

Focus.

Supporting
business success in
South Australia

October 2015



The business of community support

Celebrating
philanthropy
at work



Welcome.

I'm delighted to share the latest edition of BankSA's *Focus* magazine with you.

This edition celebrates philanthropy at work in South Australia and we speak with hardworking businesses that are making a difference in the community, relying on their own fundraising ingenuity or the corporate support and philanthropy of others.

At BankSA, we continually remind ourselves that we are a local, state-based bank. Therefore, what matters to South Australians and what's happening in this state, is important to us.

We can't succeed if South Australia doesn't succeed, so our interest in growing the economic and social prosperity of this state is not just the right thing to do – it's also good business. It's the reason BankSA, through our staff charitable fund, the BankSA Foundation, donates around \$400,000 a year to South Australian charities and not-for-profits. We recognise that it's not only incumbent on governments to move this state forward, but that we all have a part to play.

Philanthropy is not new to BankSA. Through the BankSA Foundation, we have been supporting charities in South Australia and Northern Territory for more than 70 years. The Foundation began during World War II when bank staff made up care packages to send to serving troops. Since then it has contributed more than \$8 million to more than 180 groups that help those in need and make a real difference to local communities.

Today, the fund is still supported by staff who donate a small percentage of their pay, which is then matched dollar-for-dollar by the bank to worthy causes across the state. And true to its early heritage, the Foundation continues to support the small players; the charities and not-for-profits that don't attract the same level of attention, or carry the prestige of large and well established charities. We do this by funding specific projects or initiatives that otherwise wouldn't get off the ground.

On the face of it, South Australia does have the best of so many worlds; a wealth of natural resources and economic potential, skilled talent, an amazing lifestyle and pristine environment. Yet there are still families and individuals in our community who are struggling and face daily challenges.

When we talk about philanthropy and corporate giving, we are not talking necessarily about giving away millions of dollars. Even modest amounts make a difference, as does in-kind support.

People working together can and do make a difference. I'm proud to say that over the past couple of years I've taken part in the Vinnies CEO Sleepout which provides sustainable income streams for people doing it tough, including those with mental health issues, living with domestic violence and experiencing long term unemployment.

Economic prosperity is uncertain at the moment and fundraising is difficult for many organisations, but we should be doing what we can to give back and help where we can. The six business customers we've profiled in this magazine show how a little bit of giving can go a long way.

I hope you will enjoy and be inspired by these stories.

Nick Reade – Chief Executive, BankSA

In this issue.

The business of community support.

Page 1.



Support for new cancer centre.

Page 4.



Helping keep our community safe.

Page 6.



Spreading the warmth.

Page 8.



Connecting for youth.

Page 10.



Supporting special needs.

Page 12.



A new way of thinking.

Page 14.

The business of community support.

Growing up in South Australia, Julia Steele Scott was fascinated by the city's graceful and historic buildings. The University of Adelaide's Elder and Bonython halls on North Terrace were among her favourites.

But it wasn't until years later – after becoming the South Australian Manager of Philanthropy Australia – that she understood that these buildings exist today purely due to an individual's generosity and foresight.

"These examples demonstrate that as a state we have a strong heritage in philanthropy," Ms Steele Scott said.

"It goes back to our early days and it's one that we can build on.

"While I'm proud to say our state continues to have a healthy and enthusiastic philanthropic sector, we lag behind most other states. We do however have a fantastic volunteer culture and terrific response rate for donations in times of disasters."

This lag is also mirrored on the global stage where Australia gives slightly less than Britain and Canada and significantly less than the strong philanthropic sector in the United States.

The United States tops the giving charts with philanthropic contributions comprising just over 1% of GDP, while Australia comes in at 0.3%.

In a survey of high net worth individuals, quoted by Impact 100 SA Ambassador and South Australian Economic Development Board chairman Raymond Spencer, 41% of

US people surveyed stated that philanthropy was one of their top three spending priorities, while Australia came in at the bottom, at 5%.

Two decades ago, South Australians led the nation in making donations to charity and other not-for-profit organisations.

The state has since slipped to mid-rank nationally and there have been increasing calls from individuals and the not-for-profit sector to revive our culture of philanthropy and bring it up to a higher level of consideration, as seen in other parts of the world.

