



Welcome to the April 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 AO

Welcome to this edition and thank you!

Thank you for your great support of our recent insurance survey. Through your efforts we managed to provide the only realistic, accurate, statistical snapshot of the community sector and the impact of skyrocketing public liability insurance premiums.

In the whole debate it was the only national research that provided any overall picture and was instrumental in proving that - despite the claims of insurers - community groups were not the "high-risk" that they were being painted. The survey was also instrumental in helping to set up a pooled community insurance scheme in Victoria which looks as though it - or very similar models - will be extended to other states in the near future.

The Federal insurance summit provided some good news for community groups - although far better news for insurers - but there is still a long way to go. We will continue to push for a better deal for community groups and really thank all those groups who helped with the survey. It truly made a difference.

While insurance takes up a major part of this newsletter we also have some tips on lobbying your local politicians in the lead-up to budget time and look at a new report on social entrepreneurs. I hope you find this newsletter useful and look forward to your continuing feedback.

Kind regards,

Rhonda Galbally, AO
Chief Executive Officer

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2. Survey finds insurance hikes for community groups unjustified.

Thanks to the 950-plus groups that took part in the ourcommunity public liability insurance survey over the past six to eight weeks.

As many of you would have seen, we publicly released the preliminary survey results (of 700 groups) of the first nationwide survey of community groups and their public liability insurance experience early last week in the lead-up to the Federal Government's public liability insurance summit.

What the results did do was explode the myth that had been spread for the past six months that community groups represented a "high risk" to insurers and that a massive rise in claims against community groups had led to either skyrocketing premiums or a flat-out refusal to provide coverage.

There was absolutely no evidence to show that community groups were a "high risk" group. In fact the opposite was true with 96 per cent of groups surveyed saying they had not had a claim over the past five years of operation.

Below is the text of the press release on the preliminary results. Since we released the figures, a further 250 groups have also filled in the survey and the figures have remained remarkably constant. The survey also provided a real snapshot of the sector with organisations representing every sub-group of the community sector. We also had a great spread of groups ranging from tiny one-person operations to national peak organisations covering tens of thousands of members and groups representing every part of Australia, particularly regional Australia where the problems have been more pronounced.

The results certainly left us questioning the demands of the insurance industry. They have pushed for massive changes, from capping payments to wiping out so-called frivolous claims yet with no correlating evidence of how these will impact on community groups and – importantly – how they will lead to lower premiums or a situation where all those groups refused insurance will now be able to secure coverage.

Here are the details of the survey. We also look at the results of the summit and the next step for community groups and insurance.

INSURANCE RISES UNJUSTIFIED – ARE COMMUNITY GROUPS BEING RIPPED OFF?

THERE was no evidence to justify community groups being slugged with massive public liability insurance rises, the first nationwide survey of non-profit groups' insurance problems has found.

Preliminary results of the survey of 700 organisations by ourcommunity.com.au, a national resource for community

groups found a massive disparity in the amount of money paid in insurance and the minimal amount paid out in claims.

An overwhelming 96 per cent of the groups who took part in the survey had not had a claim on their public liability insurance in the past five years. Of those groups who did have a claim on their insurance, the total money paid out by insurers represented just 3.5 per cent of the total premiums paid over one year.

The survey found the average claim was for \$8,875 with only two groups reporting they had claims for more than \$50,000.

Community groups from across Australia took part in the survey which will remain open at www.ourcommunity.com.au till the end of the month.

The CEO of ourcommunity.com.au, Dr Rhonda Galbally, AO, said that based on the survey's preliminary results, it seemed virtually impossible for the Insurance industry to justify the continuing sky-rocketing premiums for community groups.

"All we have heard about from the insurance industry is about how community groups are high risk and how more people are making claims against community groups but the response to the survey just doesn't bear that out," Dr Galbally said.

"The industry has never provided a breakdown of the claims against community groups and you now have to ask whether the community sector – the sector that provides the social fabric of our nation – is paying for the sins of others."

"Insurers keep putting up the prices, they keep talking about needing caps on claims but the survey would suggest there's no need for the inflated premiums and no need for legislation to cap claims."

