

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.

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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 worthwhile initiatives that support Melbourne's Inner East and promote our Community Bank branches and staff. Funds are made available to increase visibility of the Community Bank Inner East brand and products and services and seek to provide a financial return to IECF by increasing the customer/business base. There is a strong emphasis, wherever possible, on funding programs and projects that provide valuable marketing and branding opportunities. At the same time, we remain committed to supporting other initiatives that deliver important benefits to the 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.

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

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.
- Initiatives with the potential to involve IECF or Bendigo Bank in controversial issues that might expose IECF or Bendigo Bank to adverse criticism.

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:
 - have 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.

Our Community Investment Program is designed to create mutually beneficial partnerships. We invest in community organisations that actively engage with us to promote our services, generate awareness, and support new customer acquisition, while we help you achieve your organisational goals.

The guiding principles of our Community Investment Program are:

- Transparency- with clear investment levels, expectations, and outcomes.
- Mutual Value- benefit for both the organisation and our business.
- Measurable Engagement- activities that can be tracked and reviewed.
- Consistency - a fair, structured approach for all applicants.

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.
- Our application portal is powered by SmartyGrants. If you are using the portal for the first time you will need to register. Once registered you can log in and access current and past applications via the portal. Once your application is submitted you will receive a confirmation email to your registered email address.
- We may contact you during the assessment process to request more information, evidence or to clarify information provided in your grant application.

Which form do I use?

There are two application forms, accessible via the links on the [portal](#):

- **Standard Application form**- all applications from **sporting clubs** and organisations applying for funding of **more than \$2,500**.
- **Express form (Up to \$2,500- Non Sporting Clubs)**- please use this form if you are seeking funding under \$2,500 and you are **not** a sporting club.

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 business we have acquired from previous funding provided.

Sports Clubs

For sports clubs, the level of our investment is tiered, and directly linked to engagement, promotional activity and business acquisition achieved. There are four levels of sporting club sponsorship:

Strategic Partnership (Platinum)	These levels are designed for organisations with significant reach and influence, where a close, collaborative relationship can deliver meaningful outcomes for both parties. Strategic Partnerships involve high-profile promotion of our services, while helping the organisation achieve its key objectives. They represent a premium, results-focused investment with shared commitment and accountability. These tiers are differentiated only by the level of business acquisition achieved.
Strategic Partnership (Gold)	
Community Engagement Partner (Silver)	This level is suited to organisations with established and active member or supporter bases. Sponsorship at this level involves deeper engagement and more deliberate promotion of our services, creating opportunities for meaningful interaction and new customer acquisition while supporting the organisation’s objectives.
Community Support Partner (Bronze)	This level is designed for organisations seeking foundational sponsorship support while helping us build awareness with their members and supporters. Partnerships at this level focus on basic promotion and acknowledgement, creating an entry point for engagement that benefits both the club and our business.

Community Support Partner (Bronze)	
Investment	\$2,500
Organisational obligations	<ul style="list-style-type: none"> ▪ Attend presentation evening. ▪ Acknowledgement of sponsorship (logo on website and/or event collateral). ▪ Opportunity to attend one committee meeting. ▪ Minimum number of social media mentions per year [4]. ▪ Recognition of sponsorship in newsletters or member communications per year [4]. ▪ Completion of Annual Community Impact survey.
Our commitment	<ul style="list-style-type: none"> ▪ Financial support. ▪ Use of our logo and promotional materials. ▪ Occasional attendance at key events.
Expected Outcome	<ul style="list-style-type: none"> ▪ Brand awareness within the organisation’s community.
Additional Revenue	Eligible for supporter sponsorship payments of \$2,000 for new/refinanced customer lending acquisition.