In the US, philanthropy is big business and it was there, in 2010, where the Giving Pledge was established. Created by Warren Buffett and Bill Gates, this campaign specifically focuses on billionaires and encourages the world's wealthiest to make a commitment to give generously to philanthropic causes.

Two years ago, Australian mining magnate Andrew Forrest and his wife Nicola became the first Australians to sign the pledge. They donated \$65 million in research funds to the University of Western Australia.

But not every individual, corporation or SME has the resources of a Forrest, a Fairfax or a Rockefeller, and as governments cut back spending in many areas, the funding burden increasingly falls to the rest of society to help bridge shortfalls.

And in any economic downturn, the demand for philanthropic support increases at the same time as the supply of philanthropic capital declines. In this climate, the not-



"Businesses are being increasingly innovative in how they support the community, so it's not just about giving money. We also need our leaders to inspire us to deepen our corporate social responsibilities."

Geoff Day
Impact 100 SA Chairman

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Impact 100 SA chairman Geoff Day and Philanthropy Australia SA & WA State Manager Julia Steele Scott.

for-profit sector has to maintain and often expand its impact in the face of a shrinking pot of money.

While Australia and the world may not be facing the same level of economic hardship as experienced in the days of the global financial crisis, we are facing economic obstacles. South Australia has certainly been feeling this with the expected resources bonanza being put on hold and a significantly shrinking manufacturing sector.

In this environment, philanthropists and not-for-profits need to focus on high impact philanthropy, or some would suggest taking a triage approach and establishing a hierarchy of need.

Ms Steele Scott said Philanthropy Australia was keen to inspire the corporate and wider community "to give and, preferably, to give regularly".

"Our donations are so much more effective if we can all contribute on a more regular basis," she said. "Today, thankfully there are so many ways we can all make a positive difference – big and small – for example, collective giving including workplace giving."

It's a win/win for businesses when they get involved in structured giving, she said. Staff are more engaged, which can lead to greater workplace satisfaction and higher productivity, and stakeholders and customers can understand the authentic values of your business, creating greater customer and brand loyalty.

Impact 100 SA chairman Geoff Day also said the pooling of smaller donations is an emerging trend. In 2013 he was instrumental, along with Kerry de Lorme, General Manager of the James and Diana Ramsay Foundation, in taking the Impact 100 WA model and bringing it to South Australia.

Impact 100 SA brings together at least 100 members who each donate \$1,000 annually. Contributions are pooled to make large impact grants to South Australian-based projects.

"Impact 100 SA is one way of helping the business community identify and engage in worthwhile charitable causes," Mr Day said.

"Businesses are being increasingly innovative in how they support the community, so it's not just about giving money. We also need

our leaders to inspire us to deepen our corporate social responsibilities."

Mr Spencer echoed this at a recent philanthropic event at the SA Health and Medical Research Institute, which itself relies on corporate and individual support to help fund its research programs.

He said not-for-profit organisations need the full support of all who benefit from the lifestyle and opportunities on offer in South Australia, and the state must evolve a culture of giving, similar to that of the United States.

"In Australia, the average individual donation per household is about \$425, while in the United States it is nearly \$1,000 per household," Mr Spencer said.

One thing that is common in the two countries, he said, is that the average worker gives away a larger proportion of their cash than the wealthy and super wealthy.

"While Australians are not as generous as Americans, we do give a similar amount to other developed countries, with the lion's share going to religious causes and humanitarian services responding to crises such as bushfires," Mr Spencer said.



"Our donations are so much more effective if we can all contribute on a more regular basis. Today, thankfully there are so many ways we can all make a positive difference – big and small – for example, collective giving including workplace giving."

Julia Steele Scott
SA & WA State Manager,
Philanthropy Australia

"In the US, since the 1800s there has been a high level social value given to philanthropy. Andrew Carnegie said, 'the man who dies rich, dies disgraced'. Philanthropists in the US have been inspired by his suggestions of giving away excess wealth during their lifetime, rather than leaving it to the kids or the government."

He does not believe that we have to wait for the so-called 'ultra-wealthy' to set the example and change the philanthropic culture in this state.

