

FROM FIRST STEPS  
TO LASTING IMPACT  
OUR JOURNEY WITH YOU

# 2025 Yearbook



# About this yearbook

Hello.

Every story has a beginning. The creation of the Community Enterprise Foundation in December 2004 was our first step towards creating today's impact.

Now known as the Bendigo Bank Community Foundation, we proudly present this yearbook, highlighting not just the achievements of the past year, but also what came before it.

The foundations laid 20 years ago were the building blocks of our vision for capable and resilient communities. We've achieved this through collaboration with Bendigo Bank, our Community Bank network and corporate partners.

As you turn the pages of this yearbook, you'll see the results of that early work. Thanks to our collective efforts, we have supported programs and initiatives that create meaningful and lasting change.

The 2025 Yearbook celebrates the vital relationships and partnerships that have driven how far we've come.

Rooted in where we started, we reflect on our shared milestones. All while looking ahead to empower and build brighter futures for communities.

## Working together with our community



Photo: Volunteers at a working bee at Presentation Sisters of Victoria Balnarring site.

## Contents

- 2 About this yearbook
- 4 A message from Bendigo Bank CEO Richard Fennell
- 5 Our vision and strategic priorities
- 6 From our Chair and CEO
- 9 Since we've started
- 10 We're your Foundation
- 12 Our Board of Directors
- 13 Social purpose agenda
- 14 Together with our Community Banks:
- 18 Growing Community Impact
- 42 Building financial and digital inclusion
- 46 Facing into climate and disaster resilience
- 52 Scholarships
- 58 Together with our corporate partners
- 62 Our people

## Acknowledgement of Country

We acknowledge Aboriginal and Torres Strait Islander peoples as the First Peoples and traditional custodians of this nation.

Our head office is on Dja Dja Wurrung land.

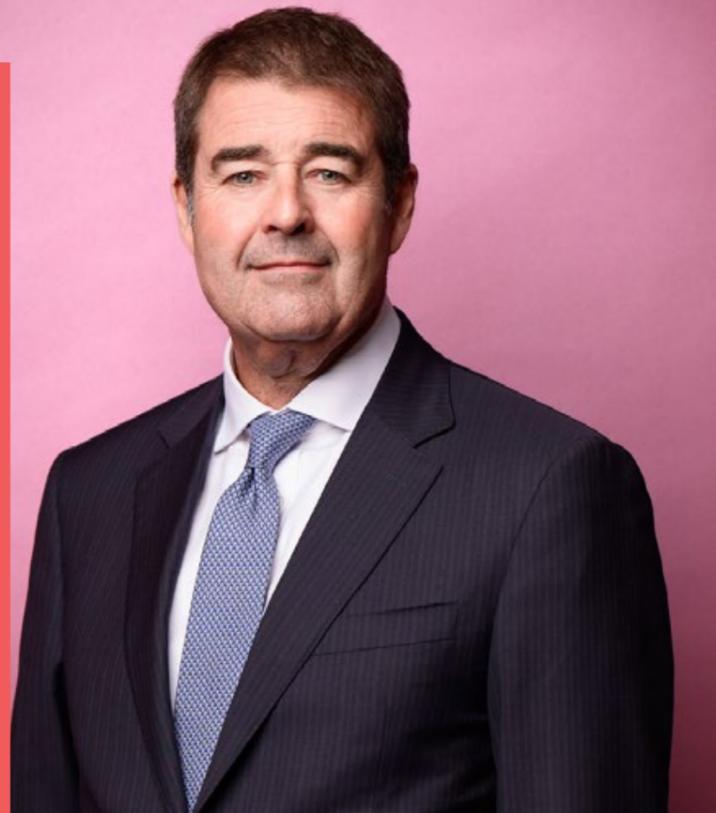
We pay our respects to Elders past and present as it is their knowledge and experience that holds the key to the success of future generations.



## Front cover

Jill Kuchel, Head Teacher, Braidwood Central School and Nick Fry, Community Engagement Manager, Community Bank Braidwood, Bungendore and Crookwell, checking out the new Kubota Tractor for Braidwood Central School.

# A message from Bendigo Bank CEO Richard Fennell



Our focus on customers and the community stretches back to the Victorian goldfields of 1858. Back then, we worked to improve conditions for thousands of migrants seeking a better life.

Today this legacy continues strongly through the Bendigo Bank Community Foundation. It works with partners to improve lives and feeds into the prosperity of customers and their communities.

I've been fortunate to watch the Foundation grow, almost since its inception 20 years ago. I've witnessed its development as its staff have worked alongside Community Banks and communities. I've seen ideas and challenges brought to the table, managed with openness and respect.

Along with our unique Community Bank network, the Foundation continues to set the benchmark for trust and societal impact. It was established with a vision to do extraordinary things. From helping a region recover from a natural disaster to enabling better health outcomes in communities. The Foundation has helped others to overcome so many obstacles. It continues to make a real difference in many people's lives.

As trusted adviser, the Foundation ensures that donors can invest in what matters to them. This covers everything from grassroots programs that tackle local needs, to larger collaborative projects.

Through their genuine commitment to collaboration and building resilience, they give communities greater control of their futures.

The Foundation's expertise in giving and funds management, combined with its understanding of local communities, has been invaluable, particularly during times of community challenge and need.

Thank you to the Foundation's staff, donors, partners and community members who have also travelled on this journey. The 2025 Yearbook is a tribute to all who have shaped its path and the outcomes that have been achieved.

We should all be very proud, and I look forward to the Foundation continuing to realise its vision and positive impact for many years to come.

“ THE FOUNDATION HAS HELPED OTHERS TO OVERCOME SO MANY OBSTACLES. IT CONTINUES TO MAKE A REAL DIFFERENCE IN MANY PEOPLE'S LIVES.

- Richard Fennell, Chief Executive Officer, Bendigo Bank

# Our vision & strategic priorities

## WHO ARE WE?

The Bendigo Bank Community Foundation is the philanthropic arm of Bendigo Bank and much more.

From our beginnings, we've used grants, scholarships and community-focused appeals to help Australian communities tackle major societal challenges.

Along the way, we've fostered firm partnerships. Not just with the Community Bank network, but with corporates and the Australian community. Together we do great things.

**By leveraging our capital and relationships, we lead change and work collectively with communities to help them thrive.**

## Strategic priorities

### Community investment

We build the capability and capacity of Australian communities and local organisations to deliver greater impact.

### Collective impact

We lead and facilitate collaborations to improve collective impact across local and national issues of significance.

### Partnerships

We are the partner of choice for government, industry and communities for disaster recovery, and have corporate and philanthropic partnerships nationally.

Photo: 2025 scholarship recipient, Mia Braun



# From our Chair and CEO



Ms Margaret Payn  
Chair, Sandhurst Trustees

Mr David Impey  
CEO, Bendigo Bank Community Foundation

## When we look back on our year it's easy to focus on the big moments.

We acknowledge the Community Bank network's outstanding investment since inception of over \$416 million into communities through the Foundation and direct contributions. And we're incredibly proud that their 2025 contribution of \$50.2 million represented 10 percent of the Bank's profit.

But the positive impact we've made together was shaped by our early days. By people who believed in the bank's purpose of creating prosperity and the potential of the Community Bank model. Every success story that we've highlighted in this yearbook, along with thousands of others, is thanks to foundations laid 20 years ago.

Today, we collaborate with our Community Bank network and corporate partners throughout Australia to help them flourish. We facilitate grants, scholarships, appeals, partnerships and other funding opportunities with our partners to support communities.

And we've changed our name to Bendigo Bank Community Foundation to more closely align our work to our major partners, the Community Bank network. The new name adds more weight to our collective purpose. By using the Bendigo Bank brand, we're also reducing confusion for our donors, recipients and partners.

## Our purpose - built on relationships, strengthened by trust.

As a community-focused Foundation, we're dedicated to supporting the Bank and our partners to fulfill their social responsibilities and empower communities.

Since our beginning, we have collaborated with our Community Bank network, corporate partners and Bendigo Bank. This has seen us distribute around \$220 million in support of initiatives and programs. It hasn't always been easy, and we've learnt a lot along the way. But we're here for the long term and the trust of our partners and donors has always mattered.

In the last financial year Community Banks and other partners have contributed more than \$28.3 million to the Foundation. Additionally, there was another \$900,000 received from public donations.

What we see today is the result of years of effort. The relationships and trust we've built, the values we share with our partners and the sense of purpose that drive us didn't happen overnight. Those first ideas and steps evolved into the role we play today.

## Our governance

What we've achieved has been built by thoughtful planning, dedicated leadership and strong governance.

Sandhurst Trustees' strong standards of governance have enabled us to build trust and respond to challenges with integrity. We are focused on:

- meeting donor and partner expectations
- living our values
- transparently and carefully managing funds
- clear objectives for our decision-making processes
- meeting government and regulatory requirements.

Our proven track record has established us as a trusted partner for Community Bank companies, corporations and government. This allows us to work collaboratively to enhance the wellbeing of the communities we support.

## Our communities

Since our beginnings, we've focussed on supporting our partners to build stronger communities.

Bendigo Bank's social purpose agenda steers the Foundation's work in three key areas: connecting and empowering communities, enhancing climate and disaster resilience, and promoting financial and digital inclusion. This year some of our community highlights have included:

- distributing more than \$23.1 million in grants to communities
- raising more than \$150,000 for the North Queensland Flood Appeal
- investing \$750,000 in disaster recovery grants
- supporting 348 first-years and 141 other scholars in their second to fourth years of study, through our scholarship programs.

## Our business

It has been another solid financial year, which has resulted in \$110M funds under management.

We managed funds for 196 Community Banks this year. We also administered grants for corporate partners that use our services. This helps them meet their social and community obligations.

Around 85 percent of the Community Bank network has engaged with us this year, through fund management, community investments, community planning activities or using the Community Impact Hub.

By the end of the financial year, we had onboarded 166 Community Banks onto the Community Impact Hub, our grant management and impact portal. Their investments managed through the Hub made up 56 percent of all contributions approved.

In tandem with the Hub, we've developed new operational dashboards for our team. This helps them support our Community Bank partners through improved administration of funds.

Thirty Community Banks have now worked with us to develop a community impact strategy. It has helped them identify 4-5 priority areas to guide their community investments. This reflects the maturing approaches of our Community Bank companies, who look to transform their communities to ensure long term sustainability, and to maximise the results of their funding.



Through our community investment activities, including the management of grant and scholarship programs we've:

- managed 189 grant programs on behalf of Community Banks and corporate partners
- managed 150 scholarship programs on behalf of 63 Community Banks, along with the management of three Bendigo Bank scholarship programs
- assessed the eligibility of 2,294 grant applications and 1,091 scholarship applications.



WE REMAIN COMMITTED TO SUPPORTING OUR PARTNERS IN GROWING THEIR IMPACT WHERE IT'S NEEDED THE MOST.

Photo: A local Bike Collective program, supported by Community Bank Huon Valley, is enjoying strong support.

## Looking forward

Interest rates and cost of living pressures have touched customers and communities around the country.

Those most vulnerable struggle for essentials.

It's times like these that communities need more help than ever. We remain committed to supporting our partners in growing their impact where it's needed the most.

