



Australian
Philanthropic
Services



THE PHILANTHROPY PLAYBOOK

The Giver's Guide to
Structured Philanthropy

What is structured giving?

Structured giving is a strategic way to make charitable donations supporting the causes you care about for years to come. It uses trust structures, such as giving funds or ancillary funds, which allow donors to make significant and impactful donations over time. It involves creating a plan for how, when and where to give and often involves families or organisations coming together on aligned values.

Ancillary funds, or giving funds, are the most popular structures for charitable giving in Australia, as donors receive a tax deduction up-front, which can be used immediately or spread over up to five years. The funds are invested and returns are tax free, growing capital committed to the community. Each year, givers are required to make a minimum donation to eligible charities, to support the causes they care about.

This *give and grow* approach to giving, leads to more thoughtful and considered gifts to charities, bringing joy to families during their lifetime and enabling them to leave an enduring legacy.

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It used to be the talk around the party table of how well you're doing, what was your bonus, and can we afford a bigger house? Today it is very much about what you're doing: are you helping with education, with welfare? What are you going to be remembered for?

David Gonski AC
APS Patron



What are the benefits?

Structured giving **amplifies social impact** while **allowing givers to donate more thoughtfully, involve their families, and plan for a lasting legacy.**

With structured giving, givers can:

- Claim an immediate tax deduction, with the option to spread the deduction over up to five years, making it a smart strategy to offset capital gains or a financial windfall like a property or business sale
- Separate the timing of the tax deduction from the actual grantmaking decision allowing a more thoughtful approach to giving
- Give more for longer, as money set aside is invested tax free, allowing it to grow and support charitable causes well into the future
- Create a legacy that reflects your values and inspires future generations to give for years to come

APS makes structured giving simple, so you can focus on supporting the causes that matter to you. Our [national team](#) can help set up a giving fund wherever you are in Australia.

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Our children are very proud of the donations we make and of the many organisations and causes we support. It really is a rewarding thing for a family to do together.

The Mostyn Family
APS Client



Which philanthropic structure is right for you?

Everyone gives differently. Finding the right structure to match your giving goals can make all the difference.



Private Ancillary Fund (PAF)

A PAF is a type of charitable trust suited to givers who want a standalone structure. You manage the capital, while APS can handle all administration and compliance. Ideal for those looking to establish a long-term philanthropic legacy or involve their family in structured giving. A starting balance of at least \$1-1.5 million is recommended for a PAF.



APS Foundation - Giving fund

A communal giving structure ideal for givers who want to focus on giving, not governance. Donated funds are pooled and professionally invested. APS handles all compliance responsibilities, and your client recommends which charities they want to support. This can be a great entry point for those who want to start giving immediately without the complexity of running their own trust. Giving funds in the APS Foundation can be started in just one business day with a minimum initial donation of \$40,000.

Want to learn more? [Contact us.](#)



It's a practical option, and it's a tangible way to organise our charitable giving. It gave us a meaningful place for our giving to come together, and the money is locked away to give to the causes that are important to us.



John Eales AM

Former Wallabies Captain & Australian Rugby Union player
APS Foundation Giving Fund holder

How an ancillary fund works

1	Donate	• Make an irrevocable donation to the fund • Donations are tax deductible in the year you give • You have the option to spread the deduction over up to 5 years
2	Grow	• For PAFs, you or your appointed investment adviser manage your philanthropic capital • For a giving fund in the APS Foundation, you can select from two professionally managed investment portfolios • Returns on philanthropic capital are tax free
3	Give today	• Recommend/make gifts to preferred eligible DGR Item 1 charities • Give any time throughout the year • If needed, receive APS Giving Services support to identify charities and assist with developing an aligned giving strategy
4	Give tomorrow	• Keeps funds flowing to community • Give while you live or establish a giving legacy • Engage future generations



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The fund was easy to set up, the return on the investment is excellent and making donations is easy to do.

Dr Lee Meakin
APS Foundation giving fund holder

Case study: 80 Good Summers

When Adam Bennett and Belinda Kerr established their APS giving fund in 2021, they had a clear goal: to grow their giving in a way that would have a lasting impact. The growth of their giving fund via APS Foundation's investment returns has allowed them to give more to the causes that are important to them. "The compounding effect of the investment returns makes us very excited at being able to give away more than we have donated into the fund", says Belinda.

Their giving fund has enabled Adam and Belinda to take a more strategic approach to giving - making donations now while they are earning and can benefit from tax deductions, with the goal of building their fund to support even greater levels of giving throughout their retirement. "This strategy would not be available to us without our giving fund", says Adam. **"We love the flexibility it gives us to start planning some projects that we can continue to fund over time to make a lasting impact."**

Adam and Belinda were supported by APS' giving experts in refining and focusing their giving, ensuring it aligned with their values and goals. "APS has really helped us zero in on what we're most passionate about and where we can make the biggest difference" says Belinda. "Before opening our giving fund we were less focused, and didn't really have a plan. This led us to making some material donations to larger organisations that probably didn't really need our money: they would've done their projects anyway."

"With APS's help, we've been far more disciplined and targeted, and I feel like we've made a more measurable and lasting impact on those causes that are most important to us – safe births and clean water."

When we see the impact of our philanthropy it makes us feel extremely pleased that we're making a difference and motivates us to do even more.

Adam Bennett & Belinda Kerr

80 Good Summers

APS Foundation giving fund holders

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Case study: The Blueshore Charitable Trust

Longstanding APS client Jon Stretch never set out to become a philanthropist. What he did have was a clear sense that if you have more than you need, you have a responsibility to look around, see what is happening in your own backyard, and do something practical about it.

When the Blueshore Charitable Trust was established in 2017, Jon and his wife Bernadette invited their two adult children and their partners to help define the focus areas. Together, they built the trust to revolve around three interlinked themes: homelessness, youth mental health and support for LGBTQIA+ communities.

Establishing their family fund through APS has turned his practical approach to giving into a long-term, structured commitment to investing in good and tackling some of Australia's most pressing issues. **Today, the trust has created a shared sense of purpose with his children and family, that Jon can see extending far beyond his own lifetime.**

For Jon, APS has provided the governance backbone that allows the Blueshore Charitable Trust to operate with confidence. APS ensures the trust complies with ATO and ancillary fund requirements, that gifts go only to eligible charities, and that reporting and filings are completed accurately and on time. Having a dedicated team means the family can spend their time on identifying impactful organisations, rather than worrying about paperwork.



A giving structure has turned an intuitive desire to “do something” into a disciplined, intergenerational practice of giving that is rigorous, relational and oriented towards lasting impact.

Jon & Bernadette Stretch

The Blueshore Charitable Trust
APS client

About APS

Our mission is to **grow giving for good.**

APS makes philanthropy and structured giving simple, so our clients can focus on supporting the causes that matter to them.

We are the leading independent, not-for-profit philanthropic services organisation in Australia. Our 1,100+ clients donated over \$242 million to charity last financial year and have committed over \$2.9 billion to charity held in structures that we support. Since inception our clients have given away over \$1.3 billion to support the community.

We help set up and manage charitable giving using tax-efficient solutions called ancillary funds and giving funds, so philanthropists can make a significant impact now, and also grow their future giving. Our giving options start with an initial donation of \$40,000+ with the flexibility to distribute the balance to charities over time, and tax free investment returns to give more, for longer.

Contact us

Call us on **1800 934 483** to reach our national team
or [contact us online](#).



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