

# INDEPENDENT REVIEW OF THE COBARGO COMMUNITY BUSHFIRE RECOVERY FUND:

**A STORY ABOUT COMMUNITY-  
LED RECOVERY, GREATER  
CONNECTIONS, SHARING,  
GROWTH AND HEALING**

**AUGUST 2024**



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## Note:

Interview responses are referenced throughout this report using the following format:

- Committee Member (CM)
- Member of the Community (MC)
- Donor (D)
- Grant Recipient (GR)
- External (Ex).

The interviews cited in this report were conducted by Tricia Hazeleger.

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# EXECUTIVE SUMMARY

This report documents and shares the story of the Cobargo Community Bushfire Recovery Fund (CCBRF), to reflect on its experience, celebrate its achievements, and to offer the lessons learned to other communities preparing for, or recovering from disasters. These lessons are also relevant to government agencies, philanthropic and not-for-profit organisations who wish to support communities in strengthening their recovery and resilience.

With the help of generous donations from across Australia and the world, and driven by the energy, creativity and compassionate spirit of local people, the CCBRF (also 'the Fund' hereafter) was established in Cobargo on 20 January 2020, following the bushfires that devastated Cobargo and many other communities along Australia's East Coast in the summer of 2019/2020. The Fund is a proud example of a community-controlled initiative following a major disaster that was able to help relieve the significant damage experienced by the Cobargo community and its region, and support its recovery via equitable and inclusive, community-led funding processes.

Carried by strong collaborative values and governance principles, dedicated volunteers, and the trust it enjoyed within its community and with donors, the Fund successfully managed almost \$800,000 in donations and funded 54 projects that contributed to rebuilding the town and the recovery of its community over more than three years. As a direct result of CCBRF seed funding, some projects leveraged significant further funds and helped galvanise new community organisations; others addressed government funding gaps such as the upgrade of the Wandella Road Fire Station. Of the original donations, \$200,000 are being held for the beautification of the Cobargo main street, once its rebuild is completed.

Drawing extensively on CCBRF documents and interviews with donors, grant recipients, and members of external agencies, this report identifies several key lessons from the Cobargo experience that may assist other communities and initiatives that seek to strengthen their community and build their resilience to disasters. There are also lessons to be learned about current systems and their ability - or failure - to create the conditions that enable communities to lead their own recovery and resilience strengthening.

The importance of nurturing social connections and investing in local skills for a community's ability to self-organise and support each other through chaos, trauma and recovery speaks clearly through the story of Cobargo and the key lessons documented here.

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## KEY INSIGHTS FROM THE COBARGO EXPERIENCE

- Establishing and practising inclusive and transparent collaborative leadership and governance structures in 'normal' times is an important part of community-building and community preparedness, and can enable locals to collectively lead their own recovery.
- Nurturing trusted relationships underpin a community's ability to draw and rely on individuals and community organisations when adversity hits, but building trust and relationships requires time.
- Identifying and fostering a collective community skill basis that can be activated when required is part of a community's resilience building capacity.
- Community leadership for disaster resilience and recovery requires the ability to leverage and make decisions about community-owned funds; registered legal status of a community-led organisation builds legitimacy and trust locally and beyond.
- Acknowledging trauma and different capacities is central to community-led recovery and operating at a community's pace.
- Reliable, accessible and inclusive communication and information channels are vital before, during and after a disaster, and should be part of a community's disaster preparedness and recovery plans.

Many of the lessons outlined in this report will also be valuable to government agencies, philanthropic and not-for-profit organisations that are active in disaster preparedness and recovery, to help improve their understanding of the resourcefulness, creativity, skills, and leadership capacities that are to be found in rural Australian communities; of the importance of listening to community needs and desires; and letting the community lead the pace and direction of their recovery.

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# INTRODUCTION

## ABOUT THIS REPORT

In the summer of 2019/2020, amidst record high summer temperatures, more than 80 bushfires burned for weeks along the East Coast of Australia, causing significant loss of lives, buildings and native habitats. The small community of Cobargo (NSW) was one of many communities severely affected, when, on New Year's Eve 2019, a fire that had started some 70 kilometres to the west, rapidly moved eastwards, devastating the town and district, including the village of Quaama, and the localities of Yowrie, Wandella, Verona, Coolagolite and Dignams Creek. Subsequently, 'Cobargo became the symbol of a country in crisis' as bushfires continued to burn (Webb, J. & Ayliff, R. 2022).

The picturesque town of Cobargo is known and loved by many Australian and overseas visitors, due to its many attractions, among them the annual Cobargo Folk Festival. Following the devastation, the Cobargo community received an influx of donations from people who wanted to help the recovery of the town and its people. Motivated and supported by these donations, and driven by the energy, skills and passion of local community members, the Cobargo Community Bushfire Recovery Fund (CCBRF) was established shortly after.

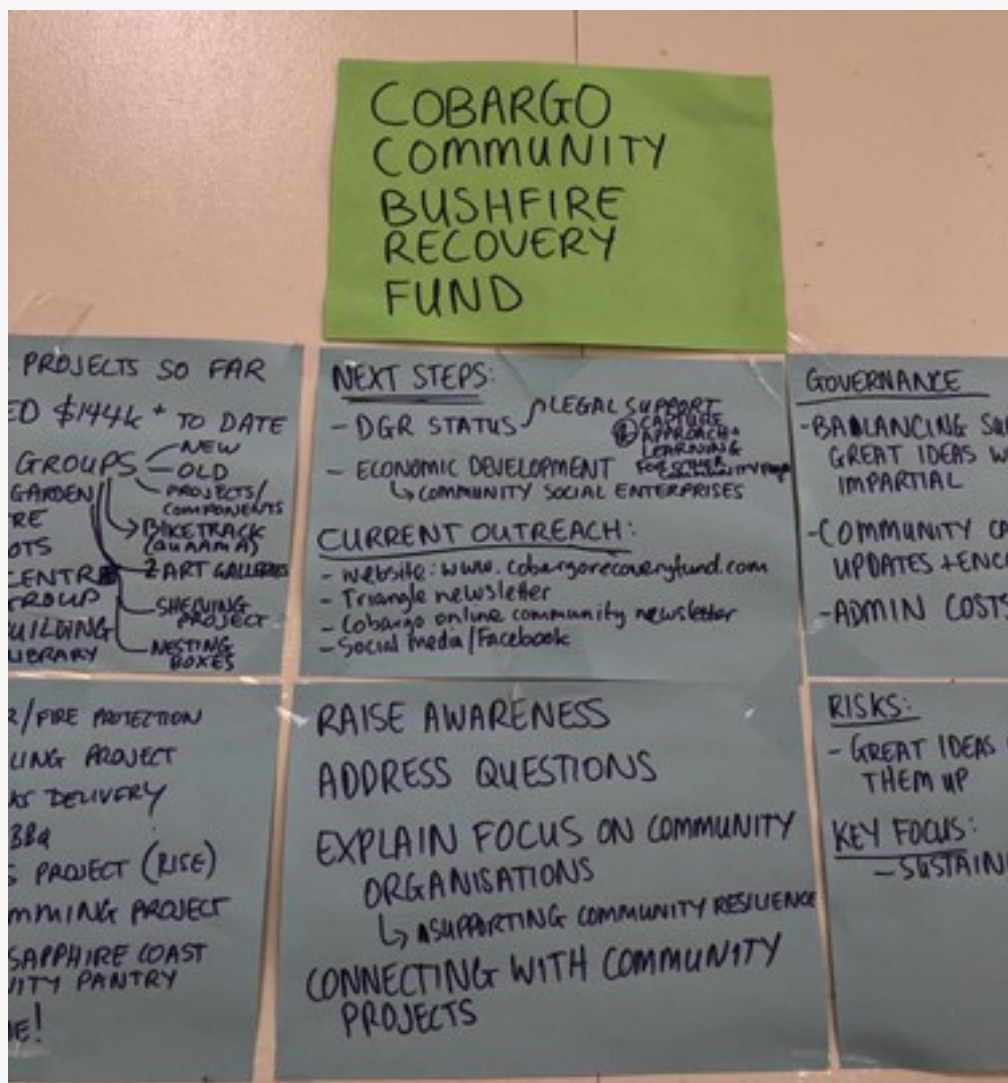
The Fund is one of a few examples of an innovative, community-controlled funding initiative following a major disaster in Australia. Its aim was to help relieve the significant damage and disadvantage experienced by the community of Cobargo and its region, and support its recovery via equitable and inclusive, community-led grant funding processes. Between 2020 and 2022, almost \$800,000 in donations were raised. To date, the Fund has directly funded 54 community-based projects with this money, and has allocated \$200,000 of the original amount to contribute to beautification, art installations, and green spaces for the community to enjoy and celebrate once the rebuild project for the Cobargo Main Street is completed.

In December 2022, the CCBRF committee requested Fire to Flourish (Monash University) to undertake an independent review of the CCBRF processes, to help document what locals had learned along the way, to celebrate what they had achieved, and share their insights on the success factors and challenges they had experienced with other disaster affected communities, government, philanthropic and research organisations.

This report documents the Cobargo story as it emerges from interviews and documents. It identifies key success factors and community benefits of the CCBRF, and shares insights and lessons that may be useful for other communities. Throughout this report, members of the CCBRF committee, and people involved with the CCBRF as donors, grant recipients or members of the emergency services outline their community's disaster recovery, and how the CCBRF worked to benefit the Cobargo community. Having gone through the traumatic experiences of fire and recovery, they have shared stories of the CCBRF's vision and its ability to harness energy and enthusiasm in a bid to overcome the community's distressing losses, and the uncertainties of recovery.

Capturing the CCBRF Committee's lived experience and innovation to quickly fund community-led projects was key to the committee's vision. It enabled successful outcomes for the Cobargo community and its people to establish a new normal or re-establish their home and life routines.

Recognising that disasters affect people and places differently, a growing movement calls for community-led responses to reflect the priorities of local communities and their local context. Missing from current disaster narratives, is how communities prioritise their response before, during and after disastrous events. The importance of this project lies in uncovering how the Cobargo community prioritised its responses to recovery, by listening to their lived experience of bushfire and revealing those unheard stories hidden deeply within the community. It tells an important story about how a community initiative proactively stepped in to facilitate community-led recovery and the sudden influx of donations for community benefit.



Notes made during community consultations.

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# METHODS

Seeking to document, review, celebrate and share their innovative approach to community-led grant management, the Cobargo Community Bushfire Recovery Fund commissioned Fire to Flourish to undertake an independent review and produce a record of the Fund's experience.

## PROJECT GOVERNANCE

A Project Advisory Group, consisting of three CCBRF representatives and three members of Fire to Flourish designed the research plan and oversaw the implementation of this project. The group met online monthly for the duration of the project to ensure the CCBRF story was captured accurately, discuss interim findings and address emerging questions in real time.

## INTERVIEWS AND OTHER DATA COLLECTION

Twenty-seven narrative interviews were conducted on zoom with a range of people who had different experiences of the CCBRF's work and impact. These included: members of the CCBRF committee (n=8), donors (n=4), members of the community (n=13), 11 of whom were grant recipients, and external participants (n=2). The CCBRF advertised the opportunity to participate in an interview via email and a notice on the Cobargo GoFundMe page. Interview questions were co-developed by the Advisory Group and each interview lasted approximately 60-90 minutes. Interviews were recorded, transcribed using AI, and checked for accuracy by the researchers and interviewees. Additional data include CCBRF committee documents, such as applications, approval letters, budgets, acquittals, and meeting minutes, as well as comments from the CCBRF's [GoFundMe fundraiser webpage](#), and media articles (The Triangle Newsletter, ABC). Interview responses are referenced throughout this report using the following format: Committee Member (CM); Member of the Community (MC); Donor (D); Grant Recipient (GR); External (Ex).

## QUALITATIVE ANALYSIS

The narrative interviews capture the stories of people's different experiences after the fires and in their interactions with the CCBRF. The CCBRF documents detail the operational aspects of managing the Fund, including meeting minutes and similar communications. Qualitative analysis of the interviews, documents and supplementary data identified the main themes and patterns emerging from the Cobargo and CCBRF stories, and how people made sense of, and began to shape, their collective reality after the fires.

## APPRECIATIVE INQUIRY

A strengths-based, appreciative inquiry approach (Moore, C., 2019) highlights how the CCBRF helped mobilise their community's strengths by developing effective and fair processes for the formation and management of the Fund, and worked together in creative ways to identify opportunities and support each other during crisis, and in the community's collective recovery. The inquiry process documents what was successful, identifies challenges, and captures the lived experience that mobilised and motivated the establishment of the CCBRF.

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# THE COBARGO STORY

## COBARGO AND ITS REGION

Cobargo lies on the traditional lands of the Yuin people in the south-east area of New South Wales in the Bega Valley Shire, and sits at the junction of the Narira and Bredbatoura creeks. Cobargo is an Aboriginal word meaning 'Grandfather'.

At the 2021 census, Cobargo had a population of 766 people (ABS 2024). Europeans began to settle in Cobargo from the 1830s.

Through the years, the vibrant village of Cobargo, with its turn of the century buildings, has been offering a rich history in creative arts, and locally grown culture (Cobargo Valley Life, 2024). Its olden-style stores, leather craftworks, potteries, an iron forge, art galleries, tea rooms and antique shops made it a popular tourist destination.

The people of Cobargo and its surrounding district are diverse, and include Yuin families, generational farming families, artists and craftspeople, musicians, tree-changers, service workers, small business owners and retirees.

The village hosts two significant community-run events: The annual Cobargo Folk Festival produced by the Yuin Folk Club since 1996, and the annual Cobargo Show hosted by the Cobargo AP&H Society (Cobargo Show Society).

Both the Yuin Folk Club and the Cobargo Show Society were important contributors to Cobargo's relief and recovery efforts after the 2019/20 bushfires.



