A gift in your Will

Cottage by the Sea
QUEENSCLIFF



Give a gift that lasts a lifetime



"As part of the Mentor program, I received a Shining Star award. I was given $1,000 towards my school fees and was allowed to spend $250 on something I chose, which was a pair of netball runners.

Financially, this was a really good help. I have four brothers and sisters, my parents are separated and my mum is very ill. This took a lot of stress off them – they were so happy."

Amy, Mentor participant, Cottage by the Sea



"Cottage by the Sea has helped me realise I am part of a community."

Sam, REEF participant,
Cottage by the Sea



"I can't thank you enough. My daughter has just arrived home from a week at Cottage by the Sea and has quite obviously had the time of her life. As soon as she saw the slippers and crochet blanket on her bed, she felt safe and welcome.

We have had a rough trot lately and this has definitely helped lift her spirits and boost her confidence."

Mother of REEF participant, Cottage by the Sea



An invitation



At Cottage by the Sea, we aim to inspire children and young people experiencing vulnerabilities to learn new activities and develop a fresh outlook on life.

During their time at the Cottage, the children enjoy laughter, fun and adventure in the company of people who care. They increase their confidence, self-esteem and ability to focus on their own goals. They learn to listen to others and are listened to, in a safe and secure environment.

None of this could happen without ongoing financial security.

Everyone who comes to Cottage by the Sea has a story to tell – some children have suffered relentless bullying at school; some are coping with a sibling with a disability; others have been neglected within the family environment.

There are young people whose only parent is in jail, and there have been sibilings who have tragically lost both parents in a road crash. Often the difficulties are combined with financial hardship, substance abuse or marriage breakups. The transformations I have witnessed in those who come through our doors is heartwarming.

Sadly, the number of children who need our services is growing. According to the *2023 Victorian Council of Social Services Insights Report*, more than 216,000 Victorian children live in significant economic disadvantage.

I have been on the Board of Cottage by the Sea since 2009. One of our roles as a Board is to manage the finances wisely and ensure there is ongoing funding for this wonderful organisation. We have done this by establishing a Foundation, with a purpose of applying only the annual interest earned (or part thereof) to support current activities.

At the Cottage, we never ask someone to do something we are not prepared to do ourselves. My wife Sue and I decided to show our commitment to Cottage by the Sea and its future by including gifts to the Cottage in our Wills.

I invite you, once you have looked after your own family and loved ones, to think about the children and young people at Cottage by the Sea who need support. It doesn't matter how big or small your gift is – whether it is a percentage of your estate or more simply a gift of cash. We will make sure that each and every gift is invested wisely to provide coninued support for program participants. This booklet will provide the road map for how you could consider a gift in your Will.

Dennis Smart
Board Director, Cottage by the Sea

Please join me in thinking about the legacy you want to leave in this world. If you choose to do so, together we can help the Cottage continue to deliver on its promise of inspiration, fun and opportunity.

Dennis Smart
Board Director, Cottage by the Sea



About Cottage by the Sea

Cottage by the Sea is one of the oldest not for-profit Australian charities for disadvantaged and at-risk children and young people. Established in picturesque Queenscliff in the 1890s, we support more than 1,800 young people from all around Australia every year.

Children are usually referred by their school or welfare agency. There are many reasons they come to us at the Cottage – some have experienced neglect or emotional or physical trauma, while others are from foster homes, or are recent immigrants or refugees.

The Cottage provides an uplifting, healthy, seaside environment where these children can feel safe and supported. Our programs give participants opportunities to build positive relationships with peers and adult role models and are designed to keep them engaged in education, family and their community.

MISSION: The purpose of Cottage by the Sea is to bring children in need inspiration, fun and opportunity within a holiday environment.

MOTTO: Inspiration, fun and opportunity.

"We had a participant from a Vietnamese family in Richmond. She was having a great time but was terribly worried about her family. She was the only one who spoke English, so she helped pay all the bills. She was 11 years old."

Tony Featherston
Future Giving, Cottage by the Sea





Why support Cottage by the Sea?

