

EasyGrants Newsletter

From Australia's only comprehensive grants and fundraising hub
www.fundingcentre.com.au

Look Inside
for Grants!

✓ Grants ✓ Donations ✓ Memberships ✓ Events ✓ Earned Income ✓ Sponsorship ✓ Crowdfunding

Edition: JULY 2017



Recently revised edition
Includes new crowdfunding content!

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Funding Centre

Where not-for-profits go for money



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FRRR / ANZ Seeds of Renewal Program

Funding Providers ANZ Foundation for Rural and Regional Renewal (FRRR)	Eligible to ✔ Local Govt ✔ Not-for-Profit ✔ School	Funding Amount: \$0 to \$15,000 Total Pool: \$250,000
Location Aus		Rounds Closes 4 Aug 2017
Funding Type Grant G03219		Last Round Closed 26 Aug 2016
Primary Category Community Services & Development		

Purpose

ANZ Seeds of Renewal is a small grants program designed to help build vibrant and sustainable rural communities, to ensure the ongoing prosperity of regional Australia.

Overview

The program provides small grants of up to \$15,000, or technology equipment, to community organisations to help convert their ideas to build vibrant and sustainable rural communities into reality. ANZ's technology supplier, Lenovo, will again provide IT equipment.

The program is independently administered by the Foundation for Rural and Regional Renewal (FRRR), which manages several grant programs across rural, regional and remote Australia. FRRR works in partnership with philanthropy, government and business to strengthen these communities.

Now in its 15th year, the ANZ Seeds of Renewal program demonstrates ANZ's ongoing commitment to shape a world where people and communities thrive.

It is built on two key tenets:

- Vibrant communities are diverse and inclusive with strong social capital, where everyone can participate and build a better life.
- Sustainable communities innovate, expand and create opportunities that will deliver demonstrable medium-to-long-term economic benefit to the community, contributing to economic sustainability.

What can be funded / supported?

- Projects that focus on building local capacity and increasing community participation.
- Projects that benefit a large number of people from a diverse range of social groups.
- Projects that encourage inclusion and participation of under-represented and marginalised groups.
- Projects that will deliver ongoing and widespread economic benefits to the community and contribute to economic sustainability.

Limitations

Who can apply?

- Not-for-profit, community-based organisations with an ABN or Incorporation Certificate, including social enterprises (businesses that purposely trade to tackle social problems, improve communities or benefit the environment with profits reinvested back into the business or the community), who will deliver projects with a demonstrable medium to long term benefit to a regional Australian community of 15,000 people or less.
- Applications from Parents & Citizens committees are preferred over applications from schools.
- Applications from local community groups are favoured over applications from Local Government Authorities.
- Projects that demonstrate community support (either in-kind or from other funding sources) and have letters of support will be looked upon favourably – it is highly recommended that you include these with your application.
- Previous FRRR grant recipients who have not completed final report requirements are ineligible to apply.

What can't be funded?

- Projects that benefit only an individual or very small portion of the community (including scholarships) – the benefit to the broader community must be evident.
- Projects that are purely social, sporting or recreational activities – these are not aligned to the purpose and objectives of the program, and are not considered a charitable activity by the Australian Taxation Office.

- Applications to cover administration or operational costs or overheads (i.e. utilities, rent, insurance etc.) – these are ongoing costs encountered by the applicant.

