

future2 

Impact Report

2023-2024



Contents

Overview of Future2	3
Chair's Message	4
Board of Directors and Committees	5
General Manager's Message	6
Strategic Priorities	7
Grants Overview	8
Summary of programs	9
Income and expenditure overview	17
Partners	18



Overview of Future2

At Future2, our mission is to build stronger financial futures because we know that improving financial wellbeing makes a difference. We believe that when people are given the tools, support, and opportunities to strengthen their financial wellbeing, their entire future opens up. Financial security is more than numbers on a page, it's the freedom to make choices, the confidence to recover from hardship, and the possibility to build a life of dignity and hope.

Since 2007, we have been supporting grassroots organisations that walk alongside Australians experiencing disadvantage, hardship, or exclusion, helping them take practical steps towards stability and independence.

Through our annual Make the Difference! Grants Program, Future2 provides funding of up to \$15,000 to community programs across the country. These programs are as diverse as the communities they serve, from financial literacy workshops and skills training, to support services for those recovering from domestic violence, to initiatives helping people rebuild after personal or financial crisis. What they share in common is a commitment to giving people the tools to take control of their future.



Future2's work is made possible by the generosity of the financial services community - financial professionals who believe in using their resources and expertise for good. Together, we bridge the gap between industry support and community need, turning generosity into real-world impact.

Every grant awarded tells a story of resilience and possibility. Behind the numbers are individuals whose lives have been touched. These stories remind us why we exist, because when financial wellbeing improves, so does the fabric of our communities.

Future2 is proud to stand at this intersection of community need and industry generosity. With every step forward, we are helping Australians in need take charge of their financial future and in doing so, we are building stronger, more inclusive communities for us all.



future2

“Becoming more competent and confident with my finances, and having guidance from a financial expert, will significantly help me move forward”

Financial Superwoman

Chair's Message

It gives me great pride to reflect on Future2's progress over the past few years. In November 2023, we awarded \$148,500 in grants to 15 remarkable community causes, with programs now making a tangible difference in the lives of Australians in need.

Since inception, Future2 has supported 181 causes and distributed more than \$1.8 million in grants. This impact is only possible with the help of the financial services professionals who nominate and stand behind these programs. I encourage everyone across the profession to continue nominating causes close to their hearts.

From empowering female survivors of domestic violence, to supporting the mental health and wellbeing of young Australians, the breadth of programs we fund demonstrates the importance of our mission. In 2023 we also introduced the inaugural People's Choice Award, with Happy Home Community Group receiving an additional \$5,000 to expand their valuable work.

Future2 also continues to strengthen its governance. Our Board ensures funding is distributed responsibly, supported by the Fundraising, Grants, Partnerships, and WA Melbourne Cup Committees, along with our dedicated Ambassadors – Julian Place, Tim McCallum, Chris Shannon and Michael Berdon – who provide vital leadership and advocacy.

“This is the first time I've seen hope in a long time. I have new things and a home. It's finally time to recover from the trauma and rebuild my life.”

Backpacks4 SA Kids

We are especially grateful to our strategic partner, AIA Australia, whose alignment with our mission has been instrumental to our growth, and to our community partners – the Financial Advice Association Australia (FAAA), the SMSF Association (SMSFA), the Boutique Financial Planning Principals Association (BFP), the Financial Services Council (FSC) and Ensombl – for their ongoing support in fundraising and awareness.

Events remain at the heart of our fundraising success, with highlights including the FAAA's Brisbane Melbourne Cup Lunch, Gold Coast Spring Fling, Melbourne AFL Grand Final Lunch, the FAAA Congress, as well as the Future2 WA Melbourne Cup, BFP National Conference, and the SMSF Association National Conference. These events not only raise critical funds but also strengthen ties within the profession.

Finally, on behalf of the Board, I extend my sincere thanks to everyone who has donated, volunteered, nominated a grant, or taken part in an event. Future2 is, and always will be, the profession's foundation – and your support ensures we can continue to change lives across Australia.

