

Giving Guide

The Tax Deductible Fund
The Charitable Fund



Better together.

In today's fast-paced world, community is more important than ever. That's why Bendigo Bank has established the Community Enterprise™ Foundation (the Foundation).

The Foundation believes that together ordinary people can make extraordinary things happen. We aim to make real changes, visible changes, in the places that matter to us most – our local communities. From helping a town recover from cyclone devastation and natural disasters to providing increased health outcomes for young people, we can assist communities to overcome overwhelming obstacles.

But the Foundation is not just about the “big picture”, it's about making a real difference in people's everyday lives. We're committed to investing money into the development of vibrant and sustainable communities rich in culture, resources, people and spirit.

We're here for your community, and we're here for good.



Looking after each other.

The Foundation aims to bring together local people who care about their community. As the philanthropic arm of Bendigo Bank, we share its community values. We believe we all have a responsibility to foster opportunities for local communities. Bendigo Bank's national network of branches allows the Foundation quick access to communities to deliver help fast and right where it's needed.

The Foundation believes that our expertise in giving, in funds and risk management and our access and understanding of local community needs, combined with your local knowledge, can conquer the most difficult community challenges. Many hands make light work, and we are living proof of how people who share a goal can, by working together, achieve anything.

Looking after each other, that's what we're all about.

And here's how we make it happen:

There are two parts to the Foundation:

- The Charitable Fund (the Community Enterprise™ Charitable Fund)
- The Tax-Deductible Fund (Community Enterprise™ Foundation)

Having two separate funds provides a breadth of funding capacity. We can listen to what communities want and make an impact.

The two funds have been established as perpetual trusts. Both funds can receive bequests, corporate donations, individual donations, shares, property and stock.

Each community, group or individual can apply to set up a named management account. Donations may be invested to grow over time, creating a gift that keeps on giving, or may go directly to projects that are active now.

Your community knows best where funds are needed. Your community can appoint an advisory committee to let the Trustee who has the ultimate responsibility for deciding where donations are made know this important information. Our expertise combined with your local knowledge is a match for any challenge.

Community Enterprise™ Foundation Charitable Fund.

This fund was created to increase our capacity to support charitable community groups and activities. We want to help at a grass roots level, in areas such as building homes for the aged, improving health services, creating employment for young people in rural towns, keeping families together, caring for the disabled or encouraging all Australians to participate in community activities.

- Donations made to this fund are not tax-deductible, although businesses that wish to support their community through sponsorship may claim a business tax deduction.
- Named Donation Accounts may be established but are not treated or marketed as separate from Community Enterprise Foundation Charitable Fund.
- The Trustee has the responsibility for making all decisions in relation to grant-making.
- The Trustee can appoint an Advisory Committee that can make recommendations for funding.

This fund can only make grants to charitable organisations or for charitable purposes. Recipients do not need to have Deductible Gift Recipient Status. It will fund projects that deliver a benefit and add value to a community. It cannot fund sporting, recreational or projects that are social in nature, but those that can demonstrate 'charitable purposes' can be supported.

Here are some examples of what a charitable project might do:

- Celebrate diversity within a community and improve intergenerational or cross-cultural communication.
- Relate to education and learning projects for different communities or groups within a community.
- Promote skills development and skills transfer learning in a communities through volunteering opportunities.
- Promote and improve community health services or outcomes.

- Build a home for the frail aged in a community.
- Develop support networks and enhance connectedness for various sectors of the community, for example women, children, young men in country towns, the elderly, families, the disabled or disadvantaged.
- Support youth to remain in secondary and tertiary education, reduce youth unemployment and/or enhance youth leadership skills.
- Support indigenous Australians to participate in learning and skills-based activities, including community activities.
- Support various ethnic groups living in Australia to participate in community activities that promote community capacity building and encourage skills transfer.
- Support people in a community to access education and training, which will lead to skills development and improved job prospects.
- Promote the role and education of women in rural community building and farm management.
- Improve or protect the local environmental.
- Create employment within a community and enhance the ongoing growth of that community.
- Address key issues in health or community services projects.
- Promote rural capacity building projects for the advancement of a community, focused on leadership training, mentoring, networking, partnership building.

