

BUILD100 2020

The Avoca District Co-operative Ltd. is pleased to launch the BUILD100 Grants Program for 2020. Now in its second year, the initiative from the Community Bank involves giving away \$100,000 in funding to local community groups and not-for-profit organisations. The vision of the Avoca District Co-operative Ltd is to help build strong, connected and vibrant communities in Avoca, Maryborough and St Arnaud and the BUILD100 Grant Program is designed to help community groups get support for projects that will help the Co-operative realise their vision.

Applications to the BUILD100 Grant Program must demonstrate how they will contribute to building stronger, more connected and/or vibrant communities.

KEY DATES FOR YOUR DIARY

Applications Open Monday 17th of August 2020 at 9.00am. Applications must be lodged online via <https://cia.communityenterprise.foundation.com.au/Program/Index/1>

Applications Close COB Friday 16th October 2020

Successful applicants will be notified in writing by 9th December 2020

Cheque presentation date to confirmed (subject to COVID-19 restrictions).

APPLICATION CRITERIA

The BUILD100 Community Grant Program is open to all community groups and not-for-profit organisations in the Avoca, Maryborough and St Arnaud area. The program will be administered by the Community Enterprise Foundation™ and is made possible by the generous support of the Avoca District Co-operative Ltd through the Avoca Community Bank branch, Maryborough branch and St Arnaud agency of the Bendigo Bank.

\$100,000 will be made available in this grant round.

All applicants must adhere to the following criteria before submitting their online application:

1. Be a charitable organisation or Not-For-Profit (NFP) with a valid ABN. If you do not have an ABN or yours is a government ABN, you will need a project partner. Talk to the Foundation for more information.
2. Be geographically located in the Avoca, Maryborough or St Arnaud area.
3. The project MUST consider the following points:

Avoca District Co-operative Limited

- Demonstrate how it will contribute to a VIBRANT, STRONGER and/or CONNECTED community
 - Show broad community benefit
 - Add value and meet a need
 - Create real and lasting change
4. Provide us with signed audited financial statements if you have them. Otherwise, a profit and loss statement, balance sheet and bank statement will suffice.
 5. Provide us with a budget and quotes for the project. There is no retrospective funding available.

For more information or if you require help to complete your application please speak with our friendly branch staff or contact Executive Officer Julie Driscoll on 0411 234 800 or secretary@avocacoop.com.au

Further details are also available on our website

<https://www.bendigobank.com.au/branch/vic/avoca-community-bank-branch/>

Or via the Community Enterprise Foundation™ FAQ's

<https://cia.communityenterprisefoundation.com.au/Documents/FAQs.pdf>

P: 03 54 653 804 (Avoca Branch) or 03 5461 4384 (Maryborough Branch)

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[bendigobank.com.au](https://www.bendigobank.com.au)



FREQUENTLY ASKED QUESTIONS

Q – How do I apply for a grant / scholarship?

A. Applying for a grant is an exciting process but it can be confusing if you haven't applied before.

To apply for a grant from the Community Enterprise Foundation™ log onto our website

<http://www.bendigobank.com.au/foundation/> and click on the 'Apply for Funding' tab.

Here you will be able to select if you wish to apply for a grant or scholarship. From the lists collect which program you would like to apply to. If you have previously applied login using your existing login details. If you are a new user register your details.

Complete all relevant questions in the application form and attach all compulsory documents. Verify your application and if the system does not detect a problem, click submit application.

Once your application has been submitted successfully you will receive a confirmation email with your application.

Applicants will generally be advised of the outcome of their application within 4 – 8 weeks from the closing date.

Q - How do I reset my password?

A. To reset your password, navigate to the login page. Enter your preferred email address into the email field. Leave the password field blank and click the 'forgot your password?' link. A new password will be sent to your email address.

Q. What makes a good application?

A. A good application is engaging and concise, but gives all the information required. Make sure you answer every question asked and attach the relevant supporting evidence.

Read the program description carefully before applying and consider the eligibility criteria to understand what is being asked of you.

Last but not least, inspire us! Tell us why your project will make a difference to your organisation and community. We receive lots of applications and passion shines through.

Q. How long does it take to submit an application?

A. It generally take approximately 20-30 minutes to register as a user and load your application but it can take longer if your project is complex. Your application can be saved and completed at another time, so we recommend starting your application well before the closing date. This will ensure you have time to plan and source all of the information and documents. Remember, we don't accept applications after midnight on the closing date.

Q - What organisations are eligible to apply for funding?

A. The Foundation can only fund not-for-profit organisation with a current and valid ABN. If your business or organisation wishes to apply for a grant but isn't a not-for-profit, it needs to establish a relationship with an organisation that fits this criteria and work with them to deliver the project.

The project partner will receive the funds on behalf of the applicant to be spent on the project. It's preferable if the project partner makes a tangible contribution to the project this can be monetary or in-kind.

Notable groups that need project partner support of their State governing body include Scouts and emergency services organisations (fire brigades). This is simple for the local group to arrange and the Foundation can assist if needed.

