



**The Smith
Family**

Learn today, change tomorrow.

**Submission to the
Productivity Commission's Review of Philanthropy**

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Contact

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INTRODUCTION

The Smith Family is a **national** charity working in over 90 low SES communities across every state and territory. We have been supporting children and families experiencing disadvantage for over 100 years. Our **vision** is a world where every child has the opportunity to change their future. Our **belief** is that education is one of the most powerful change agents and our **purpose** is to overcome educational inequality caused by poverty.

Our work focuses on Australian children in families and communities where we know it is harder for them to fully participate in their education without some help. Our approach is an **early intervention** one, providing support to children and families who are likely to struggle without additional support. This includes children and families living in financial disadvantage, Aboriginal and Torres Strait Islander children and families, and those living in communities experiencing disadvantage.

In FY22, over **190,000** children and young people, their parents/carers, and educators and community professionals participated in our programs. This includes around 60,000 children and young people experiencing disadvantage who are on our long-term educational scholarship program, ***Learning for Life***.

The Smith Family welcomes the Australian Government's commitment to work with the philanthropic sector to double philanthropic giving by 2030, the Productivity Commission's Review of Philanthropy to support this intent and the opportunity to contribute to this Review.

Defining philanthropy and scope of the inquiry

The Smith Family supports a definition of philanthropic activity which includes giving in the form of money, time, knowledge and skills, assets including property, goods and services, where the intent of the giving is for a public good. We agree that political donations should not be a focus of this Review.

We note that most of the discussion paper focuses on financial contributions in line with the Government's commitment to double giving by 2023. While understanding that emphasis, we also note the very significant role volunteers play within the sector and the Australian community more broadly from a social capital perspective and the recently released National Strategy for Volunteering (2023–2033)¹, a ten-year blueprint for a reimagined future for volunteering in Australia. The progress or otherwise of that Strategy will play a significant role in whether or not Australia is able to make positive gains across a range of domains, including socially, economically, culturally and environmentally.

It seems likely that this Review cannot properly focus on both financial giving and volunteering in equal measure, though we note there are links between the two. The recency of the release of the National Strategy for Volunteering suggests it should be given time to see how implementation progresses towards achieving its goals. It would be helpful for the Review to articulate that its scope is particularly focussed on financial (or non-time) contributions and the rationale for this, lest it be seen that financial contributions are valued more highly than time and skill contributions.

¹ See <https://www.volunteeringaustralia.org/get-involved/national-strategy-for-volunteering/>

THE SMITH FAMILY'S CONTEXT

The role of volunteers at The Smith Family

Notwithstanding our comments above regarding the scope of this review, we offer the following information on volunteers within The Smith Family to provide some background on the essential role they play.

Volunteers have always been an integral part of The Smith Family and remain so in 2023. In FY22 approximately **5,200** volunteer roles were filled by over 4,600 individual volunteers. They provided over **116,000 hours** of service, with an equivalent monetary value of **\$3.7 million**. These roles largely support program delivery – either directly, such as through mentoring and tutoring roles – or indirectly, through administration support of program delivery activities. Our Board and Advisory Committees are all volunteers providing invaluable expertise across all areas of The Smith Family. We also have a growing number of short-term and one day volunteering roles.

In addition, **VIEW** (Voices, Interests and Education of Women) Clubs Australia has over 14,000 members across 289 Clubs with the common purpose of supporting the work of The Smith Family. This support includes financial support for 1,550 *Learning for Life* scholarship students as well as volunteering through our Learning Clubs, mentoring students and helping children in schools with their reading.

Our experience with recruiting volunteers reflects broader national trends noted by the Australian Bureau of Statistics in 2015 of a decline in volunteering numbers. This decline has been exacerbated by the COVID pandemic. Volunteers whose roles were paused during lockdowns or who felt uneasy continuing to volunteer have returned at a slow rate.

