



Community Impact Guidelines

Community Bank Blackburn South

For community grant and sponsorship applicants.

These Guidelines have been prepared to help you apply for our community grants and sponsorships.



Table of contents

1. Introduction	3
2. Community Impact Grants	4
3. What is a Grant?	5
4. What is a Sponsorship?	5
5. General rules	6
6. Who is ineligible	6
7. Use of grant funds	7
8. Assessment criteria	8
9. How to apply	9
10. Supporting documentation	10
11. Decisions on applications	11
12. Managing your grant	11
13. Enquiries	11

1. Introduction

This Community Grants Program is administered by Whitehorse Community Enterprises Ltd (WCEL), the franchisee of Community Bank Blackburn South.

Bendigo Bank offers a unique franchise model of Community Bank branches. Community Bank branches operate under a franchise agreement with Bendigo and Adelaide Bank Limited, allowing local communities to provide banking services while sharing profits.

Key features of the Bendigo Bank franchise model include:

- Community ownership: Local residents and businesses can become shareholders in the franchise.
- Profit sharing: Revenue is split between Bendigo Bank and the local community enterprise.
- Community investment: A significant portion of profits is reinvested into local projects and initiatives

Your community and not-for-profit organisation can apply for funding to support projects that offer clear community benefit, contributing to social outcomes, community welfare, environmental, health, education, or cultural areas.

You should read these Guidelines before beginning your application.

2. Community Impact Grants

WCEL is a community-based company run by the community for the community. At Community Bank Blackburn South we focus on projects that strengthen our community and that deliver lasting benefits.

We are specifically interested in projects that demonstrate outcomes across the following five key impact pillars:

- Community resilience
- Health and wellbeing
- Social cohesion
- Financial inclusion
- Education



Community Resilience

Build community resilience through strengthening the capacity, capabilities and infrastructure of local community groups.



Health and Wellbeing

Improve the health and wellbeing of our community through enhanced access to services and programs.



Social Cohesion

Drive opportunities for increased social connections across specific 'at risk' community segments.



Financial Inclusion

Increase the financial capability of community members through the delivery of training and resources.



Education

Support education opportunities aimed at enhancing respectful behaviour, and achievement of young people to reach their potential.

3. What is a Grant?

A Grant is funding given to support a project, activity, or organisation that addresses local needs and contributes positively to the broader community.



4. What is a Sponsorship

A Sponsorship is a business investment in which the sponsor (in this case Community Bank Blackburn South) supports an event, project or organisation through provision of funding, goods or services in return for customer acquisition opportunities, publicity and brand recognition.



5. General rules

Before you attempt to apply for funding it will be useful for you to understand the following general rules that apply to any application.

Generally, WCEL is unlikely to approve project funding applications if:

- You have received funding from WCEL in the last 12 months.
- You are applying as, or on behalf of, an individual (applications need to be from a recognised community group or organisation).
- You do not have a bank account with Community Bank Blackburn South or do not intend to open one.
- You have failed to supply acquittal details or to comply with funding conditions on a previous funding grant or sponsorship.
- You are applying on behalf of a commercial enterprise.
- You are requesting 100% of project costs. Community organisations are expected to demonstrate how they will contribute funding or in-kind support to their project.

6. Who is ineligible?

- Individuals
- For-profit organisations
- Applicant organisations (or partner organisations) with an unsatisfactory result to the Anti- Money Laundering / Know Your Customer search.

7. Use of grant funds

Funds can be used for projects that align with the program outcomes.

We will not provide funding for projects that are illegal, commercial or confer private benefits.

We will also not fund projects that:

- take place outside of the Whitehorse City Council area
- break or attempt to change the law, or direct political donations
- claim retrospective funding paying for costs already incurred
- involve gambling
- exclude or offend any part of the community
- encourage violence or involve the use of weapons
- mistreat, exploit or harm animals
- create environmental hazards
- present a danger to public health or safety
- contribute to modern slavery
- take place solely outside of Australia



8. Assessment criteria

Grant/Sponsorship applications are assessed on a range of criteria. Priority will be given to applications that demonstrate:

1 - Strong community benefit

- A broad benefit to the community and that align with our five impact pillars (refer to pg. 4).

2 - Community support/stakeholder engagement

- Evidence of support from the broader community showing how your project will benefit local people or the local community.
- An example of evidence is a letter of support from a local organisation or community group.

3 - Capacity to deliver

- Track record delivering projects.
- Financial viability (if applicable).
- Proposed project has clear and achievable goals.
- You demonstrate what funding or in-kind support your organisation will contribute to the project and whether your project will proceed without our funding.
- Track record for providing an acquittal for previous funding provided by WCEL.

4 - Value for money

- Budget is reasonable and reflects good value.
- Proposed outcomes are proportionate to proposed investment.

9. How to apply

Use our application hub to complete and submit your online application.

Community Impact Hub

We will send you a confirmation email to your registered email address once your application has been submitted.

To ensure a fair process, we will not accept late applications or provide extensions.

We may contact you during the assessment process to request more information or evidence, or to clarify information provided in your grant application.

If we refer this application to the Community Enterprise Foundation (the philanthropic arm of the Bendigo Bank) to assess and administer, you will be notified and provided with relevant information.



10. Supporting documentation

You must provide the following supporting documentation for a small grant (less than \$10,000):

- Current bank statement for your organisation.
- Project budget that clearly shows how you will spend the funds, and quotes for all budget items greater than \$5,000.
- Applications involving a project partner must include a letter of their support and a copy of their financials.
- Proof of other approved funding or your own funds to put towards the project (including in kind support).
- Evidence of all necessary licenses, permits and insurances which will enable you to run your project (e.g. public liability insurance, local council permits).
- For projects involving children, evidence that relevant personnel have Working With Children Checks.
- Profit and loss statement as a minimum, and a balance sheet if available.
- Some applications may be required to supply audited financial statements for the applicant organisation or project partner.
- Quotes for all budget items greater than \$5,000 (at least two local itemised quotes where possible). If you are applying for funding for wages, please attach a position description and a copy of the relevant award.
- If you have conducted this project or program before (e.g. annual events), copies of receipts or invoices that substantiate this request from previous expenditure plus a detailed budget.
- Plans or designs for projects that involve building or refurbishment.
- Letters of support to demonstrate community need and benefit, particularly for large projects.
- Initiatives that have a sporting or recreational element need to show wide community benefit.

11. Decisions on applications

Timing of notifications will vary, however applicants are usually notified by email within 4 to 8 weeks of the program closing date.

12. Managing your grant

Keeping us informed

You must notify us of any circumstances that could affect your organisation's ability to deliver the project to completion.

Grant agreement variations

We understand that circumstances can change which may impact your project. If this occurs you can request a variation to your grant agreement and if accepted, we will issue a Deed of Variation.

Reporting requirements

You will be required to complete a Project Completion Report (acquittal) online via our Community Impact Hub within 60 days of your project's end date. The acquittal should detail funding use, project outcomes and achievements, and any lessons learned.

Privacy information

View our privacy policy.

13. Enquiries

Application queries

Chelsea Deacon - Community Engagement Advisor

Phone: 03 9894 8467

Email: Chelsea.Deacon@bendigoadelaide.com.au

For technical support with the Community Impact Hub

SmartyGrants

Phone: 03 9320 6888

Email: service@smartygrants.com.au