

Community Bank
Maldon & District

 Bendigo Bank

 Bendigo Bank

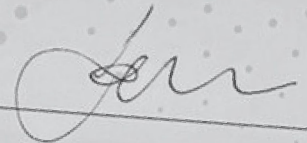
31/01/25

Pay ORVOKKI BRITTON

The sum of TWO-THOUSAND DOLLARS

\$ 2000 . 00

From
Community Bank · Maldon & District



2026

Your education.
Our Community Bank Scholarships.

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Acknowledgement of Country

Maldon & District Financial Services Ltd acknowledge the traditional owners of this land, the Dja Dja Wurrung people, and we pay our respect to the elders past, present and emerging.

The Dja Dja Wurrung people have been custodians of this land for many centuries and have performed age old ceremonies of celebration, ritual and renewal. We acknowledge their living culture and their unique role in the life of this region. We express our gratitude that we share this land together, our sorrow for some of the cost of that sharing, and our hope and belief that we can move to a place of equity, justice and partnership together.



Your Community Bank. Where **your** community profits.

Community banking is based on a '**profit-with-purpose**' model, which means our profits are returned directly to the community that has generated them.

Our banking model has community at its heart. Since your Community Bank Maldon and District opened more than 25 years ago in 1999, almost \$4 million has been invested back into your community. Our supporters (our customers) have funded more than 200 community groups through our Community Partnership Program and 27 students through our Scholarship Program.

Something we can all feel proud of.

Our Scholarship Program

The Community Bank Maldon & District Scholarship Program aims to assist academically motivated high school, trainee-apprentice, TAFE and tertiary students from our district who are experiencing challenging circumstances.

Community Bank Maldon & District (CBMD) is pleased to be offering scholarships in 2026 worth up to \$2,000 each. The purpose of each scholarship is to foster opportunities for students in the Maldon, Newstead, Harcourt, Dunolly and Mount Alexander districts for new or ongoing studies in 2026.

Scholarships are awarded to cover costs associated with education, such as course fees, rent, purchasing computers, books, equipment and/or expenses that may need to be met to enable you to undertake your course/training.



"Coming from a small town, it's a big transition to move to the city and start uni - there are so many unknowns. Having some financial support has made a big difference to me and my family, we're really grateful."

- Orvokki Britton, 2025

2025 Scholarship Recipients

Your eligibility criteria

To qualify for the scholarship, applicants must meet the following requirements:

1. Personal details

- Be aged 15 or above as at 31st January 2026. Students under the age of 18 years will require parental /guardian consent to accept this scholarship
- Be an Australian citizen, permanent resident or hold a permanent humanitarian visa
- Be able to demonstrate the challenging circumstances (financial and/or social) hindering your ability to undertake further study
- Be able to provide details of a referee (name, phone, email) who we can contact to vouch for your character, academic ability, or professional contributions. This person could be a teacher or a person in the community who knows you, but cannot be a relative

2. Location

The CBMD Scholarship Program is open to people who live in the communities or attended a secondary school in the catchment area served by Community Bank Maldon & District (and our branches in Dunolly and Maldon).

It includes the following towns and surrounding areas: Maldon, Newstead, Dunolly, Baringhup, Walmer, Nuggetty, Strangways, Sandon, Welshmans Reef, Muckleford, Elphinstone, Castlemaine, Harcourt, Eddington, Campbells Creek, Taradale, Bealiba, Guildford, Moliagul, Tarnagulla, Chewton, Lockwood South, Laanecoorie and the Mount Alexander Shire.

Students from these areas, but who live away from home during the academic year to be closer to their education institution (such as in student accommodation) are welcome to apply.

3. Study Goals

- Demonstrated dedication to education or training through academic performance, community involvement, or personal achievements
- Be enrolled or planning to enrol in Year 10, 11, or 12, or pursuing a traineeship, apprenticeship, or further education at an accredited and registered provider and meeting the study load requirements (see page 7)

Your educational criteria

High School Studies (Secondary School)

- You will be in Year 10, 11 or 12 in 2026
- You attend an Australian public school

Undergraduate Bachelor's Degree Level

- You will be undertaking an undergraduate bachelor's degree/ diploma course in 2026
- You have been offered a full-time place to study on campus for a bachelor's degree/ diploma in an approved Australian course at an Australian university, TAFE Institute or College Campus (proof of acceptance can be provided once offer is made)
- You will maintain a full-time study load for the year

TAFE (in courses other than undergraduate bachelor's degree)

- You have been offered a place to commence study in 2026 at an approved Australian TAFE institute campus in an approved Australian course*
- You can be studying on campus and /or off campus (including online)
- You can be studying on a full-time or part-time basis
- You have left secondary school (having completed Year 10 as a minimum)

*Eligible courses include:

- Full-time or competency-based completion (Apprenticeships)
- Certificate I, II, III or IV, Diploma, Advanced Diploma or Associate Degree
- Course must be of at least 10 weeks duration for full-time study or the part time equivalent

*Courses ineligible for this scholarship include VETiS, Foundation level training and short courses.



Our application process

**21st
October
2025**

Applications
open online

Complete the scholarship application form available online at www.communitybankmaldon.smartygrants.com.au.

To support your application you can provide optional supporting documents by attaching them to your SmartyGrants application including:

- Referee letter(s) / details of leadership roles
- Images
- Other supporting documents as deemed necessary

If you require any assistance accessing SmartyGrants, or would like to discuss other ways to submit your application please contact the Community Partnership Lead on 0478 435 110 or at community@mdcb.com.au

**30th
November
2025, 11.59pm**

Applications
close

You can save your application and come back to it at anytime **before the due date**. Once submitted, you will receive email confirmation from SmartyGrants.