In alignment with Volunteer Australia's new national strategy, we have continued to prioritise the volunteer experience, the retention of existing volunteers and the role that volunteer managers play in influencing a positive volunteer experience. We've also put significant effort into digitising aspects of volunteer engagement at scale to streamline and automate processes where possible and to lift barriers to engagement.

The scale and diversity noted above highlights the critical role of volunteers to The Smith Family, as they are for many organisations in the sector. We could not achieve what we do without them. Volunteers also are important beyond the role they play with particular organisations, as high levels of volunteering are associated with higher levels of social capital and community cohesion.

The Smith Family's funding mix and giving vehicles

The Smith Family's funding scale and mix is relatively unusual within the not-for-profit sector for an organisation of our size. In FY22 we raised \$145.8 m from a diversity of sources, of which only \$20.2 m was from Government, commercial activities surplus or investments. Eighty six percent of our financial resources in FY22, or \$125.6 m was raised from philanthropic sources and hence we are extremely reliant on philanthropy to achieve our purpose.

The Smith Family's philanthropic giving draws on a diverse range of sources and includes:

- **Mass market/individuals** who maybe **sponsors** of students on the *Learning for Life* program, or regular or ad hoc **cash donors**
 - Our *Learning for Life* sponsorship program is a regular giving product at a 'premium level' (\$55/month), with a strong retention rate (only 10% attrition year on year). Once recruited, sponsors will continue giving on average for five to seven years. This accounts for about 47 percent of our annual philanthropic giving.
 - Cash donors are recruited each year, however this donor base continues to shrink as we are losing more donors than we are recruiting each year. Over the last year

acquisition of new donors has been more expensive and much less successful in the current economic climate. In contrast to *Learning for Life* sponsors, cash donors tend to give on average for two to four years. Cash donors account for about 23 percent of our annual philanthropic giving.

- **Major donors** – these are donors who give more than \$10,000 a year. They account for about nine percent of our annual philanthropic giving.
- **Trusts and Foundations** - account for about five percent of our annual philanthropic giving.
- **Corporates** - account for about nine percent of our annual philanthropic giving.
- **VIEW** - account for about nine percent of our annual philanthropic giving and are our largest community donor.

The Smith Family has also received on average \$8.3 m per annum from **bequests** across FY18-FY22. In addition, in 2016 The Smith Family established the **Children's Future Education Endowment** to enable a **long-term investment** in the future of Australian children and young people experiencing disadvantage. The Endowment comprises monies donated or bequeathed to The Smith Family for long-term investment which will generate revenue to support the education of students experiencing disadvantage through the provision of *Learning for Life* scholarships and education-focused support for young people and communities in need. The value of the Endowment as of 30 June 2022 was \$9.8 million.

Motivations vary across different types of giving

Research with The Smith Family's different giving segments highlights that there can be different motivations for different types of giving. For our *Learning for Life* **sponsors**, the connection they have with an individual student² creates a tangible link with their donation, an emotional connection and an opportunity to see how the student develops over time, given the average length of time sponsors contribute funding. **Cash donors** can be motivated either by emotion or a rational approach, and often do not want the financial or emotional 'burden' of supporting an individual child.

Major donors to The Smith Family are motivated by a range of factors but often have a direct connection to the cause. Many have benefitted from a quality education and express their desire to provide this support to others. Another frequent motivator is seeing their donation as an investment in young people and our collective future, so donors see there being a strong social return on investment. Major donors desire to make a meaningful difference and seek charity partners who can demonstrate measurable long-term impact.

Corporate partners are increasingly seeking to demonstrate positive social impact to attract and retain employees and customers. Corporate support for The Smith Family takes the form of single and multiyear grants, sponsorship, volunteering - both skilled and unskilled - and cause related marketing campaigns. In recent years, corporate giving has become less influenced by CEOs and is more likely to be driven by employees seeking to enhance their sense of purpose, a marketing team seeking commercial or brand differentiation, or the HR function seeking to engage employees and boost morale. In larger corporates, the demands of different stakeholders has led to the growth of professional Corporate Social Responsibility or Corporate Citizenship teams, who are responsible for developing and delivering an organisation-wide corporate giving strategy. The Smith Family has benefited from this trend and currently has a portfolio of 65 corporate partners contributing \$10m per annum.

