Inner East Community Finance Limited

Community Bank
Inner East

Bendigo Bank

Community Investment Program

Applicant Guidelines.

This document has been prepared to help you apply for funding through our Community Investment Program.

Updated September 2025.

Introduction

Our Community Investment Program is funded by Inner East Community Finance Limited, the company that operates Community Bank Inner East, with branches located in Ashburton, Balwyn, Canterbury, Surrey Hills and Balwyn.

Local community groups and not-for-profit organisations are invited to apply for funding to support projects that deliver clear community benefits. We prioritise initiatives that strengthen social outcomes and enhance community wellbeing across areas such as health, education, culture, sport and social welfare.

We provide funding across a wide range of community needs — from mentoring, youth programs, scholarships, and leadership development, to support for Rotary, Lions and Probus Clubs, Neighbourhood Houses, Traders Associations and Community Centres. Our funding can also assist aged care and disability services, food relief initiatives, community events, and local sporting clubs through uniforms, equipment, scoreboards, and facility upgrades. We're proud to back projects that strengthen connections, provide vital services, and create lasting benefits for our community.

Eligibility

You must:

- Be an organisation with an ABN/can or an incorporated association (unincorporated bodies need to be auspiced by an incorporated body) located in the areas surrounding our branch network within Melbourne's Inner East.
- Have a project partner if you are not an incorporated organisation. A project partner is an incorporated community or not-for profit organisation that is willing to enter into the funding agreement on your behalf and help you to deliver the project.
- Bank with Community Bank Inner East (unless exempt under state government legislation), or be prepared to move your banking to one of our branches (unless exempt under State Government legislation).

Organisations, clubs and community groups are eligible to apply once in each 12-month period. Sporting clubs should apply for funding prior to the commencement of the season. As we assess applications on a quarterly basis, winter sports should apply in the November or February rounds summer sports should apply in May or August.

Who is ineligible?

- Individuals or unincorporated organisations without an eligible project partner.
- For-profit organisations.
- Organisations who have already received funding in the past 12 months.

Use of Funds

Grant funds can be used for projects which align with the program outcomes. You must provide details in your application of how the funding will be used. We do not provide funding to support operational expenses. The funding must be used for a specific program or project that has clear objectives and benefits.

We will not provide funding for projects that are illegal, commercial or offer private benefits. We will also not fund projects:

- That take place outside of Melbourne's Inner East.
- For political purposes or to political organisations or political advocacy groups.
- Religious organisations seeking direct support for religious programs or events.
- Events or programs that denigrate, exclude or offend sections of the community.
- Activities associated with gambling.
- Events or programs that are deemed not safe.
- Programs that do not reflect community standards.
- Projects where there is a more appropriate funding source.

Assessment Criteria

Your application will be assessed against the following criteria:

- The project/program funded:
  - Provides an identified benefit to the community.
  - Provides an opportunity for IECF to promote Community Bank services.
- The organisation will:
  - has a clearly defined plan and budget in relation to the use of the funding provided
  - actively promote the relationship with Community Bank Inner East to its members and supporters through marketing/advertising.
  - Provide referrals to the Community Bank to generate a Return on Investment.

When looking at our Return on Investment for funding we provide, we consider:

- Business Generation (ongoing Community Investment funds are only available if we can continue to grow our banking business).
- Branding & Visibility- via signage, communications, social media, print and digital advertising.
- Engagement, loyalty & long-term value.

How to apply

- Your application must be submitted via the online application form on our website.
- Applications are reviewed by our committee four times per year. The close dates for each round are available on our website. To ensure a fair process, we will not accept late applications or provide extensions.
- Your organisation can only apply once in each 12-month period. We will send you a confirmation email to your registered email address once your application has been submitted.
- We may contact you during the assessment process to request more information, evidence or to clarify information provided in your grant application.

How much can I apply for?

Our Community Bank branches can provide guidance on how much you should apply for. The level of funding we can approve is determined by several factors:

- The amount of funding available (determined by our company profit). We return up to 60% of our profit each year to the community through our Community Investment Program.
- The type of project the funding is requested for and the number of people who will benefit.
- The opportunity to engage with members and supporters to promote the Community Bank services.
- The return on investment we have from previous funding provided.

Supporting documentation

You can upload supporting documentation in your application. Please upload supporting information that is relevant to your application and where possible in PDF format. Please do not upload full copies of Annual Reports unless they are specifically related to the project you are applying for.

Supporting documentation may include:

- Project budget which clearly shows how you will spend the funds.
- Letters of support to demonstrate community need and benefit.
- Applications involving a project partner must include a letter of support.
- Proof of other approved funding or your own funds to put towards the project.
- Evidence of all necessary license permits and insurances which will enable you to run your project.
- Plans/designs for projects that involve building or refurbishment.

Application Approvals

Our Community Investment Committee reviews applications on a quarterly basis. Review dates are provided on our website. You will receive notification of the outcome of your application within two weeks of the review meeting.

Obligations

When we provide funding to an organisation, we aim to build a genuine, mutually beneficial partnership. Our goal is to work alongside groups that not only share our commitment to strengthening the community but also recognise the value of collaborating with us to achieve greater impact. In return for our support, we ask recipients to agree to simple partnership commitments, such as promoting our involvement, keeping us informed of outcomes, and engaging with us in ways that showcase the positive difference being made. By working together in this way, we can grow our business, strengthen community connections, and ultimately increase the level of sponsorship and funding we're able to provide back into the community over the longer term.

General obligations include:

- Attend our Funding Presentation evening.
- Invite IECF Directors, Managers and staff to attend functions and events as appropriate.
- Promote the partnership to your members/supporters/staff.
- Use our logos on your website to promote our support.
- Use our logo in your promotional materials and signage (where appropriate)
- Use our logo on uniforms and equipment (where appropriate).
- Not accept sponsorship from a competitor for the duration of our agreement.
- Complete our Annual Community Impact survey, describing the impact of the funding provided to your organisation and beneficiaries.

Depending on the level of funding provided, larger investments may be subject to a formal funding agreement. Smaller investments generally only require recipients to meet a few simple partnership commitments, ensuring the process remains straightforward while still fostering a strong community connection.

You must notify us about anything which is likely to impact on your organisation and its ability to deliver your project.

Reporting requirements

Community Impact Survey

You will be required to complete our Community Impact survey which is done annually to provide a summary of the impact of the funding you received. This can be done via the online survey form that will be sent to you and available on our website.

Acquittal

You will be required to complete an Acquittal at the completion of your project or funding period. This will be submitted via the online form available on our website. The acquittal will provide us with information about how the funding was spent, the outcomes, achievements of the project, and any lessons learned.

Privacy

View our privacy policy

Resources

Website:	https://iecf.com.au/
Application form:	https://bit.ly/CIP_Appform
Promoting our partnership:	https://iecf.com.au/sponsorship-grants/promoting-the-partnership/

Contact us

Branches

Community Bank Canterbury
p: 9836 9466
e: canterbury@bendigobank.com.au

Community Bank Balwyn
p: 9836 8029
e: balwyn@bendigobank.com.au

Community Bank Ashburton
p: 9885 2666
e: ashburton@bendigobank.com.au

Community Bank Surrey Hills
p: 9890 7188
e: surreyhills@bendigobank.com.au

Head Office

Inner East Community Finance Limited
143-147 Maling Road
Canterbury Vic 3126
https://iecf.com.au/

Anna Gration
Marketing Manager
anna.gration@iecf.com.au
0411 326 908