*Cobargo Showground*

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## THE 2019/20 BUSHFIRES

In the spring and summer of 2019/20, Australia's East Coast experienced record high temperatures, following a prolonged period of drought. At that time, the Bureau of Meteorology reported unprecedented Forest Fire Danger Ratings and Grass Fire Danger Indices (BoM, 2019). Amid catastrophic weather conditions on New Year's Eve 2019, the Badja Forest Road Fire, which began near Cooma, NSW, moved rapidly eastward towards the small community of Cobargo, devastating the town and surrounding district, and causing significant loss of buildings and life (Smee, 2019; Burnside 2019). The fire was one of over 80 fires that burned along the East Coast, isolating communities for weeks from vital services and lines of communication. Locals recall the events of the day and its aftermath:

In the early hours of 31 December 2019, the small rural town of Cobargo and surrounding districts were heavily impacted by a catastrophic bushfire event now known as the Black Summer bushfires which burnt over 24 million hectares of Eastern Australia.

The Cobargo area was heavily impacted – 70 residences; eight facilities; and 166 out-buildings destroyed, and more damaged (source: OEM State Impact Report). The main street of Cobargo lost many of its historic buildings and shops – and most tragically, four lives were lost.

In the wake of the fires, the community banded together to support each other and do what needed to be done. A relief centre emerged at the showground to distribute the loads of goods and supplies that were donated to the region. Several key recovery projects also started up, including the Main Street rebuild. In the weeks that followed it became clear that as people's immediate needs were met, the trauma that they had experienced started to surface. Conflict emerged as competing needs and interests came into play; individual relationships were strained and many people were confused or angry about perceived lack of support and services. There seemed to be a reduced capacity to self-organise and take the steps that were needed for recovery.

Although things were happening, many people were not sure what to do next, or where to offer support. Some support that was offered was not well coordinated, or was not what was really needed at the time. This mixed communication, confusion and doubling up of efforts caused further anxiety and tension in an already stressed community.

**Cobargo Community Catch-ups (CCC) website, n/d**

## DONATIONS START COMING IN FROM ACROSS AUSTRALIA AND THE WORLD

In the immediate aftermath of the 2019/2020 bushfires, the Yuin Folk Club (producers of the Cobargo Folk Festival) started receiving offers of donations from people who knew the town and the Folk Festival and wanted to help Cobargo and its community in their recovery.

Cobargo received major media attention when then Prime Minister, Scott Morrison, visited in January 2020, and was met by the residents' vocal frustration at a perceived lack of government action during the bushfire emergency. Following this visit, the stream of donations increased further. Other folk festivals and musicians who had played at the Cobargo Folk Festival in previous years offered to host fundraisers for the Cobargo community.



*Cobargo main street, 2 January 2020*

A significant number of donations to the Fund came from people who knew Cobargo because of the Cobargo Folk Festival. This group included musicians who had played at the festival, volunteers and people who attended the festival - many of them who returned every year.

Musicians, folk clubs and folk music lovers organised fundraisers in Australia and overseas, several donated the proceeds of the sales of their CDs. The Illawarra Folk Festival ran a fundraiser during its 2020 festival, and hundreds of Cobargo Folk Festival supporters made donations.

The largest donation to the fund of \$100,000 was raised through two concerts in Fremantle called Fire Aid. This was the cumulative work of Jarrah Records' roster of bands: John Butler, The Waifs, San Cisco, Stella Donnelly and Carla Geneve. Over \$700,000 was raised through Fire Aid and money was shared between various Wildlife, Community and Fire Service organisations. A member of The Waifs, who regularly attends the Cobargo Folk Festival, helped direct some of these funds to the Cobargo fund.

The Yuin Folk Club committee was overwhelmed by the kindness and the generosity of the folk music community who rallied round Cobargo in the aftermath of this disaster.

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## ESTABLISHING THE COBARGO COMMUNITY BUSHFIRE RECOVERY FUND (CCBRF)

As an arts-based organisation focused on music, promotion, development and education, the Yuin Folk Club could not legally accept donations intended for broader community use and disaster recovery. Instead, the Club committee recognised quickly that the donations could anchor a community-led granting program to support broader community wellbeing and recovery projects, in direct response to community needs and moved a motion to set up a community fund. On 20 January 2020, an interim committee assembled from key community organisations, formally established the Cobargo Community Bushfire Recovery Fund (CCBRF) as an independent, volunteer-run, not-for-profit Incorporated Association and registered it with the Australian Charities and Not-for-profit Commission (<https://www.acnc.gov.au/>). A \$10,000 donation from the Yuin Folk Club kickstarted the account at Bendigo Bank and was followed by a GoFundMe campaign to raise further donations. Between 2020 and 2022, the CCBRF received almost \$800,000 in donations. Volunteers managing the account helped keep overheads and administrative costs low.

The establishment of the CCBRF helped manage the influx of donations responsibly, and its principle-based, collaborative approach, sensitive understanding of local needs, and deep connections into Cobargo helped its traumatised community navigate the post-fire chaos and begin their healing process together.

The CCBRF's clear purpose is summarised in its strong vision, which states that it would:

*... work with the community and community groups to implement a recovery that ensures Cobargo and the surrounding district not only survives this disaster but emerges as a stronger and united community. Our aim is to provide assistance to relieve the significant and unusual disadvantage of the community of Cobargo, NSW and the surrounding region. This includes Quaama and the surrounding localities; however, we haven't set a hard and fast geographical boundary, preferring those applications be evaluated on their merits.*

**Cobargo Community Bushfire Recovery Fund (see application guidelines in Appendix 1)**

The CCBRF represents one of a few examples of an innovative, community-controlled funding initiative, following a major disaster. Key priorities in its establishment were to ensure that the CCBRF's governance, grant-making and acquittal processes were equitable and inclusive, and minimally onerous on the recovering community.

Crucially, the CCBRF pursued a granting model that placed decision-making in community hands and allowed people to access and benefit from the opportunity for community benefit – whilst minimising the burden on an already stressed and traumatised community.

Overall, the CCBRF fully funded 54 community-led projects. A further \$200,000 from the original donations are currently being held in a fixed term deposit and have been allocated to the beautification of Cobargo Main Street following the rebuild.

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# KEY SUCCESS FACTORS

## READY AND PROACTIVE COMMUNITY LEADERS STEP UP

Existing skills and key community members stepping-up at a time of crisis were fundamental in the establishment and success of the CCBRF Fund (CM 17). The impetus for establishing the CCBRF came from the Yuin Folk Club President and Treasurer at the time, who understood the legal dilemma involved in managing the donations meant for bushfire recovery by the Club. The Club committee charged the Treasurer with establishing the Fund. A seasoned professional with broad ranging skills, the Treasurer was well-connected with trusted local people and organisations and well-positioned to initiate the formation of an interim committee for the Fund.

How else do you do these things? If this is what's going, somebody's got to stand up and I think the fact that it started was a great thing. It's just something went bang and happened at that short time. **CM 26**

Amongst the 'maelstrom of thoughts, activities, emotions' (CM 14), there was an acute need for proactive and supportive hands-on people to stand-up and take on a collaborative community leadership role, to connect quickly and to find a positive and constructive way forward by consolidating ideas hurriedly. People gravitated to those that were able to provide a sense of certainty and reliability, accountability and transparency, honesty and trustworthiness (GR 12).

...patience and those basic leadership skills that are often underrated, and the ability to endure, while waiting for things to come together. **D 23**

A committee member further reflects on this chaotic situation, the difficulty of seeing a clear way through it, and how trusted, pre-existing relationships helped the idea of a fund come to fruition.

And through it all, I think they are just people trying to find a little bit of clarity and find a little bit of a way through to "what are we going to do next?" ... So, a lot of those decisions were, I suppose, pretty intuitive. Yep. Made on the run and you know, that's probably where prior experience comes in because you don't have the luxury of really being able to sit down and spend a long time in the decision-making process ... and that's why I think the person who first offered support for this idea is so important in the process. It's not so much the idea, but it's who's going to come in behind you in order to give that idea wings, legs, whatever. Because at that time there were just so many inputs and so many different ideas coming out that ... what is it that actually allows one idea to crystallize and start to become real in that kind of situation?' ... You wouldn't be able to do any of this without that really solid, unquestioning support that [another person] provides very, very quietly, very much in the background, never asking for recognition or acknowledgement. **CM 14**

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## GOVERNANCE BUILT ON TRUST, EXPERIENCE AND SOCIAL LICENCE

In addition to meeting legal requirements, establishing a dedicated committee to govern the CCBRF was about creating a governance body that 'captured different aspects of the community and different belief systems and making sure that we just had something that was going to be fair ...' (CM 16).

I believed it was very well thought out - there was no greed or anything in it. It truly was about trying to meet a gap in the community ... And I just thought this was one way of really empowering the community to step forward without having to wait for agencies and government policies and, you know, grants and whatever just to get things going. To keep the momentum going to what we were trying to do with the Community Catch-Ups. **CM 16**

After you get your governance and everything in, build your diversity and build trust within that group because it isn't all rainbows and flowers and butterflies .... Not putting our heads up too high. But if you build enough of a strong enough connection with each other, we could help each other by managing and relying on people who could productively work together through trusted relationships developed through running existing community groups and events. **CM 15**

Knowing that the CCBRF's credibility and social licence to operate as a community fund depended upon broad community acceptance, transparent management and trust, the Yuin Folk Club's Treasurer sought the support and participation of a range of other well-respected community organisations to help establish a new committee. The Yuin Folk Club, the Bowerbird Opportunity Shop, the Cobargo Cooperative Society, and the Cobargo Show Society are four of Cobargo's leading not-for-profit community groups that have been key to community life for many years, and are known in the community to be experienced, capable and trustworthy. Representatives of the four organisations formed the initial CCBRF committee with the aim to represent the diversity of the Cobargo community and support projects that would benefit the whole community and the town's medium to long-term recovery. Of the founding committee members, all had prior committee experience, were well connected into the broader community, and brought experience in running grant programs. Each of these organisations safeguarded the reputation of Cobargo by ensuring the Fund was properly managed. Their coming together enabled the CCBRF to draw on and strengthen their connections and mobilise diverse local knowledge. Together, they represented the economic, social and cultural diversity of the region and their community reputations are built on their strong governance and history of giving back to the community. Donors, too, were encouraged by the trust the CCBRF enjoyed locally with its connections and local knowledge, and the founding organisations' established integrity. Donors could be assured that the money would go into the hands of the community and follow up on their donation's impact via weekly check-ins: 'I could see really easily that there was a level of transparency' (GR24).

There are years of trust built up in capacity and knowledge, a knowing that the local showgrounds and the festivals aren't just run by one body of people, they have to be connected to community or they wouldn't work. **D 24**

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## FINDING THE 'RIGHT PEOPLE': MOBILISING LOCAL SKILLS, DIVERSITY AND EXPERIENCE

Once established, the interim committee immediately discussed the objectives and principles for the CCBRF (CM 14) and invited expressions of interest for additional committee members from the wider community. The committee recognised the importance of acknowledging everybody and ensuring that the committee adequately represented the community's diversity. The call mobilised the community to offer their skills and experience and, following a carefully designed selection process, the committee slowly grew into a diverse group of people who represented the distinctive demographics and broad ranging skills of Cobargo and district, including experience in administration and management, volunteering and collaborative, interpersonal and facilitation skills. To keep overheads to a minimum, and to demonstrate accountability and transparency, it was decided that community volunteers would manage the Fund and that Fund accounts would be fully audited. Local knowledge and diverse relationships represented in the CCBRF cemented this grant recipient's 'absolute trust' in the committee:

We knew all the people on the CCBRF committee and thought of them all as upstanding community people. [I] was also aware that if something was going wrong everyone would see it, given it was in the community ... it was crucial CCBRF had well respected people with a broad range of committee members – farmers, showgrounds, ag show, retirees, younger family, 'forever' people and newer residents, diverse sexualities – across the board with interim representative of community groups in the chaos of first weeks and then broadened out to include other members. **GR 11**

While attracting and recruiting people to join the committee was challenging, the need for recruiting the 'right people' for the committee was recognised as a key component to the success of the CCBRF. Important selection criteria were, first, for potential members to live locally and reflect the diverse Cobargo community. Second, the committee sought people with diverse skills, including volunteering experience, practical rebuilding skills, and those with management and administration, fundraising or community development experience. Third, prospective members needed to share the committee values and have the 'social credit' to enjoy broad local trust and be community influencers.

The community became central to everything ... Does the community want it? Does it benefit the community? Is the community involved directly? **CM 18**

Equally important, they needed to have the time and capacity to participate in the committee's tasks. 'High emotional intelligence', as one committee member reflected, was also considered an important aspect of being a member of this committee:

High emotional intelligence [...] resulted in successful post disaster committees. [...] We didn't want egos and we needed to know when our egos got in the way, and to avoid it by reminding each other if it did get in the way. **CM 14**

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Being a committee member was a time-intensive undertaking that required energy and commitment. Members needed to attend and engage in monthly committee meetings, be adequately prepared and contribute to decision-making. Respectful engagement, showing generosity, discretion and avoiding harsh judgements were other values held high by the committee.



... because it is so chaotic in those early times and the chaos continues. It is not just the first week. I mean, we're talking about months.. And you can't think all that clearly in those incredibly high stress situations. So there needs to be an awful lot of generosity around the work that everybody's doing. Judgment needs to be set aside [...]. Yes, accountability is important, but I think there needs to be some latitude because you are going to make missteps and things aren't always going to go quickly. In fact, they can slow down enormously. **CM 14**



## ROBUST GOVERNANCE OF COMMUNITY-OWNED FUNDS

One of the key strengths of the CCBRF is its 'really strong, well-defined governance model with clear principles and guidelines' (CM 16). These clear structures fostered general trust, and safeguarded a space for committee members to have the necessary robust and sometimes uncomfortable discussions about funding decisions, and assisted them as a foundation and reference point when dealing with difficult situations, differing opinions and strong emotions.