² This takes place within The Smith Family's robust Child Protection Framework and our commitment to being a child safe organisation. Contact between a sponsor and student is always through their parent, deidentified and moderated.

Individuals who give through **Workplace Giving** arrangements are often motivated by their peers as this form of giving is done as a collective. Where these arrangements exist, new employees are often invited to sign up when they are onboarded into an organisation and can be provided with the opportunity to select a cause that resonates most for them.

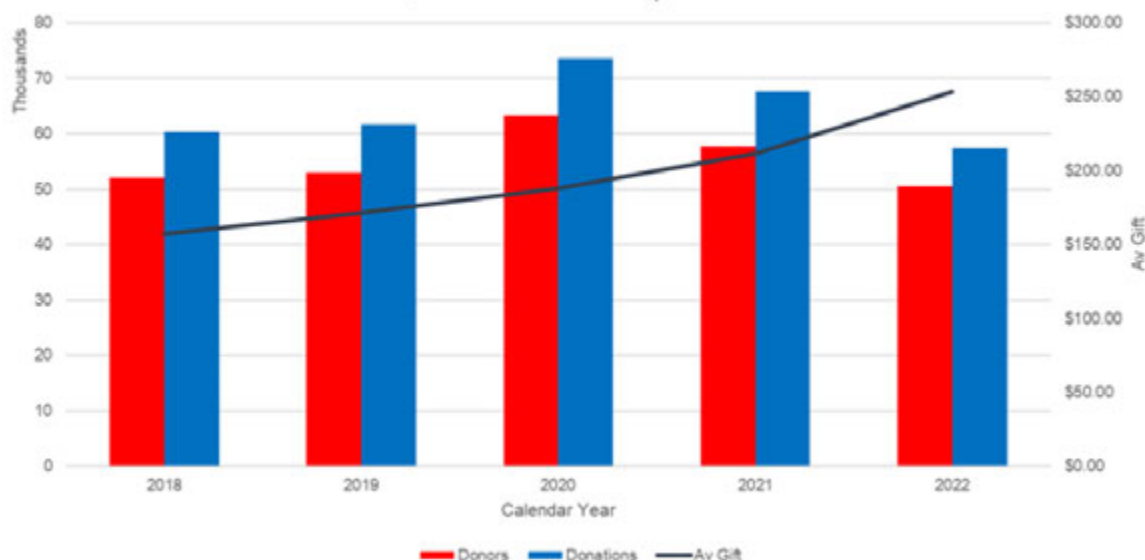
Trusts and Foundations are primarily motivated by measurable social impact. They often seek out charities that can demonstrate strong governance processes, measurable output and information on how impact is measured and reported on.

People who make a **bequest** are often motivated by the desire to continue to support a charity they have cared about during their lifetime after their death and to create a personal legacy. Bequests are seen as a powerful gift and often the largest gift a donor will give. This type of gift is often difficult to discuss as not everyone is comfortable talking about death (especially their own), and it requires legal arrangements and often agreement between spouses to finalise. Interestingly, despite The Smith Family having a dedicated team and resources to help facilitate a gift being included in a Will, on average only 50% of the bequest income we receive in a year is from a known donor/source. This is likely the result of the fact that The Smith Family is a 100-year-old organisation with high awareness and trust levels within the community.