In the coming financial year, we'll continue to explore the power of collaboration to deliver programs that:

- have a shared vision for change, problem solving and outcomes
- measure results and outcomes consistently
- provide local impact
- build trust through open and consistent communication.

This includes facilitating a co-funding model with seven

community banks based in Melbourne to support health and wellness programs in a five-year partnership with SALT (Sport and Life Training).

We are proud to present this report on behalf of our dedicated Foundation team, Sandhurst Trustees, Community Banks and Bendigo Bank.

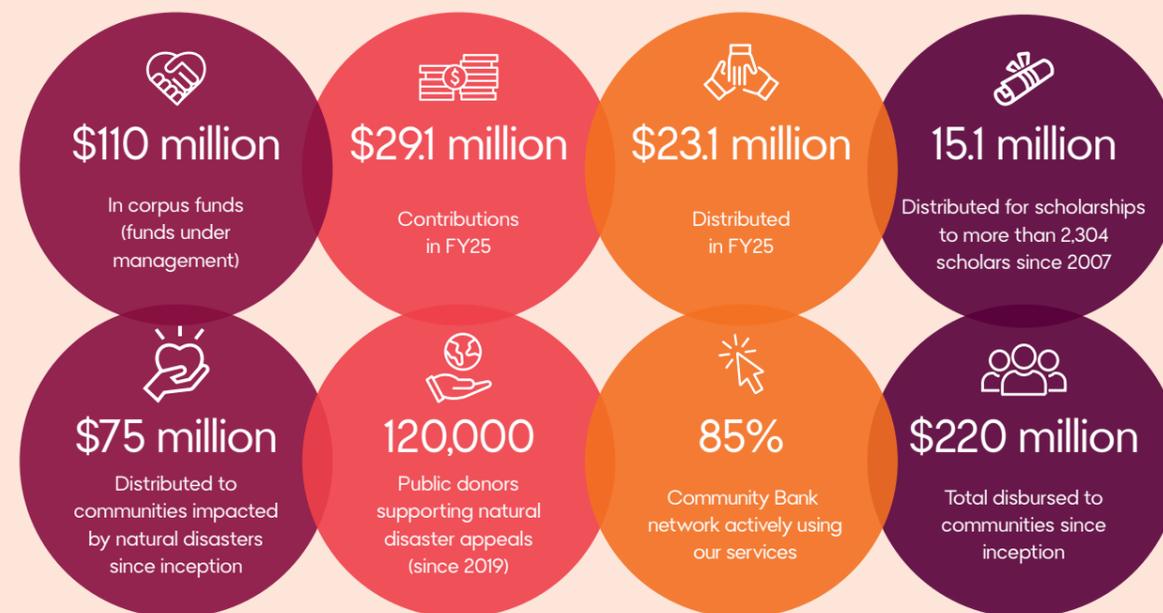
**Margaret Payn**  
Chair,\*  
Sandhurst Trustees

**David Impey**  
CEO,  
Bendigo Bank Community Foundation

\* Taso Coralis was appointed chairperson of Sandhurst Trustees on 30 October 2025, which was after the reporting period of this Yearbook (ending 30 June 2025).

## Since we started

Our achievements build on our early foundations



# We're your Foundation

We support the Bank and our partners to meet their social responsibilities and empower the communities they serve. We believe that those living in communities make the best decisions about its needs.

Our investment approach reflects this belief. We're a trusted partner to industry, government and communities alike.

Our approach aligns with the Bank's social purpose agenda. Through working together, we create meaningful impact.



Photo: Foundation team members. Absent: Jennae Parker and Caity Hamilton.

## Our operating model

We are a donor-advised foundation. We help the donor invest their funds based on their vision, values and community need.

We work with advisory committees with local expertise to perform due diligence and facilitate community investments.

We operate three investment funds:



\$220 million

RETURNED TO LOCAL COMMUNITIES SINCE OUR BEGINNING

Community Enterprise Foundation Trust	Community Enterprise Charitable Fund Trust	CEF Disaster Relief Fund Trust
<p><b>Item 2 DGR Endorsement Fundraising Charity</b></p> <ul style="list-style-type: none"> <li>Donations from the public</li> <li>Fundraising for charities and charitable purposes</li> <li>Appeals</li> <li>Can only distribute funds to organisations with 1 DGR endorsement</li> </ul>	<p><b>Tax Concession Charity General Purpose Activities</b></p> <ul style="list-style-type: none"> <li>Contributions from Community Banks, corporations &amp; governments</li> <li>Grants to any not-for-profit organisation for a charitable purpose</li> </ul>	<p><b>ADRF Special Purpose Fund (Bushfire Funds)</b></p> <ul style="list-style-type: none"> <li>Distribution of donations from 2019/20 Summer bushfires</li> <li>Grants to support medium to long term community recovery</li> </ul>

## Our expertise

Bendigo Bank's national footprint and the expertise of local Community Bank directors and staff means we deliver help when and where it's needed.

<p><b>Relationship management</b></p> <p>We develop partnerships with Community Banks and corporates.</p>	<p><b>Disaster appeals</b></p> <p>Fostering community-led relief and recovery.</p>	<p><b>Community investment &amp; Planning</b></p> <p>Helping to create community impact.</p>	<p><b>Grant making &amp; reporting</b></p> <p>Easing administrative burden and providing grant making advice.</p>
---	--	--	---

## Accountability

As a donor-advised foundation, governance is extremely important. We support hundreds of communities across Australia and are administered by Sandhurst Trustees Limited.

To feed into prosperity and truly change lives, we put communities and beneficiaries at the centre of what we do. We understand that to make sustainable and impactful outcomes we need community support.

# Our Board of Directors

## Sandhurst Trustees



**(Patricia) Margaret Payn**  
**Chair - Non-executive director**  
 BA (Hons) French & Pure Mathematics  
 ICAEW Fellow (FCA)



**Richard Baker**  
**Non-executive director**  
 GradDip of Governance  
 FICDA, MAICD



**Alexandra Tullio**  
**Non-executive director**  
 BA, GradDip FinPlan, GradDip Practice Management, GAICD



**Luke Davidson**  
**Executive Director**  
 BCom (Hons), GradDip Applied Fin, FINSIA



[READ MORE ABOUT SANDHURST TRUSTEES](#)

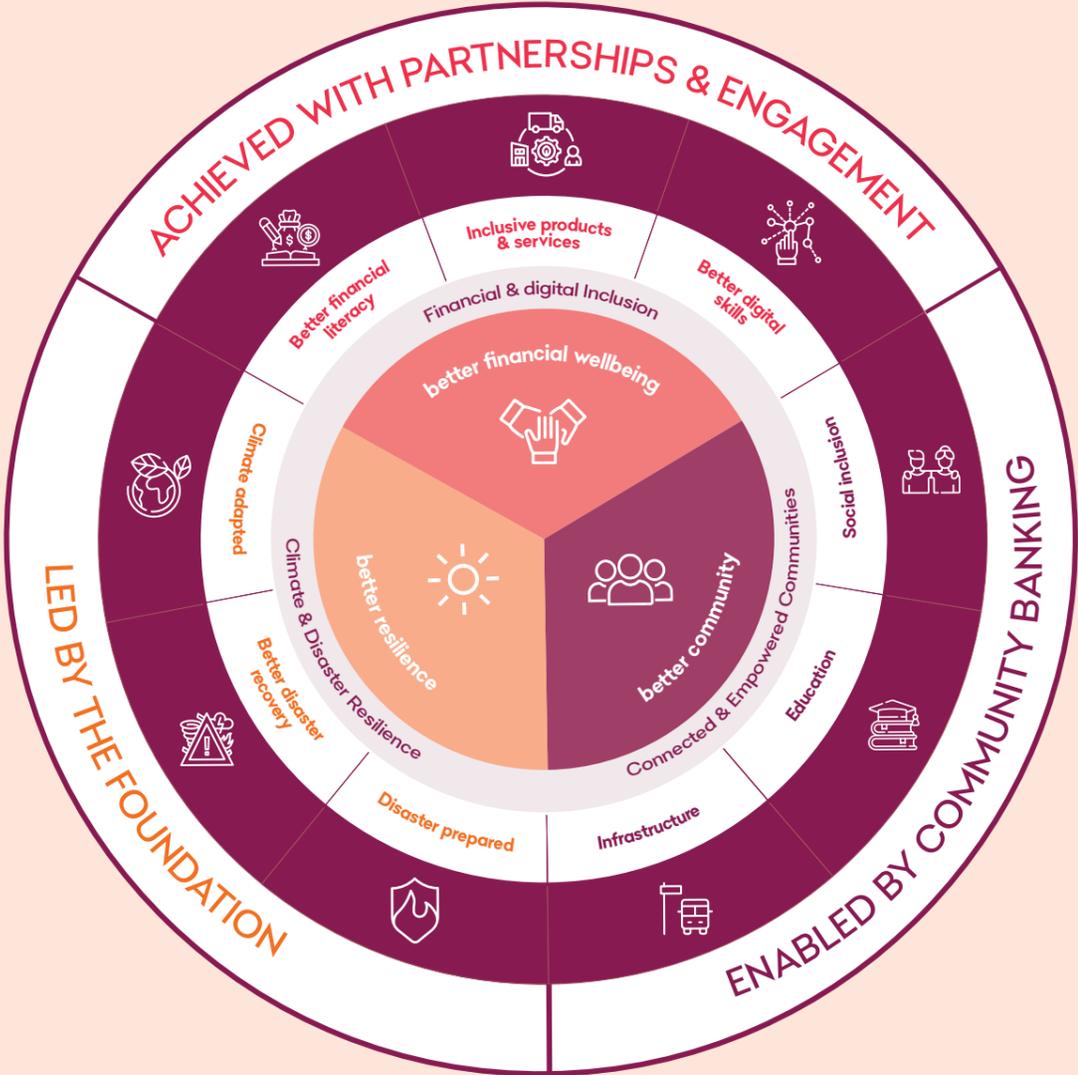
# Social purpose agenda

Bendigo Bank uses its business for good. It's more than just a bank. Through its network, it's building a future where community-led impact is sustainable and meaningful.

To help the Foundation meet its aspirations, we're guided by Bendigo Bank's social purpose agenda. Over time, it has guided our decisions, where we've invested our energy and how we've measured success. It ensures our impact is felt today and for the long-term.

## Delivering on our social purpose agenda

Three focus areas help us to feed into the prosperity of communities.



# Together with our Community Banks

A journey of community impact

From the beginning we aimed to help communities thrive through connection, collaboration and purpose.

By supporting our Community Bank network, we're helping them to create a more connected and empowered community landscape. This results in meaningful change.

We're proud of our work with the Community Bank network. It's been built over time through trust, shared vision and a willingness to walk the journey together. Our partnerships show what's possible when people and organisations come together with purpose.



Photo: Community Bank Inglewood

## Principles of the Community Bank model

- Partnership based on trust, respect and goodwill
- Local decision-making
- Commercially focused, community spirited
- Shared effort, risk and reward (50/50)
- Local investment
- Focussed on broad-based community benefit
- Local ownership

## How we engaged



Over the years we've watched small successes evolve into more sustained collaborations. As partnerships matured, so has the scope of support. Today we are seeing Community Banks support complex issues like youth development, domestic violence, housing and food security.

