

Community Investment Guidelines

Community Bank Balnarring & District is an institution established to ensure that profits are returned to the community in which it operates. 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 the community.

When accepting our support, organizations 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.

The following guidelines are provided for those organisations seeking our support.

Application Criteria:

Banking with us

- To obtain support, your group is expected to use Community Bank Balnarring & District for your banking needs prior to lodging your application, unless it can be demonstrated by your group that our Community Bank branch cannot provide the services required.
- No other financial institution should support the proposal.

Your Application

- Applicant groups 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
- The purpose of your application must clearly state a designated and well-planned use for the funds sought.
- Applications for support must demonstrate how funding will provide broad community benefit and involvement.
- Applications above \$8,000 will be subject to a deeper level of assessment including more financial information and meeting with a Director.
- At least one quotation and/or budget statement should accompany your application. Two quotes are required for amounts over \$8,000 or at the discretion of the Board.
- Applications for capital works should state whether planning or building permits are required and 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.

Business Relationship & Commitment

- Community investments must be considered as a business relationship whereby reciprocal benefits are returned to Community Bank Balnarring & District, the supported group and the community. It is vital that your application fully addresses the question about Sponsorship Benefits on page four of the Application Form and that the commitments given are fully addressed. Examples regarding the provision of appropriate marketing, publicity, brand exposure, and advocacy are shown below.
- Ideally all community investment funds will be presented at the supported event or at an appropriate meeting of the group.
- It is expected that successful organisations will be able to demonstrate promotional and marketing commitments made as documented in the outcome letter. Failure to undertake this commitment may impact the outcome of future applications.
- The acceptance of any financial support by an organisation gives Bendigo Bank and Community Bank Balnarring & District permission to publish that organisation's name as a recipient of support for promotional/marketing purposes only.

Application Assessment

- Community Bank Balnarring & District prefers that groups submit no more than one application per year. Groups are encouraged to consider not only current but also pipeline projects when deciding what to include in their funding application. Groups can include more than one project per application.
- 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 for funding by our resources held in the Bendigo Bank Community Enterprise Foundation. You will be contacted directly if this applies to your request.
- Prior to assessment by the Board, additional information or clarification may be required.

Timing is Everything

- Applications should be lodged where possible before the end of the calendar month for consideration the following month.

Submitting your application

- Applications should be completed on the Community Bank Balnarring & District 'Community Investment Application Form'. A pdf version is available on the website. All additional information about your event/initiative should be provided in an accompanying letter on official letterhead.
- All applications for funding must be submitted via email for the attention of the Secretary: secretarybdcs@outlook.com

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.

Examples of ways in which community groups can ensure community awareness of our financial support and provide networking, connections and opportunities for the bank to gain business:

- Our Community Bank Balnarring & District logo displayed on your website
- Facebook post
- Our Community Bank Balnarring & District logo on all invitations, flyers or brochures
- Acknowledgement of financial support in membership correspondence/newsletters
- Acknowledgement in any media releases
- Use of our marquee/s
- Display our outdoor banners or flags
- 'Piggy' mascot to attend an event
- Permanent signage erected
- Display of bank's newsletter, brochure, or product material
- Invitation to a representative of Community Bank Balnarring & District to attend the event or a meeting of your group to speak briefly to your members and/or participants