**December
2025**

Notice of
outcomes

All applicants will be advised in writing (email) of the outcome of their application. It is anticipated this will happen by mid-late December 2025. Some applications will be pre-approved on the condition of acceptance to a specific course.

**16th
January
2026**

Proof of
enrolment

If requested - proof of enrolment or a letter of acceptance from an education/training institution will need to be provided.

**January
2026**

Funding

Funds will be transferred to successful applicant's nominated Bendigo Bank account in late January.

Our selection criteria

Applicants will be assessed based on:

1. **Commitment:** Demonstrated passion and commitment to education, training, or career development
2. **Need:** Financial need or other barriers to accessing education or training
3. **Community Involvement:** Evidence of involvement in the community, school, or workplace
4. **References:** Positive endorsements from referees

A selection committee will carefully review all eligible applications against our criteria which includes consideration

of the applicant's demonstrated need, as well as our values of sustainability, integrity and connection. The scholarships will be awarded on the recommendation of the selection committee.

Incomplete applications cannot be assessed, and we will not consider applications submitted after the closing date.

If we require further information or clarification, we may contact you during this process. We may also ask you to undertake an informal interview to assist with our selection.



Your scholarship details

1. Scholarship Value and Use

- The scholarship amount will be up to \$2,000 per recipient. It will be paid as a Community Bank Maldon & District account. If you don't have an account with our Community Bank our branch staff can set one up for you to receive the scholarship funds
- Funds may be used for costs associated with your studies including:
 - Rent, travel or accommodation costs (within Australia)
 - Course costs and tutoring
 - Study-related material or equipment (textbooks, stationery etc.)
 - Computers, printers, laptops or other study-related IT equipment
 - Tools, safety equipment, and relevant resources required for your course
 - If successful, you will be expected to sign a funding agreement that outlines the conditions of funding.
 - Community Bank Maldon & District may engage scholarship recipients to profile our scholarship program via the use of their photos or comments in written formats, social media, interviews, etc to help grow awareness of our community banking model – the more people who bank with CBMD, the more community impact we can provide

If your preference is not to be involved in this kind of promotion, this will not impact your application assessment.

2. Number of Scholarships

The number of scholarships awarded will depend on the availability of funds and the quality of applications.

3. Duration

Scholarships will be awarded as a one-time payment. However, recipients may reapply in subsequent years if eligibility criteria are met.

4. Acquittal

We will need to hear back from you at the end of your studies in 2026. We have a simple acquittal form for you to complete to let us know how the funds helped your studies, what you used the money for and your future study and work plans. This form must be returned to the Community Partnership Lead by 1st December 2026. We will be in contact with you before then to remind you.

Our terms and conditions

- Recipients must use the scholarship funds exclusively for approved educational or training purposes
- Recipients agree to provide an acquittal report by 1st December 2026 outlining how the scholarship has supported their education or training
- The selection committee's decisions are final, and no appeals will be considered.
- Recipients must notify the Community Partnership Lead of any changes to their education/training status during the scholarship period

Your privacy

We will keep secure all the information you provide. The information will be reviewed by a selection committee, and it will be treated confidentially.

Community Bank Maldon & District treats all information provided by applicants in accordance with the Information Privacy Act 2000. The information will only be used for the purpose of assessing the scholarship application and will not be disclosed to any other party except as required by law.

FAQs

How will I know whether my application was successful?

All applicants will be advised in writing (email) of the outcome of their application. It is anticipated this will happen by mid-late December 2026.

Do I need to let you know about other scholarships or awards I have received?

We do want to know this information as part of the application process. This will not rule you out for our scholarship, but it may be taken into consideration when assessing your application.

Do I have to show how I spent the funds?

Yes, you will need to provide copies of receipts at the end of the funded year of study to show us that the money was spent to support your studies.

I am planning to defer my studies in 2026. Should I still apply?

Scholarship funds cannot be deferred or held over, so if you're planning a gap year you'll have to wait to apply. We require you to study in 2026 to be eligible for a scholarship.

Do I need to be a first year student?

No, you can apply no matter what year of study you are undertaking, as long as you meet the eligibility criteria.

How much money is available?

Each scholarship is worth up to \$2,000. The number of scholarships granted is to be determined by the Selection Committee. Scholarships are for one year only, paid in a lump sum.

Are mature age students able to apply?

Yes, as long as applicants are aged 15 or above (as at 31st January 2026) they are eligible to apply.

Are Postgraduate Studies eligible?

No, the scholarship program is only open to high school, trainee-apprentice, TAFE and undergraduate tertiary students.

Got questions?

Contact our Community Partnership Lead:

 0478 435 110

 community@mdcb.com.au

Your Community Bank. Where **your** community profits.

Maldon Branch

81 High Street
Maldon VIC 3463
03 5475 1747
maldonmailbox@bendigoadelaide.com.au
Mon-Fri 9:30am-4:00pm
Sat 9:00am-12:00pm

Dunolly Branch

Dunolly RTC, 109 Broadway
Dunolly VIC 3472
03 5468 1596
Mon-Fri 10:00am-2:00pm

MDFSL Registered Office

93 High Street
Maldon VIC 3463
0478 435 110
executiveofficer@mdcb.com.au

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