

LEAVE A LIFELONG LEGACY THROUGH AN EDUCATION BEQUEST

And give a girl the chance for a bright future!



“The Harding Miller Education Foundation Scholarship has been life-changing for me. In removing the financial barriers, I was able to focus on applying the best methods for my study and evaluating them. Thank you for all the support over the last 4 years. I would not be where I am today without the Harding Miller Foundation’s generosity and opportunities”

Jessica, scholarship recipient

AT THE HARDING MILLER EDUCATION FOUNDATION

We know that donors give with their heart as well as wanting their contribution to make a difference.

And bequests that help achieve better outcomes for women and girls are truly worthy.



“A girl who receives tools, resources and support to make the most of their education will grow to become a woman with opportunity and choice. Better educated and more successful women will stimulate economic growth. It also means these women will be more able to invest in her own children’s education and wellbeing. Education for girls raises families out of poverty and accelerates economic development. It has a multiplier effect like no other strategy.”

*Cara Varian
Founder Director, HMEF*





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EDUCATION FOUNDATION

What We Do

The Harding Miller Education Foundation provides scholarships to Australian girls with high academic potential who are experiencing socio-economic hardship.

We focus solely on public school students with the intention of bolstering the prospects, confidence and achievements of girls while they stay at their own school, with their family and their community.

Each scholarship is worth \$20,000 over four years of high school (Years 9-12) and gives the girls the tools and resources they need, to not only complete high school but to reach their potential and build direct pathways to tertiary education.

Since 2016, we have awarded over 1,000 scholarships to girls in every state and territory of Australia.

Our aim is that through this personalised approach to educating girls, we can break the cycle of poverty.

Our scholars are future leaders, influencers and innovators of Australia.



Where Your Gift Will Go!

The founders of the Harding Miller Education Foundation cover all administrative expenses, so 100% of your donation goes to the girls who are on our scholarship program.

Most of HMEF scholars are significantly under-resourced, with families who struggle to put food on the table let alone purchase a new computer for a child's education.

The scholarship gives these girls their own devices, educational tools and resources, so that these bright, hard-working young women are allowed a level playing field with their comparatively advantaged peers.

And importantly, donors' gifts are for our scholars, not for administration costs.

And our recent results show our program works:

53% of our recent scholars were ranked in the Top 20% of their Year 12 cohort, and 90% have gone on to university!

Our girls are individually supported and nurtured throughout their scholarship journey with the Foundation and each girl receives

- a high-quality laptop with high-speed mobile broadband
- \$2,500 worth of personal tutoring each year
- unlimited online homework help
- a pre-paid card for school expenses such as uniforms and excursions
- a personal coach
- an enrichment program provided in collaboration with Australian universities, education institutions and the corporate sector

Bequests make a difference

Bequests to the Harding Miller Education Foundation will help us give more life-changing scholarships.

The Foundation has a long-term goal to support 8,000 scholarships for girls in public schools across Australia within the next two decades. We are supporting individuals but we also believe in supporting the public education school system.

The Foundation aims to build lasting relationships with our donors. If you are considering making a bequest, we invite you to discuss your intentions with us so we can thank you personally and make sure your wishes are understood.



Thank you

When you pledge a bequest, we would like to acknowledge your contribution by inviting you to become more involved in the Foundation and our work. Those with planned Bequests will have the opportunity to:

- Receive invitations to official events and awards
- Receive the Foundation's newsletters and Impact Report
- With your consent, receive acknowledgment of your planned gift in annual reports if you would like to share your philanthropic plans with others and allow us to recognise your support



Types of bequests

You may specify a gift as income from your estate, a percentage of your whole estate, the residue of your estate (monies remaining after providing for other beneficiaries), a specific asset (such as real estate, artworks, shares, bonds or a life insurance policy), a fixed sum or other items of value.

Is my bequest tax deductible?

It is important to note that a gift or donation made to the Harding Miller Education Foundation will only be tax deductible if the donation is made during a donor's lifetime.

A gift given by bequest is not tax deductible for a donor's estate.

Support what is important to you

Your bequest to the Harding Miller Education Foundation will help create scholarships and other programs for girls within Australian public schools.

Things to consider when setting up a bequest.

- Would you like to create a scholarship in your name, or in the name of someone dear to you?
- Would you like your gift to remain anonymous?
- Your bequest could be tailor-made to address specific areas of need (Indigenous, rural and remote, refugee, geographic area, etc).

Otherwise, the Harding Miller Education Foundation will allocate your gift to the area of greatest need.