### Raising funds to be used at community discretion

Learning from community experiences of historical fires and recovery in the past, the CCBRF realised that conventional short-term recovery funding from governments and other organisations would be inadequate for potentially much longer local recovery processes that could take ten years or more. Communities with their own funds would be independent of these funding cycles and instead have the capacity to continue supporting their people for the longer term, particularly for issues like mental health. In the Cobargo case, even though relief agencies provided mental health services, locals were also deriving a lot of support from their connection to existing community groups - sports groups, music groups, art cooperatives, social networks and other volunteer groups. The Fund saw that support for these groups was a way of generating activities that would help the recovery, boost morale and nurture the wellbeing of residents. In so doing, the Fund would aid community recovery by supporting community networks that provide the social support that people rely on in the bush.

The aim of the Cobargo [GoFundMe](#) campaign was to provide an easily accessible online platform for people to make donations. Not everyone wanted to make direct payments into the Fund's bank account and many donors wanted to publicly declare their support for Cobargo. The GoFundMe page spelt out the aims of the Fund:

- to restore the Cobargo community's morale and confidence;
- to help people deal with the long-term trauma following the fires;
- re-establish the local economy;
- create local jobs; and
- regenerate the natural environment.

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Acknowledging the themes that arose in the early Community Catch-ups, the recovery vision included reimagining Cobargo with more sustainable solutions for energy usage, including a micro-grid, and improving the readiness for future disasters to ensure that the community emerged stronger from adversity.

The CCBRF committee recognised that many other Cobargo GoFundMe campaigns were established by individuals or organisations who were raising funds for their own needs, not for broader community projects. Rather than attempting to combine them into one fund, the CCBRF acknowledged that there was no one size fits all and that trying to exert control would be denying the needs and community agency the Fund had set out to support. From the beginning, the intent was to support those community groups that supported individuals, and making sure they all were able to continue to work through this terrible period (CM 14).

## **Formal legal status - benefits and challenges**

In addition to having a robust governance model in place, the CCBRF's formal legal status as an incorporated association with charity status further legitimised its operations as a community fund. A volunteer committee that raises funds or accepts donations requires protection. Incorporation offers this protective mechanism as well as important legal and tax benefits, and allows community organisations to run like a business, incur liabilities, and sue or be sued (ABN Australia, 2024). Beyond its financial advantages, incorporation lends additional credibility to community-run businesses. While this approach requires more paperwork, the CCBRF recommends other communities apply early for incorporation as it provides structure, accountability and protection for committees. Applying for Charity Status with the ACNC enables community-led organisations to operate as a charity and to fundraise.

The committee recognised that registering for Deductible Gift Recipient (DGR) status would help in bringing new and large donations. However, the committee considered the DGR eligibility requirements onerous and not well tailored to the needs of a small community. Further, it was judged that most of the town's 'responsible persons', as defined in the legislation, were already overcommitted on other voluntary relief and recovery work, or were unlikely to share the ethos and aims of the CCBRF. The DGR application was later submitted as a Public Benevolent Institution, but ultimately not pursued. Overall, the experience showed that many of the established financial governance systems are often not fit for purpose in the context of community-led funding initiatives.

## **A clear process**

From February to May 2020, the committee debated an appropriate governance model for distributing the funds fairly and appropriately, and set about developing guidelines and criteria for funding and decision-making (Appendix 1: Application Guidelines). For example, some smaller projects would be decided solely by the Fund committee, whereas larger projects and sums would require evidence of broader community consultation and support.

## **Eligibility**

The CCBRF focussed on funding grant applications with community benefit rather than individual people or organisations. The Fund was not designed to meet emergency relief needs, nor to duplicate efforts being undertaken by other not-for-profit organisations or government agencies. Largely, the community accepted this approach, although one committee member acknowledges: 'I know [focusing on the community] will always be a tension for some people, but I deeply believe that was the right thing to do' (CM 16).

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Applications for recovery funding to the CCBRF were invited from the town of Cobargo itself, as well as the wider region, including Quaama and the surrounding localities. However, the geographical boundaries to eligibility were kept flexible and applications were foremost evaluated on the basis of their merit and ability to meet community needs.

## **Transparent, fair and equitable decision-making**

The need for transparency, fairness and equity when making decisions about funding was paramount. A website was established to communicate the Fund's vision and transparently explain how local funding governance and regular audits safeguarded the CCBRF's accountability and transparency. GoFundMe proved a useful and straightforward platform. With transparent structures in place, and only people local to Cobargo and the bushfire-affected localities represented, residents and donors could feel certain donations would go to the community, and were comfortable to spread the word about the campaign to friends and acquaintances (CM 28, Donors 24 & 27). From February 2020 to the end of 2022, the CCBRF committee received 71 project applications from the community and the committee met monthly to assess, discuss and approve projects that met the agreed criteria. Only six applications were rejected, three were withdrawn, four discontinued, 4 were resubmitted and 54 were approved (see Appendix 3 for details). Only funding applications that met one (or multiple) of the identified priority areas were considered (see Application Guidelines in Appendix 1).

### **The eight priority areas for projects were to:**

1. Restore the morale and confidence of the Cobargo and regional community, by:
  - ensuring an inclusive approach to recovery that engages the community
  - addressing the mental and emotional responses arising out of trauma
  - focussing on vulnerable people or groups within our community.
2. Support the continuing development of a creative culture in Cobargo and the district, aligning with the objectives in Priority 1.
3. Support the continuing development of an active physical culture in Cobargo and the district, particularly sports activities, aligning with the objectives in Priority 1.
4. Support the development or restoration of community facilities and spaces, for community benefit and built on extensive consultation with community.
5. Restore and diversify the local economy by:
  - saving and creating jobs
  - encouraging business renewal and diversification, including in the farm sector.
6. Focus on environmental rehabilitation, including:
  - river restoration
  - revegetation
  - native animal conservation and repopulation
  - weed management or feral animal management.
7. Improve the disaster resilience of our communities including support for:
  - the building of a safe haven
  - assessments and practical projects to improve village disaster preparedness
  - efforts to strengthen critical infrastructure that employ regenerative practices, including micro-grids, solar farms and similar.
8. Support and implement projects designed to restore tourism confidence in the region and attract visitors back to the area, including (but not limited to) the arts, music and cultural sector.

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## Robust decision-making

The committee's deliberative decision-making process was founded on the members' mutual respect and compassion for each other. This allowed for robust discussions. If members perceived that someone was strongly influencing certain projects, members had the opportunity to discuss the granting processes and purpose of the grants, which made for greater transparency and honesty. Overall, this gave the community confidence that decision-making was handled appropriately and with due care.



The case that we put forward was done in a fairly proper manner. You had to explain yourself in an application which was given due consideration, and it wasn't taken lightly. So that gave me a bit of faith that the money was being used well in the community. It wasn't just a slush fund to be handed out everywhere. Care was being taken, which was good. We had to go through a process of just writing a proposal and had to take it seriously. **GR 9**



Projects were never rejected outright. Applicants always received a supportive and transparent follow-up about the committee's decision, wherein the committee explained the reason for rejections, or redirected applicants by giving examples of how a project might be reshaped to meet guidelines and the CCBRF priority criteria.

## Committee accountability

Nevertheless, being responsible for such a large sum of donations came with its own anxieties for committee members. All CCBRF committee members are also members of their small communities and, at the time, were living through the intense experience of starting to recover and heal from the fires, like all residents in Cobargo and surrounding localities. The committee included one member who had lost their home, others who had family and friends who had lost homes, some had suffered significant property and animal losses and others, living in unburnt country, were still living under the constant threat of fire.

While funding guidelines helped people complete their applications, the committee held themselves accountable and managed their decision-making and approval process by frequently referring back to the objectives and priority areas stated in the CCBRF constitution. 'Do no harm', 'engage respectfully', 'value different opinions' and 'no harsh judgements' were the unwritten principles underlying these discussions. Members were able to give their opinions in an open and honest environment, discuss differing interpretations of the guidelines, and recused themselves from the process in cases where conflict of interest was involved. The guidelines provided assurance that the committee was making fair and equitable decisions, and demonstrated the CCBRF's singular focus on community-leadership and community needs.



You always kept in mind that you're talking about the pub test - does it pass the pub test – right through, certainly in the early days after the fires, the pub was a focus ... So, all the grants that we've given money to had to pass the pub test. **CM 15**



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Nonetheless, with a broad range of diverse opinions among the committee members, decision making was not easy. Robust discussions were a regular feature of committee meetings and frequently continued long into the night. When discussing project funding 'there was rigorous discussion, and whatever the outcome was, I was cool because they were rigorous discussions' (CM 15). Having such conversations demonstrates how the committee acted professionally within a community organisation to demonstrate equity and fairness. The minutes reinforce this, recording multiple examples of committee members recusing themselves when conflict of interest arose. Once the committee had approved project grants, it notified all applicants with an approval letter (See Appendix 4).

The committee was mindful about its members and applicants experiencing a high level of trauma. Comments or clarifications could trigger all sorts of unexpected emotions. Indeed, an Australian Business Volunteer (Ex 27) commented that they occasionally had to mediate between the Fund leadership and unsuccessful applicants to overcome any potential fallout from the decision. This mediation required careful listening and conversation skills as sometimes people 'would stand up with yelling going on in the hall. People stormed out. Everyone was upset, but because we were a third party and trusted partner, we were able to mediate some things' (Ex 27).

The application process was not always smooth sailing. However the committee remained responsive and did not shy from clearing up misunderstandings. For example, an apparent rebuttal from a committee member about exploring a project idea caused considerable stress to one applicant, taking significant courage to approach the committee member again. However, following an open conversation, the misunderstanding was cleared up and, having overcome this communication hurdle, the recipient ultimately saw the CCBRF as 'quite professionally done' (GR 9).

## BUILDING TRUST

As a new community-led organisation with no prior profile, that was raising funds and managing a large pool of donations, the Fund had to build trust quickly on many levels - within the committee, within the community, with donors and grant applicants, and with external agencies. Individual committee members spent a lot of time talking to people about the aims and objectives and the management of the Fund, seeking to reassure them that the Fund was in good hands.

The Fund President devoted a significant amount of time engaging with individuals and organisations who were considering donating large sums of money but wanted information about the provenance of the Fund so they could be certain that their donation would be used well. Often these discussions extended over several engagements. One example was with the Vero-sponsored National Insurance Brokers of Australia Warren Tickle Memorial Award Program. In 2020, and following several exchanges between the Fund President and Vero, the five state winners of this program elected to support the CCBRF with a grant of \$25,000, courtesy of Vero. With the original \$25,000 grant allocated to recovery projects, the group was inspired to raise additional funds through their personal and professional networks after a visit to Cobargo to see how the original donation was being used. Once Vero matched the raised amount dollar for dollar, the group was proud to deliver an additional donation of \$21,000 to further contribute to new recovery projects. Learn more here: <https://www.vero.com.au/broker/news-insights/articles/road-to-cobargo-2022.html>

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## CONNECTING AND MOBILISING THE COMMUNITY

In the weeks following the fires, people's trauma began to surface and gave rise to interpersonal conflicts, confusion, and anger at uncoordinated or inadequate support services. The COVID-19 pandemic added a further degree of anxiety and separation, significantly impacting the community's ability to mobilise what was needed for their recovery. In particular, social distancing measures in 2020 and into 2021 soon put an end to large community meetings. The CCBRF needed to mobilise and connect with community members to understand local needs and galvanise their collective strengths. Amongst other avenues, the Cobargo Community Catch-ups was one opportunity to do so.

An initiative of three Cobargo residents, the Catch-ups aimed to connect people in the first instance, and offer support for people to work together to repair, heal and re-vision the future for the town and district. Some funding for the catch-ups was provided by [Coordinare](#) and auspiced through the CCBRF to help address these immediate community needs.

Importantly, the Cobargo Community Catch-ups and CCBRF operated independently of each other and they 'didn't partner with other organisations' (GR 13). And while the Catch-ups later offered an avenue to update the community on what was happening with the Fund (16), the initiatives were not seen as partners (CM 28). Such independence added to the integrity and openness of the committee which would have been an important attribute from the perspective of the broader Cobargo community.

The first round of Catch-ups included a session to reconnect people, followed by three 'open space' workshops where people could propose and co-design recovery and project ideas, and work with others to initiate project planning. The calling question for the gatherings was: 'In the aftermath of the fires, how can we best work together for our wellbeing and the future of Cobargo?'

Recognising that many people were focused on addressing their immediate needs, there were no expectations about attendance. This openness provided an opportunity to bring a sense of focus and purpose for those in the community who had energy to turn up, while not passing judgement on those who were not ready. Over 100 people joined the first meeting. A safe space was created, stories and emotions were shared. As the community connected, ideas began to flow quickly. Many people commented that the chance to just listen to others and to be able to tell their own story was hugely valuable to their wellbeing. People left feeling better supported and grounded, with some saying:



The impact of being in a room with so many traumatised people was one I will not forget. The initial gathering was an opportunity for each person to be able to share their stories and to be listened to in a deep way. **GR 25**



The ideas and the themes that emerged during the early catch-ups were the seeds of several projects that were later funded by the CCBRF. Some of the ideas included a tool library to help flame-affected people who had lost all their tools. Some of the themes looked further ahead at resilience and preparedness, for example, considering food security recognising that the fires had affected supply lines into the local area.

Energy resilience was a further theme as the village lost all power for many days following the destruction of hundreds of kilometres of electricity poles and wires. How to manage the rebuild of the main street destroyed on New Year's Eve was also on the minds of many. And there was the ongoing challenge of providing relief to traumatised residents.

Overall, the interviewees found the Catch-ups were very important for Cobargo residents as a point of social connection, sharing, talking and listening – 'they ticked every box and involved everyone' (GR 11). The catch-ups became a safe place where people made no judgement but provided each other support in their efforts to heal, recover and create a revitalised outlook for Cobargo.