Julie Berry CFP® GAICD
Chair, Future2 Foundation



Board of Directors



Chair
Julie Berry CFP® GAICD



Deputy Chair
Dave Slovynec



Director
Giles Gunsekera OAM



Director
Olivia Maragna CFP®



Director
Ben Marshan



Director
Olivia O'Neill



Director
Steve Thomson

Fundraising Committee

Steve Thomson (Chair)
Olivia O'Neill
Janette Beedell, TPM Events
Amanda Evans, Bennelong Funds Management
Robyn Faber, PPS Mutual
Abbie Gellatly, Apt Wealth
Jasmin Loke, Adviser fp
Julian Place, AMP
Chris Shannon, Colonial First State

WA Melbourne Cup Committee

Garry Addison, Vision Financial Strategies
Georgina Calder, Macquarie
Michael Carroll, MLC Asset Management
Liz Farrell, Expand Smart Support
James Ford, Economic Science
Veri Gravina, Zurich
Gayle Hendricks, Gayle Hendricks Consulting
Tim McCallum, Capstone Financial Planning
Chris Shannon, Colonial First State

Grants Committee

Giles Gunsekera (Chair)
Robyn Arnold, Kreate Wealth
Robyn Faber, PPS Mutual
Jasmin Loke, Adviser fp
David Marasea, Marasea Partners
Tim McCallum, Capstone Financial Planning
Naomi Mee-Martino, Bastion Financial Group
Nicole Ott, Trilogy Funds Group
Craig Parker, AIA Australia
Shayne Sommer, Shadforth Financial Group

Partnerships Committee

Dave Slovynec (Chair)
Janette Beedell, TPM Events
Mark Stubbings, iExtend

General Manager's Message

As General Manager of Future2, I am constantly inspired by the generosity and commitment of the financial services profession. Every grant begins with a nominator – a professional who puts forward a cause close to their heart. This connection between profession and community is what makes Future2 unique, and I am grateful to everyone who nominates, supports, and advocates for the programs we fund.

In recent years, Future2 has grown its reach, supporting grassroots programs across Australia while welcoming new corporate partners including VBP, Spark Financial Group and Milford. These partnerships, together with the continued backing of our industry associations and volunteers, enable us to achieve far more than we could alone.

As a lean organisation, our impact depends on the dedication of volunteers, partners and committees. To all who have donated, given time, nominated a grant, or participated in fundraising – thank you. Your support underpins everything we do.

Fundraising continues to strengthen, with events, partnerships and campaigns growing each year. The Future2 Steps Challenge unites individuals and teams to connect, walk and raise funds, and we are excited to launch 'Walk the Wall 2026' – offering the chance to trek the Great Wall of China or join virtually with workplace teams. Our new Fundraising Hub will also provide fresh ways for supporters to get involved and make an even greater impact.

Looking ahead, our focus is on broadening engagement across the financial services sector. With more voices and champions behind us, we can continue to scale our impact and support even more Australians in need.

Thank you for being part of the Future2 journey – together, we are building stronger financial futures.