It's through this work that Community Banks make real and meaningful differences to lives. They improve health outcomes, strengthen wellbeing and assist communities to thrive. They're helping to grow vibrant and sustainable places that are rich in culture, resources, people and spirit.

As we reflect on the year, we thank all of those who have travelled with us. We look forward to our work together ahead, ready to build a future grounded in connection and lasting impact.

“

TWENTY YEARS OF TRUST, VERSATILITY, AND VISIBLE LEADERSHIP, THE FOUNDATION DOESN'T JUST FUND COMMUNITY CHANGE, THEY HELP US (COMMUNITY BANKS) SHAPE IT.

THE ABILITY TO DO MORE THAN SIMPLY TRANSACT, THE FOUNDATION HAS OFTEN BEEN AT THE CENTRE OF HELPING US TURN GOOD INTENTIONS INTO TRUE COMMUNITY IMPACT.

- Jason Luckhardt,  
Elected Member South Queensland,  
Community Bank National Council, & Chair,  
Community Bank Logan



Photo: Jason Luckhardt

## Through trusted partnerships we're helping to create impact

“

Palerang Financial Service Limited (PFSL) is committed to the unique Community Bank profit-with-purpose business model by reinvesting over 70% of its annual profits back into the local Braidwood and Bungendore district communities that generate them.

We provide around \$400,000 in sponsorships, scholarships, grants and donations to around 60 local organisations each year. Plus, at the end of each financial year our directors invest most of the business' remaining profit with the Foundation.

This enables PFSL to gain an immediate tax deduction benefit. It also creates a "war chest" of invested funds that we can use in future years to support substantial and significant community infrastructure development applications. Recently we granted \$590,000 to the Braidwood District Historical Society to assist them construct the first stage of a heritage centre.

Through this investment model, the Foundation has proven to be an invaluable partner for both PFSL and local communities.

- Garry Cook, Chair Palerang Financial Services Limited



Image: Community investment value and number of projects by State funded through Foundation trusts.

# Growing Community Impact

## Community Impact Hub

The idea for the Community Impact Hub was driven by the Community Bank network. It recognised the need for a better way to manage community investments. Through a collaboration with Our Community, financial backing from Bendigo Bank and input from many Community Banks, we established an online platform.

This platform has since expanded to include all forms of community investment, analytics and enhanced reporting capabilities.

By the end of the financial year, 83 percent of the Community Bank network, Bendigo Bank Public Services, the Foundation and corporate users were using or ready to use the Hub, 12,383 applications had been submitted through it and 7,936 approved for funding.

Our attention has turned from onboarding to teaching and supporting Hub users to get the most out of the platform.

A critical feature of the Hub was to help us to tell our story better. This year, for the first time, the Hub has produced data that allows us to generate our first impact measurements and provide a snapshot of the activities and outputs that our Community Banks and corporate partners are achieving.



## Rolling out the Community Impact Planning Framework

Building on from the previous financial year, we continued rolling out our community planning framework to an additional 16 Community Banks. We also provided advice to many others to help them develop their community investment and impact priorities based on their local needs and challenges, partners, assets and capacity.

Looking forward we will build the capacity of others within the Community Bank network to deliver the Community Impact Planning Framework program. We will continue to support Community Banks with their investment priorities, involvement in transformational projects and measurement of their impact and outcomes.

## Community impact strategy

**“Community Bank Altona and Laverton aims to be a relevant & valued business partner, by bringing communities together through connecting, engagement and strengthening.”**

Our vision is to build better communities through understanding the local context, developing targeted and mutually beneficial partnerships and ensuring we remain sustainable and relevant to the communities in which we operate. We will support opportunities that build our sense of community, enhance our lifestyle and reputation, strengthen our social fabric and connection, provide opportunities for youth and the marginalised, and build local leadership capacity and advocacy which can impact our community and tell our story.



### Community Resilience

Enhance community resilience through building community capacity & capability & supporting the communities most vulnerable.



### Health & Wellbeing

Increase the health & wellbeing of our community through improved access & awareness to health services.



### Youth & Lifelong Learning

Support broad based education opportunities, & youth leadership & employment pathways.

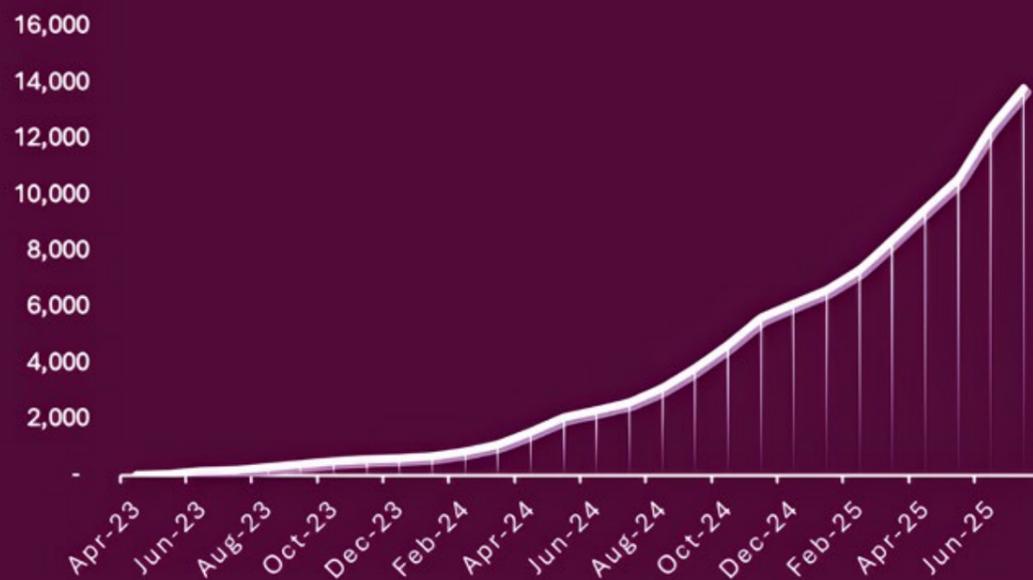


### Social Inclusion & Culture

Improve community connection, safety & pride through partnerships aimed at enhancing the region's inclusivity & lifestyle.

Contact Community Bank Altona & Laverton for more information.

Community impact strategy reproduced with permission from Community Bank Altona & Laverton.



Data showing increase of community investment application numbers in the Hub since initial implementation from Community Bank, Bendigo Bank Public Services, the bank's foundation and corporate users.

# Distributing funds through communities

A total of \$23.1M was distributed to communities via the Foundation.

189

Grant programs managed for Community Banks & corporates

2,294

Applications assessed for eligibility

1,833

Grant & scholarship applications processed & paid

## FY25 fun facts

The largest single grant of **\$1M** was made by Community Bank Braidwood and Bungendore to purchase land for a local kindergarten.

The average grant amount was **\$12K**.

**18** grants awarded were **\$100K** or more.

# Community Bank investment themes

Through investment in social causes, our Community Bank network has built trust and resilience in our communities. Through greater connection they're helping to build better communities.

The introduction of the Community Impact Hub has helped us identify where our network is investing and creating impact.

## Most Community Bank grant investment falls into these areas



### Inclusion

People feel valued and connected and participate in their communities.

\$5.5M+



### Resilience

People belong to sustainable and innovative communities.

\$4.2M+



### Health & Wellbeing

People are physically and mentally safe and healthy so they can thrive.

\$4.9M+



### Prosperity

People invest in their futures and build lasting prosperity.

\$3.1M+

From laptops to medical support, community investments have been diverse.

Read on to learn about some of our network's great work.

## Case Study:

# Emergency housing trial for older women in the Fleurieu

Community Bank Fleurieu,  
South Australia

A community-led partnership gives older women secure and dignified housing. All while helping them to secure longer-term living options and rebuild their lives.

A lack of housing on South Australia's Fleurieu Peninsula is seeing people pushed out of their rental properties, living in their cars and moving between caravan parks. Real Estate Institute of South Australia data shows Victor Harbor in the Fleurieu has had explosive growth in the last few years. This has resulted in a housing and rental price jump. And with less housing to go around, many older women are at risk of homelessness.

Junction Australia, a registered charity providing community support and housing services, has confirmed increasing numbers of older women in the Fleurieu are becoming homeless.

Women over 55 often face unique challenges. These include age-related health issues, no or fixed incomes, limited super, and social isolation. Homelessness can lead to severe health problems, social exclusion, and difficulty in accessing necessary services.

Junction Regional Manager Tammy Elvin said that when it comes to asking her organisation for help, women over 55 are over-represented.

"We also know that there are many more who, for different reasons, haven't reached out but desperately need help," she said.

To combat this, a community-led consortium has formed. Managed by Junction Australia, the consortium is co-funded by Community Bank Fleurieu, Zonta Club of Fleurieu Peninsula, and the Fleurieu Community Foundation, and is supported by Elders Real Estate Victor Harbour.

Their objective is to trial a sustainable and supportive co-housing solution for vulnerable women.

It has sourced, leased and furnished a residence for disadvantaged women. It also provides property maintenance over a two-year period plus case management and support services. The approach allows the women to share spaces, reduce living costs and form social connections.

The project provides a secure and dignified place to live. Access to comprehensive support services helps the women rebuild their lives and transition to long-term housing solutions.

Alison Burr, Company Manager, Community Bank Fleurieu, said that they were proud to be part of the consortium and work together with partners who were committed to making a real and practical difference.

"It is inspiring to have a local bank taking leadership to address this urgent issue. It shows the power of community-led solutions and meaningful investment.

"And it makes a real difference in people's lives, especially during their most vulnerable moments. It's the kind of action that reminds me why local connection and responsibility matter," she said.



Photo: Victor Harbour in the Fleurieu Peninsula, South Australia



### CONTRIBUTION

· \$30,000 over 2 years



### WHO

· 12 Women over 55 years of age



### OUTPUT

· Short term, shared rental accommodation

“IT MAKES A REAL DIFFERENCE IN PEOPLE'S LIVES, ESPECIALLY DURING THEIR MOST VULNERABLE MOMENTS. IT'S THE KIND OF ACTION THAT REMINDS ME WHY LOCAL CONNECTION AND RESPONSIBILITY MATTER.

- Alison Burr,  
Company Manager,  
Community Bank Fleurieu

## Case Study: Baby welcome packs fostering community inclusion and connectedness

Community Bank Caulfield Park,  
Victoria

In 2018, Community Bank Caulfield Park began supporting “Knit One Give One” (KOGO) an organisation that had found a novel way to help new families experiencing vulnerability and foster belonging and connection to community.

New families face a significant period of adjustment and greater financial vulnerability due to their reduced income, increased expenditure on essential items and cost of living impacts. Parents can also feel socially isolated during this time.

KOGO’s volunteers knit or crochet items to support families of newborn children. They produce around 1,000 baby welcome packs which include cot and pram blankets, a hat, booties, jumper, and a toy.

Local Engagement Officer Naava Eckstein said that supporting KOGO and the production of their Baby Welcome Packs clearly aligns with the Community Bank’s commitment to driving community inclusion.

Board Chairman Jeff Kagan agrees. “We proudly support KOGO because their work embodies the spirit of compassion and community care,” he said.

By mobilising volunteers to create warm, handmade items for people experiencing hardship, KOGO fosters connection, dignity and hope across Victoria.”

