

# Community Impact Grant

## Applicant guidelines

For eligible organisations in our community

Updated April 2025

### Introduction

Creswick & District Financial Services Ltd (CDFFS) was established to deliver banking services through the operation of a franchise agreement with Bendigo Bank.

Being part of Bendigo Bank is about being part of something bigger. While we provide excellent banking and financial services, we aim to give back to our community. With thanks to our banking customers, we are to offer financial support to our community through our Community Impact Grant program.

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

### Community Impact Grants

CDFS is a social enterprise, and a community base company run “by the community, for the community”. We have an emphasis on providing funding for community building initiatives that have generational benefit or assist in providing general community advancement.

### CDFS Community Investment Strategy

It is the board's decision how funds are allocated to the community; however, our community investment strategy is to:

- add value to the community,
- have a tangible positive benefit,
- protect the integrity of the Community Bank and Bendigo Bank brands,
- be relevant to the wider community,
- be non-politically motivated,
- be consistent with statements made to the community when promoting the Community Bank concept,
- enhance business development opportunities,
- support legal activities that are considered acceptable by normal community standards,
- align with our image and identity as a community-based organisation.

### Community Impact Grant program objectives

The objectives of our Community Impact Grant program are to:

- Support projects that offer clear community benefit, contributing to social outcomes, community welfare, environmental, health, education or cultural areas.
- Enhance our message that CDFS is a good corporate citizen and is supporting local initiatives, events and organisations.

## General Rules

Before you attempt to apply for funding it will be useful for you to understand the following general rules that apply to any application. Generally, CDFS is unlikely to approve funding if:

1. You have received funding from CDFS in the last 12 months.
2. You apply for funding as, or on behalf of, an individual person.
3. You do not already have a banking account or list your intention to open a banking account with the Community Bank Creswick & District.
4. You have failed to supply acquittal details or comply with funding conditions for any previous grant or sponsorship funding.
5. You are applying on behalf of a commercial enterprise.
6. Your application seeks 100 percent funding from CDFS. (It is expected that community organisations will detail what funding or in-kind effort they will supply towards the initiative/project which outlined in the application).

## Key dates

Community Impact Grant rounds for are available throughout the year. We have 4 separate funding rounds and key dates can be found on our website.

You must submit your grant applications at least **eight weeks** before the project, event or initiative is scheduled to begin.

## Eligibility

You must meet the eligibility criteria for our grant program:

- Be a current Community Bank Creswick & District customer, or willing to become a Community Bank Creswick & District customer.
- Be an established community group, an incorporated community or not-for-profit organisation, or have a project partner who is.
- Your organisation/community group must be located in Creswick & District.
- Your project, event or initiative must benefit the Creswick & District community.

## Who is ineligible?

- Individuals & for profit/commercial organisations.
- Applicants who have failed to adequately acquit previous CDFS grants/sponsorships or comply with previous funding conditions.
- 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:

- take place outside of Creswick or the surrounding District serviced by our community bank
- 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.

## Assessment criteria

Your application will be competitively assessed against the following merit criteria:

Criterion 1: Alignment with Community Impact Grant program objectives (40%)

- How well aligned is the application with CDFS vision, goals and objectives.
- Does the project have demonstrated benefits for our community and/or the applicant organisation.
- Will the project proceed without our funding.
- The extent to which you demonstrate clear and realistic project goals and objectives.

Criterion 2: Value for money (25%)

- Is the supplied budget reasonable and does it reflect good value for money.
- Are the project outcomes proportionate to the funding amount requested.
- Is the applicant contributing their own financial or in-kind support to the project.

Criterion 3: Project activation potential (15%)

- Are there opportunities for CDFS to be involved with the project.
- Does the project assist CDFS to demonstrate our commitment to community impact
- Are the timeframes realistic and achievable.

Criterion 4: Capacity to deliver (15%)

- Does the applicant have a demonstrated ability to deliver the project and adhere to CDFS guidelines.
- Is the proposed project realistic and achievable

Criterion 5: Community Support (5%)

- Does the project have support from the broader community.

## How to apply

You should read and understand these guidelines before beginning your application.

Use our application hub to complete and submit your online application: [www.grants.cdfsl.com.au](http://www.grants.cdfsl.com.au)

You will receive a confirmation email from Smarty Grants 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 should provide the following supporting documentation:

- Current financial statements for the applicant organisation or project partner (where applicable) to demonstrate that you have the funding to undertake your project.
- A project budget which clearly shows how you will spend the funds, and quotes for all budget items greater than \$1,000.

- The project budget should include a breakdown of what your organisation and, if applicable, other funding bodies are contributing to the project. Please detail whether the contribution is monetary, supply of a service or an in-kind contribution.
- Proof of other approved funding for the project
- Applications involving a project partner must include a letter of their support and a copy of their financials.
- Evidence of necessary licences, permits, and insurances relevant to your project (e.g. public liability insurance, local council permits).
- If you are applying for funding for wages or management costs, please supply a detailed breakdown of these costs.
- Plans/designs for projects that involve building or refurbishment. Please include proof that the building's owner or relevant government body has supplied permission for this project.

## Decisions on applications

Timing of notifications will vary, however applicants are usually notified by email within 5 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.

Grant agreement variations

We understand that circumstances change and things don't always go 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 Acquittal form and provide items such as photos or receipts that demonstrate that you have adhered to conditions.

## Privacy information

[View our privacy policy.](#)

## Enquiries

### Application queries

Community Bank Creswick & District

Phone: 03 5345 1233

Email: [admin@cdfsfl.com.au](mailto:admin@cdfsfl.com.au)

### For technical support with application hub

SmartyGrants—Our Community

Phone: 03 9320 6888

Email: [service@smartygrants.com.au](mailto:service@smartygrants.com.au)