



Philanthropy and Beyond

Building an Impactful Life

Chris Wilson,
Partner | Philanthropy & Social Capital

Will Beresford,
Manager | Philanthropy & Social Capital



Through our philanthropy work with clients and in the community more broadly, we increasingly encounter people actively seeking opportunities to create impact in a variety of ways over and above traditional philanthropy, so we have written a paper for these people.

Not so long ago, many thought of philanthropy as something they would like to focus on in retirement or post the sale of their business; when they have the time and resources to give back after a life spent building wealth. Making money and doing good were considered mutually exclusive. Today, this is no longer the case, with opportunities presenting themselves in all aspects of life to do good whilst simultaneously doing well. This idea has gained traction globally and is changing the way people work, build businesses, invest and consume. The opportunity and desire to incorporate our values throughout our lives have never been greater. Many argue that given the state of society and the environment, it has never been more important to do so.

Leading an impactful life requires us to utilise the resources we have available to us and to be thoughtful in our actions. We all have so much more to contribute than our money alone; for example, time, knowledge, networks and passion. There is an opportunity for all of us to think more strategically and holistically about how we support the community and environment and how this in turn can better reflect our values.

Impact will mean different things to different people and it is important to remember that no one is perfect, and we all have contradictions in our lives.

This paper explores how you can blend the pursuits of doing good and doing well in all areas of your life; be it building wealth, a business, your career or family. You may find that doing good actually helps you do well.

The paper focuses on the four key areas below:



Regardless of how you choose to create an impactful life, our view is that it all starts with aligning your values and goals. As a first step, we recommend investing a moment of your time to write down your values and goals, then consider how best to live them out and explore how they interact with each other.

1. Personal Impact

Building an impactful personal life will mean different things to different people. It starts with gaining clarity on your purpose and values, better equipping you to make decisions and then take actions that align with these values. This ensures that your energy and efforts are focused in the right direction.

Getting involved in the community and being philanthropic is not necessarily just about giving. Personal rewards are experienced in the form of an enhanced sense of purpose, rewarding relationships with like-minded (often inspiring) people, learning about new ideas and concepts and even family bonding through shared experiences. A gift of time, treasure or talent can be as meaningful to the giver as it is to the receiver.

Finding purpose

Getting involved in the community can bring real purpose to your life. To solve complex social and environmental issues, a variety of skill sets and experiences are needed. When people think of supporting a cause, they usually imagine doing so with their dollars. However, their time and talents can be equally, if not more valuable.

When you give there is a value exchange that extends well beyond the tax-deductible receipt you receive for your gift. [Studies](#) have shown that giving to charity makes people happier. Initially, your giving might stem from a personal experience you have had, such as an international trip, an illness or witnessing an injustice. Philanthropy is often thought of as a learned skill and over the years your giving may change and grow as you are exposed to new problems, ideas and people (perhaps through volunteering!).

**Daniel Petre AO,
Founder | Start Giving**

[Listen here](#) on the Koda podcast, *With Purpose*

“Everyone I’ve helped move down the path of giving has had that same experience. It just feels so good to help someone out.”

**Ronni Kahn AO,
CEO and Founder | OzHarvest**

[Listen here](#) on the Koda podcast, *How I Did It*

“One of the ways to find your meaning and purpose, perhaps, is if there’s something that affects you deeply all the time... maybe there’s a problem you can fix that would make a difference...”