“Their grassroots impact aligns deeply with our commitment to supporting inclusive, values-driven initiatives,” Jeff said.

The knitted items provide warmth and an emotional boost to recipients. They know that the packs are hand-made with love by a community that cares. But packaging costs are significant and potentially reduce the numbers that can be distributed to families. Community Bank Caulfield Park has provided grants to KOGO for locally sourced calico bags to bundle the welcome packs together.



**CONTRIBUTION**  
· \$5,000

**WHO**  
· Families with newborn babies

**OUTPUT**  
· Baby welcome packs

KOGO CEO Vicki Davis is grateful for their support and says that without it, their reach into the community would be much more limited.

“Community Bank Caulfield Park has supported Kogo for many years by funding the purchase of the calico bags into which all the items are packed, and the printing of Kogo’s logo onto the bag,” Vicki said.

While the packs help families with resilience, there’s more to it than that.

“BY CONTRIBUTING TO THE PRODUCTION OF THESE PACKS, WE ARE ALSO ENABLING A VOLUNTEERING OPPORTUNITY FOR COMMUNITY MEMBERS TO SUPPORT THOSE LESS FORTUNATE AND ‘GIVE BACK,’ PROVIDING THEM WITH SENSE OF FULFILMENT AND VALUE.

- Naava Eckstein,  
Local Engagement Officer,  
Community Bank Caulfield Park

## Case Study: Partnership provides hands-on learning opportunities

Community Bank Braidwood,  
New South Wales

A strong partnership with the local Community Bank helps students to pursue their studies in agriculture.

Braidwood Central School services a district known for sheep, cattle and forestry operations. It offers vocational education and training (VET) in Primary Industries to year 11 and 12 students, and Agricultural Technology studies to middle school students.

As part of its rural program the school raises a flock of sheep on the Braidwood common. It also sits on a committee to manage the Common for long-term community benefit. This includes the farming of sustainable food for members of the local community.

School activities on the Braidwood Common require a working tractor for a variety of tasks and projects. Additionally, students who undertake agricultural studies must be competent in driving and maintaining tractors.

The practical experience for students using the tractor in the school agricultural plot was significant. However, the tractor's age, wear and tear, and safety concerns, made this increasingly challenging. The cost of a new tractor was not able to be fully funded by the school and the Parents and Citizens (P&C) Association alone.

Community Bank Braidwood supported the purchase a Kubota tractor, allowing the continuation of a range of hands-on experiences and learning opportunities for years 9-12 students, plus community groups involved in managing the town common.



Community Bank Braidwood's Community Engagement Manager, Nick Fry said the project was a great example of how a Community Bank could help something as important as a local school.

“ WE ARE AN AGRICULTURAL-BASED TOWN, AND JUST TO SEE OUR YOUTH STILL ENGAGED IN AGRICULTURE IS A GREAT THING THAT OUR BANK WANTS TO BE PART OF.

- Nick Fry,  
Community Engagement Manager,  
Community Bank Braidwood

Adam Zanco, Principal of the school noted the great benefit of the strong partnership which had developed between the bank, school and community. Not only has it assisted with the purchase of the tractor, but also the establishment of a commercial kitchen and even a school bus.



### WHO

· 100 students & community members



### OUTPUT

· Kubota Tractor



### CONTRIBUTION

· \$31,500

Photo: Braidwood Central School staff & Community Bank representatives with the new Kubota tractor.

SCAN TO WATCH OUR VIDEO





### Case study:

## Support helps improve health outcomes

Community Bank Collie and Districts, Western Australia

Specialist colorectal nurse brings necessary care to regional patients and their families to help improve treatment outcomes.

According to the federal government, colorectal cancers made up around 9.2% of all new cancers diagnosed in Australia in 2024. Those living in regional, rural or remote areas not only have a poorer chance of survival but often travel long distances for treatment and support.

The St John of God Bunbury Hospital in the southwest of Western Australia is committed to improving regional care. It provides cancer services to both public and private regional patients.

A new general surgeon who specialises in colorectal surgery has significantly increased the number of procedures able to be done at the hospital. As a result, the hospital is setting up a comprehensive colorectal service.

In addition to diagnostic and lifesaving treatment in the new service, the hospital identified the need to access a multidisciplinary team, psychological screening and coordinated health care referrals to achieve the best outcomes. Without dedicated support and resourcing by a specialist nurse, these services were not available.

Community Bank Collie and Districts co-funded the salary of a new specialist clinical colorectal cancer nurse at the hospital for 12-months. This aids patients with their quality of life and helps them to feel supported.

Sasacha Shepherd, Chair, Community Bank Collie & Districts said that the new services were deserving of support. They improved both the financial and emotional burden of patients who otherwise would be travelling to Perth for treatment.



#### CONTRIBUTION

· \$65,000



#### WHO

· 800 regional & rural patients



#### OUTPUT

· Specialist colorectal cancer nurse



PREVIOUSLY, COLORECTAL CANCER CARE SUFFERERS IN THE SOUTHWEST OF WA OFTEN HAD TO TRAVEL HOURS FOR CARE. SPECIALIST COLORECTAL CANCER NURSE, ALYSSA, HAS MADE VITAL SUPPORT MORE AVAILABLE TO THESE PATIENTS WHILST ENSURING COMPREHENSIVE CANCER CARE IS MUCH CLOSER TO HOME."

- Sasacha Shepherd, Chair, Community Bank Collie & Districts

Photo: New clinical nurse, Alyssa



## Case Study: Scaling dementia cafés

Community Bank Blackburn South,  
Victoria

Dementia cafés are a proven model of support for people living with dementia. With careful planning the opportunity exists to expand the concept across Australia.



### CONTRIBUTION

· \$50,000 over 3 years



### WHO

· 1,500 people in local area



### OUTPUT

· Feasibility study and model for national expansion

Umbrella Dementia Cafés was founded in 2016 to empower people living with dementia by improving social connection and well-being. The organisation brings people together in volunteer-supported social groups (cafés). Based in local community houses, churches or lifestyle clubs, they provide relief, fun, conversation and shared experiences.

Umbrella Dementia Cafés run across the Whitehorse Municipality in Victoria. They also support other groups across Australia that are influenced by their model.

CEO Kirsty Porter sees the need to grow their reach and impact beyond their council borders into a national network. However, careful planning and testing is required to ensure its success and sustainability.

"The more dementia cafés in Australia, the greater the opportunity for people with dementia to feel supported, share their stories, mobilise help, and decrease chronic loneliness and isolation," Kirsty said.

It's why the organisation has developed a three-year plan. It will conduct a comprehensive feasibility study in the first 12 months to assess the opportunities and develop a framework for a smooth and successful expansion. In the second year it will focus on proving the concept's effectiveness and implement local and national expansion. A third year is dedicated to achieving sustainable growth and impact. This will include attracting investors and funding partners.



Photo: Dementia cafe Christmas party

Community Bank Blackburn South recognised the project's potential to enhance the lives of people living with dementia, and the opportunity for it to contribute to a more connected, inclusive and supportive community.

The Community Bank has part funded the project over the three-year period. Director Stuart Burdack said that the Dementia Café project fits perfectly with their objective to empower locally-based organisations to scale their impact, and support communities of interest relevant to the Whitehorse community.

"It addresses two of our five strategic priorities, Social Cohesion and Community Resilience," he said.

**“ WE ARE CONFIDENT THAT THIS PROJECT WILL SUPPORT BETTER OUTCOMES FOR PEOPLE WITH DEMENTIA AND THEIR CARERS IN THE CITY OF WHITEHORSE AND ACROSS THE COUNTRY.**

- Stuart Burdack,  
Director, Community Bank Blackburn South



## Case Study: New technology for beep cricket

Community Bank Samford,  
Queensland

New technology for beeping cricket balls makes the sport even better for blind and visually impaired players and introduces more people to team competitions.

Blind Bats Inc runs an all-ability sporting activity program, bringing people together with various disabilities to play organised team activities. They introduce people who are often house bound to an active and healthier lifestyle. Here, they're given an opportunity to gain confidence, experience a leadership role, and learn new skills.

Their program includes a beep cricket competition for people who are blind or visually impaired. Based on the traditional rules of cricket, bowling is underarm, totally blind players have runners and the ball is audible.

The beeping cricket ball is an essential piece of adaptive technology in the sport. It allows people with a disability to track the ball by sound.

However, the original ball was filled with ball bearings or bells and ceased making an audible cue once it stopped moving in the field. The President of Blind Bats came up with the idea of a continuous beeping ball. However, it was difficult to put an electronic device into a ball that could withstand being hit repeatedly by a cricket bat, whilst keeping the ball at a reasonable weight and size.

Prototypes of the balls were produced from funding raised by Blind Bats and the donation of in-kind support from other partners. More support was required to progress the prototypes to a commercialised version.



CONTRIBUTION

· \$60,000



WHO

· 800 visually impaired people



OUTPUT

· Production-ready beeping cricket ball

Photo: Beep Cricket

Community Bank Samford jumped on board with a grant, recognising the growing number of members keen to play beep cricket and the positive social outcomes that Blind Bats provide.

The Community Bank's Senior Branch Manager, Mandy Bell, said that the project really struck a chord with the Board.

“ IT'S A GREAT EXAMPLE OF THE KIND OF SMALL IDEA WITH A BIG IMPACT THAT OUR GRANT PROGRAMS ARE DESIGNED TO SUPPORT AND REFLECTS OUR COMMITMENT TO INCLUSION, ACCESSIBILITY AND BUILDING A MORE CONNECTED, EQUITABLE COMMUNITY THROUGH THE JOY OF SPORT,

- Mandy Bell, Senior Branch Manager,  
Community Bank Samford

“ We believe in backing ideas that bring people together.

The Community Bank's support will reduce the production cost from approximately \$450 to \$90 per ball and will help more teams get into the competition.

## Case Study: Bicycle workshop program teaches important skills

Community Bank Huon Valley,  
Tasmania

A bicycle repair program helps students outside of classroom learning. It teaches skills required for work readiness, social connectedness, health and wellbeing.

One in four Tasmanian students don't finish school. This is higher than the national average and presents a grim future as low-skilled, entry level jobs continue to disappear. In addition to decreased earning ability, failure to complete school also means young people are less likely to be engaged in their communities. They're also more likely to experience poorer health and wellbeing.

The Tasmanian Bike Collective works with schools and families across Tasmania. They offer students extra support so that they can be successful at school and in life. By using bikes to connect, they are teaching the value of learning and empowering students to succeed. The program provides mentoring and skill development through the process of restoring and selling donated second hand bikes along with bike riding skills and camps.

The Huon Valley Bike Collective started as a pilot in 2021. It enjoys strong community support with local school students taking part in the programs. Its numbers almost doubled from 2022 to 2023, with calls for further expansion.

Local principals have found new cohorts, including primary students who would also benefit from involvement in the program.

“THE SKILLS THE STUDENTS ARE LEARNING ARE LIFE-LONG AND THE DISPOSITIONS BEING MODELLED ARE ASSISTING OUR STUDENTS TO WORK ALONGSIDE OTHERS, PROBLEM SOLVE AND ASSIST BEGINNERS IN THE PROGRAM.”

- Ian Thomas, Principal, Huonville Primary School

Photo: Students in the bicycle repair program



The Community Bank's support has allowed the program to continue running three days per week. This equates to help for around 50 students every week.

