

Community Investment Applicant Guidelines

Version 4.1
Prepared 23 March 2026

For funding applications to Cool Country Community Enterprises
Limited

(Community Bank Trentham & Districts)

Introduction & Funding Aims

This Community Investment Program is administered by Cool Country Community Enterprises Limited.

One of the main aims of Cool Country Community Enterprises Limited through its Community Bank Trentham & Districts (Bendigo Bank) franchise, is the return of profits to the local community through providing funding that enhances the prosperity and wellbeing of the local community and its members.

This is accomplished through our Community Investment Program providing funding support to community events, activities or projects that offer clear community benefit in the areas of Arts, Culture & Heritage; Education & Research; Environment & Animal Welfare; Sports & Recreation; Community Facilities & Infrastructure; Emergency Services & Support; and Health & Wellbeing.

You can make an application for a single project or multi-year funding or multiple projects under the same organisation which will be assessed individually.

Applications may be allocated to our Community Enterprise Foundation funding stream if deemed appropriate by Cool Country Community Enterprises Limited (see below for more information).

Please read these guidelines fully before beginning your application.

Eligibility

- The organisation must be an incorporated body, with either a DGR or Not for Profit status – or have a Project Partner willing to back the project who meets this criteria
- have a valid Australian bank account
- have a clear Anti Money Laundering/Know your customer search conducted by us
- If funding is requested for a group previously funded, your acquittal must have been assessed as satisfactory
- Continuation of multi-year funding is dependent on annual satisfactory acquittal

It is expected that the organisation, project or activity:

- provides an opportunity to make a difference to the community
- takes place in Trentham or surrounding communities
- provides business development opportunities for the Trentham branch
- offers value for money
- aligns with our image and identity as a community-based organisation
- protects the integrity of the Community Bank and Bendigo Bank brands
- has non-politically motivated objectives
- promotes legal activities that are considered acceptable by normal community standards
- has a clear project plan to achieve its aims
- has realistic timeframes
- has other financial backing
- has financial viability
- provides adequate lead time for branch promotion activities to be leveraged

- has support from other stakeholders
- does not have a sponsor such as other bank, broker, insurance provider which is a competitor of Bendigo Bank and whose presence would impact our branch's ability to be promoted
- offers a track record in carrying out similar projects.

Who is ineligible?

Organisations, projects or activities that:

- take place outside of Trentham and surrounding areas
- are political in nature
- denigrate, exclude or offend minority groups
- are associated with gambling
- create environmental hazards
- may present a hazard to the community
- do not reflect community standards
- promote or require the use of weapons
- are applying to pay for wages or operational activities
- break or attempt to change the law
- contribute to modern slavery
- claim retrospective funding
- mistreat, harm or exploit animals
- organisations that have failed a Know your customer search conducted by us

Special Funding Conditions

Multi-year funding is conditional on successful annual acquittal including satisfactory fulfilment of agreed branch promotion activities.

We offer a choice of standard branch promotion activities to help support our Trentham branch. The agreed activities will form part of the funding agreement and acquittal.

BRANCH PROMOTION ACTIVITIES
Banking: be an active customer of our branch, operating a main trading account for banking needs
Logo: use of Trentham branch logos (provided by us) for social posts, project flyers, temporary event signage, website sponsor listing
Social media: follow our page, tag us in your posts, mention us as sponsors/supporters, post our provided supporter social tile(s)
Poster display: display provided posters/flyers regarding community banking/our partnership with you/the project
Provide photo opportunity: provide event or project photos for branch advertising, or photo opportunity e.g. project launch, presenting your rep with the "big cheque" or certificate

Event presence: utilise branch marquee at event with tailored activities and branch promotions/giveaways, signage, pictures to be taken by & used for advertising content
Committee meeting attendance: branch representative to attend a meeting raising awareness of community banking at our branch
Signage: permanent branch signage on location
Naming rights: of relevant event, project or e.g. sports gear with Trentham branch logo
Other: ideas on how your group could help promote the branch

Supporting documentation

You must provide the following supporting documentation for a small grant (less than \$10,000):

- Current bank statement for your organisation.
- Project budget which clearly shows how you will spend the funds, and quotes for all budget items greater than \$5,000.
- Applications involving a project partner must include a letter of their support and a copy of their financials. [Click here](#) to download a template letter of support.
- 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.
- Letters of support to demonstrate community need and benefit (optional).

You must provide additional supporting documentation for large grants (greater than \$10,000):

- Current signed audited financial statements for the applicant organisation or project partner (for audited organisations).
- 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 greater than \$5,000 (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.
- 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.

Decisions on applications

After receipt of the completed application with all supporting documents, applications are assessed and presented at the next available bi-monthly board meeting (see 'How to apply' for dates). The board may - make a final decision, request a meeting with you or request further information. The applicant will be advised the outcome by email within the week following the board meeting. Fulfilment of multi-year funding is dependent on satisfactory acquittal as assessed by the board including documented evidence that the funds were spent in accordance with the approved application and fulfilment of agreed branch promotion activities (see below Reporting requirements). Application acceptance is also dependant on budget availability.

If funding is being provided by Community Enterprise Foundation

Community Investment funds are also available through the Community Enterprise Foundation. This is a trust set up to manage funding on our behalf as well as on behalf of several other donors. The trust will consider our recommendations but ultimately all funding decisions are at the discretion of the trust.

For administrative purposes, Cool Country Enterprises Limited may direct your application to the Community Enterprise Foundation (via your initial application) who will advise you on any additional requirements.

All grants and scholarships are made from the relevant trust administered by CEF on behalf of Sandhurst Trustees Limited, as trustee. Sandhurst Trustees Limited ABN 16 004 030 737 a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

Grants and appeals outlined are administered by CEF 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

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 an Acquittal Report within 60 days of your nominated project end date, or annually if requesting multi-year funding. The Acquittal Report will be submitted electronically through the application portal. The report includes information about how the grant was spent including documentary evidence, the outcomes, achievements of the project, any lessons learned and the fulfilment of agreed Branch Promotion Activities.

How to apply

Multiple funding applications within the same financial year are permitted and will be considered on an individual basis.

It is advisable to apply for funding at least 4 months prior to the activity or project to allow for processing time, and to allow branch promotion opportunities to be activated.

Our 2026 application dates:

Submission deadline - 6th March

Submission deadline - 4th September

Decision - 26th March

Decision - 1st October

Submission deadline - 1st May

Submission deadline - 6th November

Decision - 28th May

Decision - 26th November

Submission deadline - 3rd July

Decision - 30th July

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

Please apply here:

<https://communitybanktrentthamanddistricts.smartygrants.com.au/>

Privacy information

[View our privacy policy](#)

Enquiries

Application queries

Anjee Anderson
Cool Country Community Enterprises Limited
(Community Bank Trentham & Districts)
Phone: 0409 570 330
Email: aanderson@tccce.com.au

For technical support

SmartyGrants
Phone: 03 9320 6888
Email: service@smartygrants.com.au