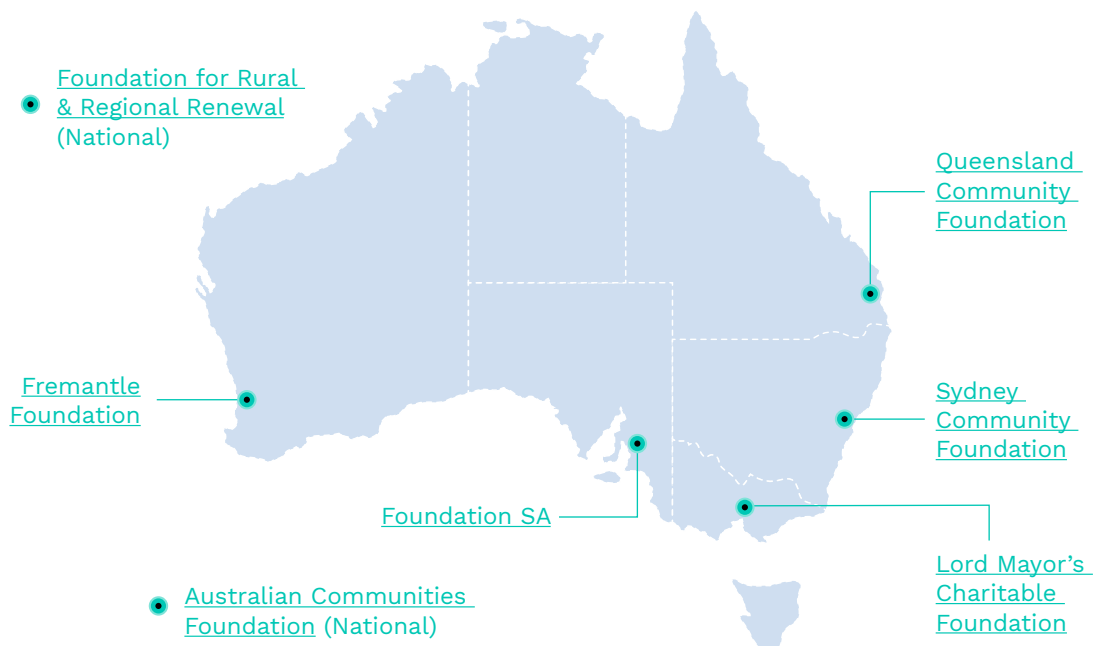
Exploring giving options

Once you find the causes you are most passionate about, there are a variety of ways you can personally support them.

These can include:

- 1. Direct Gifts:** Directly donating to your favourite charities remains a simple and effective way to give. Committing to multi-year gifts (as opposed to one-off donations) can help give charities the confidence to innovate and focus on what matters (their mission).
- 2. Structured Giving:** Some families and individuals decide to establish a foundation or a giving account enabling them to give in a structured and strategic way. Structured giving allows you to donate to a philanthropic fund, get a tax-deduction, invest the capital, and distribute to charities of your choice every year. There are a number of options available for consideration:
 - For those who have a higher amount of starting capital and would like to shape how the investments are managed, a Private Ancillary Fund (PAF) is a good choice. Typically, PAF's can be created with approximately \$1 million.
 - If you have a lower amount of starting capital or want to focus on giving rather than management, a sub-fund in an existing foundation, such as a Community Foundation or Public Ancillary Fund (PuAF), might be more appropriate. Typically, these can be created with a seed amount of \$5,000 - \$40,000. Community Foundation options include:

You can learn about establishing a family foundation here: Koda Capital, [Beginning Your Philanthropic Journey](#)



3. Volunteering: Spending your time and talents with community organisations can expose you to new people, ways of doing business and innovative ideas. Many of Australia's most talented individuals have dedicated themselves to furthering medical research, ensuring access to education, addressing poverty, tracking climate change and more. One of the great privileges of volunteering is getting to interact with these changemakers and supporting them with your talents to alter systems, influence policies, raise capital, champion new ideas and rally support. For many retired people, philanthropy has opened this world. They have been able to repurpose their talents and have found renewed vigour in their life as a result.

Australia has seen a decline in volunteering numbers over recent years, with [The Australian Charities and Not-for-profits Commission](#) reporting that 3.2 million people volunteered in 2021, down from 3.77 million people in 2018. There has never been a more important time to begin volunteering.

Volunteering opportunities are advertised on sites including:

- [Seek Volunteer](#)
- [Ethical Jobs](#)

Board opportunities are advertised on sites including:

- [Institute of Community Directors Australia](#)
- [Board Direction](#)

David Gonski AC

[Listen here](#) on the Koda podcast, *How I Did It*

“I love the innovation, the fact that they’re really involved in doing wonderful things. And, I have found some of the most interesting people in my life in the not-for-profit space. It gives me a variety, it tests my ingenuity, and I feel very good being involved.”

4. Bequests: Bequests take the form of leaving a portion of your estate to a charity or philanthropic fund via your Will. They are also an effective way for you to leave a lasting legacy to a cause or causes you care about. If you would like to leave a bequest, speak with your estate planning solicitor about the correct wording to either:

- Give directly to charity
- Give directly to a philanthropic fund that you created during your life
- Create a testamentary trust within your Will that benefits your chosen charities or cause areas.

[Include a Charity](#) is a great resource for those thinking of leaving a bequest.

