

## Community partnership program guidelines

The Community Bank Maldon & District is dedicated to providing quality banking and financial services in our region and to re-investing our profits back into the regions they are made. It means those who bank with us at Community Bank Maldon & District help make our communities thriving places to live in, work and visit. And you don't need to live in our community to bank with us. Once you have your accounts, loans, business accounts or insurances with us, you can do your day-to-day banking at any of the 500 Bendigo Bank or Community Bank branches, or via internet or telephone banking.

Since 1999 we've given back over **\$3.8 million** to more than 200 community groups. This is only made possible by the customers of our Community Bank branches in Maldon and Dunolly. Growing our customer base allows this unique banking model to thrive and boosts our capacity to provide funding and support to more organisations into the future.

<p><b>What is a community partnership?</b></p>	<p>A community partnership is a formal arrangement between Community Bank Maldon &amp; District and your organisation.</p> <p>We look for ways we can promote and grow our business; and you generally look for funds or support for an event, program or project. And most importantly we both commit to delivering it. For example, you could provide our Branch Manager with an opportunity to address your members, and also display our banner at your event.</p> <p>We also want you and the members of your organisation to talk to our branch staff about bringing your banking and financial business to the Community Bank. The more home loans, personal loans, business banking, farm accounts, insurances, superannuation and other financial products are held at our branch, the more we can help the communities we serve.</p>
<p><b>Objectives of our community partnership program</b></p>	<p>Community Bank Maldon &amp; District looks to develop community partnerships that are mutually beneficial. This means that we love to support events and projects that benefit the community (and your organisation), and that also provide opportunities to spread the word about what we do – our full range of competitive banking and financial products, and how we strengthen our local communities.</p> <p>So it's a win-win arrangement for your organisation and the Community Bank Maldon &amp; District.</p>
<p><b>What benefits are we seeking in return for funding?</b></p>	<p>Anything that will help us to promote and grow our business!</p> <p>We look for the chance to spread the word about Community Banking and to meet more members of our community. We love getting opportunities to explain how our community bank works and how it benefits our customers and communities.</p> <p>We look for ways to promote our Community Bank, to increase our visibility in the community and grow our business. We love when organisations we support encourage their members or the community to have their bank accounts, loans, insurances and other financial products with us – check with our branch staff about how you can organise your accounts to be held at Community Bank Maldon &amp; District). We also like to fly banners, put our logo on promotional materials and chat to your members.</p>
<p><b>How you can contribute to your community</b></p>	<p>You can help by doing your banking with one of our branches in Maldon or Dunolly:</p> <ul style="list-style-type: none"> <li>• Opening accounts or moving your accounts to our branches.</li> <li>• Establishing or refinancing a home loan, personal loan or equipment finance.</li> <li>• Taking up insurance, investment and financial planning services.</li> <li>• Talking to us about our business banking if you own a business or are thinking of starting a business; or specialist rural products if you have a farm.</li> </ul> <p>Every account that you open, every loan you take out, every insurance policy or other product you purchase from Community Bank Maldon &amp; District contributes to the accumulation of funds that we redistribute to community projects via this community partnership program and other investments in the community.</p>