With outcomes in employment, education, student retention, health and youth development, the program was a stand-out for Community Bank Huon. Their part-funding of the bicycle workshops is allowing more local students to build resilience, confidence and self-worth outside of the school environment.

Board chair David Brereton said the program was an obvious choice for Community Bank Huon Valley.

“There is a pressing need in the Huon Valley for accessible, flexible programs that offer meaningful engagement for young people who are facing challenges,” he said.

“As regular supporters of the Tasmanian Bike Collective, we have seen the life-changing impact their programs have had on young people across our region.”



### CONTRIBUTION

· \$74,500 Over 2 years



### WHO

· 50 Local Students



### OUTPUT

· Weekly mentoring, workshops & camps

“THEIR PRACTICAL, HANDS-ON APPROACH EMPOWERS PARTICIPANTS TO RE-ENGAGE WITH LEARNING, IMPROVE THEIR CONFIDENCE AND DEVELOP VALUABLE WORK AND LIFE SKILLS.

- Ian Thomas,  
Principal, Huonville Primary School

SCAN TO WATCH OUR VIDEO



## Case Study: After dark program keeping youth safe

Community Bank Acacia Ridge,  
Queensland

An 'After Dark' sports program targets young people at risk of offending and helps improve their wellbeing and resilience.



Inala is a south western suburb of Brisbane with striking cultural and linguistic diversity. Almost 45% of its residents speak languages other than English at home.

Between 2017 and 2022, Inala reported a total of 95,110 offences, surpassing the average by a considerable margin of 70,005. This alarming figure includes serious crimes, along with a notable presence of drug-related offences.

Despite much effort, outcomes for Inala's youth have only slightly improved since 2006. Challenges come from a mix of factors, including limited English skills, cognitive and emotional differences, physical health issues, and cultural diversity.

Parents' education and jobs, along with the effects of a tough social environment, also play a role.

In FY23/24 'After Dark' drop-in programs run by Police Citizens Youth Clubs (PCYC) in Queensland engaged more than **20,500** young people aged between 12 and 18. The programs allow participants to 'drop in' and participate in free, weekly sports-based sessions and meet well-known athletes, volunteers and support workers.

The PCYC works closely with youth to offer them a safe place to take part and make friends, inspire them to make good decisions and stay away from crime.

The Inala After Dark program includes several highly successful youth programs including basketball, boxing and various other multi-sport activities. It features music, sporting drills, social games and nutritious meals.



### CONTRIBUTION

· \$75,000 Over 3 years



### WHO

· Local youth at risk



### OUTPUT

· Part time community development officer, catering, resources

The program has been designed to address Inala's unique challenges through a concerted, sustained effort. It involves a range of stakeholders who can foster positive social engagement and help young people understand what it means to be a Queenslanders.

Community Bank Acacia Ridge has funded a part-time community development officer, catering and resources for the After Dark program for three years.

In a clear demonstration of the importance of long-term partnerships, Youth Club Programs Manager, Sergeant David Wilkinson says that the Community Bank has been a valuable supporter of PCYC in Inala for over 15 years.

Chair of the Community Bank's Marketing and Sponsorship Committee, Earle Johnston, said that their Board is very passionate about supporting local youth.

“WE'VE SUPPORTED YOUNG PEOPLE THROUGH A RANGE OF PCYC INALA SPORT AND RECREATION PROGRAMS THAT BUILD LIFE SKILLS, PERSONAL RESILIENCE, SUPPORT EDUCATION, AND FOSTER COMMUNITY CONNECTION.”

- Earle Johnston, Chair, Community Bank Marketing and Sponsorship Committee

## Case Study: Laptop program rollout educates students and relieves financial burden for families

Community Bank Beaufort,  
Victoria

21<sup>st</sup> Century learners need access to suitable digital technology, but it comes at a cost. Community Bank Beaufort helped provide financial relief for families by contributing to the purchase of school laptops for local students.

An IT upgrade meant Beaufort Primary School students could access a wide range of modern systems and programs to support their learning. This included coding and online learning platforms that teach the skills needed in today's world.

Chair of the Board Meryn Pease identified the importance of up-to-date technology in the education system.

“

**THE CHILDREN IN OUR COMMUNITY NEED TO HAVE ACCESS TO THE CONTEMPORARY TOOLS REQUIRED FOR THEIR EDUCATION.**

- Meryn Pease,  
Chair of the Board, Community Bank Beaufort



Photo: Students from Beaufort Primary School

Previous upgrades to the schools' computer system had been funded by the Parents and Friends group through fundraising. This ensured that students were engaged learners, skilled in communication, collaboration, creativity, critical thinking and teamwork.

However, the school's aging laptops were no longer able to provide students with the access to the technologies they needed. For students to get the most out of learning and be digitally-literate, the school needed them to participate in a "bring your own device" (BYOD) program.

The Parents and Friends group were concerned about placing extra financial burden on school families and local community through raffle sales or donation requests. Given rising cost of living pressure, they decided to scale back their fund raising activities.

If a funding partner was not secured, another five years would be needed to meet the costs associated with buying individual devices for students.

Community Bank Beaufort provided the school with a grant to part-fund 50 devices.

School Principal Tameeka Rush said that the partnership had made the provision of the laptops possible without adding to household cost-of-living pressures.



### CONTRIBUTION

· \$20,095



### WHO

· Year 5/6 Students



### OUTPUT

· 50 Laptops

“

**THANKS TO THE GENEROUS SUPPORT OF COMMUNITY BANK BEAUFORT, WE ARE NOW ABLE TO PROVIDE ONE-TO-ONE DEVICES FOR ALL STUDENTS ACROSS THE SCHOOL.**

- Tameeka Rush  
School Principal, Beaufort Primary School

“The Community Bank's financial assistance, combined with the fundraising efforts of the Parents and Friends group, enabled us to purchase 50 new devices for our 5/6 classrooms and then distribute all remaining devices school-wide.”

“Providing devices through the school has alleviated the financial burden for families of buying them individually. We couldn't do this without the support of the Community Bank,” she said.

## Case Study: Better facilities aid adult skills development

Community Bank Murrumbeena,  
Victoria

Community Bank Murrumbeena's impact plan helps them to identify partnerships with community organisations that will deliver strong social outcomes. Their recent support of an adult learning centre is helping address skills development and food insecurity through an outreach program.

Dennis Tarrant, Chair Murrumbeena Community Benefit Fund, said that supporting a facilities upgrade in the Glen Eira Adult Learning Centre (GEALC) provided many positive outcomes for the community.

"Around 600 adults per year further their knowledge and skills through GEALC. Many of its students are migrants who are potentially isolated and come to the centre to improve their English, develop a social network and gain employment in the longer term," he said.

GEALC's "Hospitality Heroes" initiative empowers migrants to become hospitality volunteers at local events, fostering both skill development and community resilience. The initiative provides a Food Handling Certificate and prepares participants for hands-on roles at the Centre's community engagements.

As trained volunteers, participants support monthly public meal events, repurposing surplus food into frozen meals for those in need, promoting sustainability and addressing food insecurity in the Glen Eira community.



Photo: Baking in the GEALC Upgraded Murrumbeena Kitchen

Community Bank Murrumbeena's grant assisted GEALC to purchase new kitchen facilities. This should help more migrant workers develop hospitality skills and open pathways for employment. It is expected to also increase volunteer participation and strengthen the community's capacity to host events, assist struggling families with rising costs of living and food insecurity and help achieve a stronger sense of connection and purpose in the community.

“

THIS PARTNERSHIP REALLY ASSISTS ACCESSIBLE EDUCATION, WORK SKILLS AND SUPPORT TO VULNERABLE COMMUNITY MEMBERS - ALL CRITICAL FOR BETTER FINANCIAL WELLBEING.

- Dennis Tarrant

“

“BECAUSE THE GRANT APPLICATION ALIGNED WITH THE OVERARCHING GOALS OF THE MURRUMBEENA COMMUNITY IMPACT PLAN AND ITS KEY IMPACT PILLARS, IT WAS VERY EASY FOR US TO SUPPORT IT.”

- Dennis Tarrant, Chair,  
Murrumbeena Community Benefit Fund

The program also aligned with the local council's community wellbeing plan, another big tick.



CONTRIBUTION

· \$9,500



WHO

· 1,000 migrants  
& vulnerable locals



BENEFITS

· Kitchen upgrades  
& nutritious meals

**Community Bank  
Murrumbeena's Community  
Impact Plan key impact pillars:**

- Social cohesion
- Empowerment
- Health and wellbeing
- Community connection & resilience

# Building financial & digital inclusion

Digital literacy has evolved from a basic ability to use computers to a skill needed for everyday life. Twenty years ago, it was about sending an email, word processing and using the internet. Today, using mobile apps, social media and online payments have become part of our everyday lives.

The ability to use digital tools safely and confidently has become inseparable from managing personal finances. Customers need digital and financial knowledge to plan and manage their household finances, apply for loans, monitor their superannuation and more. Without these skills, they're more vulnerable to scams, misinformation and poor financial decision-making. They also risk exclusion from essential financial and other services.



Photo: Narrandera area locals taking part in Good Things Foundation digital skills training.

## Growing our support for digital and financial initiatives

With one in four Australian's digitally excluded, we support the Bank's agenda to improve financial and digital inclusion.

The bank has continued its partnership with **Good Things Foundation** to help close the digital divide.

This financial year 18 Community Banks have taken part in a referral program to help customers access free digital skills education with local partners in their area. Some branches, like Community Bank Narrandera and Districts sent staff along to the sessions to talk about how to avoid banking-related scams and the fundamentals of smart device security.

Many branches also participated in **Get Online Week**, an initiative sponsored by Bendigo Bank.

Along with co-funding from Helen McPherson Smith Trust and Victorian Women's Trust, the Foundation continued its support of the **Dugdale Trust for Women and Girls**. The program's objective is to fast track women's digital literacy to overcome isolation, digital exclusion and inequity. It conducted intensive training in Greater Shepparton and North East Victoria, and provided 67 breakout sessions, in-person help-desks and two keynote addresses.

The program reported a multiplier effect from participants, who felt empowered to teach their networks and share their insights on online safety, privacy and other important digital skills.

The popularity of the **Magic Moments Youth Leadership and Business Summit** has continued, with 18 Community Banks independently sending 68 students to attend the summit. Its content includes financial and emotional wellness. In total our network has now sent 545 students to attend these events.

And we have also seen growing support for the **Money Mentor** program. This was originally developed by the Inner West Community Foundation to address the falling rates of financial literacy among students in inner-west Melbourne.

### Outcomes of the Dugdale Trust intensive training

**Over 72%** of participants attended eSafety sessions, with **79%** reporting they felt **safer** online after learning practical skills such as managing passwords, identifying scams & making secure payments.

- Australian Research Centre for Automated Decision Making and Society Executive Summary Report

“

We've proudly sponsored youth to attend the Magic Moments Youth Leadership and Business Summit for over a decade. It's one of our favourite programs because the impact is truly life changing.

Students return with newfound energy and confidence. As one participant shared,

“It's kind of like a factory reset... you learn how not only to take good care of others, but you take better care of yourself.”

Sponsoring this program is a key part of our commitment to building a stronger community for the future.