The initial community catch ups directly after the fires ... I reckon, was the most phenomenal process. It was absolutely brilliant. **CM 18**



*Community consultations, November 2020*

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Addressing the immediate needs became pivotal as did connecting with others which helped people self-organise. CCBRF representatives attended the Community Catch-ups to brief on the progress of the CCBRF, provide information about funded projects, receive feedback from participants, and keep abreast of new projects being considered by the various groups at the Catch-ups. This helped set the foundation for community-led recovery, providing an opportunity for local people to build confidence and practice in collaborating on the important issues for the rebuild and recovery of Cobargo and districts.

## BRINGING IN ADDITIONAL EXPERTISE WHERE NEEDED

The committee later tapped into the Bega Valley Shire council websites and networks. After witnessing the positive example of the Cobargo community's effective collaborative initiatives, the council supported the CCBRF.

Drawing on this example and building on the good work of the Cobargo community, different agencies started hosting their own regular meetings in local towns, calling them 'community catchups' (CM 16).

While the CCBRF committee had sought diverse people with wide ranging skills, some expert support was needed at times. CCBRF funding was used to engage Australian Business Volunteers (ABV) to help the fund set up its internal financial tracking and tasking systems. Funding was also provided to various community groups to help develop 'robust community-led legal structures, community investment vehicles, accountable financial management frameworks, and to prepare project plans, rigorous business cases and competitive grant applications' (CM 14).

The Cobargo community groups' list of experts, both local and commissioned, included 'lawyers, accountants, financial managers, policy analysts and developers, economists, major project managers, architects, government liaison experts, community advocates, journalists, negotiators, community engagement specialists and governance experts.' (CM 14).

### Engaging external facilitation capacity

While relying on local volunteers has the benefits of keeping costs low and being able to bring pre-existing relationships into play, it can be helpful to engage external engagement facilitators to lessen the burden on local volunteers, ensure the independence of important processes and avoid, or even defuse, potential conflicts of interest. Community consultation and facilitation has been an important foundation of Cobargo's recovery. A grant of \$6,500, partly funded by CCBRF and the Cobargo Community Catch-ups' Coordinare Grant, enabled a consortium of Cobargo community groups to engage ABV as an independent facilitator for a round of community consultations in November 2020.

These consultations informed the development of some 20 Cobargo projects, including major infrastructure rebuilding projects, enabling all those who wished to have a say have the opportunity to be heard. Importantly, these consultation workshops with ABV also helped create a streamlined, cohesive village narrative for the various projects.

This helped the community to demonstrate that they were working and communicating well together when applying for larger Government grants at a later stage. ABV also provided mediation and other services to various Cobargo community groups working on recovery.

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## WORKING THROUGH CHALLENGES

No collective action process comes without its challenges and the Cobargo community in particular had to navigate through bushfire stress and trauma, compounded by the COVID-19 pandemic that all but shut down the country and people's ability to come together and connect in person. Fatigue set in for many after the first rush of energy, and emotions often remained high in the aftermath. Broad and transparent communication, as well as mutual trust in each other's best intentions were especially important in the context of making funding decisions.

### Being mindful of people's capacities

While many in the community were still reeling from the post-fire chaos, some mobilised their professional background, governance skills and experiences of previous fires and stepped up to offer their skills to the committee and community (CM 28). Overall, it seemed that the 'right people showed up at the right time' (GR 25). One avenue of recruitment was 'word of mouth, with the committee members tapping into their own individual networks, through community email lists, social media flyers and the community newsletter The Triangle' (CM 16). For example, one committee member (26) approached a good friend who was deeply involved with the community and invited her to join. She became a 'great asset and part of a determined group of people who came together to make sure it functioned well and saw a direction for the Fund. It wasn't a couple of do-gooders' (CM 26).

### Acknowledging trauma

People process and respond to traumatic experiences in vastly different ways and at different timelines: where some Cobargo residents responded by self-mobilising quickly, others needed longer to be ready for action. The CCBRF processes acknowledged these different needs and timelines in processing trauma and how they affected people's ability to collaborate or apply for financial support.

### Slowing down to avoid burnout

Even so, these were gradual wins and the challenges remained, further exacerbated by the pandemic that hit Australia three months after the fires, leading to extensive lockdowns in the cities and slowing down government operations.

I can't believe what I got up to in the months following the fire. Like, it was like you just went mad. But the hormones and the adrenaline and all that sort of stuff was going through your system at that time. You just, you know, went into overdrive. **CM 12**

However, for some, this slowdown also came as a relief as it allowed for the much needed time for reflection, self-care, and contemplation, defusing the desire to rush to fix everything. Disaster recovery is a long-term process and it needs to be acknowledged that for some, the trauma will last a lifetime (CM 14).

We do need to probably go as fast as we can and as slow as we can. **CM 14**

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## Embracing difference and healthy debate

Explicitly inviting diversity and mobilising existing structures was not without its challenges, but committee members recognised its importance for the CCBRF's success. The approach allowed them to tap into the breadth of the demographics and existing groups.

It was a way of accessing people and getting information out there and networking in amongst the different bubbles, the different groups. All along, knowing that this was going to actually make the work as a committee pretty hard at times because we had to have pretty rigorous discussions, because of the different views and different areas that people were coming from. But that's why we did it. We felt that that was really, really important, and we were prepared to go there with that open intention and put in the effort. **CM 16**

## Designing communication and planning for contingencies

Communication can be especially difficult and challenging in disaster contexts. It is, however, also particularly important in these situations to have clear communication and shared understanding of risk among all stakeholders involved, through coordination, collecting and disseminating information, and planning for crisis management (UNDRR, 2024). It is important for communities to think carefully about the messages they create for their audiences, considering and understanding different beliefs and values.

In Cobargo, the CCBRF made sure they had good processes for clear communication and these were commended by respondents (D 21, GR 12, Ex 27). However, some were more critical of their experience of how the Fund communicated (CM 28, D 21). They wished for more detailed and up-to-date communication, saying that 'it was sometimes difficult to find out exactly where the CCBRF was up to; grant recipients wanted more information and were interested in seeing where the funding was going and who was making the decisions' (D 22). Grant recipients acknowledged, however, that maintaining two-way communication and consultation with the community was difficult at times (GR 2).


The CCBRF used a variety of communication strategies and outlets, including emails, Facebook, the CCBRF website, the local newsletter *The Triangle*, and word-of-mouth, in an attempt to reach people through their preferred and most accessed communication channels. Updates about funded projects were published on the website and the GoFundMe page. However, not everyone has access to the internet or uses Facebook, and post-fire power outages affected communication across many communities along Australia's East coast, including in Cobargo.

The pandemic added to these communication difficulties, as did the lack of regular newspapers (CM 14; 28). Face to face engagement with the community was made much more difficult with the arrival of COVID in March 2020, just three months after the fires. Social distancing measures restricted the number of people allowed to attend information-sharing community catch-ups in the School of Arts Hall to just 20 people. CCBRF representatives attended all of these catch-ups to provide updates and answer questions.


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## Allowing for mistakes and experimentation

As a newly formed group operating swiftly in response to an unprecedented disaster, the CCBRF committee recognised that mistakes would be made as they went about their new business. Tolerance for mistakes and embracing them as important learning opportunities became another important operational principle:



We would be finding our way and that maybe we might make some judgments that other people might find questionable. But I figured that we could deal with that, and we gained confidence as we went. The very first grants that came in, we figured, yep, let's get that happening, because it was important that we were seen to be using the money quickly. And that we weren't holding on to it in any way. **CM 14**



The committee adopted a learning mindset where problems, mistakes and concerns were reframed as opportunities for review and growth. Issues were examined by the whole committee; reviews, including procedural reviews, were undertaken promptly and changes implemented as necessary (CM 14).

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# KEY COMMUNITY BENEFITS

## THE CCBRF VISION: NOT JUST SURVIVING - THRIVING!



An opportunity to come back stronger and build back better. **CM 18**



The vision of the CCBRF was to work with the Cobargo community and community groups to implement a recovery that ensured the town and its surrounding district not only survived the disaster, but emerged as a stronger, more resilient and more united community.

The aim was to support community organisations delivering projects to help the recovery and wellbeing of local residents and to support the development or restoration of community facilities and spaces (See Appendix 1) , all with the goal of relieving the significant disadvantage experienced by members of the community in the town and district.

The committee reinforced this strong focus on immediate and long-term community benefit in their discussions on 20 August 2020, stating: '[We] are keen to look at any project that focuses on the benefits that can come from long-term development. We are confident that if due process is followed as per our guidelines that this approach is consistent with the committee's stated intent and will meet the needs of the community' (Minutes).

The CCBRF contributed to mobilising and activating the community. It empowered the community and gave hope for something better in Cobargo – indeed, the fires were an opportunity to build stronger and build back better. The CCBRF offered an avenue to connect people together to heal, and inspired residents to think about planning and developing a range of initiatives that would benefit the town.

### **Multiple benefits of the 54 CCBRF-funded community-led projects**

All 54 projects funded through the CCBRF process provided multiple benefits to the Cobargo community. A holistic disaster resilience framework has been used to assess the multiple benefits of these projects against 5 domains of change:

- Social capital: People, connections and networks, cultures, knowledges and skills
- Health and wellbeing: Mental and physical health, knowledge & access to services
- Economic wellbeing: The economic health and diversity of local economies; access to individual and collective financial resources
- Natural environment: Features and values of local landscapes, climate, vegetation, natural hazards, recurring natural events, the natural resource base and its sustainability
- Built environment: Housing and other built assets, roads, lifeline infrastructures (communications, water, power, waste management etc).

All 54 projects that received funding had both Social Capital and Health & Wellbeing benefits. Of those, 34 of the projects also had additional benefits across other domains. For example, the Tool Library project generated benefits across all five domains. The diagram below displays the resilience domain benefits of the 54 CCBRF-funded community-led projects. See Appendix 3 for a full list of CCBRF-funded community-led projects and their individual benefits across the five resilience domains.



*Resilience domain benefits of CCBRF-funded projects*

## COMMUNITY LEADS ITS OWN RECOVERY

### Empowerment and hope

Community is always going to be first in and never leaves. Dismissing their efforts, refusing them agency, rejecting their solutions is dooming them to disempowerment, dissatisfaction, increasing alienation from government. **CM 14**

The Fund produced a number of benefits and generated greater connections, sharing, growth and healing. Rebuilding and recovering from the Cobargo fires, residents needed to re-connect and activate as a community. The CCBRF provided a vehicle and structure to bring people together, and helped to stimulate focused conversations about planning and developing the different projects that would benefit the town. In this sense, the Fund generated individual and community benefit by connecting people and progressing the Cobargo recovery.

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The importance of the Fund's role in supporting the recovery of the Cobargo community beyond just the physical repairs was expressed by several respondents.



It's [The Fund] not only provided resources for people to get on their feet and build community, but the fact that we set it up to be specifically a community fund has caused the community to focus on what community is, how they participate in community, who are their links, what are their links? I think personally, when people are traumatized, that helps them to have an escape from their own pretty difficult world sometimes and reach out to others. So, on that personal level, it also helped re-establish those links. People had to think if they wanted to access the resources. Who? Who is my tribe? Who are my team? Who are my friends? Who am I going to support? Yeah. And it caused that repair to happen not just on an individual level, not just on a business level, but as a whole. **CM 12**



I think the Fund held the community together. ... All of the projects [that] have been undertaken in [the community's] own way, helped. And, you know, we owe everything to this Fund. No, it's not just the painting poles and the murals, you know, the obvious ones that just sort of got people talking and getting together. **CM 12**



After the fires, 'preparing for the next crisis before it's too late' (CM 15) was front of mind. While having disaster response plans is vital to surviving disasters and reducing some of the inevitable losses, another key lesson emerging from the Cobargo experience is the importance of existing social bonds, community governance structures and decision-making processes, such as the CCBRF committee and other local groups.

Robust collaborative structures upheld by experienced community volunteers enable both proactive preparation and community-led recovery, giving agency to locals to take responsibility for their own recovery. By contrast, top-down, government or agency-led approaches to disaster recovery were felt to undermine community agency by unduly exerting control over important community processes and were often experienced as disempowering and alienating people from governments that are meant to serve them.

The Fund 'provided empowerment and hope as a community, a way forward without having to wait for outside help' (CM 28), and 'actually enabled the local community to participate in their own recovery as there was nothing else and barely still is' (CM 28).

Rather than waiting on Council approvals or other factors external to the community, Cobargo residents could be proactive in driving and progressing their recovery by joining in with the activities of Fund and developing community-led projects – as one member shared 'if you think about the Tool Library or the community garden or the painted poles, it was all about story. It was all about healing. It was all about making for me, making connections and opportunities to share [...] we set out to build community' (MC 5).

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## CONNECTING ACROSS DIVERSITY

An unexpected side-effect of the bushfires and ensuing community collaboration was that they revealed the diverse cultures and amazing talent of people living in Cobargo - reshaping the perspective some of the long-term residents had of their own community. For example, as one committee member observed, some of the more traditional dairy farmers appeared to be more accepting of the demographic changes that reflected Cobargo's diversity than anticipated. Rather than just a dairy farming town struggling for its survival following the fires, the town catalysed great creativity and new strengths that helped build the community's cohesion. In this way, the fires 'made Cobargo stronger because those farmers on the outskirts can now see the benefit of those other sorts of people in Cobargo. And it's brought out the strength in everybody' (CM 12).

## MENTAL HEALTH BENEFITS

### A sense of purpose

The broader benefits arising from Fund activities included a positive effect on individual and collective mental health. Several respondents commented that the Fund and its processes supported both the psychological and physical recovery of Cobargo and its residents: 'You need people to stay in place and be actively involved and not go away, as they tend to recover better when they stay. So having things that people can do and get involved in, is great' (MC 21). This is what the CCBRF provided. People found the strength to step up and become involved, swept up in the sense of collective need and possibility. That so many people wanted to donate funds directly to Cobargo was in itself a tremendous boost to the community.