Applications / Guidelines

Application methods: Mail, Email

Website: <http://www.fundingcentre.com.au/grant/G03219/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G03219/guidelines>

Application: <http://www.fundingcentre.com.au/grant/G03219/apply>

Contact: Foundation for Rural and Regional Renewal (FRRR) **Address:** PO Box 41 BENDIGO 3552 VIC

Email: seeds@frrr.org.au **Phone:** 1800 170 020

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Stronger Communities Programme

<p>Funding Provider Department of Infrastructure and Regional Development</p> <p>Location Aus</p> <p>Funding Type Grant G07216</p> <p>Primary Category Community Services & Development</p>	<p>Eligible to</p> <ul style="list-style-type: none"> ✓ Local Govt ✓ Not-for-Profit 	<p>Funding Amount: \$2,500 to \$20,000 Total Pool: \$22,500,000</p> <p>Rounds Opens 7 Aug 2017 Closes 28 Sep 2017</p> <p>Last Round Closed 29 Apr 2016</p>
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Purpose

The Stronger Communities Programme supports the Australian Government's commitment to deliver social benefits in communities across Australia. The programme will fund small capital projects in each of the 150 federal electorates to improve local community participation and contribute to vibrant and viable communities.

Overview

Round 3 of the programme will provide \$22.5 million, \$150,000 to each electorate for eligible small capital projects that improve local community participation and contribute to vibrant and viable communities.

Each Federal Member of Parliament (MP) must consult with their local community to identify potential projects that are consistent with the intended programme outcomes.

Each electorate has a total funding pool of \$150,000 that can be allocated to successful applications. A maximum of 20 projects will be funded in each electorate.

For each project, the grant amount will be up to 50 per cent of eligible project costs.

- The minimum grant amount is \$2,500.
- The maximum grant amount is \$20,000.

Total funding for the project from the Commonwealth cannot exceed 50 per cent of the total project cost. You can fund your share of eligible project costs from any source including state and local government. Your contribution can be either cash or in-kind.

Limitations

Who is eligible?

To be eligible you must have an Australian Business Number (ABN) and be one of the following entities:

- a local government agency or body as defined in Appendix A
- a not for profit organisation that is a legal entity. You are required to demonstrate your 'not for profit' status through one of the following:
 - current Australian Charities and Not-for-profits Commission's (ACNC) Registration
 - state or territory incorporated association status
 - constitutional documents or articles of association that demonstrate the not-for-profit character of the organisation

- a trustee on behalf of a property trust with responsibility for a community asset.

For the purposes of the programme, we also consider the following organisations to be local governing bodies.

- Anangu Pitjantjatjara, Maralinga, Gerard, Nepabunna and Yalata local governing bodies in SA
- Cocos (Keeling) Islands Shire Council
- Lord Howe Island Board
- Norfolk Island Regional Council
- The Outback Communities Authority
- The Shire of Christmas Island
- The Silverton and Tibooburra villages in NSW
- The Trust Account in the NT and
- ACT Government.

Who is not eligible?

You are not eligible to apply if you are:

- a for profit organisation
- an individual
- a partnership
- a Commonwealth, state or territory government agency or body (including government business enterprises) with the exception of those organisations referred to in section 6.1
- a university, technical college, school or hospital
- a Regional Development Australia Committee.

Applications / Guidelines

Application methods: Online

Website: <http://www.fundingcentre.com.au/grant/G07216/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G07216/guidelines>

Address: GPO Box 594 CANBERRA 2601 ACT

Email: SCP@infrastructure.gov.au

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Before & After School Care Fund

<p>Funding Provider Department of Education (NSW)</p> <p>Location NSW</p> <p>Funding Type Grant G06939</p> <p>Primary Category Education, Training & Professional Development</p>	<p>Eligible to</p> <ul style="list-style-type: none"> ✓ Local Govt ✓ Not-for-Profit ✓ School 	<p>Funding Amount: \$0 to \$30,000 Total Pool: \$20,000,000</p> <p>Rounds Ongoing</p>
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Purpose

The NSW Government created the \$20 million Before and After School Care Fund to help establish new Outside School Hours Care (OSHC) services in government and less well-resourced non-government school communities.

Overview

The one-off grant of up to \$30,000 can be used for site modification and fit-out costs, project management (including tendering or regulatory costs), or to pay for necessary equipment to support new or expanded services.

OSHC services that have unmet demand for before and after school care places, and have a capacity to establish a new OSHC service or to increase the number of places in their existing OSHC service may apply for grants under the Fund

Limitations

Who can apply for the grant?