To establish a Named Donation Account, please complete the application form on page 7

Community Enterprise™ Foundation Tax-Deductible Fund.

This fund can contribute to charities recognised by the Australian Tax Office as Deductible Gift Recipients (DGRs) that fall into a number of broad areas selected by the Foundation:

- Families and youth initiatives.
- Public health programs and services.
- Community capacity building projects.
- Public education, including tertiary education, school building and libraries.
- Innovative community services.
- Cultural and arts initiatives.
- Environmental projects.

The ATO has endorsed more than 19,000 Deductible Gift Recipients (DGRs). (You can find out whether a particular organisation is a DGR by searching the Australian Business Register at www.abr.business.gov.au or for more information visit the ATO website, www.ato.gov.au).

The characteristics of this fund are:

- All donations over \$2 are tax-deductible.
- Named Donation Accounts may be established but are not treated or marketed as individual funds.
- The Trustee has the responsibility for making all decisions in relation to grant-making.
- The Trustee can appoint an Advisory Committee that can make recommendations for funding.
- Donors are able to express to the Trustee their wishes; however, they cannot dictate or exercise any control over the money or grantmaking.

To establish a Named Donation Account, please complete the application form on page 9

Who administers the Foundation?

The Foundation is administered by Sandhurst Trustees Limited (Sandhurst). Since 1888, Sandhurst has provided Australians with a range of trustee and financial services. Today Sandhurst's range of services extends to funds management including Superannuation, Managed Funds and Estate administration. From the start, Sandhurst has committed itself to assisting the development of communities and bases its philosophy on traditional values, prudent management and strong client relationship. In adhering to its century-old maxim 'Mindful, Faithful and Lasting', Sandhurst continues to deliver caring, personal service.

A small administration fee applies to cover administration of the trust funds.



Working together: Establishing an Advisory Committee.

When establishing a Donation Account within the overall trust of the Foundation, it may be helpful to the Trustee if you are able to form an Advisory Committee.

Whilst all legal responsibilities and decision making authority lies with the Trustee for the Foundation, the Advisory Committee plays a critical role in ensuring the Trustee is kept abreast of relevant projects and potential beneficiaries in your community.

Role of the Advisory Committee

The Advisory Committee:

- Represents the community.
- Communicates with the community or interest groups and potential beneficiaries.
- Informs the Trustee of relevant projects.
- When called upon by the Trustee, reviews applications for support that relate to the community.
- With the support of the Foundation, promotes and attracts more Donors.

The Advisory Committee is not required to:

- Be incorporated
- Have a trust deed, or
- Act as a formal board.

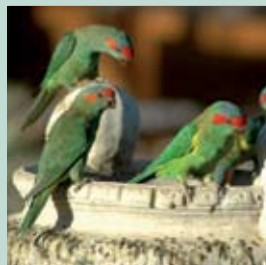
Composition of the Advisory Committee

It is important that the Advisory Committee be representative of the community. For example, if there is a Donation Account for a particular region, a diverse group of people that represent the business and community activities of that community should be on the Advisory Committee. Where the management account relates to a cause or interest, the Advisory Committee should be comprised of key stakeholders that actively participate or benefit from activities of that cause/interest group.

In establishing your Advisory Committee, you might like to think about how you:

- Inform your community of its existence and publicly invite participation.
- Manage the time spent on the activities by its members.

Once you have established your Advisory Committee, the Trustee will review its membership. The Trustee is also in place to help deal with any problems that may arise within an Advisory Committee. Once you have formed your Advisory Committee, you will need to nominate a person who can act as the coordinator and liaise with the Foundation.



Disclosure Statement.

In making a donation and requesting a management account with the Community Enterprise™ Foundation, it is important that, as a Donor, you are aware of the practices and procedures applied by the Community Enterprise™ Foundation Trustee when managing donations made to the Community Enterprise™ Foundation. It is also important that you understand the obligations of the Community Enterprise™ Foundation.