Committee members spoke of the 'thousands of acts of kindness' and said a key regret was that in setting up the Fund, they had not included a mechanism to record the email addresses of all donors so that they could thank everyone personally. That said, everyone who contributed via the GoFundMe platform did receive a personal thankyou note from the committee.

A committee member talks about how they became a volunteer at the Tool Library, which received a CCBRF grant, volunteering every Friday morning, and how they enjoyed being with the crew:

'It's a fantastic mental health thing. I'm guessing it's a bit similar to a men's shed sort of scenario. But every single day that I'm there, there's people coming in, you know, bringing things in, taking things away ... the demand is huge and the usefulness is just amazing, you know, like there's people who are building a new house and there are people building their house that burnt down, but there are people fencing still, you know, people rebuilding gardens. And as well as that, there are new people, there are new people down the road from me. There are some new houses. People have just moved into new lots, so they're new to town and they're using the Tool Library to help them set up their gardens and fencing.' (CM 18)

It's not just because of my personal connection but that the projects funded has given the community a purpose, hope and strengthened our resilience. Random acts of kindness still happen. I am proud of our community. We have risen from the ashes. **CM 19**

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## SWIFT MECHANISMS FOR TIMELY AND COMMUNITY-DRIVEN FUNDRAISING

### Leveraging community-owned funds

The importance of a community being able to independently raise and use community resources at their own discretion, responding to their assessments of local needs, and on their own terms, was identified as a central aspect of empowering community-led recovery in Cobargo, as elsewhere. In the absence of pre-existing community funds, platforms and campaigns such as GoFundMe or GIVIT have become the standard approach for leveraging donations. An alternative funding method for communities was suggested by a grant recipient (GR 10) who saw an opportunity for governments to allocate funding to locally administered community funds to use according to their own choice and judgement, instead of being forced through competitive granting schemes that set members of communities up against each other.

### Local knowledge and understanding of context

Respondents note the importance of local knowledge and understanding of context for Cobargo's recovery. The committee knew the people of its community and this was important because 'people are just really wary of outsiders in small villages' (GR 9). Having locals, rather than outsiders, manage the recovery fund meant that locals could provide feedback and be heard on what worked and what did not work for them. Local relationships took precedence over incoming experts who came in 'guns blazing going, I'm your solution. I can help because I work in recovery [...] and I know what I'm doing. It's like no one knows you from a bar of soap. And so those people who came in, they kind of wafted in and then they wafted out' (GR 9).

### The right timing and responsive processes

As donations began to flow into Cobargo, and the CCBRF committee was quick to respond by setting-up the Fund, a question about the right timing of disbursing funding arose. In the chaotic post-fires atmosphere, many people tried to make sense of their situation, often still figuring out what to do, while initiating their own recovery.

Some people were not ready, while others urged that for the community to benefit, action must be swift: 'you do not have time to sit around ... you must do it immediately ... the community are most nimble' (GR 10). For one grant recipient, the early point of the Fund was important because it could be leveraged for other things (GR 9), while others needed funding even faster as they were faced with the immediate pressures of feeding people and animals (GR 10). The opportunity to apply came too early for another, who 'hadn't actually applied for many grants or things at that time' (GR13).

One of Cobargo's very successful projects, the Triangle Tool Library, was put forward as a project idea at the Cobargo Community Catch-ups and driven by someone who had lost their home and all of their belongings in the fire. Being able to focus on and do something tangible and positive early on via funding for the Tool Library seemed to significantly support their healing - while simultaneously helping others by providing access to tools.

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However, recovery timelines can be very different individually and timing of funds can become a problem, as this external agency volunteer noted:

'We know that there is an issue with funding being rolled out too early when communities don't have the capacity to think about and develop projects or take up funding. Feedback from some people was 'what are you talking about a project' – I'm still trying to get my feet back on the ground' (Ex 8). This aspect caused distress amongst some community members who didn't feel ready to think about the broader community recovery and felt that they may be missing out in accessing funds but also having a say in their community's recovery because of their limited capacity. People and groups that were able to access the fund were, on the whole, less personally impacted and so perhaps had more capacity to put in an application. This led to some frustration by community members who felt the process was going too quickly and wasn't aligned with their own healing timeframe.

A community member with extensive experience in disaster response across the Pacific and Southeast Asia explained that 'people want rehabilitation and recovery to start instantaneously' (MC 21). However, they went on to qualify that often instantaneous rebuilding action can run the risk of imposing solutions on people, and that 'in the long term the quality-of-life indicators for people are better when it's not done instantaneously' (MC 21). This experience emphasises the value of allowing people to pause before they participate fully in any repair and recovery activities. This respondent further notes that public perception, perpetuated by the media, creates pressure for immediate funding to rebuild, but this focus can mask or eclipse the need for 'funding over a long period of time rather than all out front' (MC 21).

On the other hand, the same respondent concedes that some people, like farmers, did not have time to think for the first 18-24 months, due to the extensive recovery needed on their properties. When these people were finally in a position to ask for support, many support programmes and activities had finished. They reflect: 'Yes, you do need support straight off, but not all in the first six months - you need to provide that support over a five-year period' (MC 21). In fact, the CCBRF approved the last grant in September 2023 - more than three years after the fires, and they are still holding funds in trust for the Main street rebuild.

## A 'COMMUNITY-FRIENDLY' APPLICATION PROCESS

### Simple documentation

Grant writing processes can be overwhelming at times (GR 13) and the CCBRF committee strived to establish community-friendly governance and application processes to guide their community-led granting initiative. An easy, accessible process was to ensure that anyone who required support had an equitable opportunity to submit a successful grant, while trying to minimise inter-community competitiveness and the risk of re-traumatising applicants.

Accordingly, grant recipients thought that the committee was 'very welcoming ... and didn't ask for a lot' (GR 13). The application itself was simple, comprising a project proposal, clarifying how it would affect the community and a budget. Overall, the process was 'not onerous as far as applications go' (GR 13). One recipient noted, she 'didn't find the application difficult at all' (GR25). Others praised the efficiency, trustworthiness and straightforwardness of the processes: 'CCBRF processes were good and solid with the online application [...] simple and not discriminating. CCBRF acted quickly and money was there' (GR 6).

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## Nimble turnaround

In particular, the flexibility, timely communication and support offered, alongside the quick turnaround of the grants, made the CCBRF process stand out positively from the usual government-led granting for disaster recovery:



The CCBRF process was quick and easy for us to navigate. After we put in an application, because the group met each month, we received news in just a couple of weeks. That nimble response was so different to the larger government grants. And receiving essential and timely support – to engage architects to draw the initial plans for our Centre and to create digital content for a web presence, bolstered our chance of success receiving government funding to construct the Centre. The local Fund was pivotal to undertaking the rebuild of our main street. I don't like to think where our village would have been without it. **GR, CCBRC**



The CCBRF application process had a clear focus requiring that each funded project provided benefit for the whole community. The time factor of the CCBRF being on the ground early, and putting in place governance and guidelines helped applicants focus on their projects early on. People connected with each other to share and generate project ideas. Within the turmoil of recovering, healing, and getting on with life, the CCBRF application process empowered residents to think about the immediate and long-term needs of what the community wanted, meeting the important need for people who had lost everything to have a voice in reimagining a future for Cobargo. Writing proposals came naturally for some, but for others it was a more arduous process and not a core skill. Grant recipients suggested having professional help for those unfamiliar with grant writing and to tap into the knowledge of those who understood the types of issues that would crop up regularly.

## Grant writing assistance

Grant writing capabilities differed greatly across the community. While some groups had significant prior grant writing experience, others needed substantial help with writing their grant applications. Grant recipients believed 'communities should be offered professional help to put together applications' (GR 2), an expert to provide an independent perspective on the quality of applications (GR 10), to ensure fairness and equity in accessing the grants. This suggested the need for dedicated grant writing facilitators, external to the committee, to help with the process. Despite this external support, all applications went through a rigorous process and committee members felt confident that 'any project that got up, [got] up on its merits' (CM 28).

Australian Business Volunteers<sup>1</sup> offered skilled professional support to Cobargo over about a six-month period and had over 30 volunteers who met with project heads, to 'just help with the process' (Ex 27). They supported most groups with grant applications or business cases, acting as mentors and a sounding board, but were not involved with decision-making around granting funds. To spread their support widely in the community, they offered a big place-based session at the Cobargo Showgrounds, 'where all of the projects got to talk about what they were trying to do for the village to build back better' (Ex 27). The meeting:

'... allowed for that integrated planning approach. So again, not strictly working on the Fund, but working with all the people that were being funded as part of the process. Sometimes we put a volunteer on a gig and they talk it through with the community, they go, 'actually, you don't need us. What you need is X'. So even just that process of discerning what they actually need. So yeah, and I think it is a unique value add.' (Ex 27)

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<sup>1</sup> ABV received a mix of funding from a number of corporate partners (\$75,000), put money in themselves and received \$10,000 from CCBRF. This program of support would typically have a cost of \$200,000.

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## Monitoring and acquittal processes

Recognising that grant acquittal processes can be even more burdensome than applications, the Fund committee sought to keep monitoring and acquittal simple and straightforward. As all the projects were conducted within the local area, it was relatively easy to keep track of progress through the community catch-ups, through committee members' personal observations, through informal feedback from local networks and in conversation with the project teams. Committee members visited some of the projects once completed and would report back to the committee if they heard of projects encountering difficulties. All of the project leaders became well known to the committee. Some projects were delayed because of COVID and one project was discontinued as the project team lost heart following a COVID-related death. The formal acquittal process required project teams to submit receipts and provide a short written account of the project achievements with photographs.

## BEING ABLE TO RESPOND DIRECTLY TO COMMUNITY NEEDS AND PRIORITIES

“ The community became central to everything ... Does the community want it? Does it benefit the community? Is the community involved directly? **CM 18** ”

Grant recipients repeatedly commented that CCBRF processes were significantly more community-friendly and straightforward than those of conventional government and philanthropic organisations: 'People felt they [CCBRf] understood the local situation and responded to immediate needs. [With] government on the other hand, [you] had to fit into central 'boxes' and [government] had no idea about local needs. CCBRF was able to respond quickly' (GR4).

“ First and foremost, listen to communities, take time to identify the range of people stepping up as they may not necessarily come from the established leadership groups, for example the Chambers of Commerce and Rotary etc. **CM 14** ”

The further importance and benefit of a local community-led fund was in its ability to respond quickly to local needs, both through leveraging its funding and allowing flexibility of timeframes where it was needed. Administrative burden was kept to a minimum, including building on local trust and knowledge to ensure grant recipients' accountability to the Fund and the community. The ease of the application process contrasted sharply with one grant applicant's prior experience of applying for a government grant:

'Once we got through the awful application, it was the worst application for a grant. Yeah. It was dreadful. It was so hard to do and it had a lot of language in it that I didn't understand because that was the government one' (MC 22). Onerous application processes and filling out complicated forms for obtaining disaster relief payments often compounds people's stress and trauma, so much so that one respondent spoke of 'Government induced additional trauma for disaster impacted people' (MC 2) caused by delays, uncertainties and a general sense of disempowerment for vulnerable people. By contrast, the 'CCBRF was about doing no harm and empowering the community and providing flexibility during tough times' (CM 14; 28).

The community-led CCBRF and its flexible, local processes were based on listening to community needs and enabled a quick and responsive turn-around of applications minimised these stresses, where government and philanthropic organisations did not listen and ‘stepped in and imposed what they thought the funding could be used for and put very strict guidelines in place, with a very rigid structure to which people had to conform. And that’s not how people work. It’s not humanity.’ (GR 25).

It had to be community-based. It had to be ground up. **GR 25**

## STEPPING INTO GOVERNMENT FUNDING GAPS

Two significant examples of the community successfully responding to pressing community needs where external agencies were slow to act, included the post-fire clean-up and removal of dangerous trees at the Quaama Public School Ground and the overdue upgrade of the Cobargo Rural Fire Brigade’s Wandella Road Fire Station. Both projects were of central importance to the community’s recovery and safety, and in the case of the Wandella Road Fire Station, its future resilience.

Both projects fell into the remit of external authorities but had been held up by external decision-making and funding availability. The fact that the Cobargo community was able to step into the gap left by institutional inertia is one of the community’s most significant achievements.

### The Quaama Public School Ground

The Fund recognised that some community organisations were unable to obtain government funding to help the bushfire clean up around public spaces and buildings, including schools. The Quaama Public School Parents and Citizens Association received a grant of \$12,950 from the CCBRF to clean up bushfire affected trees and create an arboretum on the Quaama Public School Grounds in 2022. Despite the fires happening almost three years prior, education authorities had not acted on the recommendation of a tree assessment report to remove a number of fire affected trees and burnt stumps that were posing safety issues for the school. As well as addressing the ongoing safety issue, the project aimed to restore the morale and confidence of the Quaama School community who were significantly affected by the bushfires.

Several staff members and more than one third of the students lost their homes or were displaced due to the bushfires, and more students being directly flame affected. The changed landscape at Quaama Public School, with the tremendous loss of bush and trees, was a constant reminder of the loss and destruction caused by the bushfires. The tree assessment also found that several of the remaining trees were found to have national significance due to their age and species and the project recognised this in the creation of the arboretum.



*Quaama School bike track*

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## The Cobargo Rural Fire Brigade's Wandella Road Fire Station

The Cobargo Rural Fire Brigade's Wandella Road Fire Station was severely impacted by the Badja Forest Road Fire. While most Brigade members were engaged on the fireground in the early morning hours on New Year's Eve 2019, the station came under sustained ember and flame attack. One of the Fire Service members, with some considerable effort, was able to suppress and extinguish the fire using a standpipe and hose connected to the mains water supply but lost his own house and outbuildings while he was saving the station. Within a few hours, the station had lost power and water supply. By daylight, no water was available from the mains for refilling trucks, and the station became unserviceable to support the brigade due to lack of mains power. While some power could be restored using a small generator on the second day of the fires, the lack of mains water in the township and at the nearby filling stations forced the water truck to travel some distance to refill.