Dr Galbally said there was an urgent need to extend to others states the pooled community insurance scheme developed by the Municipal Association of Victoria in conjunction with the Victorian State Government, ourcommunity.com.au, and leading insurance broker Jardine Lloyd Thompson (JLT).

Dr Galbally also called on the Federal Government to introduce an independent Insurance Ombudsman who can investigate cases where groups have struck problems for little or no reason.

Other preliminary findings were:

- 85% of community groups throughout Australia have experienced an increase in the cost of public liability insurance over the last year.
- 13% say of the groups say that the increase is one that they cannot afford.
- 45% of groups surveyed had a turnover of less than \$10,000, indicating any significant increases would impact heavily on these groups. The median premium paid by community groups was \$798.
- 82 per cent of non-profit groups had been in operation for more than five years with 70 per cent in existence for more than 10 years.
- 70 per cent of the groups covered had public liability insurance of between \$5m and \$20m.
- 17.5 per cent of groups did not have insurance coverage at the time of filling in the survey.
- 62 per cent of the groups had between one and 20 volunteer workers.

Dr Galbally said it was increasingly frustrating for groups who either have to pay heavily inflated prices or can't get insurance despite having a low-claim or no-claims history."

Dr Galbally said if the figure of 13 per cent of groups who could not afford to pay the rises was mirrored across the entire 700,000-strong sector then it could mean up to 91,000 groups would either operate without insurance or disappear completely.

The pooled insurance scheme which had come about through a Victorian Government initiative was also being considered by other states as was the need for an ongoing education campaign to help educate all community groups on managing risk through proposed education and training programs.

Dr Galbally said community groups were still filling in the online survey and could now register their interest in a pooled insurance scheme at www.ourcommunity.com.au.

Ourcommunity.com.au has developed the "Community Insurance Centre" where news, Help Sheets, Training and Insurance Policies for community groups will eventually be able to secured – our insurance role is help Community groups manage risk and secure insurance.

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3. The Federal insurance summit - What's it mean for community groups?

And that is the \$64 question out of the Federal Government's summit. What does it all mean for community groups?

The outcome of the summit, convened by Federal Assistant Treasurer Helen Coonan and the resulting joint communiqué from the Federal and State and Territory Governments was undoubtedly a great victory for the powerful lobbying of the Insurance Council of Australia.

And while there were some major steps taken by the Ministers, including a commitment to pooled insurance schemes that can offer some quick relief for groups and agreement to institute greater risk management education for groups, there are a number of other measures that we believe would result in great gains for insurers without any guarantee that those gains will be shared with community groups.

We applaud the Ministers for acknowledging that any solution has to take into account not just lower premiums but also the availability itself of insurance cover.

We have loaded a full version of the summit communiqué on the ourcommunity.com.au site and it can be found at www.ourcommunity.com.au/article/view_news.do?articleid=193

In summary, the Ministers agreed to a number of measures, including to:

- Change legislation to enable and encourage structured payments for personal injury settlements.
- Examine ways to protect volunteers, community and sporting organisations from public liability actions and also look at capping of personal injury payouts.
- Banning legal advertising by firms chasing public liability cases.
- Changing the Trade Practices Act so that people who sign indemnity forms for high-risk activities would actually legally and confidently assume personal responsibility for those activities.
- Encourage group insurance buying where appropriate.
- Look at effective risk management advice and education strategies and how they can be best rolled out for community groups.
- Ask (not force) the insurance industry to collect more detailed data on claims experience.
- Encourage the insurance industry to be more innovative and responsive in product development and communication with consumers.

Ourcommunity commends the ministers on their commitment to pooled schemes as a measure that could be set up quickly under the present local government schemes in each state. We also believe the structured payments changes would be an improvement but we have major concerns with some of the other suggestions.

Our major concern is that even if the Governments did go ahead and cap payouts, make it harder for people to claim, ban lawyers advertising for personal injury business, ban those drunk, drugged or acting illegally from suing for damages and look at excluding community groups from claims, the insurance industry still couldn't guarantee that all these measures would actually have the desired effect of providing community groups with lower premiums.