The Smith Family's funding trends for mass market/individuals

As noted above, 47 percent of our annual philanthropic giving is from mass market/individual donors. Figure 1 shows trends in giving to The Smith Family from 2018 to 2022 and the average gift within this donor segment. It aligns with other sector data that suggests 'fewer Australians are giving, but those who are giving are giving more'. The onset of COVID led to uncertainty regarding how our philanthropic giving would be impacted. However, the move to remote schooling for many Australian children heightened community understanding of the impact of disadvantage on children's education and resulted in significant increases in our philanthropy across 2020 and 2021 as shown in Figure 1. Giving has now returned to pre-pandemic levels.

Figure 1: Trends in giving to The Smith Family 2018 – 2022 and average gift for mass market/individuals



The Smith Family's average gift per donor is higher than most organisations in the sector, influenced by our supporter profile being skewed to those in the higher income brackets and/or highly educated.

Motivations for giving and giving decision factors for mass market/individuals

Research done by The Smith Family and More Strategic in June 2021 with some of its individual donors and other charitable givers sheds insights on the factors donors consider when making a **first gift**, as shown in Figure 2. The **cause** being addressed and the **percentage** of the donation that **goes to the cause** are the most significant considerations for both charity givers and The Smith Family donors. The latter factor requires both **transparency** and **consistent reporting** across recipient organisations, as well as understanding from the giving community of the role that ‘administration’ costs play in ensuring organisational sustainability and high quality delivery (see later section on *Paying what it takes*).

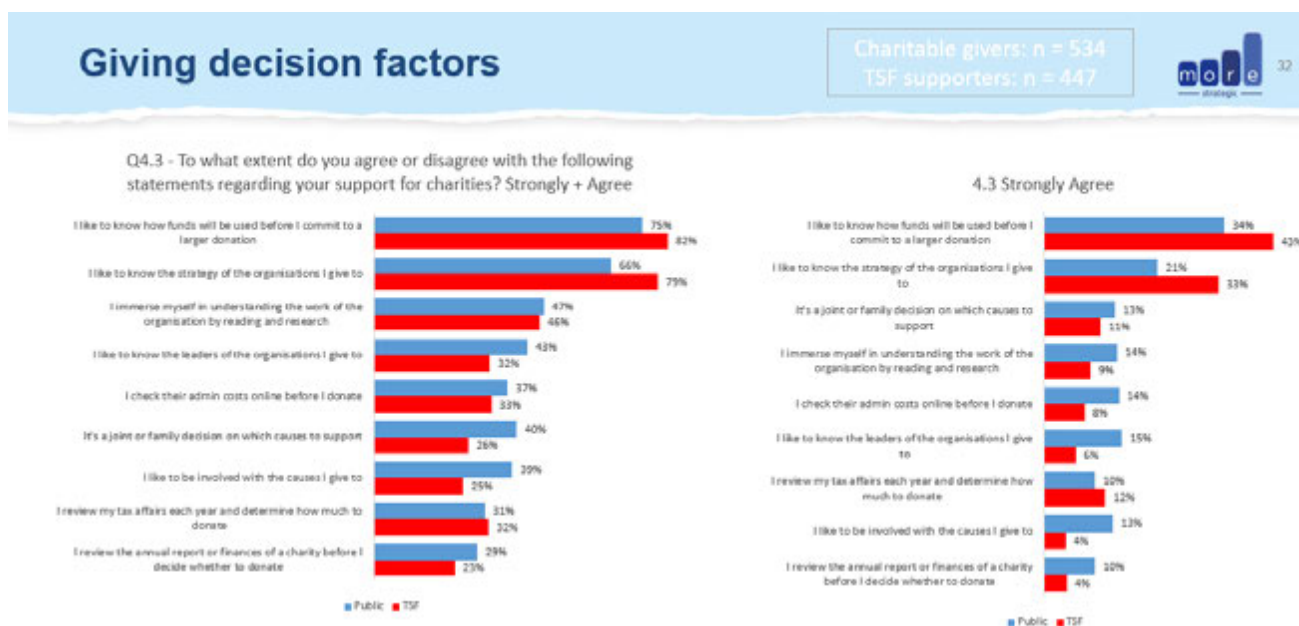
Figure 2: Factors charity givers consider when making their first gift



Note: The ‘public’ in the above figure refers to charitable givers and ‘TSF’ refers to The Smith Family donors.