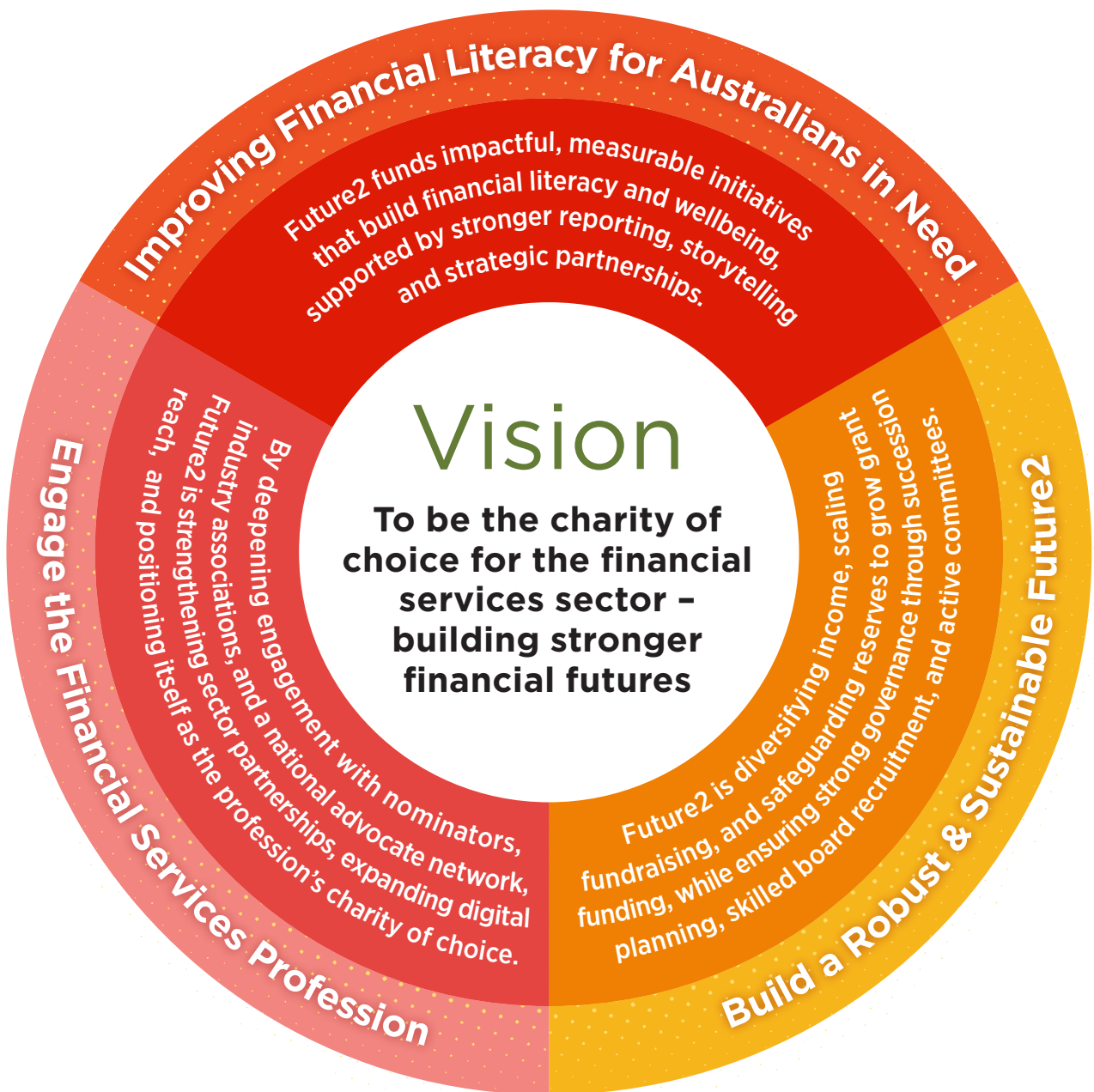
Maddie Catlin
General Manager,
Future2 Foundation



“Talking to Legacy’s Youth Leaders at camp about my story made me feel safe, comfortable, and less alone. I was able to share my feelings without feeling judged, as they understood my pain.”

Youth Leaders Mentor Program

Strategic Priorities



Grants Overview

Overview of 2023 programs delivered in 2024



Number of people supported in 2024

3,293+



Number of grants awarded

15



Amount of funding distributed

\$148,500

Geographic reach

Grant recipients by state



Age of participants

Under 25yrs

7 Programs

Over 25yrs

7 Programs

Summary of programs

2023 recipients – programs delivered in 2024



Nominated by: **Tim Turner**

State: **WA (online)**

Participants: **2,563**

Funding: **\$10,000**

Yourtoolkit.com – Return to Work Resource

Yourtoolkit.com aims to empower survivors of domestic violence through accessible, evidence-based resources and support. The grant enabled a new 'Working and Domestic Abuse' resource to support victim-survivors of family and domestic violence to rebuild financial independence through employment. Developed with input from women with lived experience, the resource provides step-by-step guidance on workplace rights, CVs, job applications, interviews, and balancing work while experiencing abuse.