If the insurance industry can not provide any evidence or guarantee that the benefits of diminishing individual rights would flow on, then the purpose for the legislation would not be achieved and we would question the point of doing it.

We also believe that insurers should practise some social responsibility and stop their continuing trend towards "cherry-picking" or offering insurance only to those groups that they are convinced will never need it. It is increasingly frustrating for groups that have paid premiums for many years without a claim to be suddenly deemed "untouchable" or too risky to insure.

The Ministers have agreed to meet again in May and we have undertaken to provide the full details of the survey to the Heads of Treasuries Group that will undertake much of the research into the proposed measures.

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4. Insurance - what is the next step?

As mentioned, one of the measures out of the summit was a commitment to pooled insurance schemes for community groups.

A week before the summit the Victorian Finance Minister John Lenders announced that a pooled Community Insurance scheme run through the Municipal Association of Victoria by insurer Jardine Lloyd Thompson would be up and running by July 1. Our Community has been working with these groups and has been working to help get this scheme up and running as quickly as possible. The scheme, which would also cover Tasmanian groups, would provide a lifeline to many of the groups who have been unable to secure insurance or are faced with skyrocketing premiums.

All other State and Territory governments and the various local government associations around Australia have been briefed on the scheme through the Heads of Treasuries Groups and are looking at the option of working with Jardine and extending the scheme into their own state or setting up a similar separate pooled arrangement.

In Queensland more than 3500 community organisations have already expressed interest in being part of a pooled scheme after Queensland Premier, Peter Beattie, announced that state was moving towards a pooled community group insurance scheme.

There is still a lot of work to do in all states and while the legislative changes talked about at the summit are about long-term changes, the pooled scheme has the ability to provide a lifeline to groups in months – not years. It has certainly been helped by the results gained from our survey which has provided the only nationwide snapshot of the true risk factor of community groups.

Our Community has also undertaken to now collect registrations of interest from community groups interested in taking part in a pooled insurance scheme. All details will be provided to the Treasury taskforce in each state and territory. If you would like to register your group for the pooled insurance scheme simply click on www.ourcommunity.com.au/insurance/insurance_main.jsp and leave your details.

We have established the Community Insurance Centre on our site as a key platform in Helping Community Groups Manage Risk and Secure Insurance. In the next couple of months we will be working with the MAV, under the leadership role of the Victorian Government's Community Support fund, in developing a series of Help Sheets and Training packages and seminars for all groups to access free of charge.

It will be a one-stop-shop of information and will significantly contribute to one of the key areas of managing risk and in turn helping to lower premiums.

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5. Australia lacking social entrepreneurs - new report.

More social entrepreneurs and social enterprises were desperately needed to help develop sustainable solutions to overcome social problems in Australia, a new [Mission Australia](#) study has found.

The study, launched by East Timor's Nobel Prize winner and Senior Minister and Minister for Foreign Affairs and Cooperation, Dr José Ramos Horta, calls for a dramatic new approach to bridging growing divides in Australian society.

The report, **'there's something different about this place'**, concludes that business and community organisations must work better together to encourage social entrepreneurs and social enterprises - businesses which provide returns to investors while, at the same time, developing self sustaining solutions to long standing social problems.

Mission Australia Chief Executive, Patrick McClure, said the dramatic changes of the past two decades have left many Australian communities without the traditional social networks which connect people.

"We need to establish a deliberate focus on community capacity building and encouraging social entrepreneurship so communities, families and individuals are provided with the opportunities to become economically and socially engaged," Mr McClure said.

The report was based on findings from a survey of a cross section of Mission Australia's 300 community and employment programs around the country and Mr McClure said he hoped it would encourage debate.

"Many communities in Australia lack the social networks which connect people. There is also a growing divide between the job rich and the job poor - this divide is exacerbated by the fact that increasingly, the job rich live in separate communities from those who are job poor. This makes it even more difficult to improve the lives and living

conditions of people in disadvantaged communities.

The report found that community groups or non-profit organisations were most often the initiators of partnerships with business, and that when looking for partners, the most important elements were a willingness to try something new, enthusiasm and professionalism. However the need for trust was listed as the most important factor.

