Community investment information guide

Community Bank Cobden and Camperdown | Cobden & Districts Community Finance Limited

Use this guide with the Community Investment Application or Community Investment Multi-Year Application. It explains who can apply, what to include, how approved funding is documented and what you need to report. Contact CDCFL before applying if you are unsure whether your project is eligible.

Who can apply

CDCFL supports local organisations and groups undertaking projects, activities and events within Corangamite Shire. Your organisation or group must bank with Bendigo Bank. If you apply with an auspice organisation, both the applicant group and the auspice must bank with Bendigo Bank. A project sponsored or funded by another bank cannot be considered.

You do not need to have every project detail finalised to ask CDCFL a question, but the application must describe what you propose, the local community benefit, when funding is needed, and what you are asking CDCFL to fund.

Activities we cannot support

Bendigo Bank sponsorship guidance applies to grants and donations as well as sponsorship. CDCFL cannot associate the Community Bank or Bendigo Bank brand with political or religious organisations (or entities supported by them), gambling, or activities that may denigrate, exclude or offend part of the community; encourage violence or use of weapons; mistreat, exploit or harm animals; create environmental hazards; present a danger to public health or safety; or take place solely outside Australia.

CDCFL will assess each application against the current sponsorship guidance. If an activity or proposed brand placement may fall into one of these categories, discuss it with CDCFL before applying.

One off or multi-year funding

For single-year funding, complete the Community Investment Application. Successful applicants sign a Community Funding Agreement or Funding Acceptance and complete an acquittal after the project or activity.

For funding up to three years, complete the Community Investment Multi-Year Application. Explain why you need that term and show the funding, activities and recognition proposed for each year. CDCFL decides the approved duration, amounts and commitments.

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All approved multi-year funding uses a Community Funding Multi-Year Agreement, regardless of the amount.

When to apply and what to include

Applications are considered at scheduled Community Investment Committee meetings throughout the year. Apply well before you need the funding: CDCFL must assess the request, record its decision and arrange an agreement before payment. The Community Investment Committee meets in February, April, June, August, October and December. To be considered at a meeting, your complete application must be received by the 20th of that month. Applications received after the 20th will normally be considered at the next scheduled meeting. The 20th stays the deadline even when it falls on a weekend or public holiday.

Email your application to secretary@cdcfl.com.au, or hand it to the Branch Manager at either the Cobden or Camperdown Community Bank branch.

- Complete and sign the right application, including the project description, expected community benefit, requested funding and specific items or activities to be funded.
- Attach a project or activity budget showing expected income and expenditure, plus relevant quotes or other supporting cost information. Include other funding and say if the project depends on it.
- For multi-year applications, provide a budget for each requested funding year. Annual funding amounts may differ but must add up to the total request. Identify which recognition commitments repeat each year, and which happen only once.
- Give the applicant group's ABN, GST registration and Bendigo Bank details. Complete the auspice section and obtain its acknowledgement if one is involved.
- Select only recognition and participation opportunities your group genuinely expects to provide. State where, how and approximately when each will happen.

Show project and requested amounts including GST where applicable. If funding is approved, CDCFL will record the total amount it will pay and any GST component in the agreement. The organisation invoicing CDCFL must provide its invoice and payment details, which must be a Bendigo Bank account.

What happens after you apply

CDCFL may approve an application in full, approve only part of it, attach conditions, or decline it. The agreement will name the approved project, items funded, payment arrangements, dates and recognition commitments. Only the commitments accepted and recorded in the signed agreement apply. Do not rely on a requested amount or proposed recognition activity until CDCFL confirms its decision.

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Successful applicants must sign the applicable Community Funding Agreement, Funding Acceptance or Community Funding Multi-Year Agreement before payment. CDCFL must also receive a suitable invoice from the organisation named in the agreement.

Multi-year approval commits funding for the agreed term, subject to the agreement's conditions. A new application is not needed each year. Subsequent payments require CDCFL's acceptance of the previous year's Annual Status Update and receipt of a new invoice. Each year's funding, payment timing and reporting deadline will be recorded in the agreement.

CDCFL will provide approved Community Bank artwork or agreed promotional material after receiving your specifications and deadlines. Seek CDCFL approval before using a Community Bank or Bendigo Bank logo.

If you have an auspice organisation

The applicant group stays CDCFL's contact and is responsible for delivering the project, keeping records and sending reports. The auspice signs the application to confirm its support and receives a copy of the signed agreement and approved variations. The agreement identifies who invoices CDCFL and receives payment.

Before submitting an Annual Status Update or Final Acquittal, give the completed report and supporting documents to the auspice for review. An authorised auspice representative signs the review statement. The applicant group then sends the signed report and attachments to CDCFL by the agreed deadline.

During the project

Use the funding for the approved purpose and keep invoices, receipts or other agreed evidence for the funded items. Keep copies of promotional material and records of agreed recognition activities as they occur. The application includes examples of suitable evidence; the agreement identifies what is expected for your project.

Tell CDCFL promptly if the project, costs, dates or agreed commitments change, or the activity may not go ahead. Use the Community Funding Variation Request and Decision form to request changes to the agreement, including annual amounts, payment dates or reporting deadlines. Changes take effect only when approved and signed by both parties. Contact secretary@cdcfl.com.au for the form.

Report any unspent funding. Do not use it for another purpose or carry it into another funding year without CDCFL's written approval.

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Photos and permissions

Single-year funding and the final year of multi-year funding require at least one and up to five clear photographs with the Final Acquittal. Each interim Annual Status Update requires at least one clear photograph.

Every submission must include at least one photo showing people involved in the funded project or activity. Other photos may show facilities, equipment, activities, objects, the atmosphere or unidentified people.

Photos must be high-resolution and suitable for publication. Obtain permission from the photographer and every identifiable person, including permission for children. Supply captions, photographer credits, completed CDCFL image authority forms and any publication restrictions. Do not name people in captions unless their permission covers that use. CDCFL can help arrange photos and permissions.

Completing the acquittal

Single-year funding: Complete the Community Investment Acquittal Form after the project or activity, by the date in your agreement - normally within three months of completion.

Multi-year funding: Complete an Annual Status Update after each interim funding year. Briefly report what happened, the community benefit, funding use, recognition commitments and any changes. Attach the evidence and photo required by your agreement.

After the final funding year, complete the Community Investment Acquittal Form as your Final Acquittal. Report fully on the final year and complete the multi-year section summarising outcomes across the term and anything outstanding. Evidence already accepted with earlier updates does not need to be resubmitted unless CDCFL requests it.

The applicant group signs and submits each report and its attachments. Obtain the auspice review signature first, if applicable. CDCFL may request clarification or further evidence and will confirm acceptance of Annual Status Updates in writing. Acceptance of a report does not approve changes to the agreement.

Where to get help

Help is available from

1) the Branch Manager at Cobden or Camperdown Branches
2) the Company Secretary secretary@cdcfl.com.au

Applications can be delivered in hard copy to the Branch Manager at Cobden or Camperdown Community Bank branches or submitted digitally directly to the Company Secretary secretary@cdcfl.com.au

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