"I can see the culture of philanthropy changing in South Australia," he said.

"Changing from reacting to natural disasters, which of course we still need to do, but also investing proactively in organisations that are making a critical contribution to our South Australian society."

This cultural shift would help secure for future generations the important and often life-changing work of our not-for-profit sector, its staff and volunteers.

Grassroots philanthropy

A channel that is extremely under-utilised is workplace giving, an area where there is huge potential to deliver and drive greater societal impact.

But there are other options too, including cash donations and the provision of free or discounted goods. Here are five easy ways to get started:

1. **Connect with charities that need your goods:** Good360 Australia is an initiative which efficiently connects businesses that have goods with charities that need them, providing ongoing positive impact on the environment and communities.
2. **Provide services on a pro-bono basis to assist organisations to deliver support to the community.** For example, the Origin Foundation is involved with more than 30 charity partners and provides a free consultancy service to partners through employee volunteering.
3. **Provide access to your preferred suppliers and the discounts you've negotiated with them.**
4. **Start an annual giving circle with your employees.** Everyone can donate, staff can nominate charities to short list and all staff who participate vote to choose the given charity.
5. **Match employee donations to eligible charities.**

Examples of support include health and safety assistance, social media guidance and advocacy advice. The Origin Foundation also encourages its charity partners to share their own expertise in return, such as The Smith Family coaching Origin employees, who are parents of pre-school children on how to integrate literacy and numeracy principles into everyday activities in preparation for school.



Support for new cancer centre.

The staff and volunteers at Cancer Council SA support thousands of patients and their families through some of the hardest and most traumatic times of their lives.

Its remit is to minimise the threat of cancer to South Australians, through successful prevention and best treatment and support. It also undertakes and funds cancer research and works to prevent and control cancer.

None of this vital work, says Cancer Council SA Chief Executive Lincoln Size, would be possible without the community fundraising and philanthropy on which it heavily relies to operate.

"We have our prevention programs Quitline and SunSmart and we want to look at other lifestyle programs including diet, obesity and alcohol," Mr Size said. "There is always more we would like to do.

"We have the information and support line, 13 11 20, for patients, carers and anyone affected by cancer, where we work to reduce the stress, physical, welfare and financial burdens on individuals and families. We have a home support program and, importantly, we have our support accommodation for people out of Adelaide, who need to be in the city for appointments and treatment."

Latest statistics available show that in 2011 there were 9398 new cases of cancer diagnosed in South Australia. This equates to 25 people being told each day that they have cancer.

The demand for Cancer Council SA accommodation and support services is growing, and in response the organisation has developed plans for a \$60 million cancer treatment and accommodation centre at Bowden. Philanthropic support will be critical to realising the development plans.

The new centre would provide 180 rooms and also house prevention and support services, including the cancer information and support line and Quitline.

Cancer Council SA is seeking \$20 million from the Federal Government and a petition in support of the funding call has been started. The remainder will be raised through philanthropic and community fundraising, as well as the eventual sale of existing accommodation assets, which will continue to operate while the new centre is developed.

"The demand and need is certainly there," Mr Size said. "Our projections show that with the increase in incidence of cancer and the demand for cancer treatment, our current capacity will be outstripped by about 2020. Our existing accommodation at Flinders and Greenhill lodges is ageing and costly to maintain.

"There are currently about 120 city beds available for regional cancer patients needing treatment in Adelaide and last year we provided about 33,000 nights of accommodation for patients. South Australia certainly needs a centre that provides

accommodation, prevention and support services on one site."

Mr Size said the Bowden location was located close to the new Royal Adelaide Hospital and public transport routes, including tram and train lines, giving easy access to the CBD's shopping and entertainment facilities.

"People don't want to come to Adelaide for their treatment and then be stuck in their rooms. It's good to be able to get out and stay in a positive environment," he said.

Mr Size said Cancer Council SA was grateful for the level of community support it received through community donations and philanthropic support.

"We know we can't all look to governments to meet needs; we do need the continued generous support of South Australians," he said.

Support for the new cancer centre can be provided by completing an online petition via www.cancersa.org.au or by calling 08 8291 4116.

