



Community Investment Program

Applicant Guidelines
July 2026



Corangamite Financial Services Pty Ltd
Community Bank Surf Coast | Bendigo Bank



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Introduction

Community Bank Surf Coast was established to provide local banking facilities to the Surf Coast region and to invest the profits generated to the community that generated them. **When you bank with us, we invest profits back into the community that supports us.**

Our Community Investment Program is funded by Corangamite Financial Services Ltd (CFS), the company that operates Community Bank Surf Coast providing banking services across the Surf Coast with branches located in Anglesea and Winchelsea. CFS is a registered Social Trader.



Local community groups and Not for Profit Organisations are invited to apply for funding to support worthwhile initiatives that support the Surf Coast community and promote our Community Bank branches and staff. Funds are made available to increase visibility of the Community Bank Surf Coast brand and better the community in which we operate.

Our Areas of Priority



Community Resilience and Development

Assist in building more sustainable and resilient communities by supporting and empowering our local community members and groups.



Health & Social Wellbeing

Increase the health and wellbeing of our community through improving community activity and connectedness.



Economy & Innovation

Grow the economic strength of our region and promote innovative practices and solutions.



Environment

To promote and encourage ecofriendly options both within our business and our community.



Digital Empowerment

Increase digital knowledge to maximise the benefits of technology.



Eligibility

You must:

- Be an organisation with an ABN/ACN or an incorporated association (unincorporated bodies need to be auspiced by an incorporated body) located in the areas surrounding our branch network within the Surf Coast region.
- Have a project partner if you are not an incorporated organisation. A project partner is an incorporated community group or not for profit organisation that is willing to enter into the funding agreement on your behalf and help you to deliver the project.
- Bank with Community Bank Surf Coast (Winchelsea & Anglesea Branches), unless exempt under state government legislation or be prepared to move your banking to one of our branches.



Who is ineligible

- Individuals or unincorporated organisations without an eligible project partner.
- For-profit organisations.
- Organisations without a direct connection to the local area.
- Individuals

How much can I apply for?

Please reach out to our Community Engagement Advisor, Volunteer Directors or Branch Managers who can provide guidance on how much you should apply for.

The level of funding we can approve is determined by several factors.



Funding decisions consider

- The amount of funding available (determined by our company profit).
- The type of project the funding is requested for and the number of people who will benefit.
- The opportunity to engage with members and supporters to promote the Community Bank services.
- The business we have acquired from previous funding provided.

Use of Funds

Funds can be used for projects which align with our areas of priority or are for the betterment of the community. You must provide details in your application of how the funding will be used.

We do not provide funding to support operational expenses.

The funding must be used for a specific program or project that has clear objectives and benefits.



Funds cannot be used for

We will not provide funding for projects that are illegal, commercial or offer private benefits.

We will also not fund projects:

- That take place outside of our catchment area (Surf Coast Shire & surrounds).
- For political purposes or to political organisations or political advocacy groups.
- Religious organisations seeking direct support for religious programs or events.
- Events or programs that denigrate, exclude or offend sections of the community.
- Activities associated with gambling.
- Events or programs that are deemed not safe.
- Programs that do not reflect community standards
- Projects where there is a more appropriate funding source.
- Initiatives with the potential to involve Community Bank Surf Coast or Bendigo Bank in controversial issues that might expose CBSC or Bendigo Bank to adverse criticism.
- Create environmental hazards.

Recurring Events

We deeply value the organisations that put so much effort into hosting events that connect our community. To ensure we can help as many different groups as possible, funding for recurring events (such as fetes, annual sporting events or markets) is **capped at up to \$1,000 per year**. This approach helps us share our resources broadly while still supporting the fantastic events that bring our local communities together and new people into our townships.



Assessment Criteria

Your application will be assessed against the following criteria:

- Provides an identified benefit to the community.
- Provides a clear opportunity for Community Bank Surf Coast to promote banking services.
- Have a clearly defined plan and budget in relation to the use of the funding provided.
- 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
- Alignment to our Community Investment Pillars

Our Partnership

Our Community Investment Program is designed to create mutually beneficial partnerships. We invest in community organisations that actively engage with us to promote our services, generate awareness, support new customer acquisition while we help our Community thrive via supporting local initiatives.



- Actively promote the relationship with Community Bank Surf Coast to its members and supporters through marketing/advertising.
- It is a condition of our approval that the organisation will not enter into arrangements directly with or involving competitors of Community Bank Surf Coast (for example other Banks, Financiers or Finance Brokers) during the term of the sponsorship arrangement with CBSC, without prior agreement from CBSC.
- If the organisation experiences a change in its Committee of Management, Community Bank Surf Coast requests a, handover to the new committee explaining the terms of our sponsorship agreement and our mutual commitment to adhere to the terms.

Community Bank Surf Coast Directors and staff are willing to assist with this process if required.

Expectations & Obligations

When we provide funding to an organisation, we aim to build a genuine, mutually beneficial partnership. Our goal is to work alongside groups that not only share our commitment to strengthening the community but also recognise the value of collaborating with us to achieve greater impact.

In return for our support, we ask recipients to agree to simple partnership commitments, such as promoting our involvement, keeping us informed of outcomes and engaging with us in ways that showcase the positive difference being made.



Working together creates stronger communities

By working together in this way, we can grow our business, strengthen community connections and ultimately increase the level of sponsorship and funding we're able to provide back into the community over the longer term.

How to Apply

- Your [application must be submitted](#) via the online application form on our website.
- Our application portal is powered by [SmartyGrants](#). If you are using the portal for the first time you will need to register. Once registered you can log in and access current and past applications via the portal. Once your application is submitted you will receive a confirmation email to your registered email address.



- We may contact you during the assessment process to request more information, evidence or to clarify information provided in your grant application.
- Applications are reviewed by our committee four times per year. The close dates for each round are available on our website. To ensure a fair process, we will not accept late applications or provide extensions.

Supporting Documentation

You can upload supporting documentation in your application. Please upload supporting information that is relevant to your application.

Supporting documentation may include:

- Project budget which clearly shows how you will spend the funds.
- Letters of support to demonstrate community need and benefit
- Applications involving a project partner must include a letter of support.
- Proof of other approved funding or your own funds to put towards the project.
- Evidence of permits and insurances which will enable you to run your project.
- Plans/designs for projects that involve building or refurbishment.

Depending on the level of funding provided, larger investments may be subject to a formal funding agreement. Smaller investments generally only require recipients to meet a few simple partnership commitments, ensuring the process remains straightforward while still fostering a strong community connection.



Application Approvals

Our Community Investment Committee reviews applications on a quarterly basis. Review dates are provided on our website. You will receive notification of the outcome of your application within two weeks of the review meeting.

Resources

Websites



[Community Bank Anglesea & District | Bendigo Bank](#)



[Community Bank Winchelsea & District | Bendigo Bank](#)

Application Form



[Smarty Grants](#)



Contact us

Community Bank Surf Coast - Our Branches

Community
Bank Anglesea

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Need help with your application

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Community Bank
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