GRANT GUIDELINES

2026

AVOCA DISTRICT CO-OPERATIVE LIMITED

Community Bank
Avoca, Maryborough and St Arnaud

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COMMUNITY BANK MODEL

The community bank model is our point of difference from other banks.

We are unique in that the profits generated by our customers are reinvested into the community.

The model is very simple – the more people we have banking with us, the more profits we can put back into the Avoca, Maryborough and St Arnaud region.





The Avoca District Co-operative Ltd (ADCL), who holds the Bendigo Bank franchise, is managed by a board of volunteer Directors.

They govern the branch on behalf of our members and work with community groups to distribute the banking profits through our community investment.

PROGRAM DETAILS

Funds Available

Our grant program is unique in that it does not impose a dollar limit on applications. Whether your initiative requires a substantial investment or just a modest amount, we welcome you to apply. This flexibility allows us to support a wide range of projects, ensuring that impactful ideas receive the necessary funding to thrive.

If you are concerned that not all aspects of your project will be funded, please itemise the budget into stages and specify which components are most urgent. While larger programs are less likely to be funded, we will consider substantial legacy projects if they demonstrate exceptional quality and potential impact.

Timelines

Investment Round	Applications Accepted	Results Announced	Funds made available
Autumn	March	May	June
Spring	September	November	December

PROGRAM ELIGIBILITY

Who is eligible to apply for a Grant?

To be eligible for a Grant, applicants must meet the following criteria:

- Must be a Not for profit, non-government organisation with a valid ABN or be a group that is partnered* by such an organisation.
- Must be a current Bendigo Bank customer, domiciled to Avoca, Maryborough or St Arnaud. Special circumstances *may* be considered, such as organisations that are required by the government to bank with other financial institutions.
- Must be based in or servicing the Avoca, Maryborough and St Arnaud region.
- Must have made contact with the Executive Officer prior to submitting an application via secretary@avocacoop.com.au or 0411 234 800.

Who is not eligible to apply for a Grant?

- Individuals or unincorporated organisations without an eligible project partner*
- For-profit organisations.
- Previously funded groups who have not successfully acquitted their project.
- Funding to repay costs already incurred.
- Funds are not intended to support 'business' costs, such as staff salaries (personnel costs) and general operating costs. Nor will they be offered if the entity is totally dependent on our support to ensure its continuity.
- Activities that are sporting, social or recreational. (These activities **may** instead be funded via our sponsorship program) Some exceptions may apply, for example:
  - Advancement of education – in connection with programs run at schools or universities.
  - Infrastructure projects such as club rooms/pavilions/ovals which are also used by non-sporting groups (letters of support will be required).
  - Sporting programs or equipment for disabled or disadvantaged groups
  - Free community events with a broad community benefit.

*PROJECT PARTNERS

If your organisation wishes to apply for a grant but is deemed ineligible, it needs to establish a relationship with an eligible organisation (project partner) and work with them to deliver the project.

The project partner must provide a letter of support that confirms their support for the project, their receipt of the funds on behalf of the applicant, their application of the funds to the project, and how they will add value to the project.

Notable groups that need project partner support from their State governing body include Scouts and emergency services organisations (fire brigades). This is generally simple for the local group to arrange, but please allow several weeks for the process. The Foundation can assist if needed.

Finally, government entities can't always be funded directly and generally need a project partner. Please contact the Foundation on 1300 304 541 to discuss before submitting an application.

COMMUNITY IMPACT

Applications should align to one of the 5 key pillars:

1



LEADERSHIP
Investing in people, leadership and resilience

2



OPPORTUNITY & INNOVATION
Encouraging innovation and creation

3



WELLBEING
Nurturing our community's wellbeing and resilience

4



COLLABORATE & CONNECT
Working to establish, maintain and support partnerships and collaboration, for collective benefit and to build our community capacity.

5



LIVEABILITY
Improving and sustaining our region

ASSESSMENT CRITERIA

Applications will be competitively assessed against the following merit criteria:

Criterion 1: Community Impact (60%)

- The extent to which the proposed project supports the Community Impact Strategy and aligns with one or more of the 5 Key Pillars (projects only need to meet one pillar to be eligible)
- Community impact and/or, longevity.
- Target markets and audience reach – who and how many people will the proposed initiative reach?
- The extent to which the applicant has provided evidence of support from the broader community showing how the project will benefit local people / local community (e.g., letter)
- Evidence of Letters of support from other stakeholders who are critical to the project delivery.
- Applications will also be highly regarded if they demonstrate the following:
- Encourage collaboration amongst and across different community groups.
- Strengthen links across and connect different communities/areas in our region.

Criterion 2: Grant Acknowledgement (20%)

- Potential for the project to deliver increased brand awareness/recognition.
- Proposed opportunities to help share the Community Bank message: “Your banking can make a real difference. Community banking is based on a ‘profit-with-purpose’ model, which means profits are reinvested back into the community that has generated them.”