Following the fires, the Brigade conducted a strategic review of the Cobargo Station's capacity to serve the community in the face of future bushfires, with a plan to install 2 x 105,000 litre onsite water collection and storage tanks to reduce dependence on the mains water supply. However, after the NSW Rural Fire Service (NSW Government) advised that it had no funds for this project, and that alternative funding sources had likewise been fully allocated across all NSW Brigades, the Cobargo Brigade turned to the CCBRF, who granted \$65,500, the largest grant awarded by the Fund. In approving the application, the committee noted that the Badja Forest Road Fires of New Year's Eve 2019/20 had exposed the vulnerability of the station's design and location, and noted how these vulnerabilities would continue to undermine the station's capacity to protect the Cobargo community in future high-impact bushfire events if not addressed.

### LEVERAGING BROADER DISASTER RECOVERY FUNDS

Many CCBRF funded projects provided economic benefit for the recovering community, helping applicants leverage further government funding, establish the credibility of their organisations and facilitate engagement with the community. Timely turnarounds had a further benefit for grant seekers, as it gave them the capacity to go for bigger grants elsewhere 'to then leverage that money to go for the big pot of money' (GR 10).

Three groups that emerged in the aftermath of the fires and proceeded to leverage significant funds for rebuilding Cobargo were the Cobargo Bushfire Resilience Centre, the Cobargo Quaama Business Recovery Group and the Cobargo Community Development Corporation. None of these newly established groups had any established avenues to raise funding, and all three benefitted from the CCBRF's financial contributions by using it as important seed-funding.

CCBRF funding was an important enabler for these new organisations and their efforts to drive the rebuild of the Cobargo Main street. Seed funding was provided to the Cobargo Resilience Centre, the Cobargo Quaama Business Recovery Group and the Cobargo Community Development Corporation, all of which were established as non-profit, volunteer-run organisations after the fires to support the town recovery. The project teams used the funds to engage architects, surveyors and other expertise to develop concept plans for the new buildings, conduct professionally facilitated community engagement activities and to set-up websites and other channels to communicate with community and funding bodies.

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This work informed the grant applications for the rebuild of the Main Street that were submitted to the NSW Bushfire Local Economic Recovery Funding (BLER), all of which were successful. The total CCBRF funding to these three groups was \$63,650; the total amount of Federal and NSW Government funding received for the rebuild was \$14.75m. Based on committee calculations, every dollar granted helped generate around \$230 in government grant funding for the main street rebuild.

CCBRF members participated in this project's community engagement activities that ensured that the projects were supported by a majority in the community. No other developers were involved. The early funding from CCBRF achieved four things:

1. It was a tangible demonstration of community support for the vision and efforts of the teams.
2. It provided a degree of social licence to operate which helped the teams as they set out to establish their credibility as authentic community-led organisations.
3. It enabled community organisations to buy in expertise that they otherwise could not have paid for.
4. This expertise assisted the teams to refine their thinking and concepts; to produce professional proposals for the rebuild, and prepare competitive bids for the BLER funding.

## **The Cobargo Bushfire Resilience Centre**

The Cobargo Bushfire Resilience Centre (CBRC), is a project led by a local Cobargo family who owned a property that burned down in the Main Street. They donated the land to the community and formed an incorporated association to develop the site as a cultural, educational and commemorative resilience centre. The CBRC received two grants from the CCBRF. First, the Digital Media and Video Capture Seeding Project received \$10,000 that was able to leverage much larger funds. The CBRC used a small amount of the Digital video capture budget to create audio visual content, which attracted in-kind support from an independent filmmaker and led to production of a feature length documentary, which will be featured in the CBRC theatre when it opens. Subsequently, the CBRC secured funding of just under \$250,000 for their Badja Forest Rd Fire Oral History Project from the NSW Government. The National Library of Australia contributed a further \$100,000. With other in-kind and additional funding, the total project value is just over \$500,000. A second CCBRF grant of \$13,200 enabled the CBRC to engage TAKT Studio architects to produce the CBRC's Concept Architect Plan and develop robust and clear preliminary architectural concept plans for the proposed Cobargo Bushfire Resilience Centre in close consultation with the property owners and relevant stakeholders. Ultimately, this work was essential to securing \$4.8 million from the Federal/NSW Government's Bushfire Local Economic Recovery Fund (BLER) to build the Cobargo Bushfire Resilience Centre. This project later received additional funding from the NSW Government.

## **Rebuild Cobargo**

The Cobargo Quaama Business Recovery Group (CQBRG) received two lots of funding from CCBRF: Their Help Cobargo Recover and Rebuild project received \$24,800 to assist in the visioning and re-imagining of a future rebuild of Cobargo, specifically the buildings and associated public domains destroyed in the bushfires. The Fund similarly enabled the CQBRG to engage TAKT Studio Architects to produce concept designs to leverage further funds through BLER application, and ensured an inclusive approach by engaging the community through public consultation and information sessions to develop the vision for a future rebuild. The CQBRG Inc Website Project received \$5,450. This was a targeted project to provide a digital presence for the CQBRF, its work and projects in the bushfire recovery space since the 2019/2020 Bushfire Disaster. The CQBRG, with the Cobargo Co-op, one of Australia's oldest agricultural cooperatives, subsequently set-up the Cobargo Community Development Corporation (CCDC). The CCDC is the community owned organisation developing the majority of the remaining properties in Cobargo's main street as 'Rebuild Cobargo'.

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The CCDC in turn received \$10,203 for Community Consultation & Media Strategy Project to enable ongoing community consultation and outreach, including through a website and digital platforms. This work helped ensure the CCDC was able to present a competitive BLER application that resulted in a grant of \$9,611,992 under the Bushfire Local Economic Recovery Fund for the Rebuild Cobargo Project, which comprises 3 individual sites: the 'Village Square', 'Market Hall' and 'New Post Office' buildings. The CCDC project also later received additional funding from the NSW Government.

## FOUR PROJECTS FOR COMMUNITY BENEFIT AND HEALING: THE PRACTICAL AND THE CREATIVE

Owing to the extended nature of recovery, it may be too soon to understand the full long-term benefits of all CCBRF funded projects. Recovery is complex and can take years or even decades after the event. As noted in the Australian Disaster Recovery Framework, 'the impacts of disasters on affected individuals and communities can be profound, long lasting and life changing. Therefore, recovery is a long-term, multilayered social and developmental process that is more than simply the replacement of what has been destroyed and the rehabilitation of those affected. At its centre, recovery is the complex process of individuals and communities who have been impacted by a disaster working to resolve the impacts that the event has had on the trajectory of their lives.' (NEMA, 2022).

The following projects were funded by the CCBRF and are presented here as a small collection of examples of community-led benefit, not to single out or scrutinise individual projects, but to provide a narrative about the type of projects and their impact on the Cobargo community. The full list of funded projects is outlined in Appendix 3.

### MEMORIAL TREE PROJECT

The Memorial Tree project created a tree sculpture made of stainless steel. Members of the community forged their own leaves with their name, in recognition of their involvement, and to memorialise what had happened, and recognise what was lost. The tree was to be a lasting monument of the strength the community gained along the way.

This Memorial Tree project shares similarities with 'The Blacksmiths Tree' by the Australian Blacksmiths Association (Vic), which commemorates the people who lost their lives in the 2009 bushfires, and to honour those who defended others (Monument Australia 2024). In Strathewen, the tree stands as a symbol of regeneration for the community and as a reminder of what happened to this community. The Cobargo Memorial Tree has similar creative recovery benefit reaching across the past, present and future of the community:

'...when the CCBRF funded the memorial tree, I looked at the benefit the blacksmith project had for the community as being far more reaching than the product that it was creating. The way community members participated was really valuable for recovery. So, I would point to that as being probably the most successful thing that they funded [...] they did this over a very long period [...] It captured hundreds of locals who went to the forges directly and forged their leaves. They felt that they were doing something that could commemorate what had occurred and the healing process.[...] it was community building. It's community recovery in action. [...] you feel that you've done something for yourself and your community simultaneously, and that has a healing benefit.' (GR 10)

The Memorial Tree brought people together: 'And I think it still has, it set relationships in motion and it set things in motion and put people together who thought they could work together (GR 10).

## TOOL LIBRARY

One of the most successful CCBRF funded projects was the Tool Library (CM 18). The idea for a Tool Library emerged from the very first Community Catch-up meeting, together with that for a community garden (CM 18). The drive behind this community-led initiative came from an individual who had lost all of their tools in the fires and had nothing to start to rebuild or even clear the debris from their site. They realised that many others were in the same position and that these losses challenged rebuilding efforts, slowing down the repair of damaged houses, sheds, fencing, machinery and other infrastructure. A group of likeminded people came around them believing that there would be 'great benefits in empowering people to fix their own problems and [...] help the community recover more quickly from the fires' (Tool Library application form, Cobargo archives). Initially, this group received seed funding of \$20,000 funding for the Tool Library (GR 9). The emphasis was on building a shared resource, community-leadership, cost-effectiveness and economic benefit, encouraging community engagement and creating a community hub to facilitate training in essential skills and safety relevant to using tools.

Added power was derived from the fact that they brought together disparate community groups in two successful projects with broad impact (CM 18). The Tool Library, or the tool sharing system, is also one of several examples where modest CCBRF funding led to bigger things. '[The Tool Library] seemed to garner a lot of support from people. It seemed quite popular. It seemed like people thought it was a good idea. So, it gave us quite a lot of encouragement to go ahead with it. So, we were confident that if we went for this money that it was going to start ... We saw it as the seed funding.' (GR 12). The small early investment persuaded others to buy-in, with various other foundations and institutions donating large amounts (CM 18).

**'The Cobargo Bushfire Recovery Fund had our backs from the very beginning with their \$20K grant of donated money for Cobargo. That enabled us to operate and to buy gear and we still have a good sum remaining.'** Tool Library Facebook post, June 2021

These donations and subsequent NSW Government NSW Government's Bushfire Community Recovery and Resilience grant funding supported the Tool Library's aim to ensure both immediate and long-term benefits for disaster recovery, particularly important for people who were rebuilding their homes: 'A lot of the houses that burnt out Wandella Yowrie Brogo, out in the bush [...] all those people literally had to rebuild their houses. [...] they not only lost their houses, but they lost the tools that they built their houses with. So suddenly, we've got the builder's trailer. You can take a builder's trailer full of all the tools that a builder needs to build a house and take it away to the bush and build your house. There are very few tools that we don't have at the library.' (CM 18). The Tool Library contributed an easy and practical solution to help recovery, providing much needed tools for residents to rebuild, saving money and connecting people. For example, borrowing tools meant one community member had 'no cost' by saving \$600 on equipment (CM 21). This saving reduced their cost related barriers to recovery and encouraged community sharing.

One grant recipient of the Tool Library saw it as the 'silver lining of the disaster' as 'it allowed immediate action with proper processes' (GR 7). The group relied on basic principles of shared responsibility for the maintenance of the tools, asking 'people to clean tools after use; maintain and sharpen the tools' (GR 7). Such practical and basic principles were important for the effective borrowing and sharing of tools but the simple act of sharing and working together had deeper social benefits: 'It was all about healing. It was all about making, for me, making connections and opportunities to share' (CM 18), causing a committee member to reflect: 'who would have thought that from just the very simple act of sharing tools, so much more could arise from it' (CM 14). The tangible benefits of the Tool Library were in its creativity to respond swiftly to the emergency and to 'hit the floor running, not say not, and having a longer-term opportunity for a share economy' (GR 7).

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## PORTRAITS OF COBARGO

In contrast to the practical, hands-on Tool Library project, the human experience of those impacted by the bushfires was central to the Portraits of Cobargo project. This project was conceived in an effort to remember the residents' stories so that they would not be forgotten as the world's attention moved on. As people were saying 'everyone's forgotten about us', this project responded 'we're still here. We're still trying to get our lives back. We're still trying to heal from the trauma' (GR 25).

The artist behind the creative project adopted portraiture as her approach, to capture a visual representation and 'allow the faces and voices of people from Cobargo to be seen and heard, and most importantly, remembered' (GR 25). The portraits of Cobargo project provided a safe space for people to share their stories through the process of painting their portrait, and brought attention to how the people of Cobargo had been impacted by their experiences of the 2019/2020 bushfires.

Initially, the project received little engagement from the broader community, causing the committee 'to reflect on how we engage with people ... the way in which we manage ourselves and carry ourselves, and then people suddenly say, "no, I don't want to do that"' (CM 14). Despite the challenge, at least twenty-six portraits of people who were affected by the bushfires were painted, involving an intensive process of deep listening while doing sketches, meeting, chatting and recording stories on the phone to ensure stories were captured in their original form.

All portraits were shown at the 2023 Cobargo Folk Festival for residents and visitors to see. DisasterWISE (2024), a peer-to-peer learning network that enables diverse communities to better connect, learn from each other and support one another to drive real change, attests to how in the wake of a disaster, creative arts can be a powerful tool for healing and building resilience. People can connect, learn and support each other through these traumatic times.

## PAINTED POLES OF COBARGO

The Painted Poles of Cobargo project further exemplifies the benefit of artistic projects and shows the importance of art and creative recovery. This project sought to return beauty, art, storytelling, and colour to the Cobargo streetscape. Its intended benefits were to offer hope by being inclusive, offering fresh perspectives, encouraging new ways of seeing, promoting diversity, educating, entertaining, improving social wellbeing and community connections and a sense of belonging. In the first instance, 18 painted poles had been planned that then increased to 63 as more people and groups wanted to paint a pole.