- Kelly Bevan, Community Partnerships Lead, Community Bank Buninyong



FIND OUT MORE ABOUT MAGIC MOMENTS

## Case Study:

# The Money Mentor program for students in Bacchus Marsh

The Money Mentor program plugs the financial knowledge gap for students starting in the workplace.

The Money Mentor program strengthens financial literacy. The program is delivered to secondary students in a growing number of schools as the Australian curriculum does not have compulsory, in-depth and relevant financial literacy education.

Community Bank Bacchus Marsh, with a Community Impact Plan that identifies youth investment, has partnered with Inner West Community Foundation to roll out the program to 718 year 9 and 10 local students at Bacchus Marsh Grammar.

Chair of the bank, Claire Sutherland, says that they have committed to three years of support.

“We have eight schools in Bacchus Marsh, with many secondary students exploring employment for the first time,” she said. “They may be unaware of taxation requirements, award rates and how to read payslip information.

“We believe that the sessions, facilitated by a financial services specialist, will provide students with really valuable and practical skills to help them effectively navigate the world of money.”

The program is designed to help students make proper financial decisions and talk to their families about effective financial decision making, leading to long term community development. Students report that they feel better equipped for the world of work. “Really amazing and useful information that gets students ready for the money world early,” one said.

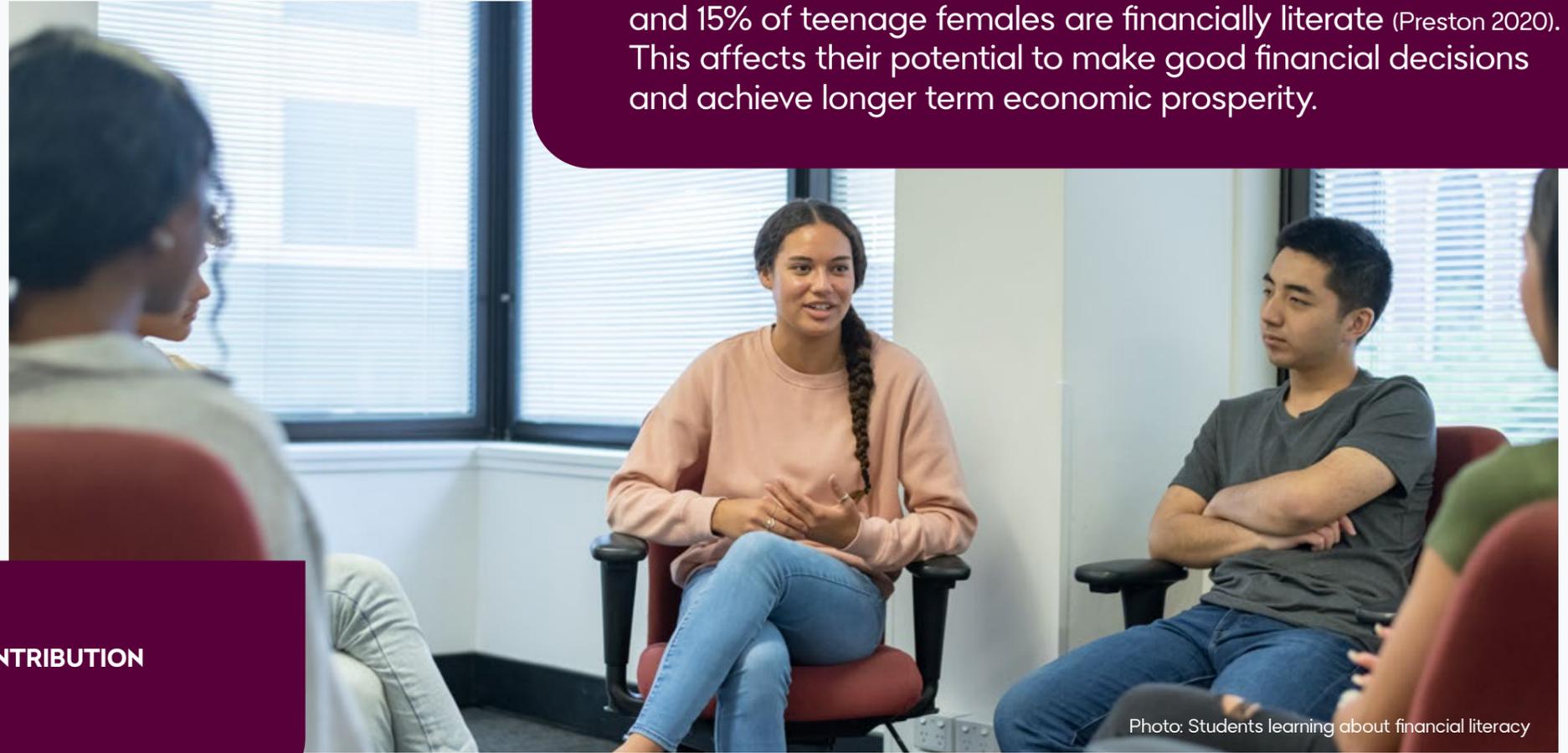


Photo: Students learning about financial literacy

Australian research has found that **only 28%** of teenage males and 15% of teenage females are financially literate (Preston 2020). This affects their potential to make good financial decisions and achieve longer term economic prosperity.



### CONTRIBUTION

· \$25,800



### WHO

· 718 secondary students



### BENEFITS

· Young people transitioning to their first jobs are better prepared for the world of work.

The program was developed following research findings of Victoria University after consultation with students, teachers, and parents. Each module has been designed to address financial knowledge gaps for these cohorts. It can be tailored to different groups and individuals.

Alice Wu-Tollis, Assistant Principal at Bacchus Marsh Grammar and Director of Careers and Student Pathways says that the Money Mentors Program bridges the gap between essential financial skills and the secondary school environment.

“Financial literacy is a critical life skill that every young person should have the opportunity to develop at school,” she said.



“I HAD A BUNCH OF CASH JUST SITTING AT HOME, AND THE SESSION ENCOURAGED ME TO OPEN A SAVINGS ACCOUNT.”

- Bacchus Marsh Grammar student

Surveys by Household, Income and Labour Dynamics in Australia (HILDA) have also shown that 45% of Australian adults are financially illiterate. Many face cost-of-living pressures and housing insecurity. These have significant issues for individuals and communities, affecting quality of life through negative health and social impacts.



FIND OUT MORE ABOUT MONEY MENTORING

# Facing into climate and disaster resilience

Bendigo Bank takes a proactive approach to building resilience. This starts with its own Climate Strategy and includes supporting partners to build climate resilience and respond in the face of natural disasters. It also extends to the strong links between climate and food security.

The Foundation, in partnership with our Community Bank network, play a vital role coordinating disaster appeals and administering grant funding to assist communities with recovery and resilience.

This year **\$150,000** was raised in appeals for disasters such as the **North Queensland Floods**.

More than **\$750,000** was distributed back to communities recovering from natural disasters.

## Disaster appeals funding communities:

- Alpine ADRF
- CEF ADRF – National
- CEF ADRF – South Australia
- New South Wales Bushfire Appeal
- Western Australia Bushfire Appeal
- Western Victoria Bushfire Appeal
- Flood Appeal (2022 VIC & NSW)
- Flood Disaster Appeal

### NATURAL DISASTER PILLARS



#### People

Ensuring vital support is made available to impacted communities, by linking to programs and services that assist with recovery and development.



#### Social

Recognising the importance of building social capacity and engagement in the recovery of impacted communities and their residents.



#### Economic

Supporting programs and events that assist with the economic restoration of communities.



#### Environment

Supporting the conservation and re-establishment of the natural environment.



## Building community resilience

Our appeals support those affected by natural disasters and climate change long after the initial impact.

Our bushfire and flood recovery grants programs in New South Wales, Victoria, South Australia and Western Australia are diverse and continue to fund long-term recovery.



Photo: Peppin Hub Community Centre

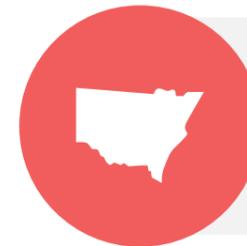
In Victoria we backed the Peppin Point community to build a state-of-the-art community centre that can withstand natural hazards and provide essential services.

The facility will house a fire tanker and resources, ensuring rapid emergency response and recovery. It will be a place to empower and prepare residents for challenges and offer resources and support in the aftermath of a disaster. This includes shelter, food, and medical care.

We also supported the Upper Mount Emu Creek Landcare Network to help people affected by the Bayindeen Rocky Road Fire. Funding for workshops, field days and bus trips will teach landholders how to replant their area and join in citizen science activities.



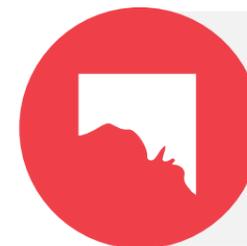
Photo: A baby bandicoot rescued by North Queensland Wildlife Care



In New South Wales we continued to support Bega Valley Shire residents impacted by the Black Summer Bushfires. We funded a part-time resource to coordinate temporary and crisis housing for people affected by the fires and other members of the community facing housing stress.



In Western Australia we part-funded the Gidgegannup Men's Shed to build a permanent homebase, consisting of a purpose-built workshop and trailer garage. The facility is expected to assist up to 70 groups and many individuals who were impacted by fire in the area.



Our grant to the Kangaroo Island Future Leaders Program in South Australia is continuing to develop the next generation of community leaders. They're becoming equipped to guide the island on its ongoing bushfire recover and regeneration efforts, with a focus on long-term sustainability and community well-being.



We also administered a grant on behalf of Ross River Solar Farm to assist with wildlife rescue to help conservation in the North Queensland region.

## Case study: Responding to food insecurity & climate change

Farm My School is connecting school horticultural studies to modern day challenges faced in local communities. These include climate change, sustainability, food security, and youth engagement.

Farm My School is a new model of food education that transforms unused school land into regenerative market gardens that feed, educate and connect communities. In a partnership with Bellarine Secondary College, they are piloting a 1.5-acre farm on a disused school soccer pitch.

Community Bank Bellarine's Manager of Community Engagement, Chris Niven says the project's outcomes encompass most of their Community Impact Strategy pillars which support education, social inclusion, economic benefit, health and wellbeing and food security.

“

IT REALLY RESONATES WITH US. WE'VE SEEN FIRST-HAND THE PASSION, INNOVATION AND MASSIVE EFFORT TO MAKE IT HAPPEN

- Chirs Niven  
Manager Community Engagement,  
Community Bank Bellarine



Photo: (L to R) Co-Founders of Farm My School Ben Shaw and James McLennan

The farm is an outdoor classroom that offers a variety of learning opportunities including land care, growing and cooking food, healthy eating, volunteering, leadership and job skills, plus a farmer incubator program for school trainees. In its first year it engaged the community, introduced hands-on learning and cultivated a regenerative market garden.

While many schools have gardens and agricultural pursuits, their canteens and curriculums are disconnected to food education.

There is little emphasis on seasonality, regenerative practices or alignment to environmental and food security challenges.

CEO and Co-Founder James McLennan believes that schools provide a unique opportunity to address food insecurity and environmental degradation.

“ Imagine a school that can feed its community.