Respondents to the Mission Australia survey noted that often large organisations didn't make good social partners at the community level and that big business preferred to support bigger agencies or higher profile causes and projects than those at local level and said one reason might be that they were more interested in the PR or marketing opportunities.

The report also found that there wasn't an even playing field in community partnerships and that groups in disadvantaged areas with few resources, faced particular challenges in creating strong partnerships because of the state of their local economy.

It also found that respondents believed that the primary reason for partnerships failing was where the organisations involved were not part of the local community or when the partnerships were externally imposed. Many surveyed said that successful community capacity building projects and partnerships involved all people equally and work as part of the community rather than acting on behalf of the community. "Effective community development must be driven by the community, be done by the community and must involve members of the community," the report said.

A PDF file of the Mission Australia report can be downloaded from the Mission Australia website at www.mission.com.au/index2.asp.

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6. Getting your budget message across to the political decision-makers

Is your group looking for financial support from the State or Federal Government? Or wanting more money to be ploughed into a particular area of social policy or need? If so and you haven't put a budget submission into the relevant department and minister and lobbied your local parliamentarians, then you will need to get moving.

The Federal Treasurer, Peter Costello, will bring down the Federal budget on Tuesday, May 14, and the reality is that most of the in-principle funding decisions will be made long before then. In fact most departments or Ministers will have already prepared several different versions of their wishlist or priority areas that they want funding for in the year/s to come.

So if your community group is looking for Federal support or wanting to influence the spending or policy direction in a particular area, then now is the time to start being heard. It is not just a case of agitating for new funding or continued funding for your group. It is a chance to have your voice heard on social policy at a time when Governments are making firm financial commitments.

Many groups will have already been doing this on a continuous basis. It is a good idea to keep in regular contact with local parliamentarians, councillors and Ministers/shadow ministers covering your area of operation. But there is definitely a time in the lead-up to budgets being framed when each local member or Minister will be looking for ideas or priorities in their own patch.

And given that they will have representations on behalf of every business lobby group about the extra dollars that should be taken out of areas such as community initiatives to put into business programs, it will help to redress the balance.

One thing is certain. No matter how brilliant your idea or proposal or how beneficial your project – whether it is improved lighting at the local oval, better facilities at a local park or legislative changes to deal with important social issues - it is unlikely to win support unless people know about it.

It is important that politicians know exactly what community groups need. We have included a few tips to help groups to lobby or advocate for their particular projects or groups.

- Spell out your proposal, plan or project in a briefing paper or fact sheet outlining what you want, why it is so important and the background behind it. Try to keep it as brief as possible.
- Appoint a main spokesperson or advocate/s to do the lobbying or media work to ensure that your public message remains consistent.
- Brief all your major stakeholders - members, board members, supporters, clients, players, sponsors, businesspeople - so they know what you are doing and can bring wider support to your cause.
- Identify the politicians or party officials and bureaucrats you need to influence to bring about the change and make sure – through personal contact, letters, emails, phone calls – that they are aware of your issue.

- Organise with your own supporters, particularly those with influence or some personal or professional connection to the politicians or decision makers, to send letters, emails, or make phone calls. The best campaigns are those where you can demonstrate widespread support.
- Make sure your local media is kept right up-to-date with all developments because your local pollies will keep an eye on the local media.
- Practice getting your message across. You may only have two minutes so practice stating your case as quickly and powerfully as possible.
- Work out how your preferred result will also help others within the community and how that will in turn impact on the politician.
- Keep communicating all year-round with local councils, officials, politicians and decision-makers so they come to know and respect your group and its work.

Good luck!

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7. Avoiding the temptation to spam.

Spamming – or the practice of sending unsolicited, unwanted emails - is becoming a greater problem for everyone who has an email account.

The number of times you log on to your email account to find unsolicited emails from businesses or groups that have procured your address from another source is amazing and it continues to grow.

But an interesting article from Michael Gilbert, one of the world's foremost promoters of technology and its application to non-profit groups advises caution from community groups who obtain lists and spam unknown people.

He argues in the article that email is a great tool but should be used for relationship building in the same way as any other fundraising method rather than to spam lists of potential unknown supporters – despite finding that a very large number of non-profit organisations would take to spamming if they had the opportunity.