NSW schools, local councils and not-for-profit OSHC service providers may apply for grants under the Fund.

The following may apply for grants under the Fund:

- principals of NSW government and non-government schools that have a demonstrated need and capacity to establish a new OSHC service
- principals of NSW government and non-government schools that have a demonstrated need and capacity to increase the number of places in their existing OSHC service
- officers of NSW local councils that have unmet demand for before and after school care places.

Grants for eligible applicants will be awarded on the basis of their capacity to establish or expand a viable OSHC service including:

- the school principal for OSHC services located in school sites
- the duly authorised council officer for OSHC services located in council sites
- the OSHC service manager for not-for-profit OSHC services located on sites other than school or council property.

Applications / Guidelines

Application methods: Online

Website: <http://www.fundingcentre.com.au/grant/G06939/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G06939/guidelines>

 **Apply using SmartyGrants:** <http://www.fundingcentre.com.au/grant/G06939/apply>

Email: elsa.lat@det.nsw.edu.au **Phone:** 02 9244 5057

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Black Spot Program

Funding Provider Department of Infrastructure and Regional Development	Eligible to <ul style="list-style-type: none">✔ Local Govt✔ Not-for-Profit✔ Individual	Funding Amount: Undisclosed Total Pool: \$500,000,000
Location Aus		Rounds Ongoing
Funding Type Grant G00525		
Primary Category Emergency & Safety		

Purpose

To reduce crashes on Australian roads and to target those road locations where crashes are occurring.

Overview

Road crashes are a major cost to Australians every year. Black Spot projects target those road locations where crashes are occurring. By funding measures such as traffic signals and roundabouts at dangerous locations, the programme reduces the risk of crashes. Programmes of this sort are very effective, saving the community many times the cost of the relatively minor road improvements that are implemented.

The Black Spot Programme makes an important contribution in reducing the national road toll under the National Road Safety Strategy and Action Plan.

The Australian Government has committed \$500 million to the Black Spot Programme from 2014-15 to 2018-19, which includes an additional \$200 million over two years from 2015-16 to improve road safety across the nation.

The Government has broadened the programme's eligibility criteria for 2015-16 and 2016-17 to assist local communities to compete for the additional funding available over those two years.

Under the new criteria, the minimum Benefit Cost Ratio (BCR) for proposals has been reduced from 2:1 to 1:1. In addition, the minimum crash history of sites has been reduced from 3 to 2 casualty crashes over five years or 0.13 casualty crashes per kilometre per year over 5 years.

The criteria has also been amended to allow more funding for the proactive treatment of unsafe roads. Consultative Panels will be able to allocate up to 40% of funding to sites on the basis of a road safety audit.

The Government has also guaranteed that at least 50 per cent of funding provided over the next two years will be dedicated to fixing roads in regional Australia.

Limitations

Community groups, motorist organisations, industry organisations, councils and individuals are invited to nominate Black Spot sites around Australia to be considered for treatment.

Applications / Guidelines

Application methods: Mail

Website: <http://www.fundingcentre.com.au/grant/G00525/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G00525/guidelines>

Email: blackspot@dotars.gov.au **Phone:** (02) 6274 7111

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Heritage Near Me Incentives program - Local Heritage Strategic Projects

Funding Provider Office of Environment & Heritage (NSW)	Eligible to ✔ Local Govt ✔ Business ✔ Not-for-Profit	Funding Amount: \$10,000 to \$100,000
Location NSW		Rounds Ongoing
Funding Type Grant G07472		
Primary Category Environment & Sustainability		

Purpose

The Local Heritage Strategic Projects program will provide support to local communities to enhance and protect their local heritage assets. The key focus of the program is to drive reform and innovation to improve the long term sustainability and management of NSW's heritage spaces and values.

Overview

All projects supported through the Local Heritage Strategic Projects program will be developed and implemented in collaboration with the Heritage Near Me Roadshow team.

The funding is targeted at:

- owners and managers of local heritage items – to undertake minor works, seek design guidance and access expert technical advice and services in order to preserve and enrich the values and significance of local heritage
- local government – to support best-practice heritage management
- managers of projects that seek to connect a local community with its heritage
- managers of activities and programs that will lead to a broader understanding of diverse heritage values within a local community.

This program supports projects in four categories:

Support sustainable futures for heritage

- Conservation and restoration projects, and the production of reports, plans and strategies supporting these projects.
- Priority is given to projects which involve a number of owner/managers and/or multiple heritage items, and include opportunities for skills development or training.

Connect communities and heritage

- Projects which aim to raise community awareness of local heritage.

Support effective heritage management

- Projects that will support the establishment of an effective heritage stewardship model for NSW.

Diversify understanding of heritage values

- This includes projects that celebrate Aboriginal cultural heritage, migrant stories and, heritage conservation areas and others.

Priority

Priority will be given to projects that:

- are collaborative and multi-disciplinary
 - projects that are inclusive of different types of heritage and involve collaboration with multiple partners including community groups, not-for-profit and for-profit organisations and local government
- support long term sustainability through the transfer of skills, knowledge and experience
 - projects that can demonstrate a reasonable expectation that it will lead to an increased capacity in the community to manage and protect their heritage
 - projects that demonstrate in their design that knowledge and/or skills in restoration and conservation will be transferred to groups or individuals in the local community
 - address an identified community need
 - projects that demonstrate a likelihood of resulting in quantifiable social or cultural benefits
- increase awareness of local heritage values
- projects that include opportunities for increasing community use and awareness of, and participation in, its local heritage.

Limitations

Who can apply?

EOIs are sought from a wide range of applicants, including owners and managers of heritage items, local government, and businesses and organisations seeking to develop projects that fit into one of the four project categories and meet the program's priorities.

Projects that are eligible for funding through existing OEH heritage funding programs are not eligible for funding through the Heritage Near Me Incentives program. Owners and managers of heritage items listed on the State Heritage Register (SHR) or gazetted as an Aboriginal Place are urged to review the State Heritage Grants programs on the NSW Heritage Grants page before submitting an EOI.

Applications / Guidelines

Application methods: Online

Website: <http://www.fundingcentre.com.au/grant/G07472/info>


Guidelines: <http://www.fundingcentre.com.au/grant/G07472/guidelines>

 **Apply using SmartyGrants:** <http://www.fundingcentre.com.au/grant/G07472/apply>

Email: heritage.nearme@environment.nsw.gov.au **Phone:** (02) 9873 8544

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A.R. Bluett Memorial Award

Funding Provider Local Government and Shires Association of NSW	Eligible to  Local Govt	Funding Total Pool: Undisclosed
Location NSW		Rounds Closes 11 Sep 2017
Funding Type Award G05192		Last Round Closed 31 Jul 2015
Primary Category Infrastructure		

Purpose

The A R Bluett Memorial Award is contested each year by councils in NSW who would like to be recognised as being the most progressive in the state. Entry is open to all NSW councils irrespective of size or resources.

Overview

The Awards Trustees encourage NSW councils to enter this prestigious Award and are interested in all aspects of council operations and services. Please review Award information and previous winning entries below before downloading the entry form.

There are two categories for the Bluett Awards:

- 1.City & Regional Councils -This includes city, metropolitan and major regional rural councils – 75 councils in total.
- 2.Rural Councils - This includes all other rural councils and county councils – 77 rural and 14 county councils.

The Trustees believe the two categories provide fairness and equity for all councils, whilst at the same time preserving the original intent of the Trust Deed to judge councils on 'relative progress'.

Limitations

Councils who are members of Local Government NSW are eligible to enter.