- James McLennan,  
CEO and Co-Founder, Farm My School

But school gardens, while often a favourite place for students, can be neglected during holidays, especially over the summer months.

The transformation of unused land to sustainable market gardens that feed, educate and connect communities, takes approximately two years and must be maintained by staff all year round.

Community Bank Bellarine's co-funding of the second and third years of the pilot, will allow the farm to continue working to financial sustainability. The funding will contribute to wages of staff while the soil becomes fertile, and income streams are developed.

Their support allows the pilot to hire a dedicated regenerative farmer, trial a veggie box program, develop subject curriculum, set up a community food hub and propagation nursery, improve school canteen meals, and provide workshops to families designed to increase fruit and vegetable consumption.

Over time, Farm My School plans to expand to other schools.

SCAN TO WATCH ABC GARDENING AUSTRALIA FARM MY SCHOOL EPISODE.





Photo: Recipients of scholarships from Community Bank Huon Valley

# Scholarships

Scholarships are a powerful tool for opening doors to education. For some students, the cost of study is a barrier that can be removed by a scholarship. They allow students to focus on learning, growing and contributing to their communities without the worry of their financial situation.

Over time, our scholarship fund has become one of the largest privately funded programs in the country. This achievement has only been possible due our Community Bank partnerships.

Community Banks like Huon Valley have increased their scholarship investments significantly over time. This year was their biggest year yet, awarding \$68,000 to 16 students in their area.

Regional and rural, Aboriginal and Torres Strait Islander, Agribusiness and Community Bank scholarships are available to help foster the future of our nation through enrolment at either TAFE or university. Every scholarship has played its part in shaping futures.

The scholarships offer more than financial aid. They send a message of self-worth and value. Since the program's beginning, many recipients have told us that the support has been a turning point, building confidence, inspiring ambition and unlocking potential. The effects are long lasting as students complete their studies and make meaningful contributions to their communities.



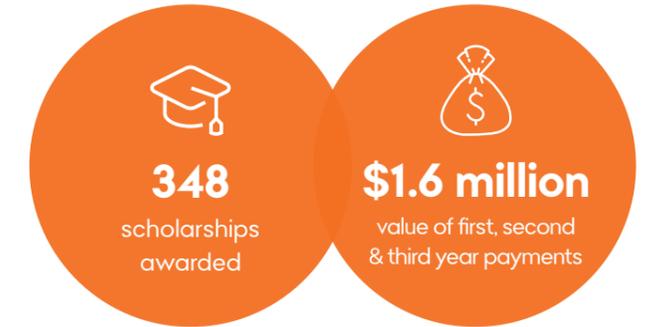
OUR CONTINUED COMMITMENT UNDERSCORES COMMUNITY BANK HUON VALLEY'S DEDICATION TO PROMOTING EDUCATIONAL OPPORTUNITIES AND EMPOWERING THE NEXT GENERATION OF LEADERS.\*

- David Brereton, Chair, Community Bank Huon Valley

## TOTAL SCHOLARSHIPS (SINCE 2007):



## 2025 SCHOLARSHIPS:



Lancelin local Elijah Anderson was the first recipient of the Gingin and Lancelin Scholarship Program in 2014. He has now returned to his childhood school, Gingin District High School as a secondary mathematics teacher and head of numeracy, after a scholarship from Community Bank Gingin and Lancelin helped him to study at university in Perth. For Elijah, the scholarship kick-started his career and provided a lifeline to living and studying in a city away from his home.

SCAN TO WATCH OUR VIDEO.



# Our scholarship impact

We've continued to evaluate our success in supporting students in rural and regional areas to commence further education. We're engaging past recipients and working with Australian Social Value Bank (ASVB) and Our Community to quantify the social value of our scholarships.

## Our participant survey responses have shown:

- 32% of scholars are from single income families
- 41% of scholars are the first in their family to commence higher education
- 15% reported they haven't been able to pay bills on time in the past month



Photo: These 2021 scholarship winners formed part of the cohort included in our survey.

65% of survey respondents are currently employed full time.

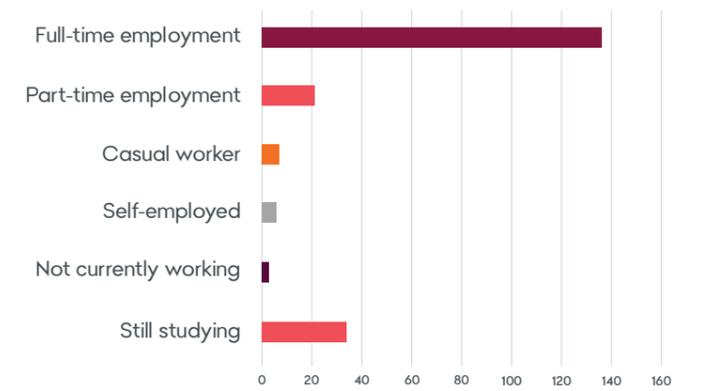


Figure 2: Employment type of Community Bank and Bendigo Bank scholarship survey respondents

“ THIS SCHOLARSHIP HELPED ALLOW ME TO ATTEND A UNIVERSITY, WHEN OTHERWISE IT WOULDN'T BE POSSIBLE. NEARING THE END OF MY STUDIES THIS YEAR AND ABOUT TO GRADUATE WITH A MEDICAL DEGREE, I OFTEN REFLECT THAT I WOULDN'T BE HERE IF IT WEREN'T FOR GENEROUS SCHOLARSHIPS LIKE THIS ONE. I AM IMMENSELY GRATEFUL. ”

- Bendigo Bank Scholarship Recipient

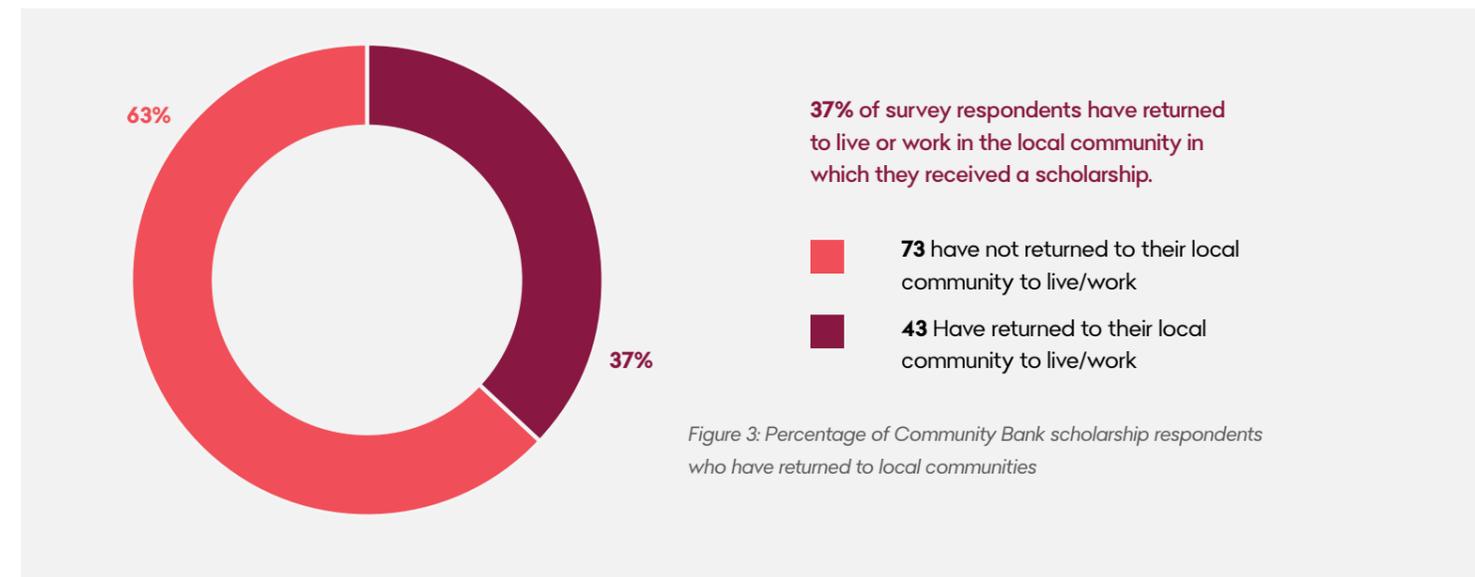
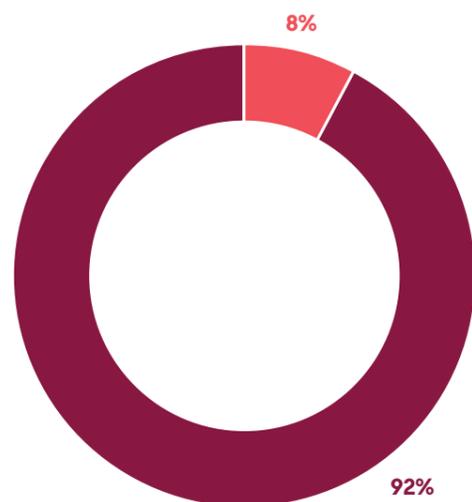


Figure 3: Percentage of Community Bank scholarship respondents who have returned to local communities



## Where are they now?

We surveyed 2016-21 Community Bank and Bendigo Bank scholarship recipients to determine the value of our support for their education.

Of the 116 respondents currently working, 92% indicated that their employment is related to their intended studies or a direct result of the studies.

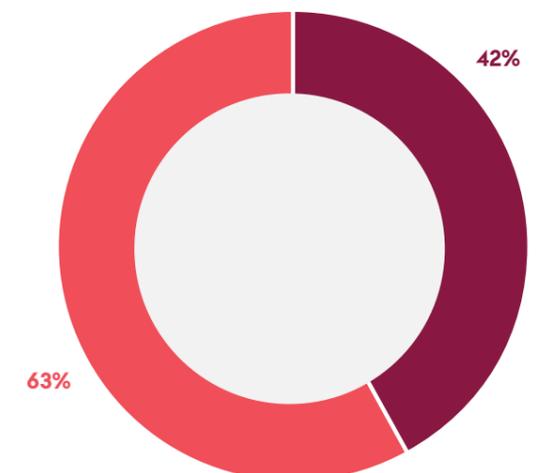
- 15 did not complete their studies
- 191 did complete their studies

Figure 1: Study completion of Community Bank scholarship programs

58% of survey respondents are now living in rural or regional Australia.

- 31 Now live in rural or regional Australia
- 22 Live in a capital city

Figure 4: Percentage of Bendigo Bank scholarship recipients who are living in rural or regional communities





### Case study:

## Growing up in regional Australia drives desire to become a country doctor

Lea Bursac has seen the gap in regional health care along with the benefits that dedicated health professionals can make. Her experience has driven her to commence studying rural medicine and when qualified, work in her community to make a difference.

Lea, a Bendigo local, received a Bendigo Bank University Scholarship for rural and regional students, to kickstart her studies.

“I am very interested in how medicine combines science, problem-solving and a human connection, and the big impact that can be made on people’s lives,” Lea said. The scholarship has already made a difference to her university experience by giving her more time to focus on her studies without needing to work to meet university costs.

This has also allowed her to continue volunteering in the Greater Bendigo Youth Council and maintaining hobbies in music and karate. The scholarship is helping Lea work towards her goal of becoming a regional doctor.