“The prevalence of buying lists for direct mail has created an environment where many non-profit organisations can't appreciate the true opportunity provided by the Internet for building trusted relationships on a larger scale,” Gilbert says.

He argues it is far better to take what he calls the “chaperoning” path where a non-profit group asks another organisation or business to send out an email to their list on your behalf. The other practice he urges is for groups to use email to expand their base by starting with the people you know are supporters, building a relationship with them and then working in ever widening circles of friends.

Gilbert argues that if non-profit spam reaches the heights of business spam it will lead to a reduction in people acting on the emails to support, volunteer or donate.

You can read Michael Gilbert's feature article by clicking on [http://news.gilbert.org/features/featureReader\\$4332](http://news.gilbert.org/features/featureReader$4332) or visit www.gilbert.org for other thought-provoking articles on technology and the non-profit world.

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8. Want to be a Social Entrepreneur – here's the handbook.

We mentioned earlier about the Mission Australia report calling for more social enterprises and entrepreneurs in Australia.

Well if you have a good idea here is your chance to do something about it with a little help from a new resource prepared for the Social Entrepreneurs Network.

The book, Social Enterprise in Australia – an introductory handbook, has been published by Adelaide Central Mission and is divided into three parts. Part one answers some frequently asked questions about social enterprises, part two looks at some of the different kinds of social businesses and the third section provides a very useful step-by-step guide to setting one up.

It covers everything from establishing a business plan to researching your area of operation to marketing, project concept and development, company structure, costing etc etc.

The handbook has been written by Chris Talbot and Peter Tregilgas from the Adelaide Central Mission with significant input from pioneering social entrepreneur, the Rev Peter Thomson.

To download a pdf version of the handbook, Social Enterprise in Australia – an Introductory Handbook, visit <http://sen.org.au/news/news/handbook.html>.

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9. Community briefs

1. ABS stats out soon.

While on the subject of business giving, the Australian Bureau of Statistics is putting the finishing touches on its survey of Business Generosity which is due out before the end of the financial year.

The survey – the first of its kinds by the ABS – asks businesses about the level of support for community groups in terms of both straight donations, sponsorships, community-business partnerships and in-kind gifts.

More than 9000 businesses of all sizes were questioned for the study – which is a large sample for any study - and while the figures are still under wraps, it's understood the ABS results paint a reasonably positive picture of business/community involvement.

We will report the results of the ABS Business Generosity study in a later edition of Our Community Matters.

2. Congrats to our members who picked up FIA Awards.

Congratulations to a number of ourcommunity.com.au members who were recognised in the 2001 Fundraising Institute of Australia excellence awards announced last month at the FIA's national conference.

Special congratulations to Kids Under Cover and Petrina Dorrington who went "back-to-back" in the special events section under \$500,000.

Here is the list of the FIA award winners.

Capital Gifts

Fundraising revenue more than \$500,000

Research Centre Appeal Clifford Craig Medical Research Trust

Capital Gifts

Fundraising revenue less than \$500,000

Hospice 2000

Illawarra Area Health Service Palliative Care

Major Gifts

Fundraising revenue more than \$500,000

Royal Adelaide Hospital Development Appeal

Royal Adelaide Hospital Research Trust

Budget Acquisition

Fundraising revenue more than \$500,000

Bloom of Hope Daffodil Day

The Cancer Council New South Wales

Budget Renewal

Fundraising revenue more than \$500,000

Colour Someone's Life This Christmas

The Salvation Army (Southern Division)

Special Events

Fundraising revenue more than \$500,000

Kids Help Line Radiothon

Kids Help Line Australia

Special Events

Fundraising revenue less than \$500,000

Kids Under Cover 6th Annual Umbrella Ball

Saturday Night Spectacular Live @ the Palladium Proudly Sponsored by Nissan

Kids Under Cover Inc

Other Fundraising

Fundraising revenue less than \$500,000

KPV 2001 Caring for Kids Raffle

Kindergarten Parents Victoria Inc

Most Outstanding Fundraising Project Award

Research Centre Appeal

Clifford Craig Medical Research Trust

3. Upcoming conferences.

Here are some community conferences coming up in the next couple of months.