"Before I was a teacher, I worked in finance in the private sector. Since entering the education system, I have been horrified to witness the chaos, neglect and abuse that so many young children are subjected to on a daily basis. Over the years, our school and community has been honoured to send hundreds of students to experience Cottage by the Sea.

When the children arrive at the Cottage, they are welcomed into a warm, friendly, stress-free environment where they can be children again. On top of the great daily experiences and activities, the children thrive from the routine, regular meals, expectations and positive role models provided by the staff.

It is my belief that this camp provides young people with a very powerful reference point, or a picture, that they can refer to as they enter adolescence and adulthood about what normality is.

Our staff always notice the difference in children when they return to school after their time at the Cottage – they have a positive new glow to them."

Tony O'Reilly,
Hastings Primary School teacher, Victoria

Cottage programs

At Cottage by the Sea, we take pride in co-operation, teamwork and respect for self, others and the environment. Young people are given the opportunity to participate in a range of leadership and outreach programs, as well as educational and recreational activities.

Activities include:

- Visits to the beach (a first for some!) and local playgrounds
- Excursions to local attractions, including the Marine Discovery Centre, Point Lonsdale Lighthouse, Queenscliff Harbour and the historic town of Queenscliff itself
- Outdoor activities, such as swimming, snorkelling, stand-up paddleboarding, canoeing, rockpool rambling and bike riding
- Activities at the Cottage include a rope challenge course, rock climbing wall, board games, table tennis, art, craft, music and cooking



Our three flagship programs are each tailored to different age groups:

1 **Take a Break program**
Year 3 to Year 6 students

A fun camp for primary school children experiencing disadvantage at home or school. They may be affected by a whole range of complications that impact their ability to be children. The children are supported in a fun and nurturing environment to ensure they feel safe and appreciated.

2 **REEF (Recreation, Education, Environment, Friendship) program**
Year 6 and Year 7 students

Designed to give young leaders of the future a head start. This outdoor adventure program provides opportunities for disadvantaged young people to learn new skills and encourages them to engage with education and contribute positively at home and in the community.

3 **Mentor program**
Year 8 to Year 12 students

For young people who have graduated from the REEF program, the Mentor program focuses on outdoor activities while providing new opportunities including public speaking skills, hospitality programs, accredited training courses and mentoring the younger children who attend the Cottage. Scholarships are also available to some participants.

Cottage facts

It costs Cottage by the Sea approximately $22,000 to run a five-day program for young people.

Programs usually run for three to five days, with roughly 65 programs held per year.

There are approximately 30 participants in each program, with some larger groups.

While REEF and Mentor programs are supervised 24 hours a day by Cottage staff, the Take a Break (TaB) programs are structured differently. During TaB programs, Cottage staff supervise participants throughout the day. In the evenings, visiting teachers from the school or organisation stay on site and are responsible for overnight supervision. A Cottage staff member also remains on site overnight to provide additional support and respond to any needs that may arise.

Fully qualified Cottage staff run all aquatic and adventure activities.



"Cottage by the Sea has made me realise the importance of helping my family and friends so that they too can achieve their goals."

Ryan, Mentor participant,
Cottage by the Sea

Matthew's story



Matthew came to Cottage by the Sea in 2006 as part of the Take a Break program for young people in need of support, care and respite. He shares his story with us below:

I was 10 years old when I attended Cottage by the Sea for five days. My mother and father had just separated. It was tough at home. A teacher had suggested it would be good for me to have a break.

It was the first time I had been away from my mum for this long. However, the staff quickly made me feel very comfortable. It gave me some respite from my disabled brother, who required a lot of my mum's time.

When he was about 2, my younger brother – who has autism – went around the back of the shed, climbed into Dad's boat and as he tried to get out, the bib around his neck got caught. I was the first to find him and tried to get him down, but couldn't. I called mum who was inside feeding my baby sister. She immediately called the paramedics and he was taken to hospital where he was treated. But he became brain damaged as a result.

I was only 4 at the time and the gravity of the situation really didn't hit me until I was 12 or 13. I have since learned to normalise it, but to this day, I still get counselling.

I now feel very fortunate to be studying medicine. I think my brother's incident was the inspiration for this, but I wanted medicine for myself and my family. With medicine, I really want to support my family financially and ensure my mum is comfortable and my brother is happy – although the sad reality is that he struggles to get through his day-to-day life and wishes that one day his disability will "go away".