A strong and thriving sector.

There are approximately 600,000 not-for-profit organisations in Australia.

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Lincoln Size
Cancer Council SA Chief Executive





Helping keep our community safe.

Murders have been solved, arsonists arrested, fugitives caught and drug labs closed – when it comes to results from calls to Crime Stoppers the list is endless.

In South Australia last year nearly 900 people were arrested, \$2.5 million of property recovered and over \$5 million of drugs seized as a direct result of information provided by the community.

Crime Stoppers enjoys a high-profile in South Australia, but what isn't as widely known is that it is a not-for-profit organisation managed by a board of volunteers with a range of professional skills and experience.

Crime Stoppers South Australia Chair, Sharon Hanlon, said the program was first developed in New Mexico in 1976 - when police asked for help to solve a murder, leading to a quick arrest thanks to public information.

"Crime Stoppers South Australia started in 1996, in partnership with SA Police, to encourage people to help solve crimes and since then we have gone from strength to strength," Ms Hanlon said.

"We receive about 1800 calls every month that result in 25 crimes solved every week, and an average of one apprehension made for every seven actions issued, which means Crime Stoppers South Australia delivers some of the nation's best crime-solving outcomes.

"People are also reporting information about criminals and their activities online through our secure website, and we have more than 200 online reports monthly and saw nearly 60,000 page visits last year.

"Our successes are achieved from a long-established partnership with SA Police, and we are fortunate to have Channel 9 as a major media partner.

"Crime Stoppers relies on sponsorship from organisations wanting to contribute to a safer South Australia, that assists us to self-fund reward payments and deliver campaigns."

Earlier this year Crime Stoppers SA partnered with SA Police and the National Motor Vehicle Theft Reduction Council to target thieves who steal vehicles for scrap or parts, and more recently it was involved in a national initiative to help capture 20 key fugitives.

Federal Government grant funding saw the launch of MyWheels in late 2014, a mobile app which is a virtual wallet where users can securely store registration, insurance and licence details, and photos of their vehicle – and have them readily available to report to police or an insurance company if their vehicle is stolen, seriously damaged or involved in an accident.

"It also allows users to 'rate' a parking location based on their experience, and use a tracking function to find their way back to where they last checked in with their vehicle – so no more wandering around carparks," she said.

"These types of initiatives and campaigns make a difference, and there are opportunities to partner with Crime Stoppers in a range of ways, either through a high-level partnership, or specifically tailored campaigns across metropolitan and regional SA."

Calls to the Crime Stoppers free-call telephone number 1800 333 000 can be made 24/7 where callers (who can remain anonymous) speak to specially trained staff about criminals and their illegal activities.

Information can also be provided online at www.sa.crimestoppers.com.au.

Volunteers are vital.

The majority of Australia's not-for-profits are small, non-employing organisations that rely on the voluntary contributions of members and others.



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Sharon Hanlon
Crime Stoppers SA Chair



Spreading the warmth.

Husband and wife team and business partners Craig and Deb Hosking have been running their business, Austral Tree Services, for two decades and in that time have honed their philanthropic flair.

"We've always been interested in the not-for-profit sector and have regularly made donations, but one day we looked at each other and said 'how can we help more?'," Mrs Hosking said.

"We have always prioritised philanthropy."

The pair realised that they could only do so much in terms of financial donations and began to investigate how they could generate more sustainable income to support the not-for-profit sector in South Australia.

"We looked at what we had at our disposal and realised that through our tree pruning and removal activities, we have access to a lot of by-product in the form of kindling, firewood and garden mulch – lots of it," she said.

"It made good sense to put it to good use.

"At the end of 2013 we purchased some plant and equipment to process it with profits raised from selling these by-products from our tree pruning and removal operations going into the foundation.

"By our second season we sold more than 500 tonnes, and with the support of Austral Tree Services, our sister company, we were able to deposit \$50,000 into the foundation."

So far the Hosking's Wood for Good Foundation has supported various not-for-profit organisations, including St Vincent de Paul, the Cure4CF and a Cambodian children's support centre.

The Hoskings are members of both Philanthropy Australia and Impact 100 SA. These organisations support the philanthropic endeavours of the corporate sector, as well as individuals who want to contribute to the wider community and support not-for-profit organisations.