How to make a bequest

A bequest can be made through your Will at any time. You can pledge as little or as much as you like. We recommend you consult with your legal adviser before drafting or updating your Will. The following is a brief guide of the possible options and wording you might choose from for use in your Will:

“I give and bequeath my entire estate to the Harding Miller Education Foundation Ltd ACN 607 194 641 (HMEF), free of all duties and taxes including, capital gains tax if any, for HMEF’s sole use and benefit absolutely and I direct that my executor pay and transfer such estate to HMEF and that the receipt from any director of HMEF will be a sufficient discharge to my executor for such payment or transfer to HMEF.”

OR

“I give and bequeath [insert figure] percent of my entire residuary estate to the Harding Miller Education Foundation Ltd ACN 607 194 641 (HMEF), free of all duties and taxes including, capital gains tax if any, for HMEF’s sole use and benefit absolutely and I direct that my executor pay and transfer such estate to HMEF and that the receipt from any director of HMEF will be a sufficient discharge to my executor for such payment or transfer to HMEF.”

OR

“I give and bequeath the sum of \$[insert figure] from my entire residuary estate to the Harding Miller Education Foundation Ltd ACN 607 194 641 (HMEF), free of all duties and taxes including, capital gains tax if any, for HMEF’s sole use and benefit absolutely and I direct that my executor pay and transfer such estate to HMEF and that the receipt from any director of HMEF will be a sufficient discharge to my

executor for such payment or transfer to HMEF.”

OR

“I give and bequeath the following assets: [insert description of each asset], from my entire residuary estate to the Harding Miller Education Foundation Ltd ACN 607 194 641 (HMEF), free of all duties and taxes including, capital gains tax if any, for HMEF’s sole use and benefit absolutely and I direct that my executor pay and transfer such estate to HMEF and that the receipt from any director of HMEF will be a sufficient discharge to my executor for such transfer to HMEF.”

You may also wish to consider alternative specific directions:

“And I request but without creating a binding trust that this bequest be applied to [describe specific group or purpose you have in mind, provided that it is within the purposes of HMEF].

Important information

Before making any gift or leaving a bequest, a donor should seek independent advice, including legal advice and taxation advice. The information provided here by the Harding Miller Education Foundation is a guide only and does not constitute legal advice.

Message from the Founders

We have been committed supporters of public education and education equity for many decades. We want to enable young women to achieve their potential and grow to be industry and community leaders of the future. We believe that quality education that is resourced and supported should be accessible to all.

It is with sincere gratitude that we acknowledge our supporters- each of the volunteers who have joined with us to support the scholarship recipients. We want to thank the coaches who turn up month after month to directly support the scholarship recipients to overcome hurdles and barriers to make the most of their education opportunities.

We have an ambition to award 8,000 scholarships across Australia and to achieve this within two decades. The key to this is donor support. It is with great appreciation that we thank all our generous donors, no matter how small or large their contribution. We see a huge opportunity for donors to support girls in their local communities supporting each other to achieve, supporting the future of women who they know and believe in.

Kim Harding and Irene Miller



The challenges and our solution – global goals

The United Nations sustainable development goals are a blueprint to achieve a better and more sustainable future for all. The UN sustainable goals state that education enables upward socioeconomic mobility that is key to escaping poverty. At the Harding Miller Education Foundation we are taking action on the UN sustainable development goals.



Goal 1: End poverty in all its forms everywhere - By focusing on a comprehensive and personalised approach to quality education and career identification, HMEF fosters a generation of female leaders who can leave intergenerational poverty behind.

Goal 4: Quality Education- Our program offers personalised support to girls within their families, their communities and their public schools. The program supports individual students but also their government schools. Almost all students we support attend socio-economically disadvantaged public schools.

Goal 5: Achieve gender equality & Goal 10: Reduce Inequalities- The HMEF scholarship program is designed to provide the students with the resources, education, network and confidence to enable them to move into senior and leadership positions in their chosen field.





Quotes from scholarships recipients

“My favourite part of the scholarship is knowing that someone acknowledges me and there’s someone there for me and having a connection to other people.”

Victoria

“When I finish school I want to go to Newcastle University and study speech pathology so that way I can come back to rural towns and assist kids and adults.”

Mali

“When I won the scholarship it was a big opportunity for my family ... It helped me a lot when I realised oh I’m getting recognised for something that I’ve worked really hard constantly for and it’s really nice that I get that feeling.”

Amelia

“I am a Harding Miller Education Foundation alumni. I came from a background of domestic violence, drug abuse, alcohol abuse. There’s someone out there that wants you to succeed and was like, okay you don’t have the resources to do it, but here we’ll supply it for you, we’ll help you achieve it and then when you get there we’re still going to be there to support you.”

Ravnita



In memory of one of our first coaches and wonderful supporter, Carla McLean

HARDING MILLER EDUCATION FOUNDATION

Together we change lives

2023

PO Box 1026, Rozelle NSW 2039
145 Darling Street, Balmain NSW 2041
p: 1300 103 896 e: info@hardingmiller.org.au
www.hardingmillereducationfoundation.org.au