Impact: More than 2,500 people accessed the resource in 2024. It directly addressed barriers such as financial insecurity and difficulty re-entering the workforce, offering pathways to stability, independence, and renewed self-identity.

Participant feedback: "I had a conversation with a friend about her situation and then happened to see this info at my workplace. I'll pass it on to her. It looks extremely relevant and also clear and easy to understand."

Next steps: Expand downloadable materials, integrate user feedback, and include in annual content review.



Nominated by: **Peter Farlie**

State: **WA**

Funding: **\$10,000**

Academic Clinics for Exceptional Students (ACES) – ACES Resource Hub

The ACES Resource Hub provides free, evidence-based strategies and curriculum-linked resources for parents, carers, and educators supporting students with learning difficulties. By removing cost and access barriers, the Hub helps close learning gaps and improve equity for disadvantaged children.

Impact: The website and first set of resources were completed and released in 2024. User feedback is now guiding development of further resources, including instructional videos.

Summary of programs



Nominated by: **Grace Mugabe**

State: **WA**

Participants: **25 (ages 11-18)**

Funding: **\$10,000**

The Spiers Centre - Empower Youth: Transforming Futures Program

The Spiers Centre's mission is to empower young people aged 12-25 experiencing social or financial disadvantage by providing free workshops. These workshops equipped participants with financial literacy skills, covering topics such as debt, online safety, superannuation, and goal setting. By breaking down barriers and offering practical tools, the project helped young Australians build confidence, overcome challenges, and lay a stronger foundation for their future.

Impact: Students set personal goals and mapped out the financial steps needed to achieve them, for example, saving for a car by securing work, identifying costs, and creating a savings plan. The program built knowledge, confidence, and resilience, helping protect wellbeing and avoid risky behaviours.

Next steps: Expand into more schools and community groups, update curriculum to include digital literacy and AI, and develop online resources.



Nominated by: **Shane Hayes**

State: **NSW**

Participants: **20 (under 25)**

Funding: **\$10,000**

Byron Youth Service - Byron Barbershop Program

The Byron Barbershop Program supported at-risk young men to reconnect with education, gain trade skills, and build positive relationships with mentors. Using the barbershop as a practical learning environment, participants developed barbering skills alongside financial literacy, communication, and self-care. The program's goal was to equip young men with employable skills, discipline, and confidence to support long-term personal growth.

Impact: 20 participants gained trade skills and mentoring, boosting employability, self-esteem, and responsibility. Many re-engaged with school, found work, or mapped out new career paths, with reduced recidivism and stronger community ties.

Case Study - Davey's Story

Davey, 16, was disengaged from school and facing homelessness when he joined the program. Through barbering skills training, financial literacy, and mentorship, he rebuilt his confidence and discovered a passion for entrepreneurship. He is now back at school, drafting plans for his own barbershop, and is on track to graduate with renewed purpose and self-worth.

Summary of programs



ACCOUNTABLE FUTURES COLLECTIVE

Nominated by: **Larry Fingleson**

State: **NSW**

Participants: **50**

Funding: **\$10,000**

Accountable Futures Collective – Youth Accountability Project

The program empowered young people in NSW who have been harmed by systems to design and lead youth-driven accountability mechanisms, ensuring promises translate into real change. Activities included coalition-building, mentoring, and structured learning in conflict resolution, budgeting, and leadership.

Impact: Between March 2024–2025, youth leaders hosted a community event, ran discussions statewide, and strengthened youth-led accountability initiatives.



Nominated by: **Peter Marsh**

State: **QLD**

Participants: **14 (18–25)**

Funding: **\$10,000**

Legacy Club of Brisbane – Youth Leaders Mentor Program

The Legacy Youth Leaders Program supports young people who have lost a parent through military service, building their skills and confidence to mentor younger Legacy kids. With Future2 funding, 14 Youth Leaders and 8 Legatees received specialised training in communication, empathy, and child mentoring, delivered by accredited Community Service Officers. The program aimed to strengthen Youth Leaders' ability to support grieving children while enhancing their own personal development and wellbeing.