The couple aims to grow the Wood for Good Foundation with a view to it becoming a major giver in Adelaide.

"That's the goal, but it will take a while and we know that and it may be something the next generation manages," Mrs Hosking said.

"We're a young foundation and we are still learning."

Mrs Hosking said starting a giving program does not have to be onerous.

"Look at your business and where there is wastage or by-product which could somehow be used to generate income," she said.

"It might take a bit of energy and time, but it can make a big difference in the community."

She said that South Australians were generous and it was up to the corporate sector to lead the way and present options that created a win-win.

Purchase your firewood from Wood for Good and spread the warmth – you can learn more at www.woodforgood.com.au.

The top five.

The top five employing not-for-profit sub-sectors are:

- **Social services (296,900);**
- **Education and research (276,300);**
- **Culture and recreation (128,900);**
- **Health (excluding hospitals 124,100); and**
- **Miscellaneous (88,100).**



WOOD FOR

Spread the

"Look at your business and where there is wastage or by-product which could somehow be used to generate income. It might take a bit of energy and time, but it can make a big difference in the community."

Deb Hosking
Wood for Good Chief Executive Officer



Connecting for youth.

Violet was just 14 when her mother decided to move interstate, leaving her daughter to fend for herself.

The teenager had nowhere to live and with few options, she couch surfed in the homes of friends and acquaintances. Her life spiralled downwards and Violet was on the point of living on the streets when she learned about Service to Youth Council's (SYC) Helping Young People Achieve (HYPA) program.

The HYPA affordable housing program provides a stepping stone towards independent living for young people aged 17–25 years.

"I eventually got into HYPA housing, which was such a relief," Violet said. "I finally got somewhere to clear my head and just settle somewhere for once."

Violet now has a job and is studying at university. She hopes to work with other young people who are experiencing similar issues to those she faced several years ago.

SYC CEO Paul Edgington said that in addition to housing, HYPA also provides "a wide range of support to young people to find and harness their talent for a positive future".

SYC's core focus is to positively impact the lives of people in need. Last year it helped more than 55,300 people in the areas of home, wellbeing, learning and working. Since its establishment in 1958, SYC has supported thousands of young people Australia-wide to access and maintain safe and appropriate accommodation, to reconnect with family,

school, employment and the community.

Mr Edgington said that in 2013/14, HYPA worked with 6500 young South Australians and he stressed the organisation relied on community backing and philanthropy to boost existing levels of government sector funding.

"SYC was originally set up to provide direct street support to homeless young people and since then our staff and volunteers have been able to make a big difference to many, many lives by providing crisis care and other critical help," he said.

"We know we need a range of funding options and recognise the importance of philanthropic assistance, such as we get from BankSA, that supports programs like HYPA housing and we look for where we can develop such positive partnerships.

"It's increasingly important for the not-for-profit sector to connect, collaborate and partner with like-minded organisations and individuals that allow us to increase our reach and impact."

BankSA has been a HYPA partner for the past 10 years. It sponsors the annual HYPA Gala Quiz Night and has supported a number of client wellbeing programs, including Geared2Drive. Thanks to staff giving via the BankSA Foundation, Geared2Drive helps young people gain their driver's licence.

Mr Edgington said that this high level, in-kind support was as important to the not-for-profit sector as financial support.

"Jake Bromwich, BankSA Head of SME banking, is a member of the SA Youth Homelessness Working Group, facilitated by SYC and provides useful insight and consideration from outside the sector, providing a fresh perspective and a new approach," he said.

"We are always looking to develop and deliver innovative client and management practices, which challenge the way we operate and deliver services to clients. We know that positively influencing government, business and the community will help us achieve better outcomes for the people we support every day."

In many cases, the not-for-profit sector provides positive, innovative solutions to support Australians in need.

"We do this best when we collaborate with the community and employers and this is one reason that philanthropic recognition and support is so important," Mr Edgington said.

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Economic contribution.

In 2012-14, the not-for-profit sector accounted for \$54.8 million (or 3.8%) of GDP (excluding the contribution of volunteers) – a contribution larger than the agricultural, forestry and fishing industries (2.4%) and the information, media and telecommunications sector (3%).