My sister works hard at school (she's in Year 12) and wants to study law. I have started tutoring her. I want to see her do well. She acknowledged only a week ago that I have been both a brother and a father figure to her, which was nice to hear.

When I was about 14, my Aunty Pat took me back to Cottage by the Sea and I saw where I stayed as a 10-year-old.

Looking back now, the Cottage helped me release some of the pain and hurt I was feeling. It made me realise that everyone is going through something in their life and although we never knew what the other kids were coping with, I knew I was not alone.

My time at Cottage by the Sea instilled values in me that have stayed with me forever – looking after others, accepting your situation and making the most of it.

A lot came out of that week.

“The REEF program has helped with my confidence, how to make friends and how to deal with challenges.”

Kyle*, REEF participant

**Name has been changed*





Leaving a gift in your Will

Leaving a gift in your Will, whether it is money, property or shares, is a unique way of supporting a cause you are passionate about without impacting on your present income or bank balance.

It is a common misconception that only wealthy people leave money to a charity when they pass away. In fact, most bequests are made by hardworking average income earners, who just want to make a difference.

This prospectus provides information in case you choose to include Cottage by the Sea as a gift in your Will. The amount you decide to leave can be as much or as little as you want, but the difference you can make in the lives of young people attending the Cottage will be forever.

What happens if you don't have a Will?

If you pass away without having a Will, your estate will be distributed according to the Administration and Probate Act that applies in your State or Territory. By having a Will drawn up, your wishes for the distribution of your estate should be carried out.

Leaving a gift in your Will

The following are common reasons why people update their Will:

- Travelling overseas or going on an extended holiday
- Change of family circumstance, e.g. marriage / separation / divorce
- Illness, sickness or a health scare
- Death of a loved one

5 simple steps to making a difference in a child's life forever

1. If you do not have a Will, you need to contact a solicitor about creating one.

2. If you already have a Will, all you need to do to include a gift in your Will is add a Codicil – a short legal amendment to your existing Will. We recommend that you review your Will every few years. Circumstances change and your Will should reflect your current wishes. Thankfully, revising a Will is neither difficult nor expensive.

3. Decide on what type of gift in your Will you would like to leave:

   - The residual (remainder) of your estate after you have made provisions for family and other beneficiaries
   - A percentage of your estate
   - A set amount of money
   - A specific asset, e.g. property, artwork, shares, superannuation

4. Decisions regarding estate planning are important and very personal. Many people like to discuss making a bequest with loved ones at length before actually doing so. Wills can often be contested, so it is important the right steps are in place.

5. We invite you to notify Cottage by the Sea so that we are aware of your intentions and can recognise you accordingly. We will always respect your confidentiality and privacy. Tony Featherston at Cottage by the Sea is always able to meet with you to explore or answer any questions you may have.

   E: tony@cottagebythesea.com.au
   P: 5258 1663

What happens if you change your mind?

Things change in all our lives. We understand if circumstances change ***after*** you have made a gift in your Will. It is your choice and we appreciate you can always change your mind.



Suggested wording for your Will

The information below is provided as a general guide for the wording you may use for a gift in your Will.
Please see your solicitor to ensure your wishes are accommodated.

Residual gift
I give (e.g. share portfolio, land, house etc.) of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.

Percentage
I give _____ % of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.

Specific amount of money
I give $ _____ of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.

Specific asset
I give (e.g. share portfolio, land, house etc.) of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.



Other options to consider



A living bequest
A living bequest is different to a cash donation and a normal bequest. A lump sum of money is invested with the interest earned going to charity, all while the testator is still alive. A living bequest can have tax advantages for an estate.

Conditional
In this circumstance, the estate, or a portion of it, would be retained by a spouse or other family member for the duration of their lifetime, after which it passes to a charity.

In memory
Many of our supporters like to leave a gift in memory of a loved one. If this is the case for you, we can recognise that person as part of your gift.



Remembering Cottage by the Sea in their Will



Eril Deighton and Jan Ferrari know how Cottage by the Sea can transform the lives of young people.