- **Women and political action**

Organisers are calling for papers for the **Trust the Women: The Next Hundred Years** conference. The conference is to celebrate 100 years of women having the vote, 40 years of indigenous people having the vote and to promote women's continuing involvement in political reform and Constitutional change. The conference will be run in Canberra from June 11-14 and will touch on a number of themes including

- what women have achieved through political action and what is at risk?;
- Women's involvement in political reform and change (with a Constitutional element!)
- Time for Action.

The aims are to increase women's knowledge, skills and confidence in their individual and collective ability to influence public policy particularly related to the use and influence of the constitution.

Anyone wanting to contribute papers on topics such as constitutional reform & development, the power & importance of the women's vote, women's advocacy- individually & collectively, successful women's & women's organisation's campaigns, - young women as active citizens, extending women's access to policy & political processes, should contact Christina.Ryan@wcc2002.asn.au or visit the conference website at www.wcc2002.asn.au.

- **NETworking in the non-profit sector.**

Another conference of interest to community groups is the **5th Electronic Networks - Building Community** conference to be held at Monash University from July 3-5.

The conference, organised by The Conference is being organised by the **Centre for Community Networking Research (CCNR)**, is aimed at anyone who is interested in enriching communities through accessible electronic networking.

There will be around 70 presentations by Australian and international speakers, pre-conference workshops, panel sessions, and a number of keynote addresses. It will provide an overview of electronic networking in the community and non-profit sectors and details experiences of how dozens of groups have used the Internet and technology to enhance their local communities.

For more information on the conference visit www.ccnr.net/2002/ or phone for registration and inquires: Mediawise, (03) 9818 6339 (John Myers), Fax (03) 9818 8575 or write to 40 Morang Road Hawthorn, Victoria, 3122 Australia.

4. More groups list for online donations.

We would also like to welcome many of our groups who have recently listed appeals with ourcommunity.com.au. They range from the Benevolent Society's latest campaign against domestic violence and the Baptist Inner City Mission's diversion program for young girls at risk to the Castlemaine Community House appeal for its mens' program and community radio station 3MBS FM's appeal to upgrade equipment.

Click below to see what these groups are doing or visit [The National Giving Centre](#) to see what other groups are seeking donations for.

We have listed some of our groups who have recently made use of the ourcommunity.com.au online donations facility.

- [**The Benevolent Society 2002 Domestic Violence Appeal: It can affect people you know**](#)
- [**Australian Sudden Arrhythmia Syndromes \(SADS\) Foundation**](#)
- [**Neighbourhood Watch**](#)
- [**National Heart Foundation of Australia \(Queensland division\) annual appeal.**](#)
- [**ME - Chronic Fatigue Syndrome Society of Vic Inc. 2002 Online Appeal**](#)
- [**3MBS FM appeal.**](#)
- [**Castlemaine Community House – Men's Shed appeal.**](#)
- [**Baptist Inner City Ministries GIRL diversion project.**](#)
- [**Citizens Against Road Slaughter \(CARS\) appeal.**](#)

We look forward to working with these new groups and also the groups that have already set up using our free online facility to really step up the marketing of the facility.

Kate Caldecott is working with the groups to help with ideas on marketing and providing ideas and tips on how the online donations service can work best for your group. For any inquires or advice on utilising ourcommunity's online donations service, please contact Kate on (03) 9320 6802 or by email at [**katec@ourcommunity.com.au**](mailto:katec@ourcommunity.com.au).

5. And don't forget.

If you have a good idea, great fundraising initiative, super volunteer management program, a new way to use technology or a terrific example of how you have helped build your local community, tell us about it.

We are always on the lookout for groups with good ideas to feature in our weekly radio broadcasts and in Raising Funds. So Get to it. Send details and contact numbers to Brian Walsh at [**brianw@ourcommunity.com.au**](mailto:brianw@ourcommunity.com.au).

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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**](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**](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**](http://www.ourcommunity.com.au/newsletter/4/sample.pdf). To subscribe visit [**http://www.ourcommunity.com.au/funding/fundraising_main.jsp**](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**](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**](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**](mailto: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**](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 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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