The Painted Poles project involved 'almost all community groups and brought a common interest with kids 'pole spotting' as a distraction from the destruction of the main street – they brought colour back to the street and a sense that something was happening' (C5). The project had an important social benefit impact: 'People would talk about getting a kick out of seeing the poles – like green shoots of recovery. These were really good short- and medium-term projects which still have a longer-term benefit' (GR 2).

As one group member commented 'it was making and creating art and that was healing and a positive feeling' (GR 1). It was something people could look at while driving down the street, 'something that's lasting after the fires' (CM 26).



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# LESSONS FROM COBARGO

It doesn't necessarily have to come through donations. But governments themselves could understand that communities have the capacity to make decisions and do it nimbly ... all you need to do is to bring an outside voice into that committee, that decision-making process, not have it sway it, not be the deciding voice even, but to actually have that outside perspective that you then have a version of accountability that the local community go, 'Oh, okay, So right. They've got somebody sitting in there from, the department of, you know, silly walks'. **GR 10**

## COMMUNITIES ARE ABLE TO LEAD THEIR OWN RECOVERY

The Cobargo story has shown that communities are more than capable of self-organising and leading their own recovery, and generating a range of community benefits along the way. This is important, as external help was sometimes perceived by local residents as inappropriate, and government and philanthropic organisations seen as unwanted 'saviours and messiahs' (CM 15), who turned up and at best seemed to want to impose solutions on the community and at worst retraumatised the locals. In contrast, locally-led community funding provided for community needs that had been identified by the community themselves. The emotional and administrative burden of the application process was kept to a minimum and funding was able to be dispersed in a timely manner.

Being able to operate on their own terms and in their own time was an important aspect of healing for the community. It was important for people to connect, take control and not lose their own sense of agency so that they could make the system work for their own recovery.

Build strong enough connections to help each other through the tough times. **CM 12**

A key lesson from the Cobargo experience is that social and human capital is part of disaster preparedness and response. The value of this social infrastructure cannot be underestimated in supporting the recovery of the Cobargo community. As this report details, there are many rich insights from the Cobargo experience, many of which may assist other communities now and into the future.

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## COMMUNITY GOVERNANCE AND LEADERSHIP

- Community-led approaches to disaster recovery and resilience funding require broad community endorsement, built on the principles of transparency, inclusivity, and trust in the integrity and competence of those involved in decision-making.
- The ability to leverage and make decisions about community-owned funds is central to enabling community leadership.
- Knowing your community well: Local knowledge of groups and individual people, their needs and potential tensions, was vital to operating the fund. It enabled representation of diversity as an essential aspect of the CCBRF's legitimacy.
- Setting up local leadership structures: well-designed collaborative structures enable locals to take agency in leading their own recovery, and can have additional community-building benefits.
- Practising community governance structures in 'normal' times is an important part of community preparedness.

## COMMUNITY RELATIONSHIPS



- Nurturing trust and relationships: Being able to draw and rely on trusted individuals and community organisations to drive the collective efforts was a key success factor of the CCBRF endeavour.
- Relationships take time to build and don't always galvanise under pressure: The Cobargo Fund is an example of a community that was able to build on existing community structures, trustful relationships, and the diversity of knowledge and skills of their community.

## COMMUNITY-LED DISASTER RECOVERY AND RESILIENCE

- Community-led disaster recovery initiatives rely on local people and their capacity to volunteer in times of individual and collective trauma.
- Acknowledging trauma and different capacities is central to community-led recovery and operating at a community's pace.
- Identifying and fostering a collective community skill basis that can be activated when needed is part of resilience building.
- Required resources and supports include: Skilful and trauma-informed facilitation of participatory processes, project development and grant application support.
- Reliable, accessible and inclusive communication and information channels are vital before, during and after a disaster, and should be part of a community's disaster preparedness and recovery plans.

## GOVERNANCE AND ADMINISTRATION

- Effective administration, clear processes and regular communication are key principles of transparent, credible governance but they are time and resource intensive.
- Engaging external facilitation capacity as required: it can be helpful to engage external engagement facilitators to lessen the burden on local volunteers, provide independent facilitation when necessary and strengthen the community's collaborative capacity.
- The importance of legal status: The CCBRF's formal legal status as an incorporated association with charity status further legitimised and protected its operations.

 You have that [committee] in place ahead of time. We're all going to be disaster affected. Have a community that is ready to enact a committee for disasters. Prepare your community. Have your disaster response committee ready. We're going to be hit by a disaster. Here's what we put into action. **GR 10** 

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# APPENDICES

**Appendix 1:** CCBRF Application Guidelines

**Appendix 2:** Project Application Form

**Appendix 3:** List of Funded Projects

**Appendix 4:** Letter Templates

**Appendix 5:** Current and Past CCBRF Committee Members

**Appendix 6:** CCBRF Charity Register with Financial Records

## APPENDIX 1: CCBRF APPLICATION GUIDELINES



### **Cobargo Community Bushfire Recovery Fund: Application guidelines**

The Cobargo Community Bushfire Recovery Fund Inc is supported by four of the key Cobargo community organisations - the Yuin Folk Club, which produces the Cobargo Folk Festival, the Cobargo Show Society which runs the agricultural show, the Cobargo Co-op - a community owned agriculture co-operative and the Cobargo Bowerbird Opportunity Shop. The fund is an independent, volunteer-run, not-for-profit, incorporated association.

Our **vision** is to work with the community and community groups to implement a recovery that ensures Cobargo and the surrounding district not only survives this disaster but emerges as a stronger and united community. Our **Aim** is to provide assistance to relieve the significant and unusual disadvantage of the community of Cobargo, NSW and the surrounding region. This includes Quaama and the surrounding localities, however, we haven't set a hard and fast geographical boundary, preferring that applications be evaluated on their merits.

The fund committee members are all local residents in Cobargo and district: Shane Black, Greg Holland, Debra Summer, Mike Nicholas (Treasurer), Deborah Gough, Don Green, Corrine Harris (Secretary), Zena Armstrong (President), David Wilson. Helen Stafford is the Public Officer. The Committee meets monthly, usually on the third Thursday. Funds are raised through a Go Fund Me campaign, by direct donation to the Fund's bank account and through grants. The fund is a registered charity and is audited by Kothes.

#### **Programs and Project Priority Areas**

The range and scope of what can be done will be determined by the size of the fund. Some projects may be decided solely by the Fund committee; larger projects may require community consultation. The fund is **not** designed to meet emergency relief needs, nor to duplicate efforts being undertaken by other not-for-profit organisations or government agencies.

Only funding applications that aim to meet one (or multiple) priority areas listed below will be considered.

#### **Project Priority Areas**

1. *Projects that seek to restore the morale and confidence of the Cobargo and regional community.* Applications should outline how projects will:

- ensure an inclusive approach to recovery that engages the community;
- address the mental and emotional responses arising out of trauma;
- focus on vulnerable people or groups within our community

2. *Projects that support the continuing development of a creative culture in Cobargo and the district, aligning with the objectives in Priority 1.*

3. *Projects that support the continuing development of an active physical culture in Cobargo and the district, particularly sports activities, aligning with the objectives in Priority 1.*

4. *Projects that support the development or restoration of community facilities and spaces.* Applications should outline how projects will benefit community and how they will

- consult with community in the design, implementation and evaluation of the project.

5. *Projects that seek to restore and diversify the local economy.* Applications should outline how projects will

- save and create jobs;
- encourage business renewal and diversification, including in the farm sector.

6. *Projects that are focused on environmental rehabilitation, including:*

- river restoration;
- revegetation;
- native animal conservation and repopulation;
- weed management or feral animal management.

7. *Improve the disaster resilience of our communities* including support for:

- the building of a safe haven;
- assessments and practical projects to improve village disaster preparedness;
- efforts to strengthen critical infrastructure that employ regenerative practices, including micro-grids, solar farms and similar.

8. *Support and implement projects designed to restore tourism confidence in the region and attract visitors back to the area,* including (but not limited to) the arts, music and cultural sector.

The fund welcomes applications from community groups in Cobargo and the region. Intending applicants must first contact the committee at [cobargofund@gmail.com](mailto:cobargofund@gmail.com). A member of the committee will contact you to discuss your project so please include a phone number. Formal applications must be lodged online via this form: <https://airtable.com/shroxpW3FUJ4NbOA>

## APPENDIX 2: PROJECT APPLICATION FORM

Accessed 18 July 2023 from [CCBRF website](#).

For anyone who would like to understand the work of the Cobargo Community Bushfire Recovery Fund from 2020 to 2022, these are the funding criteria we used in our project selection process.

### Criteria for project funding

Applications can only be submitted via the online application form and must be lodged by the second Thursday of each month. You must have discussed your project with a member of the CCBRF fund team before making your application.

#### All applications must:

1. directly align with two or more of the project priority areas set out at [www.cobargorecoveryfund.com](http://www.cobargorecoveryfund.com) Your application should show clearly how your project addresses the priorities.
2. include a detailed written budget – without this your application will not be considered
3. include a detailed project implementation plan with clearly identified milestones. Large projects may be asked to provide business plans.
4. include letters of support and evidence of consultation

The form has no automatic save function, so please save as a Word document on your computer as you go. Detailed project documents may be attached under the BUDGET field.

**Programs and Project Priority Areas:** The range and scope of what can be done will be determined by the size of the fund. Some projects may be decided solely by the Fund committee; larger projects may require extensive community consultation. Projects must be targeted to meet community needs and be delivered or auspiced by an appropriate organisation.

Applicants must be able to demonstrate evidence of community consultation and support. The fund is not designed to meet emergency relief needs, nor to duplicate relief efforts being undertaken by other not-for-profit organisations or government agencies. The fund is not intended to fund private business submissions for startup costs or large capital items, such as vehicles. Applications must include a detailed budget. Only funding applications that aim to meet one (or multiple) priority areas listed below will be considered.

#### Project Priority Areas:

1. Projects that seek to restore the morale and confidence of the Cobargo and regional community. Applications should outline how projects will:
  - ensure an inclusive approach to recovery that engages the community;
  - address the mental and emotional responses arising out of trauma;
  - focus on vulnerable people or groups within our community
2. Projects that support the continuing development of a creative culture in Cobargo and the district, aligning with the objectives in Priority 1.
3. Projects that support the continuing development of an active sports/physical culture in Cobargo and the district, particularly sports activities, aligning with the objectives in Priority 1.
4. Projects that support the development or restoration of community facilities and spaces. Applications should outline how projects will benefit community and how they will consult with community in the design, implementation and evaluation of the project.
5. Projects that seek to restore and diversify the local economy. Applications should outline how projects will
  - save and create jobs;
  - encourage business renewal and diversification, including in the farm sector.
6. Projects that are focused on environmental rehabilitation, including:
  - river restoration;
  - revegetation;
  - native animal conservation and repopulation;
  - weed management or feral animal management.

7. Improve the disaster resilience of our communities including support for:
  - the building of a safe haven;
  - assessments and practical projects to improve village disaster preparedness;
  - efforts to strengthen critical infrastructure that employ regenerative practices, including micro-grids, solar farms and similar.
8. Support and implement projects designed to restore tourism confidence in the region and attract visitors back to the area, including (but not limited to) the arts, music and cultural sector.

The fund welcomes applications from community groups in Cobargo and our local area. Intending applicants must first contact the committee at [cobargofund@gmail.com](mailto:cobargofund@gmail.com). A member of the committee will contact you to discuss your project so please include a phone number. Formal applications must be lodged online via this form: [Apply Here](#)

Acquittal Form: If you received funding from CCBRF and haven't yet filled out our acquittal form, please do so as soon as you can. Thank you!

### **Cobargo Community Bushfire Recovery Fund Inc: Application**

Please read the fund guidelines before applying, available by contacting [cobargofund@gmail.com](mailto:cobargofund@gmail.com) Applications can only be submitted via this application form and must be lodged by the second Thursday of each month. You must have discussed your project with a member of the CCBRF fund team before making your application. All applications must: 1. Directly align with two or more of the project priority areas set out at [www.cobargorecoveryfund.com](http://www.cobargorecoveryfund.com). Your application should show clearly how your project addresses the priorities 2. include a detailed written budget - without this your application will not be considered 3. include a detailed project implementation plan with clearly identified milestones. Large projects may be asked to provide business plans. 4. include letters of support and evidence of consultation The form has no automatic save function, so please save to Word as you go. Detailed project documents may be attached under the BUDGET field.

Project Name

Organisation

Project Team

Applicant name and position in organisation

Contact email

Contact Phone

Project Description - please tell us about your project - what the aims and objectives are, who it will help, how you plan to deliver it etc

Please describe in words how this project addresses the relevant fund priorities?

Proposed Budget - ESSENTIAL

Attach file

Drop files here

Amount requested from Fund

Start Date

Bank Details

Comments

Date lodged

Organisation status

ABN or TFN

Number of people benefiting

Organisation Address

Postal Address

Have you applied for funding from other sources?

End date

How will you measure progress?

Sign off

Letters of support from other organisations and referees

Attach file

Drop files here

Committee notes

Application Round

### **Cobargo Community Bushfire Recovery Fund Acquittal Form**

Please use this form to provide detail about how you have spent the grant provided to you by the CCBRF. Please show clearly how the funds were expended (with receipts) and the actual spend against your estimated budget. Please also show how your project met all the fund objectives that you identified in your application

Project Name

Organisation

Organisation Address

Postal Address

Contact name

Contact Phone

Contact email

Project results - Please describe how your project met its objectives. You can attach a PDF document here.

Describe how your project has helped the community to recover from the bushfires. You can attach a PDF document here.

Please show how the grant funding was spent. You can attach a PDF document here.

Please ensure that you add receipts to show where the money was spent.

Letters, testimonials and media coverage may be attached here

Please show how you promoted the support that you have been given by the fund.

Any other comments

Never submit passwords through Airtable forms. .