	So there's a simple reason to bank with a Community Bank – because it means something you do every day actually <b><i>benefits you and your community</i></b> .
<b>Who is eligible to receive funding?</b>	Community-based organisations who share our values and have an Australian Business Number (ABN) can apply. Those without ABNs can be auspiced (partnered) by a community group with an ABN to receive funding on their behalf. You'll need to supply a letter from the organisation auspicing your project or event confirming they have agreed to support your application for funding.
<b>What is not eligible for funding</b>	<ul style="list-style-type: none"> <li>• Activities, events, projects or programs that: <ul style="list-style-type: none"> <li>○ are sponsored by other banks or financial/insurance/wealth services</li> <li>○ have already occurred (we can not pay funds retrospectively)</li> <li>○ denigrate, exclude or offend minority groups</li> <li>○ break any laws</li> <li>○ are associated with gambling</li> <li>○ create or exacerbate environmental hazards</li> <li>○ present a hazard to the community</li> <li>○ do not reflect community standards</li> <li>○ encourage violence or involve the use of weapons</li> <li>○ mistreat, exploit or harm animals</li> <li>○ take place solely outside Australia</li> <li>○ benefit an individual rather than a community</li> <li>○ support private businesses and commercial activities</li> <li>○ are for ongoing operational costs such as insurance, utilities or rent</li> <li>○ attempt to change the law or direct political donations</li> <li>○ contribute to modern slavery</li> <li>○ conflict with our organisations values and objectives</li> </ul> </li> </ul>
<b>How are applications assessed?</b>	See below assessment criteria
<b>How long does the application process take?</b>	We assess applications on a quarterly basis. Please refer to our website <a href="https://maldoncb.com.au/helping-the-community/sponsorships-grants/">https://maldoncb.com.au/helping-the-community/sponsorships-grants/</a> for the dates by which applications need to be received and ensure you build enough time into your project planning. We will advise you of the outcome of your application approx. 4 weeks after the advertised dates. The longer lead time the better, as this will allow all parties to plan marketing activities or campaigns and ensure maximum promotion takes place.
<b>Finding out if your application was successful</b>	Your organisation will be contacted about the outcome of your application. An email will be sent to the person nominated on the application form (as the primary contact) detailing whether the request was approved or declined.  If your request for funding is approved, a funding agreement will be sent to your organisation to be signed and returned to the Branch or Community Partnerships Lead. The agreement outlines obligations of the partnership and how to invoice us.
<b>What we expect from our funding recipients</b>	Here are some of the things your group can do to celebrate the partnership: <ul style="list-style-type: none"> <li>• Place our logo on your organisation's website (and even better, make it link to the Community Bank website <a href="http://www.maldoncb.com.au">www.maldoncb.com.au</a>)</li> <li>• Include our logo and information about the Community Bank in your group's newsletter or emails to your members, and via social media.</li> <li>• Invite bank representatives (such as the Branch Manager, Community Partnerships Lead or our directors) to a committee meeting so we can chat about the Community Bank.</li> <li>• Hand out our flyer / postcard to your members so they can learn more about the banking and financial services the Community Bank offers.</li> <li>• Display the bank's banner, flags or bannerbug at your event launch or activity.</li> </ul> The funding agreement outlines things you can do to promote the partnership.
<b>Acquittals – letting us know how the project went</b>	All groups that receive funding must complete a final report (an acquittal) at the completion of the project / activity. We use the information in this report to measure the success of the partnership, and see the impact it has on the community, your group and the Community Bank. The acquittal form will be sent to your organisation and will have a deadline for the return of the completed acquittal report.

<b>Any questions?</b>	The best person to contact is our Community Partnerships Lead – they can be contacted via email <a href="mailto:community@mdcb.com.au">community@mdcb.com.au</a> You can also talk to the staff at our branches in Maldon or Dunolly. Or call the Maldon branch on 5475 1747 during business hours. It is a requirement that you contact the Community Partnerships Lead or Branch before applying – so we can hear about your idea, discuss the application and offer advice.
<b>How do I apply?</b>	Fill out one of the community partnership application forms on our website: <a href="http://www.maldoncb.com.au">www.maldoncb.com.au</a> . The completed application form and budget (and any supporting documents) can be delivered to the Community Partnerships Lead via email <a href="mailto:community@mdcb.com.au">community@mdcb.com.au</a> or deliver to one of our branches: <ul style="list-style-type: none"> <li>• Maldon Branch: 81 High Street, Maldon.</li> <li>• Dunolly Customer Service Centre: Dunolly RTC, 109 Broadway.</li> </ul>



## Community Partnership Application –Assessment Criteria

The Community Investment portfolio will review MDCB vision, values, its strategic priorities and governance considerations when making its decision. All decisions made will be consistent with vision and purpose outlined in Maldon & District Financial Services Ltd Strategic Plan 2022-2027 – available <https://maldoncb.com.au>