Getting Organised

Regardless of how you intend to create personal impact (through time, talent or treasure), having an idea about who you are and what you want to achieve will help guide you through the steps below.

Step 1 - Identify

Start by identifying your family or individual values and how they 'show up' in your daily life. Think about how these values may influence where you choose to provide support and how you might interact with non-profits and the community.

Step 2 - Clarify

List a small number of cause areas that you would like to provide support to. These might come from a personal passion, a lived experience or an issue that you have always wanted to address. Think about the 'intervention point' within those areas that appeals to you most (e.g., providing soup for a soup kitchen vs. advocating for more social housing).

Step 3 – Allocate

Determine the most appropriate resources you have to allocate to these areas. These may include your time, skills, funds or networks. Consider how you might apply each most effectively:

Time	Skills	Treasure	Networks
<ul style="list-style-type: none">• Volunteer• Participate in fundraising events• Mentor	<ul style="list-style-type: none">• Join a non-profit board or committee• Offer professional skills (e.g., marketing, legal, strategic planning, construction, etc.)	<ul style="list-style-type: none">• Give directly• Establish a foundation• Leave a bequest• Donate goods	<ul style="list-style-type: none">• Fundraise• Identify support from your network

Step 4 – Educate

Charities are trying to solve some of society's most challenging issues, therefore, their need to innovate and evolve is constant. Continuing to educate yourself about your chosen cause areas and actively involving yourself in conversations about how to tackle them can enhance the difference you can make.

Books like [Give Smart – Philanthropy That Gets Results](#) will help you come up the learning curve quickly, by reading about the lessons of experienced philanthropists. Additional Koda resources about best practice philanthropy include:

- [Strategic Philanthropy – Leadership Insights](#)
- [Giving Well – By Avoiding Big Mistakes](#)

2. Family Impact

As with most things, giving is often enjoyed most when shared, especially with loved ones. One of the major benefits of living an impactful life is the positive influence it can have on those around you. Engaging the next generation can have a favourable effect on their view of the world, enhancing the interconnectedness and strength of the family unit.

Connecting generations

Giving is a tool that can help pass on values to the next generation. Through the process of giving, each generation learns from the other and can become more appreciative and understanding of each other.

Philanthropy is a chance for the next generations to explore their purpose and passions and to share that with their parents, siblings and even their grandparents. They might be interested in the arts, social justice, the environment, equality, science, or education. Giving can help them learn more about these causes and engage with leaders in each field.

Responsibility

Getting the next generation involved in the family's philanthropy is often the first step in giving them an active role in financial decision-making. Involvement in giving teaches the next generation about the value of a dollar in the community and that there is a responsibility that comes with wealth.

Wealth management education

Philanthropy, particularly structured philanthropy through vehicles such as PAFs, can be a safe place to introduce the next generation to wealth and the important principles associated with its protection and growth. Often this is the first step in empowering them as the next stewards of the family's wealth. It might be the first time the next generation engages with the family's trusted advisers (e.g., financial advisers or accountants) or begins to learn about wealth management concepts like trusts, taxation, and long-term investing.

Each family is unique and will approach involving their children in a way that suits them. The involvement of the next generation in family philanthropy can be encouraged, but usually, it cannot be mandated. A great place to start is by facilitating opportunities for involvement where your children are encouraged to provide some input, thinking or energy. Their interest levels will be a useful guide in thinking about the appropriate next steps in terms of their ongoing involvement.

**Professor Kristy Muir,
CEO | The Paul
Ramsay Foundation**

[Listen here](#) on the Koda podcast, *With Purpose*

“I think the greatest opportunity that we all have is to make whatever impact we can on the people and places around us, in whatever way and whatever roles we have.”

Learn more about family wealth and engaging the next generation with these books:

- [Wealth in Families](#) by Charles W. Collier of Harvard University.
- [Generation Impact](#) by Sharna Goldseker and Michael Moody

Getting Organised

There are many ways to engage your family or those around you in your giving. Bringing young or adult children on your impact journey can often be important glue that can help bind you together over the years.

Step 1 - Discuss

Bring philanthropy to dinner table discussions, either formally or informally. This might include discussing organisations that are being considered for support, volunteer experiences or thinking about the current state of the world. Some families discuss news and current affairs through the lens of community groups and their role in addressing social or environmental issues raised. Some guided dinner table conversations might include:

- Who or what in the world do you think needs the most help?
- What do you think could be working better in our cities?
- What are the biggest social or environmental challenges we face in Australia?