Impact: The program shifted focus to Mental Health First Aid and AusIdentities training, equipping participants with practical, relevant skills. Youth Leaders reported greater self-awareness, confidence, teamwork, and readiness for leadership. Younger Legacy children benefitted from strong mentoring, while the program also welcomed a participant from a family where the veteran is incapacitated, broadening shared understanding of loss. Mia, who lost her father to suicide at age six, described finding belonging and healing through Legacy camps and is now a Youth Leader herself, mentoring younger children and “paying it forward.”

Summary of programs



Nominated by: **Matt Kerr**

State: **NSW**

Participants: **75 volunteers**

Meals produced: **12,000+ in 2024**

Funding: **\$10,000**



Slow Food Hunter Valley – Food Rescue Kitchen Renovation

The Slow Food Hunter Valley Food Rescue Kitchen provides thousands of nutritious meals to local charities each year, supported by 75+ volunteers and produce from OzHarvest, local growers, and home gardeners. Funding was used to upgrade the new base at the Teapot Café to full commercial standards, ensuring compliance, safety, and efficiency. The goal was to create a safer environment for volunteers, improve meal quality and variety, and increase the kitchen's capacity to deliver over 12,000 food boxes annually to families in need across Maitland.

Impact: The upgrade has made the kitchen safer, more efficient, and better equipped to engage volunteers. It has improved the quality and variety of meals, expanded meal output, and enabled more recipient groups to be supported.



Nominated by: **Nicola Beswick**

State: **Online**

Participants: **115**

Funding: **\$10,000**

Broken to Brilliant – Financial Superwomen

The Financial Superwomen project helped women rebuild financial confidence after domestic abuse, recognising financial independence as key to breaking the cycle of violence. With Future2 support, a secure online space was created within the Finito platform to host fortnightly workshops, tailored for survivors to provide both practical financial education and emotional support. From March to November, 19 workshops were delivered covering finance, mindset, and trauma recovery.

Impact: The online sessions ensured flexible access and ongoing learning. Anonymous feedback confirmed participants felt safe, valued the guidance, and gained practical tools to navigate financial independence. One participant shared: "I learned a lot about the funds that survivors can access... this is amazing help." The program successfully built financial knowledge while fostering a trusted, supportive environment. In 2025, workshops will continue monthly with a focus on expanding reach and connecting more women to expert support.

Summary of programs



Integra Service Dogs - LifeUnleashed

LifeUnleashed trained and placed two service dogs - Flossie for anxiety and companionship, and Oran for mobility support - to assist veterans living with PTSD. The program empowers veterans and first responders by improving independence, resilience, and quality of life, with ongoing training to strengthen the bond between each veteran and their dog.

State: **National**

Participants: **2**

Funding: **\$10,000**

“Flossie isn’t just a service dog; she is family. Together, we are building a life filled with trust, companionship, and the courage to step forward one paw at a time.”

Impact: Flossie was placed with Lynette, a veteran who endured decades of silent trauma after her deployment to Rwanda. Flossie grounds her during anxiety, helps her manage daily challenges like shopping or using escalators, and has restored her sense of confidence and joy. Oran was matched with Amy following her medical discharge from the military, providing both mobility support and intuitive reassurance, even preventing her from overexertion. With Oran by her side, Amy has regained freedom, stability, and the confidence to re-engage in community life.

LEAP with HPA Inc.

HPA Incorporated - LEAP (Learning About Employment with Active Planning)

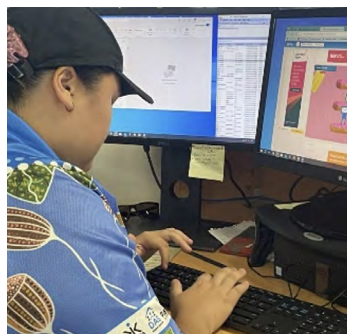
Nominated by: **Brendan Atkins**

State: **NT**

Funding: **\$10,000**

The LEAP program provided people with disability a co-designed 6-8 week pathway to build skills, confidence, and work readiness through practical training, on-the-job experience, and connections to further study or employment. Local businesses were actively engaged, helping ensure real-world opportunities for participants.

