

NAB FOUNDATION ENVIRONMENTAL RESILIENCE FUND – FAQs

The NAB Foundation's Environmental Resilience Fund has been established to support practical projects that build environmental resilience to natural disasters and climate change. The NAB Foundation will provide funding of up to \$10 million over ten years, for regional projects that build the evidence base for investments and interventions that improve resilience to natural disasters, particularly flood and fire hazards. These FAQs outline some key information, in addition to information in the Prospectus and Expression of Interest (EOI) form. It is important that you read all three documents before completing your EOI.

The NAB Foundation team can answer additional questions, and can be contacted at: nabfoundation@nab.com.au

What is the NAB Foundation?

The NAB Foundation (ABN 27 308 230 413) is a charitable trust registered with the Australian Charities and Not-for Profits Commission (ACNC).

What are the minimum and maximum dollar amounts I can apply for?

For the NAB Foundation's Environmental Resilience Fund, the grants will range from \$100,000 to up to \$2,000,000, and will be paid over a maximum period of up to five years. The amount applied for should be aligned and proportionate to the actual cost of the project or initiative. Final granting amounts may be more or less depending on the nature and needs of the successful projects.

How do I submit an Expression of Interest?

The only method is to complete the EOI form, and email it to nabfoundation@nab.com.au. The Expression of Interest form is available on the NAB Foundation website www.nab.com.au/about-us/social-impact/community/nab-foundation-and-grants/environmental-resilience-fund.

Must the project or initiative I am seeking a grant for be operational in Australia only?

Yes, it must operate only within Australia.

What is the granting process for the NAB Foundation Environmental Resilience Fund?

The NAB Foundation Environmental Resilience Fund will follow the granting process outlined in the Prospectus. It will include receiving Expressions of Interest, shortlisting, and a project refinement stage.

What is the NAB Foundation looking for in a successful EOI?

A good EOI aligns with our grant program focus, matches the project scope and criteria outlined in the Prospectus, and addresses each question in the EOI form succinctly. Please refer to the Prospectus document for details on the Project Scope and Criteria we are looking for in the projects we want to support.

Attachments to the EOI form will not be read as a matter of course as the EOI should ideally contain all the information that we need. Where necessary, the NAB Foundation will contact organisations to gather more information.

Are there any examples of the types of projects the NAB Foundation is looking for?

While we do not want to limit the ideas we receive in the EOIs, some examples of the types of projects that might fit the criteria are: a) cultural burning or savanna burning projects that reduce bush fire impacts, or b) land and waterways management projects that reduce the impact of flooding. The projects themselves may be completed over multiple years, as well as the measurements of the environmental impact. Aboriginal and Torres Strait Islander organisations and groups are encouraged to submit an EOI.

If I am successful through the EOI process, what are my next steps?

A shortlist of projects will be tabled once the EOIs are assessed. NAB Foundation will contact you to discuss and arrange the next steps which will include an invitation to submit a project proposal and budget for the Project Refinement stage.

Please refer to the Prospectus for further details and the timelines for next steps.

Are you willing to consider early stage projects?

Yes, we are willing to work with applicants who are at all stages of their project. This means projects could range from concept/idea stage to the point of starting operations, or are already in operation and are looking to scale and grow impact. Projects that are assessed as not yet ready to receive funding may be considered for future grant opportunities, and the NAB Foundation may work with selected projects to assist them in becoming grant ready. Full eligibility criteria are outlined at the end of these FAQs.

Will projects focused on other natural disasters be considered (e.g. drought, storm surges, cyclones)?

The initial focus areas of the NAB Foundation's Environmental Resilience Fund are flood and fire hazard mitigation, although projects that address other natural disasters may be considered. Projects may be multifaceted and have other primary objectives, but successful grant partners will be able to demonstrate how their projects integrate activities designed to enhance disaster resilience, as part of this broader set of complementary objectives.

Can I receive non-financial and in-kind support for my project or initiative as well as funding, for example volunteering by NAB employees?

Yes. The EOI for your project, program or initiative should outline if it would benefit from non-financial and in-kind support from NAB. NAB will support and work with grant partners to support the NAB Foundation's Environmental Resilience Fund. This could include leveraging NAB's existing relationships with Australian farming communities, Aboriginal and Torres Strait Islander groups, environmental NGOs, universities, governments, wealth clients and our in-house agribusiness, infrastructure and sustainable finance capabilities. Support could also be skilled volunteering from NAB staff, in order to support project outcomes, or assistance in articulating an appropriate monitoring and evaluation approach.

What happens if a project, program or initiative changes its purpose during the time a grant is being received or used, or is discontinued?

Grants can only be used for the purposes for which they are given. In accordance with the grant agreement, if a grant can no longer be used for these purposes, the funds will need to be returned.

Do I need to be a NAB customer to apply?

No.

Must my organisation operate nationwide to be eligible?

No.

Can I apply for a grant if I have applied and been successful for a different grant from the NAB Group?

Yes.

Can I apply in future years for a grant?