Community Engagement Partner (Silver)	
Investment	\$5,000
Organisational obligations	<p><u>All Bronze inclusions, plus:</u></p> <ul style="list-style-type: none"> ▪ Co-branded marketing opportunities. ▪ Minimum number of targeted promotions of our products or services [4]. ▪ Opportunities for face-to-face engagement (committee meetings events, activations, information sessions) [4]. ▪ Branding on uniforms. ▪ Signage opportunities. ▪ Participation in agreed Partnership Plan with measurable outcomes. ▪ Category exclusivity.
Our commitment	<ul style="list-style-type: none"> ▪ Increased financial support. ▪ Dedicated relationship management. ▪ Access to product specialists or staff for events.
Expected Outcome	<ul style="list-style-type: none"> ▪ Lead generation, referrals, and deeper engagement with potential customers. ▪ New Customer Lending Acquisition per year [2].

Additional Revenue	\$4,000 supporter sponsorship payable on achievement of new/refinanced customer lending acquisition [2 new loans]. Eligible for a further \$2,000 per new/refinanced customer loans over and above the target.
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Strategic Partner (Gold/ Platinum)	
Investment	\$10,000 (Gold) \$20,000 (Platinum)
Organisational obligations	All Bronze & Silver inclusions, plus: <ul style="list-style-type: none"> ▪ Joint campaigns or initiatives aimed at customer acquisition. ▪ Priority branding across key events and communications. ▪ Naming Rights opportunities. ▪ Established club advocates. ▪ Completion of the Sponsorship acquittal.
Our commitment	<ul style="list-style-type: none"> ▪ Premium financial investment. ▪ Regular performance reviews and reporting. ▪ Senior staff & Director involvement.
Expected Outcome	<ul style="list-style-type: none"> ▪ Strong brand advocacy, and long-term partnership value. ▪ New Customer Lending acquisition per year: Gold [3] Platinum [5].
Additional Revenue	\$6,000 (Gold) \$10,000 (Platinum) Payable on achievement of new/refinanced customer lending acquisition: Gold- 3 new loans Platinum- 5 new loans Eligible for a further \$2,000 per new/refinanced customer loans over and above the target.

Non-Sporting Clubs- Community Partner

The Community Partner category supports local organisations that strengthen community wellbeing across health, education, culture and social welfare. This includes schools, kindergartens, scouts, Lions, Rotary and Probus clubs and other groups that foster community connection. Funding supports initiatives such as youth mentoring, leadership programs, scholarships, community centres, neighbourhood houses, traders associations, food relief, aged care, disability services and local events.

Investment	<p>Due to the diverse range of programs and initiatives within this category, funding levels may vary. The following amounts are provided as a guide to the typical level of investment for recurring programs and events:</p> <ul style="list-style-type: none"> ▪ School fetes and fairs – up to \$2,500 ▪ Early learning centres and kindergartens – up to \$1,500 ▪ Small community events – up to \$5,000 ▪ Lions and Probus Clubs – up to \$2,000 ▪ Large community events – assessed on application <p>You should contact your local branch for guidance on how much you should apply for prior to submitting an application.</p>
Organisational obligations	<p>Recognition at this level will vary depending on size of investment, however as a minimum the partner will:</p> <ul style="list-style-type: none"> ▪ Attend presentation evening. ▪ Acknowledgement of support in newsletters, emails, social media and on website. ▪ Opportunity to attend or present at a meeting, event, or fundraiser. ▪ Distribution of promotional material to members or families. ▪ Referrals or introductions where appropriate. ▪ Completion of Annual Community Impact survey.

Our commitment	<ul style="list-style-type: none"> ▪ Financial or in-kind support (e.g. prizes, materials, event support) ▪ Use of our logo and promotional materials. ▪ Local staff involvement where appropriate.
Expected Outcome	<ul style="list-style-type: none"> ▪ Local brand visibility. ▪ Relationship building within key community segments. ▪ Potential new customer enquiries or introductions. ▪ Support for organisations delivering valuable community outcomes.
Additional Revenue	<ul style="list-style-type: none"> ▪ Eligible for supporter sponsorship payments for new/refinanced customer lending acquisition.

Additional revenue opportunities- Supporter Sponsorship

Our Supporter Sponsorship recognises and rewards community organisations whose members and supporters choose to bank with us. In addition to any agreed sponsorship funding, organisations are eligible to receive a \$2,000 payment for each new or refinanced home loan settled through one of our four branches. This ensures our investment is aligned with new business growth, while giving community groups a transparent and achievable way to generate additional revenue through their own community network.