Impact: Evolving from the earlier STEP initiative, LEAP was co-designed with people with disability, making it inclusive, adaptable, and empowering. Participants reported stronger confidence, self-esteem, and job readiness, while partnerships with NT schools, disability organisations, and the Northern Territory Government have strengthened disability inclusion and created pathways for ongoing impact.



Summary of programs



Nominated by: **Gavin Woolford**

State: **SA**

Participants: **25 parents & 55 kids**

Funding: **\$10,000**



Backpacks 4 SA Kids – Home Starter Packs

Backpacks 4 SA Kids used a \$10,000 grant to provide 25 Home Starter Packs, each valued at \$400, to families fleeing domestic violence. The program aimed to ease their transition into safe homes, reduce the risk of returning to abusive environments, and support long-term family stability.

Impact: The packs provided essential items such as bedding, kitchenware, and cleaning products, helping families establish safe, independent homes. Evaluation showed they were deeply valued, not only for meeting practical needs but also for offering emotional reassurance and reducing feelings of isolation.

Case Study

“To begin with, I want to share a story about how the home starter package delivery was profoundly emotional for one of my clients. Ana (a fictional name) is 53 years old and has endured violence and abuse for approximately 30 years. She finally left the abusive relationship after a life-threatening incident involving the perpetrator. Left with almost nothing to start over, she was deeply moved when she saw the four boxes of goods. Upon opening them, she began to cry and said, “This is the first time I’ve seen hope in a long time. I have new things and a home. It’s finally time to recover from the trauma and rebuild my life.”



Nominated by: **Suzannah Gilardi**

State: **VIC**

Participants: **300 (approx)**

Funding: **\$10,000**

Point Leo Surf Club – Community Disabled Surfing

The project improved accessibility at Point Leo beach to support Disabled Surfing Victoria activity days and other inclusive programs. Works included restoring the main access ramp from the carpark, installing hardstand gathering zones, and adding external beach showers and disabled ramps. These upgrades aimed to enhance safety, dignity, and inclusion for participants and carers, while strengthening the surf club’s role in the community.

Impact: The improvements significantly increased accessibility and safety, receiving highly positive feedback from participants and families. They also enabled programs such as Starfish Nippers to thrive, deepening inclusion and ensuring people with disabilities can fully participate in surf life saving and beach activities.

Summary of programs



Nominated by: **Suzanne McMaster**

State: **VIC**

Participants: **43**

Funding: **\$8,500**



Athenie's Angels Aus - Resiliency Building Program

The Emotional Resiliency Building Program equipped participants with practical strategies such as mindfulness, cognitive behavioural techniques, and emotional regulation to better manage stress and adversity. The program aimed to enhance self-awareness, foster a growth mindset, and promote positive coping mechanisms to improve overall wellbeing.

Impact: Participants reported stronger coping skills, improved relationships, and greater confidence in managing challenges. Outcomes included a 25% reduction in stress, a 30% improvement in emotional resilience, and 95% of participants feeling more resilient post-program. The program also generated unanticipated benefits, including greater confidence and a ripple effect of positive change within families and communities.

Case Study - George: The Ripple Effect of Vulnerability

At 18, George attended a school trip shortly after the resilience workshop. Triggered by memories of his sister who had died by suicide, he applied what he had learnt - to name his feelings and open up about his grief. His vulnerability encouraged friends to share their own struggles—divorce, loss, and school pressures—fostering trust, empathy, and connection. George's story shows how the program not only builds individual resilience but also creates safe spaces for openness and collective healing.

Summary of programs

People's Choice
AWARD



Nominated by:

Xiao Jie (Sarah) Wang

State: **VIC**

Participants: **6**

Funding: **\$10,000**



Happy Home Community Refugee Integration and Settlement Group - CRISP Pilot

Happy Home, a Melbourne-based volunteer group under the federal CRISP program, supported the J family of six from Iran through their first year in Australia. The group provided practical help with housing, health care, financial literacy, education, employment, and social integration, aiming to empower the family to achieve independence and long-term settlement.