"It's increasingly important for the not-for-profit sector to connect, collaborate and partner with like-minded organisations and individuals that allow us to increase our reach and impact."

Paul Edgington

Service to Youth Council Chief Executive Officer





Supporting special needs.

Minda may be SA's largest non-government disability support organisation today, but that's a long way from the humble beginnings when it was first established in 1898. Ongoing community support has played a critical role in making it a true South Australian success story.

An Aboriginal word meaning place of shelter and protection, 'Minda' was the first facility in the state to provide residential support and education for people living with intellectual disability, originally in a small home at Fullarton supporting 30 residents.

In response to growing demand, Minda purchased 28 hectares at Brighton in 1909 and that remains the primary site for the organisation which assists more than 1700 South Australians living with intellectual disability for accommodation, employment, lifestyle, aged care, behaviour support and respite.

Faced with a rapidly changing sector, particularly as a result of challenging economic conditions and the National Disability Insurance Scheme, Minda Chief Executive Officer, Cathy Miller, said the organisation had placed greater focus on developing a social enterprise model.

"We continue to draw on traditional fundraising initiatives, but recognise the need for our commercial strategies to generate income to help the people we support, and that also creates employment

opportunities for them as well," Ms Miller said.

"We now employ more than 450 supported workers across our highly successful range of commercial enterprises, offering them a sense of routine and achievement within a managed team. In addition to learning new skills, they earn a wage and contribute to the community in an environment which has been designed to emphasise their ability rather than disability.

"Our employees manufacture specialist timber products at Trak Furniture, learn about professional commercial and personal laundering in our laundry services, perform packaging and sorting tasks, catering, cleaning, or refine their horticulture skills at our Craigburn nursery."

In 2014, Minda welcomed SA Group Enterprises into its commercial operations, and also acquired Horn Australia – providing the Trak Furniture team with an opportunity to assemble high quality timber cabinets for the well-known business.

One of Minda's current challenges is transforming plans for its self-funded \$200 million master plan development into reality, and creating a vibrant community hub that offers leading edge accommodation and services to South Australians living with intellectual disability.

"Central to the master plan's goal is ensuring purpose-built accommodation and a contemporary model of service delivery,

based on person-centred thinking, where the individual is placed at the very centre of decisions which impact their lives," she said.

"Realising our master plan vision is a massive task and every piece of community and corporate support continues to make a big difference.

"For example, staff from BankSA's Glenelg branch are long-term enthusiastic volunteers and supporters of our fundraising events, and the BankSA-Minda Home Loan Partnership has seen BankSA pay a commission of 0.20% of the total loan direct to Minda when customers mention Minda when they take out a new home loan or move an existing loan."

To find out more about Minda, visit www.mindainc.com.au.

Jobs in the sector.

In June 2013, the not-for-profit sector employed 1.2 million people – or 9.3% of the Australian workforce.



"We continue to draw on traditional fundraising initiatives, but recognise the need for our commercial strategies to generate income to help the people we support, and that also creates employment opportunities for them as well."

Cathy Miller
Minda Chief Executive Officer



A new way of thinking.

Disability support provider, Community Living Options, was established in Victor Harbor more than 30 years ago by a group of determined parents.

The group, searching for alternative and local care and respite options for their children, joined forces to create what was to become a ground-breaking community support model.

Community Living Options CEO Margaret Watson-England said the approach was pioneering at the time in the early 1980s when institution-based care was the norm.

"It was 1982 and these parents didn't want their children to have to leave the area or go into institutional care in Adelaide," Ms Watson-England said.

"At that time the philosophical move to deinstitutionalise care was only just starting and these parents pushed and worked to change things.

"They did a lot of work and liaised with Housing SA and the local council to build a house at Victor Harbor that accommodated three children. From that innovative beginning, Community Living Options has grown and has expanded across Adelaide into the south, north, Adelaide Hills and Kangaroo Island.

"About 12 years ago we began to branch out and support people with a variety of disabilities, mental health issues and offenders with disabilities who need support with rehabilitation and reintegration. Putting

it simply, we try to specialise with people who have high and complex needs."

