. Typically Australians similar to you give about 2% of their taxable income to charities.

Our Donation Planner will let you calculate your annual Giving Budget in one of two ways.

1. You can either enter your household's combined gross income p.a, and your preferred giving %, and it will calculate your annual Giving Budget; or
2. You can enter a specific dollar amount as your annual Giving Budget.



You can access our [Donation Planner](#) at invest2donate.org.au or your financial advisor (or assistant) can introduce you to it and guide you through it.



Step 2: Selecting & Allocating to a charity

Finding a charity and selecting one can be tough.

If you know your charities, great, just click on any of the vacant lines 1-10 in step 2 and select your charity from the dropdown list. If your charity is not on the list you can search for it on the ACNC website (see page 9) and from there source your charity's website address.

Need help selecting? Our partner charity, ChangePath*, may be able to help. By clicking on its web address in Step 2, you can access the ChangePath Charity Guide and with a few simple clicks can narrow down the options, making choosing a charity much easier.

To help get you thinking about some of the main areas in which to donate, here's a broad list to consider:

- Australian v International
- Health
- Education
- Social Justice and Issues
- Culture and the Arts
- Emergency Relief
- Poverty Reduction
- Religion
- The Environment
- Animal Welfare
- Sports

* ChangePath is a separate and unconnected charity to Invest2Donate. We make no representations or warranties as to ChangePath or its services and suggest users to rely on their own enquiries.



Step 3: Putting your planned giving into action

Once you've selected your charities and allocated your giving budget, you simply click on each charity's link that appears, and once in your charity's website, click its DONATE button and follow instructions...

But remember to select **regular giving** if it's an option because it's the regular giving part of Flexible Planned Giving that saves charities the costs of re-asking and provides certainty of funds flow.

You are always in control, and with today's technology you can stop or vary your donations quickly.



Invest2Donate is completely separate and independent of any adviser or advisory firm that may have introduced you to us or guided you through our [Donation Planner](#).

They receive no remuneration or incentives... they support us because they believe in this new way of giving and they, also, want to make a difference.

Resources

The ACNC Charity Register contains information about Australia's registered charities. It is free to search and is available to everyone. Each listing on the Charity Register shows details about a charity and its purposes, the names of the people involved in running the charity, as well as financial information and annual reporting. It also notes if the ACNC has taken any action against the charity for not complying with certain obligations. <https://www.acnc.gov.au/charity>

ChangePath provides a list of over 900 charities operating in Australia and offers to help you select charities if you wish. Each charity on the website is rated on their transparency, finances and privacy policy. You can access their Charity Guide, a clever online charity selector quiz here. <https://www.changepath.com.au/guide.php>

Guide authors

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Ronald Rahilly Sean started his career at Price Waterhouse in Sydney and London. He then worked for HSBC in Sydney and then for Hambros Australia Ltd, and became the Asian Head of Compliance for the Investment Banking Division of Societe Generale. Sean is an experienced senior executive with 20 years' experience in managing risks, controls and governance in investment banking, equities derivatives and wealth management.

Michael Swinsburg Michael is Managing Partner of global executive search firm, Alexander Hughes International. Prior to that, Michael worked with leading financial services groups Macquarie Investment Management Ltd, Prudential Fund Managers and Citigroup, where he led State and national sales teams servicing the financial advisory channel, and developed and marketed a range of retail and institutional investment funds across a broad range of asset classes.

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