Step 2 - Empower

Give ownership of a percentage of the annual family giving to the next generation for dedication towards a cause of their choice. This may be a shared allocation amongst multiple children and could fit within the existing family-giving strategy.

For younger children, starting with the division of pocket money into 'spend', 'save' and 'donate' can be a great way to introduce giving concepts.

Step 3 - Engage

Arrange visits and site tours with organisations that the family supports and have an interactive discussion about them. Consider becoming regular volunteers with a favourite charity. Some of the best fundraising charities offer donor experiences that can be shared across generations. These are often unique and rewarding opportunities to experience the impact of giving with a loved one.

Teaching the next generations about the joy of giving can never start too early. An organisation like [Kids In Philanthropy](#) can kickstart your journey with giving events and volunteering.

3. Professional Impact

Entrepreneurs, business owners and professionals are increasingly coming to the realisation that they can build a successful career and strive to do good simultaneously. We all can strive to influence the businesses we work in to be better corporate citizens, creating benefits for customers, employees, profits, and shareholders.

**Professor Cav. Simon Mordant AO,
Executive Co-Chairman | Luminis Partners**

[Listen here](#) on the Koda podcast, *With Purpose*

“I said to my Partners, I’d like to make a foundation central to our new business. My three Partners were completely on board with that. What none of us realised was that the Gen-Y and Gen-X generation flocked to our business, not because they wanted to be Investment Bankers, but because they wanted to work for an organisation that had a purpose. And we had never thought about that.”

Entrepreneurs

There is a growing sentiment that to be successful, businesses must have a social license to operate. Business owners are simply not waiting for the sale of a business to kick-start their philanthropy journey. Rather, they are doing it before they have even turned a profit. These entrepreneurs believe that by embedding a sense of purpose into their organisations they will attract customers, talent and capital from larger institutions.

As an extension of this, many entrepreneurs see complex social issues as business opportunities. Global themes such as food shortages, energy transition, technology accessibility, poverty, water scarcity, population movement and mobility, present opportunities for innovation to address these important and complex social issues. By designing products and services that solve problems, businesses are opening up new markets whilst simultaneously creating a positive impact through shared value.

Learn more about the business strategy of shared value at the [Shared Value Project](#)

Consider initiatives such as:

- **B-Corporation:** Certification for businesses that benefit people, communities and the planet.
- **Pledge 1%:** Encourages corporate philanthropy through a pledge of 1% of company equity, time, product and profit.
- **StartGiving:** A non-profit that encourages founders to establish their own charitable foundations early in the life of their company.



Professionals

In our professional lives we have a chance to influence the impact our employers have in the communities in which they operate. It might be influencing the way they hire, promote diversity, procure goods and services, deal with waste, develop a culture or build products and services. This should not be thought of as simply the right thing to do but rather as something that has the potential to give employers a competitive edge. Corporations across the globe are conscious of their social license to operate - why?

- Capital markets are putting a value on companies that have sound Environmental, Social and Governance (ESG) practices. They see these businesses as well-run and less risky, therefore, it is in a corporation's interest to score well on these metrics.
- Talented employees are voting with their feet, preferring to build careers in businesses that give back to the communities in which they operate. They want to feel that their careers have meaning beyond the pay cheque. As a result, corporations are having to rethink how they attract, reward and motivate their staff. Traditional methods focusing on titles and salaries alone are losing their effectiveness.

As professionals, we can influence our employers to do more for the community and environment. For example, we can ensure that our procurement policies include social enterprises or indigenous-owned corporations, that our employer thinks of its carbon footprint or that it has a thriving volunteering and workplace giving program.

Consider a review of your organisation's procurement practices, and evaluate preferencing social enterprises:

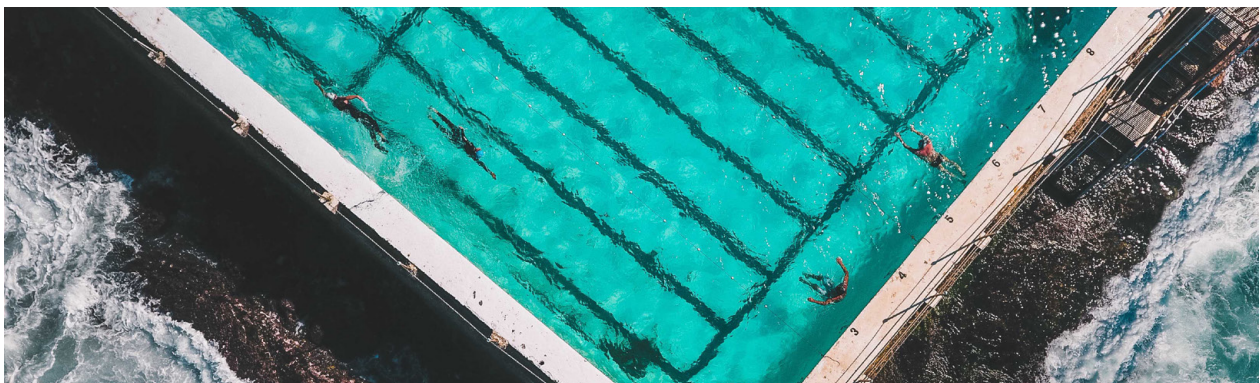
- [Supply Nation](#): A database of verified indigenous businesses.
- [Social Traders' Social Enterprise Finder](#): Maintains a national directory of social enterprises.

Explore Dylan Alcott AO's jobs platform for people with disabilities, [the Field](#). You can also find a list of [Disability Employment Services providers](#) nationally to add to your recruitment options.

**Audette Exel AO,
Founder | The Adara Group**

[Listen here](#) on the Koda podcast, *How I Did It*

“Not only is business capable of greatness, but I actually believe that only businesses who do great things for the world will survive into the next decades. And that's because we're living in this wonderful age of radical transparency.... consumers are making choices, regulators are making choices, the top tier talent and staff are making choices.”



Getting Organised

Creating impact in your professional life can be one of the most meaningful changes you can make.

Step 1 - Consulting

Bring together representatives from all levels of your organisation to discuss the opportunities your business has to support the community and environment it operates within. Extend your thinking to consider shared value and how you might use the organisation's key competencies, services and products to address social and environmental issues.

Step 2 - Planning

Put together a project plan, documenting what initiatives you aim to implement. This could include:

- Offering staff volunteering days (skilled and unskilled)
- Implementing workplace giving, offering staff the opportunity to contribute to their favourite charities efficiently through their pay, pre-tax
- Contributing a percentage of profits to charity
- Establishing a foundation for the organisation
- Reviewing the business supply chain and procurement practices, including alternative recruitment providers that focus on First Nations, Refugee or Disability candidates.

Step 3 - Owning

It is important that your organisation's impact plan has clear ownership and accountability to ensure it is realised. Over time, you may recruit Corporate Social Responsibility (CSR) staff to oversee and report on the program of activity.

Step 4 - Communicating

Reporting and communicating on your community program and the impact your organisation is having is an important engagement tool for staff, clients and shareholders. If done well, it can give you a competitive advantage in the market, making you an attractive proposition to values-aligned talent, clients and capital.

Step 5 - Innovating

Over time your plan should evolve and may include implementing new environmental and social policies and procedures and important initiatives such as [Reconciliation Action Plans \(RAPs\)](#).

The key for any organisation is for the above process to be inclusive, engaging staff members from across the organisation and tailoring a program that is unique to your organisation, its culture and its people.

Consider reading the article [Making the Most of Corporate Social Responsibility](#) from management consulting group McKinsey. It contains practical tips for businesses at the start of their journey.

4. Financial Impact

When we make financial decisions to invest, consume, borrow, or save, we have an impact on society and the planet. We, therefore, have an opportunity to consider the impact of these financial decisions and whether they align with our values.

Responsible investment

One of the most significant trends that is being seen in the financial sector is the rise of ‘responsible investment’. Many investors are aligning their portfolios to their values, knowing they can meet their financial objectives whilst ensuring they avoid harm and even support the things they care about.

Responsible investment aims to align capital with the goal of achieving a sustainable society, environment and economy. Responsible investment has become mainstream, with attractive investments found across all asset classes. It is possible to build a world-class portfolio that meets the financial metrics required by most investors, whilst simultaneously delivering significant positive social and environmental impact. Responsible investment focuses on one or a combination of the following approaches:

- Incorporating Environmental, Social & Governance (ESG) analysis into your investment analysis
- Screening out practices or industries not aligned with your values (e.g., tobacco)
- Focusing on practices and industries aligned with your values (e.g., renewable energy)
- Identifying impact investments that seek to achieve both financial returns and measurable social and/or environmental outcomes (e.g., disability housing)

In Australia, compulsory superannuation means that all workers are investors. According to The Australian Prudential Regulation Authority (APRA), superannuation assets totalled over \$3.3 trillion at the end of June 2022. Imagine the influence this capital could potentially have if all of it considered the social and environmental impacts of its investment choices. Many Australians do not have Self-Managed Super Funds (SMSFs) where they can control their investments, however, they still have a choice about how they invest. Many retail and industry superannuation funds are leading the way when it comes to responsible investment and by selecting these funds to manage retirement savings, a clear message is being sent to the market that this is important to people and puts pressure on the companies they invest in.