1. Once a donation is made to the Foundation, the Trustee has full legal responsibility for any decisions made in relation to the management or administration of the funds and related earnings.
2. Donors should understand that they are able to make requests to the Trustee from time to time, however, the Trustee is under no obligation to adhere to these requests.
3. The Trustee has a Finance and Investment Policy that will guide the handling of all donated income to the Community Enterprise™ Foundation. This policy describes how donations are accounted for and investment practices of the Community Enterprise™ Foundation.
4. The Trustee has the authority to seek advice and employ investment advisors to assist with the investing of donated funds where and when it sees fit.
5. The Trustee has a Community Development Policy that includes details of grant-making procedures and practices.
6. The Trustee will oversee the publication and distribution of an annual financial statement and report of the Community Enterprise™ Foundation.
7. Community Enterprise™ Foundation will always adhere to the national privacy principles and protect the personal information of Donors. As such, any Donor information will not be provided to a third party. Donor information will be used only for direct communication purposes.
8. The Donor is responsible for providing details of a nominated Advisory Committee to the Community Enterprise™ Foundation Trustee.
9. The gifts form part of the trust fund of Community Enterprise™ Foundation and do not form a separate fund.
10. The Trustee may change the name of the Donation Account if it is required under law or recommended by the Australian Taxation Office and will consider any request from the Donor as to a change in name.
11. The assets will not be invested separately from the trust fund.
12. The assets will not be separately accounted for in the statutory financial statements of Community Enterprise™ Foundation, though separate management accounts in respect of the assets will be maintained for the purposes of internal management and identification. The Trustee may provide reports of the investments and application of the management account to the Donor but is not to be under an obligation to do so.
13. The Trustee may at any time cease to maintain a Donation Account and account for the money and investments in the general accounts for the trust fund.
14. The Donor understands, in relation to making requests or indicating preferences for grant-making, that the Trustee:
 - is not obligated to respond to any request or indicated preference, or to make a grant in accordance with a request or preference
 - may invite the Donor to make any requests or indicate preferences at certain times but the Trustee is not obligated to invite the Donor.
 - may make grants from the funds from the Donor's gifts, along with other money in the trust fund, without first advising the Donor or seeking a request.

Community Enterprise™ Foundation Charitable Fund.

Donor details.

1. Contact person/s

This is the person whom the Community Enterprise™ Foundation can contact to discuss any details relating to the Donation Account. You may provide more than one contact.

Contact 1

Name: _____

Mailing address: _____

Home telephone: _____

Work telephone: _____

Mobile: _____

Fax: _____

Email: _____

Contact 2

Name: _____

Mailing address: _____

Home telephone: _____

Work telephone: _____

Mobile: _____

Fax: _____

Email: _____

2. Nominated Advisory Committee members

These are the names of the people who have been recommended to form an Advisory Committee which the Trustee of the Community Enterprise™ Foundation can consult with when necessary.

Name & Contact Number/s: _____

3. General comments

If you wish, provide an explanation of how the Advisory Committee was formed and how the members will make a positive contribution. Attach a separate sheet if there is insufficient space.



4. Declaration of an initial donation

The Donor proposes to make unconditional gifts to Community Enterprise™ Foundation, starting with a gift of: \$ _____

The Donor requests a management account be maintained by the Trustee for the recording of gifts from the Donor and others, as requested by the Donor in writing, and money received from those gifts.

The Donor requests the management account, subject to the Trustee’s discretion, to be named:

5. Terms of Community Enterprise™ Foundation maintaining the Donation Account

Please tick the appropriate box.

- The Donor wishes to make the following gift \$ _____ annually.
- The Donor wishes to make a total donation of \$ _____ over _____ years.
- The Donor wishes to use a bequest to establish a named management account.

6. Donor interests

Here, the Donor can explain to the Trustee the Donor’s interests.