ASSESSMENT CRITERIA

Criterion 3: Feasibility (20%)

- The extent to which the applicant has demonstrated clear and realistic project goals and objectives.
- The proposed project is realistic and achievable.
- The budget is reasonable and reflects good value.
- Include evidence that other funding opportunities have been investigated and exhausted.
- Demonstrate other funding streams/in-kind support.
- If the full budget of the project cannot be funded, have you provided budgeted stages of the project that could be considered?
- Need for funding (Would the project proceed without the funding?)
- Project sustainability – the degree to which the initiative is likely to rely solely on recurrent/ongoing funding to continue.

HOW TO APPLY FOR A GRANT

Before applying, you must read and understand these guidelines.

You can submit multiple applications for funding in the same grant program.

However, you cannot apply for multiple projects in the same application form unless they are directly related. Each separate project requires its own application. We will only accept one application per project.

If you are worried that not all aspects of your project will be funded, please ensure you **itemise the budget** into stages and describe which components are most urgent to your organisation..

To apply, an applicant must complete and submit an online application using our application portal by the due date.

The portal can be accessed at the following link:
https://communitybankavocamaryborough.smartygrants.com.au

A confirmation email will be sent to the registered email address once an application has been submitted.

Please note: To ensure a fair process, late applications **will not** be accepted, and extensions cannot be provided.

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

The Community Grant Program is administered by the Community Bank Avoca, Maryborough and St Arnaud through the support of the Community Enterprise Foundation™, and made possible by the people who bank with Bendigo Bank's Community Bank Avoca, Maryborough and St Arnaud.

SUPPORTING DOCUMENTS

SMALL GRANTS

Each application for a small grant (less than $5,000), must provide the following supporting documentation.

- A current bank statement for your organisation
- A project budget that clearly shows how the funds will be spent, and quotes for all budget items greater than $1,000
- Letters of support to demonstrate community need and benefit (optional but **highly** recommended)
- Applications involving a project partner must include a letter of support from this organisation and a copy of their financials.
- Proof of other approved funding or 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)

SUPPORTING DOCUMENTS

LARGE GRANTS

In addition to the items required for small grants, each application for a large grant (greater than $5,000) must provide the following supporting documentation:

- Profit and loss statement as a minimum and a balance sheet if available.
- Quotes are required for all budget items greater than $1,000. We require 2 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 may be acceptable, together with a detailed budget.
- Please ensure that your budget and/or supporting documentation clearly show how the funds requested will be spent.
- Please list the details of any other financial support you are seeking or have already confirmed for your project. If you have obtained other funding, please provide evidence of this.
- Plans/designs for projects that involve building or refurbishment.
- 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.
- Current signed Financial Statements for the applicant organisation or project partner (applicable **only** for larger organisations with revenue over $500,000).
- State Government Entities are encouraged to call the Foundation before applying. There are some requirements that will apply.

MANAGING YOUR GRANT

Keeping us informed

You must notify us about anything which is likely to impact your organisation and/or 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.

When submitting your application, you must advise us if you have applied for any other funding or grants. Please also advise us of the outcomes of your other applications as soon as possible.

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 for your signature.

Reporting requirements

You will be required to complete a Project Acquittal Report within 60 days of your nominated project end date. The Project Acquittal Report will be submitted electronically through the application portal. The report includes information about the community benefits and a testimonial and 3 – 4 high resolution images of the project.

CRITERIA SELECTION

SUBJECT CLASSIFICATION*

You will be required to select a "Primary Area of Focus'. Some of the more common areas include:

AREA OF FOCUS	DESCRIPTION
Agriculture, fisheries and forestry	Farming, fishing, and forestry activities.
Animal welfare	Care and protection of animals.
Arts and culture	Creative and cultural activities.
Community development	Projects that strengthen communities.
Economic development	Services and activities intended to stimulate the economy.
Education	Learning and training programs for all ages.
Environment	Protecting and restoring the natural environment.
Health	Programs to improve health and wellbeing.
Human rights	Promoting and protecting human rights.
Public safety	Law enforcement and safety programs.
Sport and recreation	Sport, fitness, and recreational activities - refer to Page 3 for sport restrictions

*Further detailed classications are available at SmartyGrants

MARKETING AND PROMOTION

Promoting the partnership

When your project happens, it's a great chance to thank the people who made it possible. Promoting Community Bank Avoca, Maryborough and St Arnaud shows others that local banking gives back. You can add our logo to posters, flyers, shirts or signs, mention us in speeches or media stories, share photos or posts on social media, and invite us to your events. Every time you acknowledge our support, you help more people see that banking locally means more funds for local projects.









AVOCA DISTRICT CO-OPERATIVE LTD

CONTACTS

To discuss your project please contact the Community Bank Avoca, Maryborough and St Arnaud Executive Officer:

Julie Driscoll

secretary@avocacoop.com.au

0411 234 800

https://communitybankavocamaryborough.smartygrants.com.au

For assistance with the lodgement of your application please contact Community Impact Hub:

communityimpactplatform@bendigoadelaide.com.au

1300 304 541