Yes. Regardless of the outcome of your NAB Foundation Environmental Resilience Fund application in any given year, you can apply for future grants in line with application rules.

Can I apply for more than one grant or be awarded more than one grant in a year?

Yes. Several EOIs can be submitted for different projects, however an organisation can only receive one grant in a year. Given the large-scale nature of the potential projects, it's expected that most projects will span multiple years.

Can I have an unsuccessful EOI reviewed?

No. The NAB Foundation has complete and final discretion in relation to reviewing EOI and awarding grants; these decisions are final.

Can I get feedback on my EOI?

The NAB Foundation will contact organisations who have submitted EOIs to advise on whether the EOI will progress to the next steps. Feedback on unsuccessful applications will be at the discretion of the NAB Foundation team, and will be dependent on the number of EOIs received. While not all projects will receive funding in 2021, we may continue to work with some organisations to prepare projects and initiatives for future funding opportunities.

If I'm successful in the EOI phase, what are the next steps?

The NAB Foundation will work closely with potential projects throughout the decision-making process. Projects submitted as an EOI will be informed if they have been successful in progressing to the shortlisting process, and then again if they have been successful in receiving funding in 2021.

Following this process, successful organisations will be required to sign the NAB Foundation's grant agreement which sets out the terms and conditions of the grants. In the EOI form, we ask organisations to confirm that they meet the eligibility criteria (detailed below).

If I'm successful in obtaining a grant, is regular reporting required?

We'll request feedback reports as appropriate to each project, program or initiative. This will be a condition of the grant agreement. We expect that successful projects will have, or can put in place, strong monitoring and evaluation components, which will likely be reflected in the feedback reports requested as part of the grant agreement.

When will grants be paid?

The first grant payment of the NAB Foundation Environmental Resilience Fund will be before 30 September 2021. If multi-year funding is requested and approved, subsequent funding will follow the agreed timeline in the grant agreement. Completed grant agreements must be returned to the NAB Foundation before funds are dispersed. The NAB Foundation will work closely with successful organisations throughout this process.

How can NAB Foundation grants be used?

We can only provide grants to support an organisation, a project or initiative that has a charitable purpose and is clearly aligned to our grant focus and desired impact. Grants must only be used to support projects and initiatives addressing our grant theme, must be consistent with our charitable purpose, and cannot be used for the benefit of shareholders, owners or members.

What eligibility criteria does my project/initiative need to meet?

Funding is available to organisations in Australia that are:

- charities that are registered with the Australian Charities and Not-for Profits Commission (ACNC)
- social enterprises (not-for-profit and for-profit) or start-ups with social and/or environmental impact at the core of their business
- groups or organisations (not-for-profit and for-profit) that hold an Australian Business Number (ABN) and have charitable purpose

To meet these criteria, your organisation does not need to have Deductible Gift Recipient (DGR) status. However, if your organisation is not a registered charity or social enterprise with the ACNC, it must have documentation that demonstrates its charitable purpose.

We can only provide grants to support an organisation's project, program or initiative that has a charitable purpose and is clearly aligned to the stated aims of the NAB Foundation Environmental Resilience Fund. For projects that have multiple project partners, the organisation receiving the funding must have a charitable purpose. You'll be asked to certify this in the EOI form.

Are there organisations, programs, or activities that are excluded from eligibility?

Yes. Applications won't be accepted for the following:

- organisations or programs outside of Australia
- organisations that don't have an ABN or those that don't hold charitable purpose
- individual applicants or personal expenses
- programs that don't align to the aims of the NAB Foundation Environmental Resilience Fund
- activities that may be deemed harmful to the community or the environment
- Recurrent costs or consolidated revenue
- government entities (with the exception of local government or government-funded facilities such as a school or childcare centre)

- retrospective requests, general fundraising appeals or commercial sponsorships
- business as usual activities, including marketing and fundraising activities
- religious or sectarian education (programs by religion-based organisations that support a non-religious purpose are eligible to apply)
- political support or political organisations
- bequest programs; or
- foundations that are grant-making bodies.

What is a charitable purpose?

A charitable purpose (also called a mission or objective) may be the reason an organisation has been set up and the activities implemented towards achieving this purpose. This purpose is usually set out in an organisation's governing documentation. There are 12 charitable purposes set out in the Charities Act 2013 (Cth) (section 12(1)):

- advancing health
- advancing education
- advancing social or public welfare
- advancing religion
- advancing culture
- promoting reconciliation, mutual respect and tolerance between groups of individuals that are in Australia
- promoting or protecting human rights
- advancing the security or safety of Australia or the Australian public
- preventing or relieving the suffering of animals
- advancing the natural environment
- other similar purposes 'beneficial to the general public' (a general category); or
- promoting or opposing a change to any matter established by law, policy or practice in the Commonwealth, a State, a Territory or another country (where that change furthers or opposes one or more of the purposes above).

The NAB Foundation team can answer additional questions, and can be contacted at nabfoundation@nab.com.au