(a) The Donor has the following areas of interest or specific charities of interest (if relevant) which the Trustee may take into consideration when grant-making:

(b) The Donor wishes to make a standing request to the Trustee that funds from the Donor’s gifts be applied to:

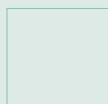
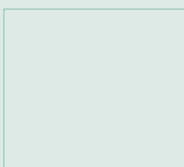
On the Donors death, cessation of company/ community, the Trustee may agree to continue the named management account and receive requests from a person nominated by the Donor, if that person signs an acknowledgement or form similar to this form as required by the Trustee. Complete the details of the person, if the Donor wishes to make that nomination in this form: (Please provide complete name, address, phone numbers and or email address)

Signed: _____

Date: _____

Return to: Community Enterprise™ Foundation
Reply Paid 480
BENDIGO VIC 3552

Looking after each other, that’s what we’re all about.



Community Enterprise™ Foundation Tax Deductible Fund.

Donor details.

1. Contact person/s

This is the person whom the Community Enterprise™ Foundation can contact to discuss any details relating to the Donation Account. You may provide more than one contact.

Contact 1

Name: _____

Mailing address: _____

Home telephone: _____

Work telephone: _____

Mobile: _____

Fax: _____

Email: _____

Contact 2

Name: _____

Mailing address: _____

Home telephone: _____

Work telephone: _____

Mobile: _____

Fax: _____

Email: _____



2. Nominated Advisory Committee members

These are the names of the people who have formed an Advisory Committee and who may make recommendations in accordance with these terms to the Trustee.

Name & Contact Number/s: _____

3. General comments

If you wish, provide an explanation of how the Advisory Committee was formed and how the members will make a positive contribution. Attach a separate sheet if there is insufficient space.

4. Declaration of an initial donation

The Donor proposes to make unconditional gifts to Community Enterprise™ Foundation, starting with a gift of: \$ _____

The Donor requests a Donation Account be maintained by the Trustee for the recording of gifts from the Donor and others, as requested by the Donor in writing, and money received from those gifts. The Donor requests the management account, subject to the Trustee’s discretion, to be named:

5. Terms of Community Enterprise™ Foundation maintaining the Donation Account

Please tick the appropriate box.

- The Donor requests Community Enterprise™ Foundation records gifts at any time from other Donors into the management account where the other Donors have indicated the gift is to be recorded for this Donation Account.

Please tick the appropriate box.

- The Donor wishes to make the following gift \$ _____ annually.
- The Donor wishes to make a total donation of \$ _____ over _____ years.
- The Donor wishes to use a bequest to establish a named management account.

6. Donor interests

Here, the Donor can explain to the Trustee the Donor’s interests.

- (a) The Donor has the following areas of interest or specific charities of interest (if relevant), which the Trustee may take into consideration when grant-making:

- (b) The Donor wishes to make a standing request to the Trustee that funds from the Donor’s gifts be applied to:

On the Donor’s death, cessation of company/ community, the Trustee may agree to continue the named management account and receive requests from a person nominated by the Donor, if that person signs an acknowledgement or form similar to this form as required by the Trustee. Complete the details of the person, if the Donor wishes to make that nomination in this form: (Please provide complete name, address, phone number/s and/or email address.)

Signed: _____

Date: _____

Return to: Community Enterprise™ Foundation
Reply Paid 480
BENDIGO VIC 3552

Staying in touch.

You'll receive regular updates on all our activities and you'll be advised of the proposed grants for the year. At least four times a year you'll have the opportunity to indicate what projects you think are the most important, or to make suggestions for other projects.

You can contact the Foundation on 1300 304 541 or visit www.bendigobank.com.au/foundation for any updates on the information contained in this brochure.

Are you ready to make a difference?

If you'd like to help us give something back to your community, please complete the following form, sign and return it with your donation to:

Community Enterprise™ Foundation
Reply Paid 480
Bendigo Vic 3552

Contact us.

For more information on how to gift, please contact The Community Enterprise™ Foundation.

Community Enterprise™ – Foundation
ABN 69 694 230 518

Community Enterprise™ – Charitable Fund
ABN 12 102 649 968

The Bendigo Centre, PO Box 480
Bendigo Vic 3552 Australia

Phone: 1300 304 541
Fax: 1300 304 542

Email: foundation@bendigobank.com.au
Web: www.bendigobank.com.au/foundation

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