Eril Deighton's involvement with Cottage by the Sea began in the 1960s when her husband, who was in the army, was posted to Queenscliff. She recalls how the army wives would produce cookbooks to sell to raise funds for the Cottage and a group sewed soft toys for the children.

Having worked at the Royal Children's Hospital for many years, it was her love of children that spawned a long relationship with the Cottage

With two years as the Board's Deputy Chair and three as Chair, Eril has witnessed first-hand the impact an experience with the Cottage can have. She remembers a previously very shy young boy speaking at an Annual General Meeting, full of confidence, who said he could not have done this if he hadn't come to the Cottage.

"Cottage by the Sea gives these young people the strength of self-esteem, confidence and an aim in life," shares Eril.

Eril encourages others to consider a gift in their Will to the Cottage to help secure its future: "You will be helping the young people of the future. We'll always have poverty and there will always be people who are struggling. But when children spend time at the Cottage, they see new opportunities in life and have an idea of a better life ahead."



Jan Ferrari is a long-time supporter of Cottage by the Sea and shares why Cottage is important to her:

"Although I do not come from a disadvantaged background, I know how it feels to be traumatised. Cottage by the Sea provides young people with an opportunity to explore different activities and learn new skills in a safe environment. They are encouraged to expand their capabilities, develop their confidence and be free from some of life's stresses. We must all share the responsibility for providing this safe space.

I like the fact that the Cottage is inclusive and open to all cultures. Many participants have never seen the sea before.

I appreciate the concept of the Cottage Foundation, where money is invested and the interest is used for programs and to purchase equipment. There will always be equipment needing to be replaced, programs needing to be run and staff needing to be paid, but this model means that the money is used wisely.



A few years ago, I nearly died in a motorcar accident and incurred very serious injuries.

This experience made me come face-to-face with my death and I am now always conscious that life is a precious gift and we may not be here with any tick of the clock.

The young people attending Cottage by the Sea need our love and support. I would say to anyone considering a bequest to just do it.

You do not have to give your entire estate. Every small amount counts. I am bequeathing what I can and I really encourage you to consider doing the same. We must ensure the financial future of the Cottage to change the future of these children."





The difference your gift makes

Established in 2011, the goal of Cottage by the Sea's Foundation is to provide a steady and agreed annual income to the operation.

Gifts, grants and bequests that are given in perpetuity are invested by the Foundation, by an independent and experienced investment committee, to generate income through dividends, interest and distributions. In recent years, the Foundation has generated enough income to cover our administration costs as well as subsidise some of our program operating costs, and contribute to capital works.

In 2023, we added a sub-fund to the Cottage Foundation to support the increasing costs of running programs for more children. Given the growing need for what we do, some donors have specifically asked that monies are directed to this program sub-fund in order to guarantee future income for programs specifically.

This ability to independently fund costs of Cottage by the Sea ensures that we continue to be here to support generations of children, and their families, into the future. If you would like to contribute to the longevity of Cottage through our Foundation, or would like to learn more, please contact us. Together, we can help Cottage by the Sea continue to achieve its mission of offering inspiration, fun and opportunity to more children.

All major bequests are directed to the Cottage Foundation unless otherwise directed.

No matter how big or small, your gift is welcome and will make a difference to young people's lives. Even 1% of your estate could be a very generous gift.

Here are some examples of how your gift could help Cottage by the Sea:



funds a fishing charter for a group



funds 12 surfboards/stand-up paddleboards



funds a Take a Break program



funds REEF program activities for the year



funds 2 new buses for programs (1 large, 1 smaller)



funds 2 years of REEF/Mentor programs

Guardians by the Sea: Your gift, their future – forever by the sea

Guardians by the Sea has been established to honour the generosity of those who have notified us of their intention to pledge a gift in their Will to Cottage. By letting us know that you have included Cottage by the Sea in your Will, you will join a very special group of people who have also chosen to support future children in this significant way.

There will be invitations to special events, private tours and regular updates on the progress of the children in our care. There are also opportunities to be acknowledged in a number of ways, including listings in the Annual Report and our honour roll on the website.

As a member of "Guardians by the Sea," you will be helping us plan our future with confidence and security. A precious security for thousands of children who we will care for in the years to come. We invite you to be a part of this friendly group, knowing that together we are making an extraordinary difference.

"After 30 years of going to camps, I have never been to a place like Cottage by the Sea. I will recommend and remember my time here forever."

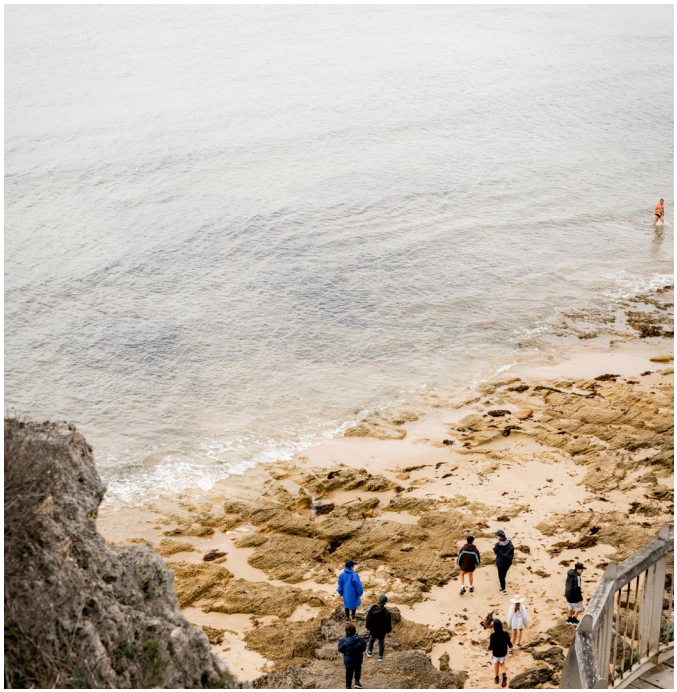
Julie*, Take a Break visiting teacher

**Name has been changed*

Recognising estates

Once a gift has been received, the estate will be officially listed on the Roll of Honour on the website and in the Annual Report. Most significantly, the name will be added permanently to our Bequest Garden, which sits proudly in the gardens at Cottage by the Sea. We invite you to visit us and see first-hand the wonderful work we do and view this beautiful garden.

Every gift Cottage by the Sea receives is deeply treasured.



Our charter

At Cottage by the Sea, our promise is everything. We pride ourselves on safeguarding your wishes. This is embodied in our charter for gifts made through a Will.

1. We appreciate that family and loved ones will always come first. We encourage you to share your wishes with your family.
2. We value every gift. No matter how large or small, a gift in your Will is precious and deeply appreciated. We will handle it with care, sensitivity and respect.
3. We will use your gift carefully and cost-effectively so it will have the greatest impact for the young people we care for.
4. We will always respect your privacy. We recognise and appreciate your Will is completely personal to you and you need to make it in your own time.
5. At any time, you have the right to change your mind about a gift in your Will.

"Thank you so much, all of you, for everything you have done for me and the opportunities you have given me. I can't thank you all enough for the support, the kindness and the fun. I enjoy coming to Cottage and really appreciate having you guys as mentors.

Through Cottage by the Sea's REEF and Mentor programs, I have really grown and come out of my shell. It has been an experience of a lifetime for which I am forever grateful and will never forget."

Eliza, Mentor participant, Cottage by the Sea



Charles Adams

Charles Adams was just 8 years old when he first encountered Cottage by the Sea. He fondly recalls his time there – and says it saved his life.



Charles remembers the January 13, 1939 bushfires vividly. At 9am, the sky went black and everything plunged into darkness. Charles and his family survived, but others weren't so lucky. A neighbouring family of 13 perished, along with 71 others across Victoria.

The school Charles attended at Icy Creek was another casualty, so they sent all 11 children from 8 classes with a teacher to stay at Cottage by the Sea for a 2-week reprieve. Charles and his siblings were among them.

We had great fun mixing with other kids on the beach and in the old Melbourne cable tram," says Charles, who was struck down with pneumonia and ended up staying for 6 weeks recuperating, watching the big shipping liners enter and leave Port Phillip Bay out the window. "I'm sure the care I received during the 6 weeks saved my life," Charles says.