### APPENDIX 3: LIST OF FUNDED PROJECTS

Many of the projects funded through the CCBRF-managed funds generated benefit across five resilience domains:

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
The Cobargo Creators Studios: provide studio space to artists who lost their homes/ studios	✓	✓	✓			\$5,000.00
Quaama Bike Skills Training Course: to build a bike path and provide a bike skills training course for young people affected by the fires	✓	✓			✓	\$5,000.00
Cobargo Community Garden Project: a permaculture model garden as a place of learning and inspiration for domestic scale food production	✓	✓		✓		\$2,000.00
Woodies Working for the Community: construct self-standing shelving units to provide to people who lost their homes in the fires.	✓	✓			✓	\$4,000.00
Sapphire Community Pantry Crisis Support: fund emergency food provision support for those impacted by the bushfires and Covid19.	✓	✓				\$5,000.00
Concept Architect Plan - Cobargo Bushfire Resilience Centre: for the CBRC's submission to the NSW Govt BLER Fund to build a centre for commemoration, education and learning in Cobargo to replace buildings lost in the fire.	✓	✓	✓		✓	\$13,200.00
Cobargo Bushfire Relief Centre Operations: To fund the ongoing operation of the Cobargo Bushfire Relief Centre	✓	✓				\$1,600.00
Relocation and Ongoing Operation of Cobargo Bushfire Relief Centre from the Cobargo Showground to a location in the township and fund ongoing relief support.	✓	✓			✓	\$12,700.00

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
Making the Narira Creek walking track safe again: clean up burnt, dangerous trees on the walking track behind the swimming pool in Cobargo	✓	✓	✓	✓	✓	\$2,227.50
The Crossing Youth Education Centre: Fire retardant landscape design hub: develop and pilot a fire retardant landscape design program for youth, including development of an online design hub to summarise scientific findings and botanical knowledge	✓	✓		✓		\$6,000.00
IBC Water Tanks for Bega Shire fire affected people - Forklift Hire to unload 200 IBC water tanks distributed to fire affected people throughout the Shire	✓	✓			✓	\$600.00
Creative Recovery: To assist the Lazy Lizard gallery to continue to operate during the tourist season by ensuring gallery artists who lost their homes, studios, and art materials in the bushfires can still produce works.	✓	✓	✓			\$3,000.00
Digital Media and Video Capture Seeding Grant: To establish a multimedia and social media presence for the proposed Cobargo Bushfire Resilience Centre	✓	✓	✓			\$10,000.00
The Triangle Tool Library: To establish a Tool Library to supply fire-affected locals with the equipment they require to undertake recovery, rebuilding and maintenance	✓	✓	✓	✓	✓	\$20,000.00
Shed for Cobargo Community Garden: to fund additional building elements to improve the functionality of the Community Garden shed, making it a useful space for garden volunteers and the wider community for meetings, workshops and training events.	✓	✓			✓	\$7,500.00

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
Cobargo Showground Land Manager and other community groups: Cobargo Community Building, Community Fire Refuge and Neighbourhood Safer Space: design concept for the proposed multi-purpose community building/ disaster refuge at the Cobargo Showground	✓	✓	✓		✓	\$5,280.00
Cobargo Preschool: Wildlife Habitat Box Program: build wildlife habitat boxes and install these boxes in local bushfire-affected areas.	✓	✓		✓		\$5,500.00
Ginger the Frog Community Arts Project a creative community arts project to engage local musicians and artists of all ages in art, music and creative activity to help their recovery.	✓	✓				\$8,500.00
Quaama Tennis Courts BBQ area: To provide a space for the Quaama community to come together through improvements to the tennis courts and the grounds.	✓	✓			✓	\$5,000.00
Holding the rhythm Cobargo: To enable the post-bushfire restart of the Cobargo Taiko drumming class at the School of Arts by creating space to store 11 taiko locally.	✓	✓	✓			\$7,867.00
Cobargo Community Library: establish a community lending library with a focus on health and wellbeing to support individuals and groups in their emotional, physical, mental and spiritual health and wellness recovery.	✓	✓				\$3,000.00
Australian Business Volunteers support bushfire-affected Cobargo for an integrated roadmap: support Cobargo community groups developing submissions to the NSW Govt BLER Grant by facilitating a community consultation process.	✓	✓	✓	✓	✓	\$5,000.00

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
Cobargo Wellness Group: Addressing stress and emerging trauma responses ahead of the first anniversary of the NYE Bushfires using physical, somatic therapies: subsidised therapeutic massage, osteopathy and other somatic therapies for all to address trauma and anxiety responses	✓	✓				\$16,600.00
Ginger the Frog – digital: Auspiced funding to support development of the Ginger the Frog digital materials, a mental health package designed for primary aged children, to counter negative feelings resulting from trauma developed in consultation with the donor community.	✓	✓				\$23,700.00
Cobargo Showground Community Hall and Disaster Refuge: Engage architect for development of detailed designs and budgets for proposed Cobargo Showground Community Hall and Disaster Refuge for the NSW (BLER) funding application	✓	✓	✓		✓	\$27,400.34
Cobargo and District Energy Transition Community Group: To engage renewable energy experts to explore energy security issues for Cobargo post-disaster and look at the feasibility of a community microgrid	✓	✓	✓	✓	✓	\$5,000.00
Cobargo Quaama Business Recovery Group: Help Cobargo Recover and Rebuild: concept designs of the proposed new buildings/ infrastructure lost in the Cobargo main street.	✓	✓	✓		✓	\$24,800.00
Benny Family: Project Mural: To create a mural at the southern entry to the village that will be a welcome to town, create a talking point and a reason for tourists to stop and spend time in the town.	✓	✓	✓	✓		\$10,200.00

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
Cobargo Public School Parents and Citizens Association: Giving our Cobargo Children, Families and Teachers the tools to learn and heal: purchase a Smart TV on wheels, for the Library at Cobargo Public School	✓	✓				\$6,710.00
Cobargo Community Tree Project: To create a bushfire memorial tree sculpture made of stainless steel with each leaf forged by every member of the community impacted by the 2019/2020 fires.	✓	✓			✓	\$7,500.00
Cobargo Preschool's Growing-Growers Project with Costa Georgiadis & Paul West: To work in collaboration with Merrimans Indigenous Lands Council, local business, Narooma High School, Bermagui's Moodji Farm and the Bermagui Farmers Market to deliver a range of activities to enhance preschool playscapes, support local artists, promote local growers, augment regional recovery projects and celebrate community	✓	✓		✓		\$12,200.00
Garden Heart: To work with the Cobargo School of Arts Hall to provide an example for those that are struggling with the regeneration and redevelopment of their outdoor spaces.	✓	✓		✓		\$4,000.00
Cobargo Showgrounds Support Facility reimbursement: To compensate the Cobargo Showground Land Manager and user organisations for losses incurred during the emergency relief and recovery operations. Compensation from Government and other sources was refused.	✓	✓	✓			\$4,103.54
Cobargo Artists Collective: The Painted Poles of Cobargo: To restore the Painted Poles of Cobargo, originally painted around 2000. The project will help all in the community; boost self-esteem, heal hearts, raise spirits and give much needed support	✓	✓	✓		✓	\$10,000.00

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
The Painted Poles of Cobargo - Stage 2						\$11,000
Quaama School feature and shade tree replanting: replace burnt trees in the school yard	✓	✓		✓	✓	\$825.00
Young Hearts - Intergenerational Dance Program for parents, families and children delivered by FLING Physical Theatre in partnership with Cobargo Pre School	✓	✓				\$3,000
Cobargo Tourism and Business Association: upgrade website and website content to support information and outreach about the work of the CTBA; fund the Celebrate Cobargo Project to help boost confidence and moral in the community of Cobargo, Quaama, and district; to assist local businesses; to encourage people to shop and spend their money locally.	✓	✓	✓		✓	\$8,804
Cobargo and District Energy Transition Group: create a website and support information sharing and outreach to keep the community informed about the proposed microgrid and associated activities	✓	✓	✓		✓	\$10,000
Cobargo Community Development Corporation Pty Ltd: upgrade website and support information sharing and outreach to keep the community informed about the proposed village rebuild projects.	✓	✓	✓		✓	\$10,000
Little Yuin Pre School: Playground Recovery and Upgrade and art project for post-fire recovery and to boost the morale of children and parents from the Wallaga Lake Aboriginal Community and elsewhere.	✓	✓		✓	✓	\$17,070

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
Cobargo Rural Fire Brigade: Station Resilience Upgrade - Stage 3: Fund the installation of two 105,000L water tanks to ensure the Station has ready access to water supplies. Funding sought from NSW RFS but not available.	✓	✓			✓	\$65,500.00
Art of Hosting, South Coast: Working better together for Cobargo. Building community capacity to host and participate in community consultation processes using the Art of Hosting methodologies	✓	✓	✓			\$6,922
Narira Parklands and Sporting Ground: support the refurbishment of the Narira Park Sportsground and Clubhouse, which were impacted by bushfire and prolonged relief operations, to restore the facility for community sports use.	✓	✓	✓	✓	✓	\$7,000
Tanya and Guy Lingard: The Recovery Tree Mural: To create a mural at the northern entry to the village that will be a welcome to town, create a talking point and a reason for visitors to stop and spend time in the town.	✓	✓	✓			\$10,000.00
Cobargo Quaama Business Recovery Group Inc - Website Project Develop website and website content to support information and outreach about the work of the CQBRG.	✓	✓	✓			\$5,450.00
Bethany Thurtell, Portrait Artist: Portraits of Cobargo- Faces of bushfire impact and recovery: a portrait painting project open to all residents of Cobargo and surrounds to allow the faces and voices of people from Cobargo to be seen and heard, and remembered.	✓	✓				\$2,431.00

Project	Social Capital benefits	Health and Wellbeing benefits	Economic Development benefits	Natural Environment benefits	Built environment benefits	Funding amount
Cobargo Preschool Sun Garden: to provide preschoolers and parents with a new flexible, creative and practical garden space for post fires recovery.	✓	✓		✓	✓	\$19,546.99
Cobargo Showground Land Manager: Upgrades Support: To fix damage incurred during prolonged use of the showground as a relief centre after the fires, and strengthen the disaster resilience of the Cobargo Showground infrastructure.	✓	✓			✓	\$20,000
Cobargo Community Access Centre: "Sound Check" Youth Music workshops: provide young people aged between 12-18 a safe place without barriers to practice and connect via music in a group setting supported by skilled mentors.	✓	✓				\$14,760
Quaama Public School Parents and Citizens Association: Bushfire affected tree clean up and arboretum creation: undertake necessary safety measures at QPS, removing bushfire trees, stumps from the school grounds. To create an arboretum on the school grounds for the long term benefit of the school community and local residents.	✓	✓		✓		12,950
Cobargo Wellness Group: "Brite": To provide a co-contribution for a free New Year's Eve celebration of resilience for families and residents of the Cobargo Community and surrounding districts to move forward together as a connected community. Funding added to that provided by St Vincent de Paul and Red Cross.	✓	✓				\$4,600

## APPENDIX 4: LETTER TEMPLATES



[Date]

[Authorised contact  
Organisation  
Address]

[Project Title]

Dear [authorised contact]

Thank you for your application for a grant for the [Project Title]

The Committee has approved the grant to the value of \$ to support [project objective]

The Committee is delighted to support the work of [organisation name] to [summary of key deliverables]. [Add sentence that speaks to the recovery aims].

Thanks for confirming your bank details. The next step is to send your invoice to the Cobargo Community Bushfire Recovery Fund Inc to the value of \$.

Please keep hold of all your receipts for the acquittal process on completion of the project.

We publish details of all the grants that we fund on the CCBRF website and Facebook pages and ask grant recipients to help us publish the work of the fund by mentioning our contribution in your publicity and media.

*Cobargo Community Bushfire Recovery Fund Inc. ABN: 92 866 881 614  
Avernus Street, Cobargo*

*All grant applications are assessed by the committee following strict due process, which requires any member of the fund with an interest in a particular application to recuse themselves from the decisions.*

We'd love to see photographs of the [project] as it progresses. If you have a website or social media pages, you can add the fund's logo to those pages. Logo is attached below. If you need a higher resolution version of the logo please get in touch.

We wish you the best of luck with the [project].

Kind regards

[Signed]

[Position]

Cobargo Community Bushfire Recovery Fund Inc.

*Cobargo Community Bushfire Recovery Fund Inc. ABN: 92 866 881 614  
Avernus Street, Cobargo*

*All grant applications are assessed by the committee following strict due process, which requires any member of the fund with an interest in a particular application to recuse themselves from the decisions.*

## APPENDIX 5: CURRENT AND PAST CCBRF COMMITTEE MEMBERS

Current Committee members as at 13 August 2024

Zena Judy Armstrong, President

Carolyn Cole, Treasurer.

Michael Phillip Nicholas, Committee member

Debra Anne Summer Committee member

Helen Stafford, Public Officer

Don Green, Committee member

Dr Deborah Colleen Gough, Committee member

David Wilson, Committee member

Mary Williams, Committee member

Past Committee Members

Corrine Harris, Committee member

Greg Laurence Holland, Committee member

Inna Skrypay, Committee member

Gregory Shane Black, Committee member

## APPENDIX 6: CCBRF CHARITY REGISTER WITH FINANCIAL RECORDS

[Cobargo Community Bushfire Recovery Fund Inc](#) is registered on the Australian Charities and Not-for Profits Commission website. Financial records for the CCBRF are available through this entry.

# FIRE to FLOURISH



Strength through community-led action

Fire to Flourish is a long-term disaster resilience program, pioneering new ways to holistically support communities in their disaster recovery and resilience.

Led by Monash University, we work with communities recently affected by disasters to co-create innovative, local approaches to community-led resilience.

**For more information, please contact:**

[firetoflourish@monash.edu](mailto:firetoflourish@monash.edu)

A partnership between:

