



Community Investment Guidelines

Community Bank · Balnarring & District

Introduction

These guidelines **MUST** be read before commencing your application

Community Bank Balnarring & District is a financial institution established to both provide local banking facilities and to ensure that profits generated are returned to the community in which we operate. The more successful our business, the greater the contributions we can make to our community. We aim to return 80% of our profit directly to our community.

When accepting our support, organisations are entering into a mutually beneficial partnership, where there is an expectation that they will be an effective part of the process by promoting our bank at every opportunity.

Each year, Community Bank Balnarring & District receives a large number of applications for support. The high demand for community investment necessitates a balanced and considered approach within the constraints of the Community Investment Program budget. It is the responsibility of the Board to ensure that this approach is applied to all applications.

This Community Investment Program is administered by Balnarring & District Community Services Limited.

Community and not-for-profit organisations can apply for funding to support projects that offer broad community benefit and which align with one or more of our **Community Impact Priorities**.

Community Impact Priorities



Community Connections and Resilience

Partner with community groups to strengthen and grow services, facilities and opportunities for greater participation.



Social Inclusion

Increase the wellbeing of our community through enhanced social inclusion, with a particular focus on the elderly, those with a disability and young families.



Environment

Protect and enhance the district's natural environment, with a focus on biodiversity and nature positive land use.



Education

Enhance education and training opportunities across our district.



Housing and Homelessness

Improve housing opportunities and support services for our district's most vulnerable.

Eligibility Criteria

Banking with us

- To obtain support, your organisation is expected to use Community Bank Balnarring & District for your banking needs, or be willing to open an account. Exceptions will be considered where organisations are restricted from banking with us, however your organisation must have a valid Australian bank account.
- Community Bank Balnarring & District should be the sole supporting financial institution. This includes other financial institutions such as brokers and credit unions.

Your Organisation

- Must be an eligible incorporated community or not-for-profit organisation (refer to ineligible groups).
- If unincorporated, your organisation will need to engage a project partner (refer to page 3) that is an incorporated organisation or a not-for-profit that supports the project and is willing to enter into the funding agreement on your behalf.
- Organisations must, upon request, be able to demonstrate that they are financially viable and have a sound committee structure.
- The bank reserves the right to request balance sheet and profit & loss information to assist with the assessment process.

Your Project

- The purpose of your application must clearly state a designated and well-planned use for the funds sought.
- Applications must demonstrate how funding will provide broad local community benefit and involvement.
- Applications above \$5,000 may be subject to a deeper level of assessment, including more financial information and a meeting with a member of the Community Investment Committee.
- At least one quotation and/or budget statement should accompany your application. Two quotes where possible are required for amounts over \$5,000, or at the discretion of the Board.
- Applications for capital works should state whether planning or building permits are required and if so, have been obtained. Documentation to support this should be submitted with the application. If applicable, landowner consent should be obtained and provided as part of the application.

Supporting Documentation

The following supporting documents are required for applications \$3K and above:

- Current bank statement for your organisation
- Project budget which clearly shows how you will spend the funds
- Letters of support to demonstrate community need and benefit (optional)
- Applications involving a project partner require a letter stating their support and a copy of their financials
- Proof of other approved funding or your own funds being applied to the project
- Evidence of all necessary licences, permits and insurances e.g. public liability insurance, local council permits
- Project budget and quotes for all items greater than \$5,000 (at least two itemised quotes where possible).

Funding applications greater than \$10K will require additional supporting documentation:

- Current signed audited financial statements / annual report for the applicant organisation or project partner (if applicable)
- Organisations not required to audit financials must provide a profit and loss statement and balance sheet
- If applying for funding for wages, please attach a position description and a copy of the relevant award if applicable
- Plans/designs for projects that involve building or refurbishment.



Ineligible Groups

The following organisations are deemed ineligible:

- individuals or unincorporated organisations without an ABN
- for-profit organisations
- government entities

Ineligible Projects

We will not provide funding for projects which fall into any of the categories below:

- claims for retrospective funding i.e. paying for costs already incurred
- are illegal, operate for commercial purposes or confer private benefits
- break or attempt to change the law, or are political donations
- involve gambling
- support political or religious organisations or entities supported by these groups
- denigrate, 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 outside Australia

Not sure if your organisation meets the eligibility guidelines?

If you are unsure about your eligibility, please contact us to discuss further on 0417 515 287





Eligible project partner

You will require an eligible project partner to support your application if your organisation meets any of the following:

- does not have an ABN
- is a government entity
- operates for profit
- is an unincorporated organisation.

An eligible project partner must meet the same criteria as an eligible organisation therefore the following information about the project partner must be provided:

- Organisation name
- Registered business name
- Organisation address, phone number, email, webpage URL
- ABN
- Project partner contact: name, phone number, email address
- Financial statements and/or bank statements
- Letter outlining how the project partner will contribute or add value, and support the applicant in the delivery of the project.

Key dates for submitting applications

Please submit applications at least 60 days in advance of when funds are required to allow for appropriate assessment.

We accept one application per organisation per financial year.

Should you require support with an additional project in the same financial year please contact us on 0417 515 287 to discuss further.

Applications from sporting clubs should, where possible, be submitted by the end of February and August each year. All other funding applications are assessed on a monthly basis.



How to apply

Applications are to be submitted via our application hub which is located on our webpage here:



communitybankbalnarring.smartygrants.com.au

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

We will confirm receipt of your application submission via an email to your registered email address.

Decisions on applications

Timing of notifications will vary, however applicants are usually notified by email within eight weeks of submission.

The amount of funding granted will be at the discretion of the Board.

All funding will depend on the financial situation of Community Bank Balnarring & District at the time of the application.

Some applications may be recommended to and paid from, our Community Enterprise Foundation Trust Fund. You will be contacted directly if this applies to your application.

Acknowledgement

When accepting our support, organisations are entering into a mutually beneficial partnership, where there is an expectation that they will be an effective part of the process by promoting and advocating for, our bank at every opportunity.

Examples of ways in which we expect organisations to ensure community awareness of our financial support and provide networking opportunities to enable the bank to gain business:

- Community Bank Balnarring & District logo displayed on your website and in communications to members
- Include or tag us in Facebook and Instagram posts #
- Community Bank Balnarring & District logo included on invitations, flyers or brochures
- Acknowledgement of financial support in membership correspondence/newsletters
- Acknowledgement of our support in any media releases
- Use of our marquee/s, outdoor banners or flags at events and functions
- 'Piggy' mascot to attend an event
- Permanent signage. Approved, printed and erected by us
- Display of bank's newsletter, brochures, or product materials in club rooms
- Invitation to a representative of Community Bank Balnarring & District to attend the funded event or a meeting of your group to speak briefly to your members and/or participants



Keeping us informed

You must notify us about anything which is likely to impact your organisation and its ability to deliver your project. This may include, but is not limited to, changes to your organisation's name/address, financial situation, other parties becoming sponsors of the event, or significant changes to the project budget.



We understand that circumstances change and things don't always go to according to plan. If there has been a change that will impact your project, you can request a variation to your Community Investment funding agreement by contacting us. We will consider your request, and if we decide to accept your proposed changes, we will issue a deed of variation.

Reporting requirements

You will be required to complete an acquittal within 60 days of your nominated project end date. The acquittal can be submitted electronically through the application portal. The report includes information about how the funds were spent, the outcomes, achievements of the project, and any lessons learned.

Privacy information

For its part, Balnarring & District Community Services Limited undertakes to maintain the confidentiality of the information provided in the Community Investment Application Form and use it for consideration of the current request only.

View our privacy policy [here](#).



Enquiries

Application queries
Community Bank Balnarring & District
Phone: 0417 515 287
Email: marketingbdcs@outlook.com

Technical support within Smarty Grants
SmartyGrants – Our Community
Phone: 03 9320 6888
Email: service@smartygrants.com.au