Figure 3 offers further insights from the same research on the factors which influence giving decisions. **How the funds will be used** and the **strategy** of the organisations to which the funds are going are the most significant considerations for both ‘charitable givers’ and The Smith Family donors, amongst a range of factors.

Figure 3: Giving decision factors for The Smith Family donors and other charitable givers



Note: The 'public' in the above figure refers to charitable givers and 'TSF' refers to The Smith Family donors.

In addition, efforts aimed at increasing philanthropic giving should be cognisant of sector research and our own experience which indicates that some well-intentioned donors do not give because 'they have not been asked'. It also needs to be cognisant that the 'motivations' of a donor will often change over time, due to their circumstances, life stage, experiences and beliefs. Philanthropic giving is a dynamic process, with giving occurring when the donor and charity share a common focus at a particular point in time.

Investing in philanthropic giving

As noted earlier, The Smith Family is heavily reliant on philanthropic giving to achieve its purpose. Just as volunteers do not 'come for free', nor does philanthropic giving. To raise the significant funds that we do year-on-year, coupled with a desire to increase the scale of our programmatic work, requires major and continued investment in our fundraising people, systems, products and processes. Some of this investment will take a number of years to bear fruit and returns can be interrupted by regular but unpredictable challenges such as an increase in natural disasters, COVID and global economic uncertainty, to name just a few.

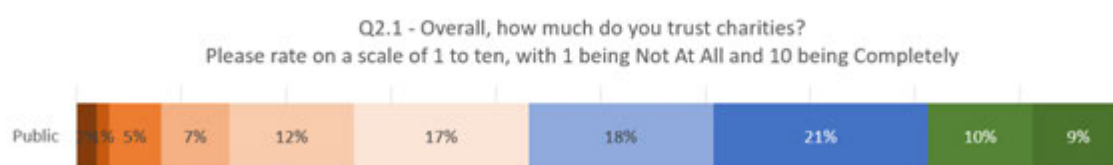
Having a diverse income mix helps spread the risk of challenges with income generation in particular segments, however it also requires additional investment. A major challenge for the sector is to invest well, at the right level in the right products to deliver a net benefit back to the charity consistently over time.

THE ROLE OF TRUST IN PHILANTHROPY

Trust in recipient organisations is an essential underpinning of philanthropic giving. Declining levels of trust in many institutions has been a phenomenon in recent years in Australia and many other nations, so ensuring that trust in recipient organisations is maintained and enhanced is essential if Australia is to grow its philanthropic giving.

The research referred to above which was undertaken in 2021 by More Strategic also explored levels of trust among charitable givers³ as shown in Figure 4. Unsurprisingly, given they were charity givers, the level of trust in charities was quite high. Fifty eight percent rated their level of trust at seven or above out of 10, including 19 percent who rated it at 10 out of 10. Perhaps of more significance is that a quarter of respondents rated their trust at only five or below out of 10.

Figure 4: Overall trust in charities by charity givers



Similar research in 2021 undertaken by Southern Cross Austereo (SCA), one of The Smith Family’s corporate partners, found that one in three (32 percent) respondents had very high levels of trust in charities (eight or above out of 10), a small increase from 2019 when the proportion of respondents was 28 percent. Thirty five percent however indicated low levels of trust in charities (five or less out of 10) in 2021, slightly down from 39 percent in 2019.

The SCA research also explored the drivers of high and low levels of trust in the not-for-profit sector and this aligns with the More Strategic research referred to above. The SCA research concluded: “Trust is driven by **transparency**, visible **outcomes** and **accountability**. People want to know where their money is going, but also what the organisation is achieving with donations. Distrust is caused by the perception of money not going to the cause the NFP is supporting, too many well paid staff and perks, donations not going to where they’re supposed to”.