“After graduating, I aspire to become a regional doctor and contribute to closing the gap in access to quality care in communities where healthcare is often quite limited,” she said. “I am looking forward to being a part of improving accessibility to healthcare in regional areas and contributing to research advancements.”

“I believe it is very important for us to stay and support regional Australia and this scholarship aligns with my aspirations and financial needs,” she said.



“

MY ASPIRATION TO PURSUE A CAREER IN MEDICINE STEMS NOT ONLY FROM MY DEEP INTERESTS IN HUMAN HEALTH AND MEDICAL SCIENCES, BUT ALSO FROM PERSONAL EXPERIENCES, PARTICULARLY WITNESSING THE CHALLENGES OF ACCESSING QUALITY HEALTHCARE IN MY HOMETOWN.

- Lea Bursac, 2025 Bendigo Bank Scholarship recipient

Photo: Lea Bursac



# Together with our corporate partners

We work with corporate organisations that have a genuine interest in supporting their communities.

## Helping renewable energy partners create more social impact

Renewable energy corporates are our fastest growing sector. They have a wonderful opportunity to build strong, collaborative partnerships as they expand into new communities.

Through clear communication and proactive engagement with communities, we ensure their community investment processes help them build trust and foster a positive and welcoming public perception.

The Foundation with its expertise in administration of localised grants programs, strong governance and ESG reporting, can assist in addressing challenges and help companies to meet community expectations and values.

By working with us, we can help them contribute to outcomes like inclusive communities, health and wellbeing and resilience.

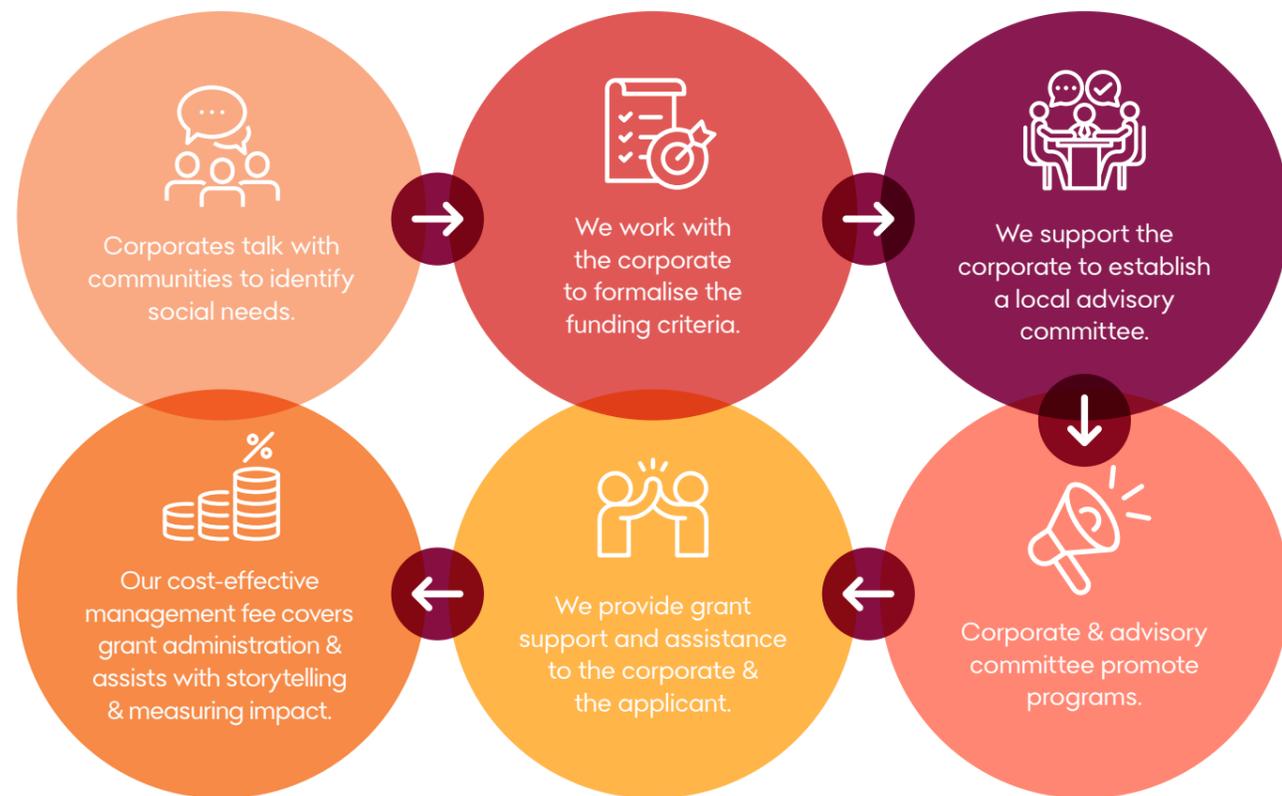
This year we've administered **16** grant activities for our renewable partners, putting more than **\$450,000** into communities.

Photos: Stockyard Hill Wind Farm, Victoria



# How our corporate partnerships work

As trusted partner, we help corporates to distribute funds into local communities. This helps drive change in communities, now and across the lifespan of the company's asset.



Our team engage with corporates and local people in a meaningful way ensuring that commitments align with organisational values, are achieved and create real change.

“ WITH A PORTFOLIO OF ASSETS ACROSS AUSTRALIA INCLUDING WIND AND SOLAR FARMS, THE BENDIGO BANK COMMUNITY FOUNDATION SUPPORTS US TO MANAGE SEVERAL COMMUNITY GRANTS PROGRAMS AND ENSURE THEY DELIVER MEANINGFUL BENEFITS TO OUR LOCAL COMMUNITIES.

We particularly appreciate the strong level of governance and reduction of administrative burden, ensuring programs are consistently delivered with integrity and to a very high standard. The partnership works extremely well, with the Foundation a valuable extension to our team.

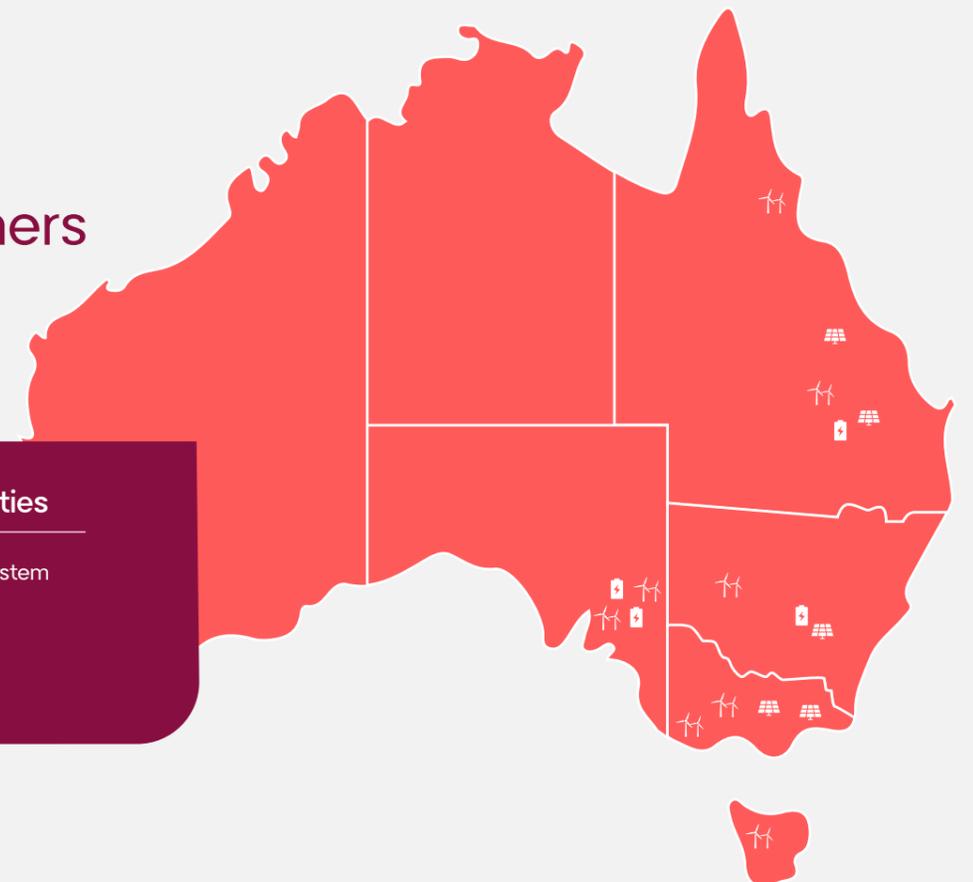
We look forward to continuing to work together as our clean energy portfolio grows.

- Antony Beard, General Manager Renewables, Palisade Integrated Management Services

## Renewable energy partners footprint

### Renewable energy facilities

- Battery energy storage system
- Wind farm
- Solar farm



# Our people

## The bank's foundation team



**David Impey**  
Chief Executive  
Officer



**Jim Cail**  
Senior Manager  
Engagement and  
Operations



**Tania Hansen**  
Foundation  
Manager



**Trish Madden**  
Foundation  
Manager



**Alison Fenton**  
Lead Engagement  
and Coordination



**Josh Pell**  
Foundation  
Manger



**Andre Clayton**  
Grants & Program  
Coordinator



**Claire Hanna**  
Program  
Officer



**Caity Hamilton**  
Foundation  
Officer



**Tim Meade**  
Product Owner  
and Insights Lead



**Katrina Knight**  
Foundation  
Officer



**Jennae Parker**  
Foundation  
Officer



**Carmen Tong**  
Foundation  
Officer



**Abby Anderton**  
Foundation  
Officer



**Ramandeep Kaur**  
Reporting and  
Business Analyst



## Vale Fiona Beckwith-Elmi

It is with great sadness that we reflect on the passing of much-loved member of the Bendigo Bank Community Foundation team, Fiona Beckwith-Elmi on 24 July, 2025.

Fiona was a talented, intelligent, creative and generous person, who will be greatly missed.

For the many Community Bank Directors and Bendigo Bank staff who knew her, Fiona's dedication to the Foundation was evident from the very beginning of her journey in 2005 when she took on the role of Grants Manager.

Fiona's commitment to the Community Bank model was also evident when she moved to roles in BEN's Marketing and Social Media teams, continuing to champion the impact of the Community Bank network to an even wider audience, responsible for developing storytelling on all digital channels, marketing plans, campaigns and activations.

On her return to the Foundation, Fiona oversaw the fundraising for the 2019/20 Summer Bushfire Appeal raising \$46 million. She was also responsible for donor and communications strategies in the Foundation.

Fiona was renowned for her humour and quick wit at conferences and was viewed as a friend to many.

On behalf of the Foundation team, we feel privileged and proud to have worked alongside Fiona and to see the outstanding outcomes she helped enable for communities across Australia, which is a fitting legacy for the passion and leadership she contributed.

# Bendigo Bank Community Foundation

1300 304 541

[bendigobank.com.au/foundation](http://bendigobank.com.au/foundation)

Grants and appeals outlined in this document are administered by the Foundation and allocated from the following trusts:

Community Enterprise Foundation (DGR) ABN 69 694 230 518

Community Enterprise Charitable Fund (TCC) ABN 12 102 649 968

Community Enterprise Foundation Disaster Relief Fund ABN 71 589 381 152

