

## Community partnership program guidelines

The Maldon & District Community Bank is dedicated to providing quality banking and financial services in our region and to re-investing our profits back into the region\* where they are made. It means those who bank with us at the Maldon & District Community Bank help make our communities thriving places to live in, work and visit. And you don't need to live in our community to bank with us. Once you have your accounts, loans, business accounts or insurances with us, you can do your day-to-day banking at any of the 500 Bendigo Bank or Community Bank branches around Australia, or via internet or telephone banking.

Since 1999 we've given back over **\$3 million** to more than 130 community groups. This is only made possible by the customers of our Community Bank branches in Maldon, Dunolly and Newstead. Growing our customer base allows this unique banking model to thrive and boosts our capacity to provide funding and support to more organisations into the future.

\* Our communities include Maldon, Dunolly, Newstead, Baringhup, Bealiba, Harcourt, Eddington, Guildford, Moliagul, Lockwood South, Laanecoorie, Mount Alexander Shire and districts.

<p><b>What is a community partnership?</b></p>	<p>A community partnership is a formal arrangement between the Maldon &amp; District Community Bank and your organisation.</p> <p>We look for ways we can promote and grow our business; and you generally look for funds or support for an event, program or project. And most importantly we both commit to delivering it. For example, you could provide our Branch Manager with an opportunity to address your members, and also display our banner at your event.</p> <p>An example of a community partnership is the Maldon &amp; District Community Bank supporting a community event, by providing funds or in-kind support like marketing assistance. And in return we ask for your group to promote the Maldon &amp; District Community Bank to your organisation's members and the wider community.</p> <p>We also want you and the members of your organisation to talk to our branch staff about bringing your banking and financial business to the Community Bank. The more home loans, personal loans, business banking, farm accounts, insurances, superannuation and other financial products are held at our branch, the more we can help the communities we serve.</p>
<p><b>Objectives of our community partnership program</b></p>	<p>Maldon &amp; District Community Bank looks to develop community partnerships that are mutually beneficial. This means that we love to support events and projects that benefit the community (and your organisation), and that also provide opportunities to spread the word about what we do – our full range of competitive banking and financial products, and how we strengthen our local communities.</p> <p>So it's a win-win arrangement for your organisation and the Community Bank.</p>
<p><b>What benefits are we seeking in return for funding?</b></p>	<p>Anything that will help us to promote and grow our business!</p> <p>We look for the chance to spread the word about Community Banking and to meet more members of our community. We love getting opportunities to explain how our community bank works and how it benefits our customers and communities.</p> <p>We look for ways to promote our Community Bank, to increase our visibility in the community and grow our business. We love when organisations we support encourage their members or the community to have their bank accounts, loans, insurances and other financial products with us – check with our branch staff about how you can organise your accounts to be held at the Maldon &amp; District Community Bank). We also like to fly banners, put our logo on promotional materials and chat to your members.</p>
<p><b>Where does the money come from?</b></p>	<p>The money comes from people, groups and businesses banking with us.</p> <p>By banking with Maldon &amp; District Community Bank you help grow our profits and then distribute these profits to our communities. The more you bank with us, the more the community benefits. And the more profits we make, the more we give back through our community partnership program.</p>

<p><b>How you can contribute to your community</b></p>	<p>You can help by doing your banking with one of our branches:</p> <ul style="list-style-type: none"> <li>• Opening accounts or moving your accounts to our branches.</li> <li>• Establishing or refinancing a home loan, personal loan or equipment finance.</li> <li>• Taking up insurance, investment and financial planning services.</li> <li>• Talking to us about our business banking if you own a business or are thinking of starting a business; or specialist rural products if you have a farm.</li> </ul> <p>Every account that you open, every loan you take out, every insurance policy or other product you purchase from the Maldon &amp; District Community Bank contributes to the accumulation of funds that we redistribute to community projects via this community partnership program and other investments in the community.</p> <p>So there's a simple reason to bank at the Community Bank – because it means something you do every day actually <b>benefits you and your community</b>.</p>
<p><b>Who is eligible to receive funding?</b></p>	<p>Community-based organisations with an Australian Business Number (ABN) can apply. Those without ABNs can be auspiced (partnered) by a community group with an ABN to receive funding on their behalf.</p> <p>You'll need to supply a letter from the organisation auspicing your project or event confirming they have agreed to support your application for funding.</p>
<p><b>What is not eligible for funding</b></p>	<ul style="list-style-type: none"> <li>• Activities, events, projects or programs that: <ul style="list-style-type: none"> <li>○ denigrate, exclude or offend minority groups</li> <li>○ are associated with gambling</li> <li>○ create or exacerbate environmental hazards</li> <li>○ present a hazard to the community</li> <li>○ do not reflect community standards</li> <li>○ are sponsored by other banks or financial services</li> <li>○ benefit an individual rather than a community</li> <li>○ support private businesses and commercial activities</li> <li>○ are for ongoing operational costs such as insurance, utilities or rent</li> <li>○ are religious or political in nature, or support a religious or political cause</li> </ul> </li> <li>• Applicants that have outstanding final acquittal reports for previous projects</li> <li>• Any retrospective costs or projects that have already started (or finished)</li> </ul>
<p><b>How are applications assessed?</b></p>	<p>Applications will be assessed on merit. Previous support of your organisation does not guarantee that this or any future applications will be successful.</p> <p>Funds are only available for the period listed in the partnership agreement (usually 12 months).</p> <p>It is important that there must be some level of community involvement in the project or activity and it must deliver a benefit to the communities served by the Maldon &amp; District Community Bank. If your project or event also shows potential for increasing customers for our bank, then you are way in front.</p>
<p><b>Things to consider when preparing your application</b></p>	<ul style="list-style-type: none"> <li>• Will this funding benefit the community?</li> <li>• How will your organisation benefit from the partnership?</li> <li>• How will the Maldon &amp; District Community Bank benefit?</li> <li>• Will the Community Bank receive special rights (for example naming rights of the event, opportunity to speak at an event or program launch)?</li> </ul>
<p><b>When should I submit the application?</b></p>	<p>Applications for funding and support can be lodged monthly. You must contact the Executive Officer or branch staff before you submit the application, so we can hear about your idea, discuss the application and offer advice.</p> <p>Please note that applications must be submitted at least <u>60 days</u> prior to the event or project start date.</p>
<p><b>How long does the application process take?</b></p>	<p>Allow up to 60 days from the time you submit your application for a written response from the Maldon &amp; District Community Bank. For bigger projects, we appreciate longer lead time in order to plan marketing activities or campaigns, and work with your group to ensure maximum promotion takes place.</p>
<p><b>Finding out if your application was successful</b></p>	<p>Your organisation will be contacted about the outcome of your application.</p> <p>An email will be sent to the person nominated on the application form (as the primary contact) detailing whether the request was approved or declined.</p>