He credits the Cottage with giving him the opportunity to broaden his horizons and secure the career that he did. It's an opportunity he wants many more generations of young people to be afforded. "The object of the organisation is to expose disadvantaged young people in particular... to broader experiences, different people and other young people... be away from their parents and to be encouraged to participate in group activities. Obviously, for disadvantaged young people, that is a great way of getting them started in the world."

For these reasons, Charles emphasises the importance of gifts in Wills to ensure the ongoing financial stability for an organisation like Cottage by the Sea.

"It's a very worthy cause. It gives people experience – and life is about experience, and what you make as a result of that experience," shares Charles.



More than 80 years on, Charles is proud to continue his involvement with Cottage by the Sea. He still visits us regularly!

Historical timeline

1890 After meeting the Countess of Meath, Elizabeth Calder and Annie Hitchcock were inspired to form The Ministering Children's League Inc. (MCL) in Victoria.

1895 The original 11-room Cottage was completed.

1910 Initially, Cottage provided care for convalescing children who usually came to Cottage by boat and occasionally by train.

1935 Due to serious deterioration of the timber Cottage, a Building Appeal was launched to fund a replacement.

1938 The new Cottage was officially opened by Lady Huntingfield.

1939 The new establishment was only occupied for 5 months before the Defence Department took it over as a World War II military hospital.

1943 The Defence Department returned the Cottage and, after a refurbishment, a Fair was held to celebrate its re-opening.

1980s Cottage continued its development, including construction of the Activity Hut, the Marine Room, a new 3-vehicle carport to house a new Cottage bus, and the new playground was opened.

1998 The name formally changed from The Ministering Children's League Inc. to Cottage by the Sea, Queenscliff Inc and a Constitution was created.

2006 Purchase of the adjoining Riptide premises provided the flexibility to run smaller programs and provide respite for families and other charity organisations.

2011 Upon receipt of several bequests, the Board established the Cottage by the Sea Foundation to help secure the financial future of the Cottage.

2014 The Cottage mission is formed: Providing disadvantaged young people with inspiration, fun and opportunity.

2015 Cottage by the Sea celebrates 125 years.

2020 Cottage embarks on and completes major renovation works.

2023 Deakin University publishes an impact study on Cottage, titled "The Difference 'Take a Break' Makes".

2024 The redevelopment of Riptide Cottage commences.

2024 Deakin University publishes further research: "The Impact of Cottage by the Sea: From Ripples to Waves".

Your gift

We appreciate your interest in Cottage by the Sea and would be grateful if you could share with us your wishes by completing the details below, or call us if you would like more information.

☐ I have already included Cottage by the Sea in my Will.

☐ I intend to include, or I am considering including, Cottage by the Sea in my Will.

☐ I would like to discuss making a gift in my Will with Cottage by the Sea.

MY DETAILS

Title _____ First Name_____

Last Name _____

Address _____

Suburb _____

State _____ Postcode_____ Phone_____

Email _____

Would you like a tour of Cottage by the Sea?

☐ Yes, please call me to arrange.

☐ No, thank you.

SOLICITOR DETAILS (OPTIONAL)

Contact Name _____

Company _____

Contact Phone _____

PLEASE TEAR OFF AND RETURN TO

Tony Featherston, Cottage by the Sea

29 Flinders Street, Queenscliff, Victoria 3225

Tel: +613 5258 1663

Email: info@cottagebythesea.com.au

www.cottagebythesea.com.au





Since 1890, Cottage by the Sea has been improving the lives of young people experiencing all kinds of disadvantage in life, by caring for them in a positive and nurturing seaside environment.

We hope that you will consider our vision to inspire young people in need to develop a fresh outlook on life by providing support to help the Cottage deliver on its promise of inspiration, fun and opportunity.

If you are considering a gift in your Will to Cottage by the Sea, please contact Tony Featherston for a confidential conversation or to request a meeting.

E: tony@cottagebythesea.com.au
P: +613 5258 1663.

Thank you for considering this very special gift.

Cottage by the Sea
QUEENSCLIFF

29 Flinders Street, Queenscliff, Victoria 3225

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