



# SEEDLING

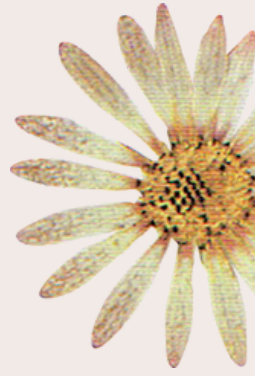
*Pure hearts, positive impact & kind souls*



**Seedling FAQs**  
**Never About Money Podcast**



# Frequently asked questions



Why has giving to charity become so hard?

We know that Australian's want to give but with over 57,000 charities to choose from people simply don't know who to trust, what their impact really is and sometimes even how much to donate. They are overwhelmed with choice.

For most of us, we only give when asked. We give to the latest fundraising campaign or to our colleagues' fun run. We don't know much about the charities we're giving to or if they're making a real difference.

How much do people like me currently give?

On average Aussies are giving just 0.25% of their annual income, so not even 1%. We believe that is not because people are not generous hearted, it is because:

Worry about misused funds:

- Lack of trust of charities

Analysis paralysis:

- 57,000+ registered charities in Australia
- No simple guides on how to give
- Too time poor to research

Good giving advice is exclusive:

- Professional giving advice is only available to high-net value clients in some wealth management firms

In Australia, the greater the wealth and income of an individual or family, the more likely they are to give, and the more they give. Those earning less than \$250,000 per year give about 0.25% per year. In contrast, those earning more than \$250,000 per year give more than double that, giving at least 0.5% of their taxable income per year.



How can I find a high performing charity to give to?

Charities (just like businesses) can run off the rails. They can lose sight of their mission. They can make bad decisions. They may adopt questionable fundraising methods. They may also act deceitfully. To find a high performing charity, check the following:

- Financial integrity - are funds being used as described? You can verify this by reviewing the charity's financial records, which are publicly available.
- Governance - Do they have qualified leaders? How are the leaders held to account (e.g. are there any KPIs)? Are there any conflicts of interest?
- Performance - How does the charity know they are doing a good job? Do the charity have a clear strategy? Do they have a method for monitoring and evaluating their programs? Only the best charities do this.



How to know if the charity you're giving to is wasting money on admin?

Administration costs are necessary, and in many cases, are an investment. The greatest resource to any organisation is its people. We have found that charities that invest in high quality people and the tools to be able to support these people, have better overall outcomes.

Having said that, there are limits.

How much is too much? The following industry benchmarks are pretty typical. Charities usually spend:

- 10-15% of their income on administration,
- 10% of their income on fundraising
- 10% of their income is invested/retained for a rainy day.

How do I know which charity needs my money the most?

To find out where your donation is most needed is not easy. There are seemingly limitless problems, all of which demand our attention. Apply one of the following techniques to get to an answer:

- Philosophical approach, spearheaded by the Effective Altruism community. Look at global data to find problems that are universal that can be solved relatively easily.
- “Eyes and ears” approach, which draws on your own experiences. Undertake your own investigation on problems that you have personally experienced or witnessed to better understand the problem and its likelihood of being solved.
- Heartfelt approach, which requires you to understand your passions and direct your donation in that direction. Commit to long-term learning and involvement in one specific cause area that interests you.

Should I give while I live or leave a donation in my will?

This is best demonstrated through a case study. A pensioner that just gets by may be living in a multi-million dollar home. They pass and in their will they state that they want 20% of the value of the property to go to Charity A. These wishes were contested by family members on the basis that the charity coerced the pensioner to the bequest. The charity loses the bequest.

This is very common.

Your wishes are more likely to be granted if you have an established relationship with the charity & you've been involved with them before declines in mental/physical health. In other words, start giving what you can today because after you pass, you will no longer have control.

How do I get my kids involved in philanthropy?

The families with the strongest legacies are not necessarily the ones that build the most wealth. Instead, the families with enduring legacies are those that have a strong sense of identity and that are unified over a shared set of values.

One simple way of building family cohesion is embedding charitable giving into your family ethos. Get your kids involved today and see improvements in their sense of responsibility, integrity and family pride. The key areas to discuss:

- Is giving back important to us? Why? Why not?
- What problems do we want to address? Who do we want to serve? Why?
- How much do we want to commit? How frequently do we make donations?
- Where will the funds come from? Do we set up a philanthropic trust?
- How will we allocate decision making and resolve conflicts between family members?



## OTHER QUESTION SUGGESTIONS

If the above FAQs don't feel quite right for your audience you could consider asking us any of the below questions:

- Should you give through your Business or personally?  
What are the pros and cons?
- Why should I think about giving to charity as actually making an investment?
- What could a donation of \$5K, \$50K or \$500K achieve at a charity? RIGHT NOW!
- When is the right time to start giving seriously to charity?



## ABOUT SEEDLING

Seedling is a charity matching, where we learn about an individual's values, passions, life experiences and tailor a bespoke charitable giving opportunity specific for them.

All charities that we recommend go through a rigorous due diligence process where we assess over 50 different indicators of performance to help you do good, better.

## GET IN TOUCH!

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# Recent media articles



- Kylie Wallace is helping you do good better – One Roof [HERE](#)
- Want to make a gift before EOFY? How to spot an efficient and ethical charity to give to? – Vital Addition [HERE](#)
- Start-up matching donors with charities gets ready to launch – Pro Bono Australia [HERE](#)
- Women’s vital role in communities of donors – Philanthropy Australia [HERE](#)
- The importance of matching one’s values, passions, and life experiences to a charity that fully supports your goal – Third Sector [HERE](#)
- Key 15 indicators Seedling looks for in identifying a ‘High Performing Charity’ – F&P Magazine [HERE](#)

## Wealth Manager & Financial Advisor articles:

- When and how to incorporate charitable giving into your client’s financial plan – Advisor Voice [HERE](#)

**ABOUT US**

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## ABOUT JESSICA BOWMAN



This ebook was written by Jessica Bowman, Co-Founder of Seedling.

Jess is an experienced analyst with a passion for finding great charities. In 2015, she founded The Good Cause Co., the first website in Australia to provide comprehensive, independent reviews of Australian charities. The Good Cause Co. also provided donor services, placing over \$15 million dollars of philanthropic funding.

Jess is a former Director of Social Impact Management Network Australia (SIMNA), was a FYA Young Social Pioneer (2016) and an Australian Government Youth Ambassador for Development (2010). She has a Masters of Science majoring in Environmental Science and Bachelors of Finance majoring in Economics. She has over 10 years experience advising government and multilateral agencies, including the UN and the World Bank.

## ABOUT KYLIE WALLACE



Kylie is the Co-Founder of Seedling.

Kylie has 12 years of experience in the not-for-profit and Corporate Social Responsibility space, as a Fundraising and Marketing expert. She is experienced in startup environments, building innovative campaigns with \$0 budget and evolving them into successful global movements. A great demonstration of this was her work launching and growing the Polished Man campaign.

Kylie has been recognised as one of Australia's leaders in the space and was awarded as the '2019 Mover and Shaker' by the Fundraising and Philanthropy Magazine.

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