Both of these pieces of research suggest that efforts to increase philanthropic giving in Australia are likely to need associated efforts aimed at increasing trust in charities and there could be a role for Government in this.

THE ROLE OF GOVERNMENT IN PHILANTHROPY

Australia is facing increasing challenges and needs across many dimensions of national wellbeing including socially, economically, culturally and environmentally. It will take the collective and enhanced efforts of Governments, philanthropy, business and the not-for-profit sector working together, to address this reality, now and into the future. The Smith Family, as noted above, welcomes the Government’s commitment to increasing philanthropy in Australia, but this must not be at the expense of, or as a substitute for, Government investment, including in services. The Smith Family see philanthropy as being a complement to Government investment.

Government has a clear role to play in creating an environment – regulatory/legally and administratively – that enables philanthropy to grow and make a larger contribution to Australia’s wellbeing. Government also potentially has a **leadership** role to play in encouraging greater philanthropy across the Australian community, but efforts in this regard will need to ensure they’re not seen as attempting to cost-shift between sectors.

³ Survey of 534 charitable givers.

Harmonisation of fundraising and a principles-based approach

Government clearly has a role in creating the regulatory/legal environment for philanthropy. As a national charity, operating in every state and territory, The Smith Family has long advocated for the harmonisation of fundraising across Australia. As we have noted in previous policy submissions, “The lack of harmonisation across states and territories limits The Smith Family’s efforts to efficiently fundraise, expand services and increase its positive impact for Australian communities. This lack of harmonisation impacts on charities of all sizes, including small to medium sized charities, and their capacity to expand”.

We therefore welcome the announcement in February 2023 that Commonwealth and State/Territory Treasurers have agreed to a set of nationally consistent fundraising principles to streamline and harmonise state and territory requirements on charitable fundraising conduct.

The Smith Family notes that there is a requirement for each participating jurisdiction to release an implementation plan by July 2023 explaining how it will give effect to the principles through regulatory changes or legislation. Given that this issue has been on the agenda of governments over many years, we trust that all jurisdictions will move quickly to give effect to these principles, given it has the potential to save significant resources which are currently invested in adhering to local regulation. These resources could be re-directed to supporting a charitable purpose.

The Smith Family welcomes the principles-based approach which has been adopted. The National Fundraising Principles align well with the Fundraising Institute of Australia (FIA) Code of Contact, which The Smith Family as a member of FIA adheres to. The benefit of national principles is that it will require all charities to adhere to them, rather than for example just those who are members of the FIA. This uniform application will hopefully help over time to contribute to greater trust in the sector.

Paying what it takes

The potential role of Government in enhancing philanthropic giving in Australia can go well beyond regulatory arrangements. The Smith Family believes there is a role for Government in supporting the community – both current and potential philanthropic givers – to better understand the not-for-profit sector, including the **indirect costs** that are required to create a thriving sector.

The *Paying what it takes* report was released in 2022 by the Centre for Social Impact, Philanthropy Australia and Social Ventures Australia. It noted that “Thriving not-for-profit organisations are critical to the future productivity and wellbeing of Australia. But right now, when they are needed most, many not-for-profits are struggling....Analysis of the financial health of over 16,000 charities shows that many charities operate with thin or no margin and did so even before the COVID crisis and many charities operate with limited reserves.”

As noted above in research undertaken by More Strategic and SCA, donors are **highly influenced** in their giving (understandably) by how their donated funds will be used, but there is relatively limited shared understanding of the vulnerability to not-for-profits when there is insufficient funding of indirect costs – for example, HR, IT and finance. There is also very limited understanding that attracting and retaining donors, regardless of which segment of philanthropic giving, does not come without resources, including people, time and systems.

As the *Paying what it takes* report notes “This is called the non-profit starvation cycle in which funders having inaccurate expectations of how much overhead is needed to run a not-for-profit means these organisations underrepresent their costs. This leads to a sector starved of the necessary core funding required to create resilient not-for-profits delivering long-term impact on social issues.”

