

Community Bank
Toora & Foster



Community Bank grants applicant guidelines

For community grant applicants

Version 3.0

Prepared 6 October 2025

This guideline has been prepared to help you apply for our community grants.



Introduction

This community grants program is administered by Community Enterprise Foundation alongside Community Bank Toora & Foster.

Your community and not-for-profit organisation can apply for funding to support projects that offer clear community benefit, contributing to social outcomes, community welfare, environmental, health, education, or cultural areas.

You should **read these guidelines before beginning your application.**

Social purpose focus areas

Bendigo Bank's social purpose focus set its agenda for 'feeding into prosperity', from its products and services through to its commitment to creating positive social change.

Projects may demonstrate outcomes in:

- Animal welfare
- Choice and empowerment
- Community resilience
- Digital
- Disaster recovery
- Environmental
- Financial
- Health
- Housing
- Learning, skills and development
- Safety
- Social cohesion

Eligibility

You must:

- be an incorporated community or not-for-profit organisation
- have a project partner if you are not an incorporated organisation. A project partner is an incorporated community or not-for profit organisation that is willing to enter into the funding agreement on your behalf and help you to deliver the project
- have a valid Australian bank account, with preference given to Toora & Foster Community Bank account holders.

Who is ineligible?

- individuals or unincorporated organisations without an eligible project partner
- for-profit organisations
- applicant organisations (or partner organisations) with an unsatisfactory result to the Anti Money Laundering / Know Your Customer search.

Use of grant funds

Grant funds can be used for projects which align with the program outcomes.

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

We will also not fund projects which:

- does not benefit the Promontory District and/or its residents
- break or attempt to change the law, or direct political donations
- claim retrospective funding – paying for costs already incurred

- involve gambling
- exclude or offend any part of the community
- encourage violence or involve the use of weapons
- mistreat, exploit, or harm animals
- create environmental hazards
- present a danger to public health or safety
- contribute to modern slavery
- take place solely outside of Australia
- we will not fund wages or standard ongoing overhead costs eg utility invoices

Criteria for Consideration

- How well aligned is your proposed project to the specific program and social purpose outcomes?
- Problem definition and demonstrated benefits for your organisation and the community.
- Need for funding (will your project proceed without our funding).
- The extent to which you demonstrate clear and realistic project goals and objectives.
- Evidence of support from the broader community showing how your project will benefit local people or the local community.
- Evidence of support from other stakeholders who are critical to your project delivery.
- Track record delivering similar projects.
- Financial viability (if applicable).
- Proposed project is realistic and achievable.
- Other funding or in-kind support.
- Budget is reasonable and reflects good value.
- Proposed outcomes are proportionate to proposed investment.

How to apply

You can submit multiple applications for funding for the same grants program, but each project requires its own application unless they are directly related.

We will only accept one application per project.

Use our application hub to complete and submit your online application:

[Home Page - Community Bank Toora & Foster \(smartygrants.com.au\)](https://smartygrants.com.au)

We will send you a confirmation email to your registered email address once your application has been submitted.

To ensure a fair process, we will not accept late applications or provide extensions.

We may contact you during the assessment process to request more information, evidence or to clarify information provided in your grant application.

If we refer this application to the Community Enterprise Foundation to assess and administer, you will be notified and provided with relevant information.

Supporting documentation

You must provide the following supporting documentation for a small grant (less than \$5000):

- Current bank statement for your organisation.
- Project budget which clearly shows how you will spend the funds, and quotes for all budget items.
- Letters of support to demonstrate community need and benefit.
- Applications involving a project partner must include a letter of their support and a copy of their financials. Email the Foundation team for a copy of the template at foundation.mailbox@bendigoadelaide.com.au
- Proof of other approved funding or your own funds to put towards the project. (including in-kind support).

- Evidence of all necessary licences, permits and insurances which will enable you to run your project (e.g. public liability insurance, local council permits).
- For projects involving children, evidence that relevant personnel have Working With Children Checks.

You must provide additional supporting documentation for large grants (greater than \$5000):

- Current signed audited financial statements for the applicant organisation or project partner (where applicable).
- Organisations not required to audit financials must provide a profit and loss statement as a minimum, and a balance sheet if available.
- Quotes for all budget items (at least two local itemised quotes where possible)
- If you have conducted this project/program before (e.g. annual events), copies of receipts/invoices that substantiate this request from previous expenditure plus a detailed budget.
- Letters of support to demonstrate community need and benefit, particularly for large projects or initiatives that have a sporting or recreational element and need to show wide community benefit.

Decisions on applications

Timing of notifications will vary, however applicants are usually notified by email within 4 – 8 weeks of the program closing date.

Managing your grant

Keeping us informed

You must notify us about anything which is likely to impact your organisation and its ability to deliver your project. This may include, but is not limited to, changes to your organisation's name, address, financial situation, senior staffing arrangements, or significant changes to the project budget.

Grant agreement variations

We understand that circumstances change and things don't always go to according to plan. If there has been a change that will impact your project, you can request a variation to your grant agreement by contacting us.

We will consider your request, and if we decide to accept your proposed changes, we will issue a deed of variation.

Reporting requirements

You will be required to complete a Project Completion Report within 60 days of your nominated project end date. The Project Completion Report will be submitted electronically through the application portal. The report includes information about how the grant was spent, the outcomes, achievements of the project, and any lessons learned.

Privacy information

[View our privacy policy.](#)

Enquiries

Application queries

Community Bank Toora & Foster

Email: admin@pdfg.org.au

For technical support with application hub

SmartyGrants–Our Community

Phone: 03 9320 6888

Email: service@smartygrants.com.au