**Our Vision:** Thriving, sustainable and connected communities

**Our Purpose:** To provide a viable, local banking service, distribute profits and partner on projects for community benefit

**Our Values:** sustainability – integrity – connection

**Strategic Priorities**  
Business Performance + Projects and Leadership = Community Impact

<p style="text-align: center;"><b>COMMUNITY IMPACT</b></p> <ul style="list-style-type: none"> <li>▪ Develop and implement a community investment strategy <ul style="list-style-type: none"> <li>▪ Develop a community impact measurement framework</li> </ul> </li> <li>▪ Develop and implement environment, social, and economic sustainability action plans</li> <li>▪ Promote our model to tell our story</li> </ul>	<p style="text-align: center;"><b>BUSINESS PERFORMANCE</b></p> <ul style="list-style-type: none"> <li>▪ Invest in staff talent and skills through personalised training plans and a focus on promoting and growth within</li> <li>▪ Ensure Board and staff continuity with succession planning</li> <li>▪ Diverse, engaged, competent, community driven Board</li> <li>▪ Have a clear and understood business performance framework</li> </ul>	<p style="text-align: center;"><b>PROJECTS AND LEADERSHIP</b></p> <ul style="list-style-type: none"> <li>▪ Drive strategic (visions aligned) projects within a detailed strategic projects framework</li> <li>▪ Build capability across small business and community organisations <ul style="list-style-type: none"> <li>▪ Increase participation in, and understanding of, community decision-making</li> </ul> </li> </ul>
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### Vision and purpose

Community Bank Maldon & District’s vision is ‘thriving, sustainable and connected communities’ so your application should highlight how your project will contribute to this. Questions community groups should ask themselves before applying include?

- Does it align with MDCB purpose and vision?
- Demographics of project – reach of those impacted, location, age, ensure funds spread equitably across the community (youth, aged, disability, indigenous, multicultural groups)
- Does the project work with others/deliver broader value in community? Is it needed?
- Is it viable or sustainable long term? Other funding granted or available? Willing partners?
- Sufficiently partner with MDCB – recognise us, support us publicly, broad promotion to try and create additional business for the Bank.

A project does not need to meet all criteria to be successful for funding, but the more criteria it ticks off, the higher likelihood of MDCB funding.

**Values**

Our values as an organisation, drive all decision making These are sustainability, integrity and connection.

SUSTAINABILITY	INTEGRITY	CONNECTION
We value long-term social, environmental, and economic outcomes	We are honest, accountable, respectful, ethical and fair	We promote local decision making
We balance history, learning and innovation	We are open, straight talking and embrace robust conversations	We honour our founders, members and clients
We support wellbeing	We are inclusive and pursue equity	We connect, collaborate and consult to support community needs

**Strategic priority**

Our strategic priorities areas are Community Impact, Business performance and Projects and Leadership. If you can highlight how your project. If your project or event also shows potential for increasing customers for our bank, then you are a step ahead.

**Governance**

We want to support events that will be successful and adhere to appropriate governance requirements. In your application we want to see a thought-out budget, and detail of any other potential risks.

The funding agreement outlines things your group can do to promote the partnership. Let us know if you have other suggestions. We are happy to offer support or technical help to your group to promote your project / event and the partnership with Community Bank Maldon & District.

All groups that receive funding must complete a final report (an acquittal) at the completion of the project / activity. We use the information in this report to measure the success of the partnership, and see the impact it has on the community, your group and the Community Bank. The acquittal form will be sent to your organisation and will have a deadline for the return of the completed acquittal report.

**Correspondence**

All applications should be discussed with the Community Partnership Lead prior to consideration – [community@mdcb.com.au](mailto:community@mdcb.com.au)

Do you have feedback on this program or application process? Please let us know by discussing in branch or with the Community Partnerships Lead