Importantly, the *Paying what it takes* report found:

- Indirect costs do **not** indicate the **efficiency** or **effectiveness** of a not-for-profit
- Caps on indirect costs lead to **lower capability** and **effectiveness**.

The concept of the 'cost of doing business' and the various components which make this up (research and development, HR, IT, finance systems, marketing etc) is very well understood in the for-profit sector, but far less so in the philanthropic sector. There is also inconsistency across the philanthropic sector on how such costs are reported so comparisons donors may make on publicly available information may not give them a true or complete picture. This reality, as the *Paying what it takes report* notes undermines the longer-term effectiveness and sustainability of the sector, putting at risk the very public good that is the goal of the philanthropic support.

Consideration should be given to what role Government can play in creating a more informed understanding across the community of these issues, as well as promoting the positive value and role of the sector more broadly. In taking on such a role it will be important for the Government to be exemplary in its own funding approach to the delivery of programs through the NFP sector and recognise the value of 'overhead' costs to both quality delivery and long-term sustainability.

Measuring outcomes

Over many years, The Smith Family has invested in the systems, people and processes to assess the impact of its programs, particularly its long-term educational scholarship program, *Learning for Life*. It is in the organisation's DNA to ask the question, 'what difference are we making, for whom and in what circumstances', and in particular to draw on our longitudinal *Learning for Life* data. Previous Productivity Commission Inquiries (see for example the recent Review of the National Schools Reform Agreement) have positively noted this focus. The Smith Family seeks to use the lessons we learn from our research and measurement of program outcomes, to inform broader public policy aimed at reducing the impact of disadvantage on young people's educational and life outcomes.

We are therefore very supportive of efforts across the sector to bring more rigour, transparency and a learning mindset to what NFP's are achieving and how this can be strengthened. We note for example the recent investment of the Paul Ramsay Foundation in a Data Catalyst Network, which aims to strengthen the data capabilities of the not-for-profit community sector and generate new insights through cross-sector collaboration to better disrupt cycles of disadvantage.

That said, we would caution against well-intentioned efforts – led by Government or other players – that 'simplistically' seek to make comparisons between programs (for the purpose of informing current or potential donors of their relative merits). Such comparisons require deep knowledge, including of the target group who the program is intending to support, the group who actually participates, the intervention, the context for program implementation which may positively or negatively contribute to program outcomes, how program outcomes were measured and over what timeframe.

By way of example of the complexity of outcome measurement comparisons, the *Learning for Life* program aims (amongst other outcomes) to support financially disadvantaged students, including those from Aboriginal and Torres Strait Islander backgrounds to complete Year 12. Program participation is not based on academic merit and assessment of Year 12 completion takes account of whether a student who was in Year 10 and on the program, completes Year 12 within a two-year window.

Other programs with the same Year 12 completion goal may for example, recruit students based on academic merit and/or look at the proportion who were in Year 12 and completed Year 12, while on the program. While the two programs may superficially look similar, as they have the same intended outcome, the student groups are quite different as are the time horizons for the outcome measurement.

Thus, while welcoming a stronger focus on outcome measurement across the sector and the role it can play in enabling greater philanthropic giving, such efforts will need to take account of the complexity of this work and the investment – in people, systems and processes – required to realise this intent.

Encouraging investment in innovation

The Smith Family believes there is value in considering a role for Government in supporting philanthropy to have a greater focus on innovation, given new approaches and models are required in many areas to drive significant improvements in outcomes. Governments tend to be risk-averse to supporting innovation given the uncertainty involved and to some extent there is more 'freedom' for experimentation in the philanthropic space. There are some examples in Australia where philanthropy has played a significant role in an innovation which has subsequently been able to be scaled, including through Government funding, but these examples are limited. Philanthropy – particularly in the major donor, trusts and foundations, and corporate space – could be encouraged by Government to bring a stronger learning and innovation mindset to their investments, as understanding both what *does* and *doesn't* work and for whom, is a very valuable contribution to making the necessary progress across all domains.