Impact: The J family secured safe housing, improved their health, and accessed education at all levels—from intensive English classes to mainstream schooling. One parent gained a licence and bought a car, boosting independence, while the family established social connections through community events and their local mosque. Today, they are financially independent, managing their own rent and bills, and steadily building confidence, belonging, and autonomy. Beyond practical outcomes, the program fostered friendships, reduced anxiety, and created a strong support network.

Case Study - Ali's Journey

Ali, 24, arrived determined to support his family. With guidance from Happy Home, he studied English at Box Hill Institute, volunteered locally, and completed short courses. Surprising his mentors, he was accepted into Year 11 VCE and is now exploring careers in IT and policing, while volunteering at a police station and preparing for part-time work.

People's Choice
AWARD

future2

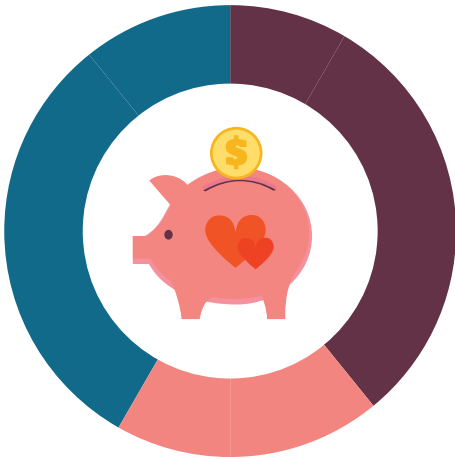


The Future2 People's Choice Award gives members and volunteers the opportunity to vote for your favourite grant recipient to receive a further \$5,000, sponsored by AIA Australia.

Income and expenditure overview

FY24 Total Income

\$491,505



Total Donations

\$205,020

Total Investments

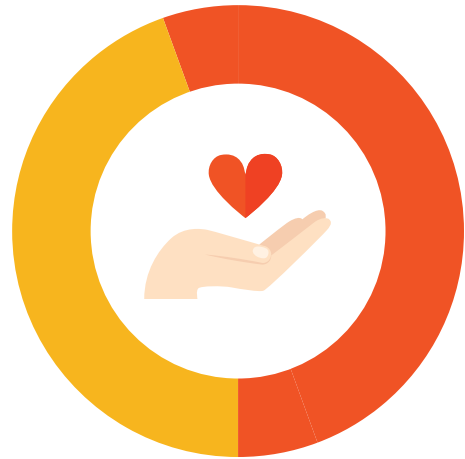
\$191,613

Total Goods/Services

\$94,872

FY24 Total Expenses

\$388,828



Grants & donations to community

\$208,398

Total Donations

\$180,430

Our Partners



Future2 is proud to be supported by a generous network of corporate partners, industry bodies, and community supporters. We are especially grateful to AIA Australia, VBP, Spark Financial Group, and Milford for their commitment to building stronger financial futures.

We also thank our community supporters - the Financial Advice Association Australia (FAAA), Self Managed Super Fund Association (SMSFA), Financial Services Council (FSC), Boutique Financial Planning Principals Association (BFP) and Ensembl - for their valued support in helping us connect with the financial services community.

With this support, Future2 can continue empowering grassroots programs across Australia and create lasting impact in communities nationwide.

Strategic Partner



HEALTHIER, LONGER, BETTER LIVES

AIA Australia is proud to be a strategic partner with Future2 in a 3-year partnership running from 2023 to 2026. Through this collaboration, AIA supports Future2's mission to empower Australians facing financial hardship by funding grassroots programs that build stronger, more resilient financial futures. Together, they are making a meaningful impact on communities across the country by enhancing financial literacy and wellbeing.

Silver Partner



Bronze Partner

Spark Financial Group

Workplace Giving Partner



Grant Sponsor



Community Partners

ensobl:



future2 