	<p>If your request for funding is approved, a funding agreement will be sent to your organisation to be signed and returned to the Branch or Executive Officer. The agreement outlines the obligations of the partnership and how to invoice us.</p> <p>Your organisation will also need to submit a final report (acquittal) at the completion of the project / event telling us what your organisation did, what the outcomes were and how it benefited the community and Community Bank (see <i>Acquittals</i> below).</p>
<b>What we expect from our funding recipients</b>	<p>Here are some of the things your group can do to celebrate the partnership:</p> <ul style="list-style-type: none"> <li>• Place our logo on your organisation's website (and even better, make it link to the Community Bank website <a href="http://www.maldoncb.com.au">www.maldoncb.com.au</a>)</li> <li>• Include our logo and information about the Community Bank in your group's newsletter or emails to your members, and via social media.</li> <li>• Invite bank representatives (such as the Branch Manager, EO or our directors) to a committee meeting so we can chat about the Community Bank.</li> <li>• Hand out our flyer / postcard to your members so they can learn more about the banking and financial services the Community Bank offers.</li> <li>• Display the bank's banner, flags or bannerbug at your event launch or activity.</li> </ul> <p>The funding agreement outlines things your group can do to promote the partnership. Let us know if you have other suggestions.</p> <p>We are happy to offer support or technical help to your group to promote your project / event and the partnership with the Maldon &amp; District Community Bank.</p>
<b>Can I promote the community partnership agreement in the media?</b>	<p>Absolutely, but first make sure you have read the community partnership agreement, which spells out our 'deal', so you and your organisation know exactly what you need to do. Sometimes, as part of these 'deals' we might agree on making joint local media announcements. Jumping the gun before we've signed our agreement could harm our relationship and jeopardise your funding. And neither of us wants that!</p> <p>We want to see any promotional material (such as posters, flyers, advertisements etc.) that includes Maldon &amp; District Community Bank's logo to check that we're happy with the use of our logo – so send us a copy for our approval before you publish this material. We also can provide comments for press releases etc.</p>
<b>Acquittals – letting us know how the project went</b>	<p>All groups that receive funding must complete a final report (an acquittal) at the completion of the project / activity. We use the information in this report to measure the success of the partnership, and see the impact it has on the community, your group and the Community Bank. The acquittal form will be sent to your organisation and will have a deadline for the return of the completed acquittal report.</p>
<b>Any questions?</b>	<p>The best person to contact is Karly Smith who is the Executive Officer – she is available on Monday-Thursdays on 0478 435 110 / <a href="mailto:executiveofficer@mdcb.com.au">executiveofficer@mdcb.com.au</a></p> <p>You can also talk to our staff at our branches in Maldon, Dunolly or Newstead. Or call the branch on 5475 1747 during business hours.</p> <p>It is a requirement that you contact the Executive Officer or Branch before applying – so we can hear about your idea, discuss the application and offer advice.</p>
<b>How do I apply?</b>	<p>Fill out one of the community partnership application forms. These can be found on our website: <a href="http://www.maldoncb.com.au">www.maldoncb.com.au</a>.</p> <p>Alternatively, you can contact or call in to the Maldon &amp; District Community Bank branches in Maldon, Newstead and Dunolly, or contact the Executive Officer to request an electronic or hard copy of the application form.</p> <p>The completed application form and budget (and any supporting documents) can be posted or delivered to the Executive Officer in one of the following ways:</p> <p>Email to: <a href="mailto:executiveofficer@mdcb.com.au">executiveofficer@mdcb.com.au</a></p> <p>Post to: PO Box 268, Maldon VIC 3463</p> <p>Deliver to one of our branches:</p> <ul style="list-style-type: none"> <li>• Maldon Branch: 81 High Street, Maldon.</li> <li>• Dunolly Customer Service Centre: Dunolly RTC, 109 Broadway.</li> <li>• Newstead Customer Service Centre: Newstead RTC, 45 Lyons Street.</li> </ul> <p><b><i>And remember - contact the Executive Officer about your project / event before submitting your application.</i></b></p>