OPPORTUNITIES TO INCREASE PHILANTHROPIC GIVING

There are a range of opportunities that The Smith Family (and others such as Philanthropy Australia) believes could be considered to increase philanthropic giving in Australia. We also believe it is essential to protect the **existing** foundations of philanthropy available through appropriate tax concessions including maintaining:

- The existing uncapped tax deduction for donations to DGR's.
- The existing refundable franking credit arrangement.
- An effective and responsive ACNC to support public trust, disseminate information on and improve confidence in registered charities.

New opportunities for increasing philanthropy include:

- **Superannuation changes** - to remove disincentives and allow for the nomination of charities as beneficiaries. Any superannuation bequest to a charity with DGR status should be exempt from taxation, consistent with how donations from a person's income are treated during their lifetime.
- **Introduce a living legacy trust structure** - establish a new tax incentive, where donors could place their capital in a trust for the benefit of a charity upon the donor's passing. Both this opportunity and the superannuation change noted above would enable Australian philanthropy to capitalise on the expected and unprecedented intergenerational wealth transfer which is estimated to be \$2.6 trillion between 2021 and 2040.
- **Support the sector to invest in new and emerging payment options** – given the decreasing use of cheques across the community, the digital opportunities that exist to make it easier for donors to donate and the potential of crowdfunding to support charities. Consideration could also be given to changing workplace law to allow workplace giving to be an opt-out, as it is in the United States.
- **Financial incentives to increase giving from high net worth Australians** – there is a significant opportunity to increase giving from this group, giving it is growing in number and giving from this segment is declining. Consideration could be given to:
 - Increasing tax and giving incentives

- Promoting Giving Circles
- Providing training and support to professional wealth advisors to engage clients about philanthropy.
- **Support and expand efforts focused on increasing gifts in Wills** – there is significant potential for growth in this area given that only a small proportion of the population currently leave a gift to a charity in their Will and Australia has an aging population. Government could contribute to increasing the community's awareness of this type of giving, including through support of initiatives such as the Include a Charity campaign of the Fundraising Institute of Australia (see <https://www.includeacharity.com.au/>)
- **Consider how to enhance the capacity and capability of the NFP sector** – including supporting fundraising efforts and the adoption of the right technology to keep up with regulatory or market changes, and to enable effective and scaled fundraising.
- **Promote stories of philanthropy** – including (but not limited to) high net worth individuals to encourage more philanthropy and to foster a culture of giving in Australia.
- **Strategies to enhance community understanding of the value of philanthropy and what it takes to ensure a strong sustainable sector** - this includes establishing a common language and understanding across the community around NFP indirect costs, taking a leadership role in the Pay What it Takes movement, and potentially a role in a public campaign that supports philanthropy.
- **Help build a pipeline of next generation givers** – for example through:
 - Involving children in educational programs that focus on philanthropy, including through the school curriculum.
 - Promoting peer-led giving such as through Giving Circles
 - Government taking a leadership role on Workplace Giving and volunteering.
- **A government-matched philanthropic grants program** - to help incubate new, innovative and/or emerging opportunities of benefit to the Australian community.

Conclusion

Philanthropic giving already plays an important role in supporting the economic, social, cultural, physical and environmental wellbeing of Australia and Australians. Given the challenges facing our nation in all of these areas, there is a significant opportunity for philanthropic giving to make a much stronger contribution. This opportunity is complemented by significant potential to increase giving across all segments, given current giving patterns and a number of demographic, economic and technological factors. Increasing philanthropic giving to realise this potential will take concerted effort across sectors and as identified in this submission there are many contributions that Government can make to achieving this.

The Smith Family would welcome the opportunity to meet with the Inquiry to expand on the issues raised in this submission.