For a better understanding of responsible and impact investment, please read Koda’s paper [Responsible Investment: Using Your Capital for Profit and Purpose](#)

For additional resources on responsible investment, check the [Responsible Investment Association of Australasia](#)

**Stephen Fitzgerald AO,
Chairman & Founder | Affirmative
Investment Management**

[Listen here](#) on the
Koda podcast, *How I Did It*

**“If we are truly going to address
issues that society broadly faces,
philanthropy is a really important
part of that, but it can’t do it all.
We need to be able to mobilize
mainstream capital.”**

Consumption

Every day we make consumption choices that have ongoing impacts. As consumers, we can influence corporate behaviour by preferencing products, services and businesses that are aligned with our values. This might be anything from the utility firm we use for our electricity to the accounting firm we use for our financial affairs.

Large companies now report on how they are addressing modern slavery in their manufacturing and supply chains. This drives large companies to address exploitation that may exist in their businesses and/or supply chains. But it is not just modern slavery concerns that are being addressed by our consumer brands; environmental impacts are also at the forefront of consumers' minds and influencing the brands they choose to engage with.

There are many options and avenues to consider when thinking about your financial impact and how these decisions can greatly influence the impact you have in your life,



Getting Organised

Adjusting your finances and consumption to reflect your values doesn't just do good, it feels good. Knowing that you have structured the financial ecosystem around you to do good can set a great platform for impactful change. When considering the impact of your financial decisions, some simple steps to take include:

Step 1 - Education

Learn about responsible investing and the impact of your financial decisions. Understand the impact of your decisions on the environment and society.

Step 2 - Articulation

Determine your values and the cause areas you care about. Decide if you want to focus on specific areas such as renewable energy, social justice, gender equality or sustainable agriculture.

Step 3 - Investigation

Review your current investments and the companies you purchase goods and services from, to determine the impact (negatives and/or positives) they are having. Where they are not aligned with your values, identify alternatives. You may want to consider companies, funds, or sectors that prioritise sustainability.

Step 4 - Implementation

Responsible investments are available across all asset classes and types, allowing you to build diversified portfolios. Investing in a well diversified and balanced portfolio also allows you to achieve impact in a variety of ways.

Talk to your super fund, bank and other goods and services providers about their social and environmental practices. If they don't align with your values or don't have products that adequately support your social or environmental goals, consider moving to a business that does.

Responsible investing is a personal choice and the steps you take may vary based on your specific values and financial goals. The above steps can be made easier with the support of a professional adviser who specialises in responsible investment.

The following pages detail Koda Capital's [Responsible Investment](#) and [Impact Investment](#) capabilities.

Conclusion

Pursuing an impactful life should be fun and rewarding. Impact will mean different things to different people and it is important to remember that no one is perfect, and we all have contradictions in our lives.

We might be passionate about the environment and not yet drive an electric car or always drink from a reusable coffee cup. Similarly, no company or charity is perfect, all have negative and positive impacts on the world. This should not stop us from trying to lead an impactful life. As a starting point, we should try to make sure that when we make a decision, we are confident that the positive impacts outweigh the negative impacts. After all, perfection is the enemy of progress!

Leading an impactful life requires an open mindset and a willingness to take risks, embracing uncertainty and going beyond your comfort zone. It requires the courage to try new things and to learn from mistakes. By taking risks, you can grow, develop and ultimately make an even bigger impact.

For those that decide to pursue a more impactful life, we hope this paper offers some simple steps that can be easily implemented. Collectively, if we all take steps to pursue a more impactful and purpose-driven life, we can go a long way to shaping the future we want for ourselves and future generations.