Applications / Guidelines

Application methods: Mail, Email

Website: <http://www.fundingcentre.com.au/grant/G05192/info>

Application: <http://www.fundingcentre.com.au/grant/G05192/apply>

Contact: Graeme Fleming PSM **Address:** A.R. Bluett Memorial Trust c/- Local Government NSW GPO BOX 7003 Sydney 2001 NSW

Email: graeme.fleming4@bigpond.com **Phone:** 0427 291 664

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Celebration Grants

Funding Provider Multicultural NSW	Eligible to <input checked="" type="checkbox"/> Local Govt <input checked="" type="checkbox"/> Not-for-Profit	Funding Amount: \$1,000 to \$5,000 Total Pool: Undisclosed
Location NSW		Rounds Opens 21 Aug 2017 Closes 29 Sep 2017
Funding Type Grant G07114		Last Round Closed 3 Jul 2017
Primary Category Multicultural		

Purpose

Celebration Grants are for events and festivals that celebrate our cultural diversity

Overview

Each year the NSW calendar is filled with events that celebrate our cultural diversity. Festivals and events bring communities together, showcase the benefits of cultural diversity and promote social cohesion and community harmony.

Celebration Grants of up to \$5000 are available

Limitations

The following organisations are eligible to apply for a Celebration Grant:

- Non-profit sharing community organisations
- Local Councils

Eligibility Criteria Celebration Grants must:

- be located within NSW
- be open to everyone
- show how many people are likely to attend
- have a marketing plan to attract people from culturally diverse backgrounds
- demonstrate how the project will benefit intercultural understanding and engagement
- demonstrate how the project will measure outcomes
- be cost effective and viable with an accurate budget

Excluded Activities The following activities are excluded from receiving funding through a Celebration Grant:

- party political activities
- celebration of national or independence days with the exception of key Australian days including Anzac Day, Australia Day, Clean Up Australia Day and NAIDOC week
- religious festivals, rituals, events or promotions, except multi-faith events which involve people from more than one religion
- projects funded under other State or Commonwealth grant programs
- building works (including maintenance and equipment purchases)
- commercial or fundraising activities
- media projects
- beauty pageants.

Applications / Guidelines

Application methods: Online

Website: <http://www.fundingcentre.com.au/grant/G07114/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G07114/guidelines>

 **Apply using SmartyGrants:** <http://www.fundingcentre.com.au/grant/G07114/apply>

Address: PO Box A2618, Sydney South 1235 NSW

Email: jaya.chivukula@multicultural.nsw.gov.au **Phone:** 02 8255 6779

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Saluting Their Service Commemorative Grants Programme

Funding Provider Department of Veterans' Affairs	Eligible to <ul style="list-style-type: none">✓ Local Govt✓ State Govt✓ Not-for-Profit✓ School	Funding Amount: \$0 to \$4,000 Total Pool: Undisclosed
Location Aus		Rounds Ongoing
Funding Type Grant G00239		
Primary Category Seniors		

Purpose

The Department of Veterans' Affairs (DVA) funds organisations through the Saluting Their Service (STS) Commemorative Programme (the STS Programme) to undertake projects and activities that directly commemorate Australia's involvement in all wars, conflicts and peace operations.

Overview

The STS Programme is designed to preserve Australia's wartime heritage and to involve people throughout the nation in a wide range of projects and activities that highlight the service and sacrifice of Australia's servicemen and women in wars, conflicts and peace operations, and promote appreciation and understanding of the role that those who served have played in shaping the nation.

Three categories of grants are available under the STS Programme:

- a. Community Commemorative Grants (CCG) - Grants up to a maximum of \$4,000 are available for community-based commemorative projects and activities.
- b. Major Commemorative Grants (MCG) - Grants in excess of \$4,000 are available for projects and activities that are significant, usually from a national, state or territory perspective.