Two decades ago, Community Living Options operated with an annual budget of \$500,000 and 12 staff. Today it has a \$14 million budget and employs 250 staff across the Fleurieu and Adelaide. Growth has been strong and steady at around 25% a year, highlighting the demand that exists for its services. It's a trend Community Living Options expects to continue.

However, the funding environment will be challenging. The service is currently funded by the State Government, including grant and individual brokerage funds.

"Our biggest emerging challenge as a sector is the transition to self-managed funding as part of the National Disability Insurance Scheme. In future every person will be individually funded by the Federal Government through this scheme, with the states gradually stepping out," she said.

"Due to the exciting but changing landscape, we will have to look at different strategies to generate more working capital."

It will take a change in thinking, and for Community Living Options, it will mean that social capital and philanthropy will become increasingly important.

Community Living Options hopes to build business models with community partners that will help sustain the organisation into the future.

"We want to work closely in and with each community we operate in. Already on the Fleurieu we are an entrenched and a well-supported part of that community, and as we continue to expand across Adelaide, we want to echo that," she said.

"We will also have to become more focused on community fundraising and corporate philanthropy. Our aim with each of our clients is to achieve as much independence as possible, through empowerment, education and general support. It's work we are passionate about."

And this is an aim that cannot be achieved without widespread community backing and involvement.


Community Living Options' message is clear – every level and degree of financial or in-kind support makes a difference to the long term aims for disability support organisations like Community Living Options and improving the lives of people with disabilities.

Learn more about Community Living Options at www.clo.org.au.

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Unpaid contribution.

In 2006/2007, 4.6 million volunteers worked with not-for-profit organisations – an equivalent wage value of \$15 billion.

A woman with long blonde hair, wearing a light blue button-down shirt under a dark blazer, is smiling and looking towards the right. She is holding a brochure in front of her. In the background, there is a large logo for 'Community Living Options' (CLO) featuring stylized human figures in blue and green. The text of the quote is overlaid on the right side of the image.

"We will also have to become more focused on community fundraising and corporate philanthropy. Our aim with each of our clients is to achieve as much independence as possible, through empowerment, education and general support."

Margaret Watson-England
Community Living Options
Chief Executive Officer





David Firth, General Manager – Corporate and Commercial (left) and Jake Bromwich, Head of Small and Medium Enterprise Banking

Your business is our business.

BankSA's new business bank leaders, David Firth, General Manager – Corporate and Commercial, and Jake Bromwich, Head of SME Banking, are making it their business to know yours.

Having grown the bank over the last six months to now offer customers access to over 200 bankers and specialists with expertise across a range of South Australian industries, products and services, BankSA can provide a portfolio of solutions for whatever stage your business is at.

From start-ups to long-established companies, from sole operators to large organisations employing hundreds of employees, BankSA will help you prosper and grow.

With South Australia's small business sector driving the state's economy, Jake Bromwich says BankSA has increased its SME specialists

to provide a quicker, personal service backed by state-of-the-art technology.

"BankSA is supporting our customers' business growth through innovations like our Business Connect video conferencing facilities, which we've recently rolled out in 45 sites across the state," said Mr Bromwich.

"This brand new technology allows a business operator to have a face-to-face conversation with one of our Adelaide business banking specialists from the comfort of their own community."

It's about people helping people for our Corporate and Commercial team which, headed by David Firth, who has over 18 years' experience in helping South Australian businesses thrive, includes specialist expertise in property, hospitality, professional services and agribusiness.

"We believe in putting our customers, people

and communities at the heart of everything we do to make banking more simple, smart and fun," Mr Firth said.

"While the state's business environment is not without its challenges, South Australian businesses do not have the option of sitting quietly on the sidelines. It's incumbent on all of us to be bold and take calculated risks.

"We're backing South Australian organisations by making your business our business – we're here to support you with local insights and advice so that you can feel confident in your decisions to invest and grow.

"It is a privilege to be invited into the lives of our customers as your trusted partner to help you fulfil your dreams, and it's a responsibility we don't take lightly."

Get the rewards you really want with uncapped points on eligible business purchases.



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banksa.com.au/business/credit-card

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