**Christopher G. Oechli,
President and CEO | The Atlantic Philanthropies**

[Listen here](#) on the
Koda podcast, *How I Did It*

“One of the deepest sources of satisfaction is to make a difference in the lives of others. If we are privileged with health, with resources, with the ability to contribute to making that difference, why wouldn't you do that? Whether it's a small amount of money, whether it's your personal time, whether it's some particular skill that you can contribute, all of them matter and can be put to good use to improving the lives of those who are less fortunate or to improving systems... that can make life better for most of us.”

Koda Capital has been recognised as Best for ESG Investing in Australia by Euromoney in 2023. Koda is a member of [Responsible Investment Association Australasia](#), [Philanthropy Australia](#) and every Koda Partner is a signatory to the [Banking and Finance Oath](#).

Access Koda's Reconciliation Action Plan [here](#).



About the Authors



Chris Wilson,
Partner | Philanthropy & Social Capital

Chris is a Koda Partner and member of the Koda Philanthropy and Social Capital team. His responsibilities include bringing philanthropic opportunities and solutions to clients. He also provides strategic advice to charitable and non-profit organisations in relation to their governance, endowment practices, capacity building, sustainability, and donor relations activity. Chris has been in financial services for close to two decades, working predominantly with high-net-worth individuals, corporations, and charitable institutions.

Chris is a Board Member of the Betty Amsden Foundation and a Co-Founder of Plus One, an initiative that opens up corporate leadership training to non-profit executives. Chris has previously been Chairman of the Reach Foundation and was a Founding Committee Member of Impact100Melbourne. Chris holds a Masters of Commercial Law, Bachelor of Business (Economics and Finance), and a Diploma in Financial Planning. More recently he completed the AICD's Governance Foundations for Non-Profit Directors course.



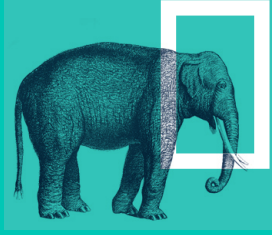
Will Beresford,
Manager | Philanthropy & Social Capital

Will Beresford joined Koda Capital in March 2023 as the Manager of Philanthropy & Social Capital and is based in Koda's Brisbane office. Will brings with him a wealth of experience from the philanthropy and fundraising sectors.

Before joining Koda Capital, Will spent almost six years at Equity Trustees in Melbourne as the National Manager of Active Philanthropy. He led the team responsible for providing strategic philanthropic advice to high-net-worth families and was instrumental in reshaping and leveraging one of the largest Active Philanthropy offerings in Australia. Will would commonly meet with the for-purpose sector to better understand the issues they were faced with. In doing so he saw a significant breadth in sophistication, approach, framing and objectives from organisations when engaging with funders. While at Equity Trustees, Will was able to specialise in the creation and operation of Private and Public Ancillary Funds, Sub Funds, philanthropic strategy and grant-making.

Prior to his time at Equity Trustees, Will was working for a global children's charity in a fundraising capacity where he experienced firsthand the joys and challenges associated with raising funds. He reflects on the many missteps he made which he now uses as personal case studies when speaking with fundraisers. Additionally, he has sat on a number of Boards in a Non-Executive Director capacity.

Will obtained his MBA in 2020 and holds a Diploma of Marketing as well as a Certificate in Applied Responsible Investment.



Independent. Specialised. Experienced.

Contact Koda Capital's Philanthropy & Social Capital team



David Knowles, Partner | Head of Philanthropy & Social Capital
M 0429 726 277
E david.knowles@kodacapital.com



Chris Wilson, Partner | Philanthropy & Social Capital
M 0428 866 607
E chris.wilson@kodacapital.com



Will Beresford, Manager | Philanthropy & Social Capital
M 0424 587 257
E will.beresford@kodacapital.com



Farial Ameen, Philanthropy Analyst | Philanthropy & Social Capital
M 0423 570 392
E farial.ameen@kodacapital.com

kodacapital.com



KODA

This document has been prepared without consideration of any client's investment objectives, financial situation or needs. Before acting on any advice in this document, Koda Capital Pty Ltd recommends that you consider whether this is appropriate for your circumstances.

While this document is based on the information from sources which are considered reliable, Koda Capital Pty Ltd, its directors, employees and consultants do not represent, warrant or guarantee, expressly or impliedly, that the information contained in this document is complete or accurate. Koda does not accept any responsibility to inform you of any matter that subsequently comes to its notice, which may affect any of the information contained in this document.

© Copyright Koda Capital, 2023 | AFSL: 452 581 | ABN: 65 166 491 961