Limitations

Applicant Eligibility

Eligible Organisations – CCG and MCG

The following organisations are eligible to apply for funding through the CCG and MCG categories of the STS Programme:

- Community and Ex-Service Organisations;
- Schools and Other Educational Institutions;
- Museums and Cultural Institutions;
- Historical Associations;
- State / Territory and Local Government Authorities; and
- Other Non-Profit Community Organisations.

Non-Eligible Applicants The following organisations are not eligible to apply for funding under the STS Programme:

- Unincorporated organisations seeking more than \$10,000 in funding;
- Commercial enterprises;
- Political parties; and
- Organisations that have outstanding acquittals for any previous DVA funding.

Individuals are not eligible to apply for funding under the STS Programme. Individuals and non-eligible organisations seeking funding must be

Applications / Guidelines

Application methods: Mail

Website: <http://www.fundingcentre.com.au/grant/G00239/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G00239/guidelines>

Address: Commemorative Grants Section - Department of Veterans# Affairs GPO Box 9998 CANBERRA 2601 ACT

Email: commemorativegrants@dva.gov.au **Phone:** 1800 026 185

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Veteran and Community Grants

<p>Funding Provider Department of Veterans' Affairs</p> <p>Location Aus</p> <p>Funding Type Grant G00359</p> <p>Primary Category Seniors</p>	<p>Eligible to</p> <ul style="list-style-type: none"> ✓ Local Govt ✓ Not-for-Profit 	<p>Funding Amount: \$2,000 to \$50,000 Total Pool: Undisclosed</p> <p>Rounds Ongoing</p>
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Purpose

To maintain and improve the independence and quality of life of members of the veteran community by providing financial assistance for activities, services and projects that sustain and/or enhance well being.

Overview

The objectives of V&C Grants are to:

- promote and enhance healthy lifestyles, particularly physical activity and mental well-being
- support quality independent living at home
- encourage involvement in community activities
- reduce social isolation
- contribute to social inclusion and access to community activities
- encourage supportive and safe communities
- increase access to community services
- address gaps in local services, and
- support carers.

Limitations

To be eligible for a V&C Grant, an applicant must:

- be an ex-service organisation, veteran representative group, community based organisation or private organisation, and

- demonstrate the ability to contribute to the welfare of members of the veteran community through the proposed project.

Applications will not be considered from:

- individuals
- organisations seeking commercial gain from the project
- organisations contracted to DVA for the provision of Veterans' Home Care or other services requesting funding for any activity related to that contract, or
- organisations or projects receiving Home and Community Care program funding for a specific service type that are requesting V&C Grants funding for the same service type.

Applications / Guidelines

Application methods: Mail

Website: <http://www.fundingcentre.com.au/grant/G00359/info>

Guidelines: <http://www.fundingcentre.com.au/grant/G00359/guidelines>

Application: <http://www.fundingcentre.com.au/grant/G00359/apply>

Contact: Department of Veteran Affairs

Phone: 133 254

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Like many other Our Community initiatives, the Funding Centre is built around a self-sustaining social enterprise model. Our paid products and services help to subsidise the free or reduced-cost ones. We aim to reach as many groups as possible so we can make our tools as cheap as possible.

This newsletter takes a lot of time and knowledge to prepare; the grants landscape requires daily monitoring, the fundraising articles and help sheets are researched and written by experienced fundraisers and journalists.

For these reasons, copyright will be rigorously enforced.

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Website Terms & Conditions

Our full terms and conditions are provided below the shaded box, but if you're short on time, here's a summary:

Key Points:

- **Availability:** We do our very best to ensure that the Funding Centre website and related services are available whenever you need them but please understand that sometimes, unavoidably, as with all services available via the internet, you may lose access for a while.
- **Data accuracy:** We take pride in ensuring our data is up to date and accurate, but you should not rely on our data alone. Please double-check everything but particularly crucial information such as closing dates. If you do spot a mistake, please let us know so we can correct it as quickly as we can.
- **Data use:** We aim to reach as many grantseekers as possible so we can make our products as cheap as possible. As such, we will rigorously enforce all our intellectual property rights:
 - Only paid-up subscribers are permitted to access the restricted areas of the website – you are allocated one password per user (up to 10 users per subscription for multi-user subscribers). You are not allowed to share your password around, not even within your own organisation.
 - Only paid-up subscribers are authorised to receive the *EasyGrants* newsletter (one user for single-user subscriptions, no more than 10 for multi-user subscriptions). Again, you are not allowed to forward on the newsletter.
 - We won't tolerate anyone scraping or sharing our data to use for any purpose other than their own grantseeking.