Finally, government entities can't always funded directly and generally need a project partner. Please contact the Foundation on 1300 304 541 to discuss before submitting an application.

Q – What type of projects can be funded by the Foundation?

A. The Foundation can only provide funding for projects that have a charitable purpose. This means they provide a benefit to the wider community. Traditionally, charitable projects fit into one of five main categories:

- a. The relief of poverty
- b. The relief of sickness and distress
- c. The advancement of education
- d. The advancement of religion
- e. Other purposes beneficial to community

Each grant program also has its own criteria, so please read the funding guidelines carefully before applying to make sure your project is eligible.

Q – What type of projects can't be funded by the Foundation?

A. The Foundation cannot provide funding for projects that are illegal, commercial or confer private benefits, such as distributions to owners or members, benefits to members, benefits to individual entities that may not be members of an organisation and/or incidental or ancillary private benefits

It's important to note the advancement of sport, recreation and social activities is not considered a charitable activity by the ATO. Therefore, applications from sporting organisations need to clearly demonstrate a benefit to the wider community and should clearly indicate which other local organisations are involved.

The Foundation is unable to fund projects retrospectively.

The Foundation will not consider projects that are vague, have insufficient value or that are of indeterminable value to the community.

Q – Can the Foundation fund a sporting club?

A. As discussed previously, the advancement of sport is not considered a charitable activity by the ATO.

However, this does not restrict not-for-profit sporting clubs from applying for funding for projects that are non-sporting or clearly demonstrate a benefit to the wider community and fit within one of the five charitable categories listed above.

Examples of charitable projects often championed by sporting groups include building and maintaining multipurpose public facilities, all-abilities programs, health promotion and leadership education.

Q - Can the Foundation fund a government entity such as a school, council or hospital?

A. Government entities are not considered under Australian law as charitable. It's for this reason the Foundation generally cannot fund federal, state or local government entities for core government functions with a charitable grant.

However, on some occasions these entities have a separate fund with the correct charitable endorsement. For example, some state schools have a library or building fund that may be acceptable. To check whether your organisation has this status, log onto the Australia Business Register <http://www.abr.business.gov.au/> and type in your ABN.

Government entities that do not have charitable status but are supporting a project outside of core government responsibilities may still be able to complete an application for funding using a project partner.

The partner must be a not-for-profit organisation with a valid ABN and will receive the funds on behalf of the entity to be spent on the project. It's preferable if the project partner makes a tangible contribution to the project, this can be monetary or in-kind.

Q- What kind of supporting documentation is required for grants?

A. The Foundation requires all applicant organisations to provide copies of their most recent financial statements. This could be an annual report, balance sheet or profit and loss statement. Ideally, these should be audited but we understand that some smaller organisations may find this prohibitive. Letters of support are an effective way to demonstrate community need and benefit, particularly for large projects or initiatives that have a sporting or recreational element and need to show wide community benefit. Applications involving a project partner must include a letter of support from the organisation acting in this capacity. A template is available on the Foundation website.

Written quotes and costs provide solid evidence that the budget is realistic, well planned and allow us to verify that your budget is accurate. However we are also happy to accept online estimates, catalogue listing and emails confirming price discussions where appropriate.

Q- What kind of supporting documentation is required for scholarships?

A. The Foundation requires all scholarship applicants to provide copies of their current school results and a letter of offer (when relevant) to the course they are studying.

Q - What information should I put in the budget?

It's important to be realistic and do your research ahead of time.

In the expense table, include all items for your project and provide a reasonable level of detail. Don't forget to include the total value of in-kind support as well.

Your grant request amount will automatically be populated into the budget but you will need to list all the other sources of income for your project. Support from other organisations is often a benefit and shows wider community support. Don't forget to list the total value of in-kind support here too. Do not list GST as a stand-alone item in your budget. If you are paying GST on goods and services, include it for that line item. If you are not paying GST on other items, do not include it. Quotes and estimates for budget items are compulsory. We understand that getting written quotes can be difficult sometimes, so we're happy to accept email or online quotes, catalogue listings, position descriptions and a range of other documents that confirm the cost of your program.

Q – What is in-kind support? Do I need to list the in-kind support we will receive?

In-kind support is any contribution made to a project that has a dollar value, but has been provided as goods or services instead of cash. Common examples are volunteer hours, equipment, services or discounts.

In-kind support adds up and is often the only way grassroots organisations and projects can continue to exist. It is a clear demonstration that your project has community support. Don't forget to include it in your budget.

Remember, when you're including in-kind contributions to the budget make sure it is represented as income and expenditure so your budget balances.

Q – Can I request funding for more than one project?

Yes, you can submit multiple applications for funding to the same grants program.

When writing your submissions, it's important to note you cannot apply for multiple projects on the same application, unless they are related. Each unrelated project requires its own application, which includes a separate project description and budget.

Also, you will need to complete the first application before beginning the next, unless you register the second application under a different email address.

Q- When will I find out if I'm successful?

Each grant program has its own opening and closing dates. Applicants will generally be advised of the outcome of their application within 4 – 8 weeks from the closing date.