Thank you for visiting the Funding Centre website (**Website**), owned and operated by Our Community Pty Ltd (ACN 094 608 705) (**we, our, us**). This Website is our information interface, a resource hub and service centre that provides our members with access to information on funding, including grants databases, help sheets, fundraising newsletters, and fundraising tools, among other things (**Member Services**). By accessing the Website and using the Member Services, you agree to these terms and conditions, as amended from time to time:

1. Access

We will use all reasonable endeavours to ensure that our Website is accessible. However access may be affected by factors outside of our control and there will be times when access must be suspended in order to perform necessary maintenance, updates, or upgrades.

2. Use

To receive our paid Member Services you must register to create an online account on the Website. More information about membership packages is available on the Website.

Each membership package permits a certain number of individual users (**Account Users**). You must use all reasonable endeavours to prevent any unauthorised access to any paid Member Services.

You must not:

- (a) modify, sell, exploit, or reproduce our Intellectual Property;
- (b) distribute or transmit our Intellectual Property to anyone except Account Users;
- (c) access or use our Website or its content in any manner or for any purpose that is illegal;
- (d) use an automated device, software, process or other means to access, retrieve, scrape, or index our Website or any contact on our Website;
- (e) use our Website or post any material that is offensive, inappropriate, misleading, or promotes competing services; or
- (f) introduce any viruses or material which contain components harmful to the Website.

3. Payment

The fees for the paid Member Services are shown on the Website (as amended from time to time) and must be paid annually in advance by electronic payment as indicated on the Website.

4. Intellectual property

We retain all existing and future intellectual property rights in the Website and Member Services, including, but not limited to, copyright in newsletters, help sheets, databases, and help tools, as well as any registered or unregistered interests in any icons, graphics, logos and brand names (**Intellectual Property**). The Intellectual Property is licensed to you for your individual use only and may not be reproduced, published or distributed, including through membership bases, except with our express consent, or in the limited circumstances permitted under the *Copyright Act 1968 (Cth)*. We ask you to respect the considerable labour we have expended in compiling the information provided. We will rigorously enforce all our intellectual property rights.

5. Guarantee & liability

We will use all reasonable efforts to deliver quality Member Services free of defect or error. We exclude all liability for any loss of profit, loss of opportunity, loss of business, business interruption, or loss of Internet access arising from factors outside of our control or from the actions or omissions of any third party.

6. Links

Our Website provides links to other websites. Any such links are provided purely for your convenience. We cannot be responsible for the contents (including the accuracy, legality or decency) of any linked site, or for its security or privacy measures. You must make your own enquires as to the suitability of the content of linked sites and the goods and services available from them.

7. Cancellation

You may cancel your account for any paid Member Services by giving us 30 days written notice.

We may cancel your paid Member Services if you commit a breach of these terms and conditions that is incapable of remedy, or any breach that is capable of remedy and you fail to remedy that breach within 14 calendar days from the date we notify you of the breach.

Refunds will only be provided if there is a defect in the paid Member Services that cannot be satisfactorily remedied.

8. General

If any part of these terms and conditions are determined to be illegal, invalid or otherwise unenforceable or void, that part shall be severed to the extent necessary and the remainder of these terms and conditions shall continue in full force and effect. No waiver of any breach of these terms and conditions will be construed as a waiver of any other breach of these terms and conditions.

Information on our Website is intended for Australian residents.