*There are terms and conditions associated with this. Our staff can provide additional information.

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.

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.

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://communitybankinnereast.smartygrants.com.au/>

Promoting our partnership: <https://iecf.com.au/sponsorship-grants/promoting-the-partnership/>

Contact us

Community Bank Inner East- Our Branches

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

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

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

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/>

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Appendix



Community Investment Program

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 worthwhile initiatives that support Melbourne's Inner East and promote our Community Bank branches and staff. Funds are made available to increase visibility of the Community Bank Inner East brand and products and services and seek to provide a financial return to IECF by increasing the customer/business base. There is a strong emphasis, wherever possible, on funding programs and projects that provide valuable marketing and branding opportunities. At the same time, we remain committed to supporting other initiatives that deliver important benefits to the community.

To apply, your organisation needs to be based within the Community Bank Inner East network in Melbourne's Inner East and have an ABN or ACN. You'll also need to bank with Community Bank Inner East, or be willing to move your banking (unless exempt under State Government legislation). Organisations can apply once every 12 months.

Our Community Bank branches can help guide how much funding to apply for. Funding amounts are influenced by a range of factors, including available funds, the type and impact of your project, opportunities to promote Community Bank services to your members, and any previous business generated through earlier funding support.

For sporting clubs, funding is tiered and linked to engagement, promotional activity and business outcomes. There are four levels of sponsorship, ranging from Community Support (Bronze), which focuses on basic promotion and awareness, through to Community Engagement (Silver), which involves more active promotion and member engagement. Strategic Partnerships (Gold and Platinum) are designed for organisations with strong reach and influence, offering high-profile promotion and a more collaborative, results-driven relationship, with tiers based on the level of business achieved. Detailed information on the tiered sponsorship levels for sporting clubs is provided on the next page.

The Community Partner category supports other local organisations that enhance community wellbeing across areas such as health, education, culture and social connection. This includes groups like schools, kindergartens and community organisations, with funding supporting initiatives such as youth programs, community services, local events and projects that bring people together. For full eligibility details and to apply, download the Community Investment Applicant Guidelines from our website.



Please use the QR code for more information and the link to the application form.

2026 submission close dates:

Round 1 13 February

Round 2 15 May

Round 3 14 August

Round 4 13 November

contact us:

Ashburton

241 High St

P: 9885 2666

E: ashburton@bendigobank.com.au

Balwyn

278 Whitehorse Road

P: 9836 8029

E: balwyn@bendigobank.com.au

Canterbury

145 Maling Road

P: 9836 9466

E: canterbury@bendigobank.com.au

Surrey Hills

107 Union Road

P: 9890 7188

E: surreyhills@bendigobank.com.au

iecf.com.au

Sponsorship Levels for Sporting Clubs 2026.

	Community Support Partner (Bronze)	Community Engagement Partner (Silver)	Strategic Partner (Gold & Platinum)
Our Financial Commitment.	\$2,500 per annum.	\$5,000 per annum.	\$10,000 (Gold) \$20,000 (Platinum) per annum.
	This level is designed for organisations seeking foundational sponsorship support while helping us build awareness with your members and supporters. Partnerships at this level focus on basic promotion and acknowledgement, creating an entry point for engagement that benefits both the club and our business.	This level is suited to organisations with established and active member or supporter bases. Sponsorship at this level involves deeper engagement and more deliberate promotion of our services, creating opportunities for meaningful interaction and new customer acquisition while supporting the organisation’s objectives.	These levels are designed for organisations with significant reach and influence, where a close, collaborative relationship can deliver meaningful outcomes for both parties. Strategic Partnerships involve high-profile promotion of our services, while helping the organisation achieve its key objectives. These tiers are differentiated only by the level of business acquisition achieved.
Organisational Obligations.	<ul style="list-style-type: none"> Attend presentation evening. Acknowledgement of sponsorship (logo on website and/or event collateral). Opportunity to attend one committee meeting. Minimum number of social media mentions per year [4]. Recognition of sponsorship in newsletters or member communications per year [4]. Completion of Annual Community Impact survey. 	<p>All Bronze inclusions, plus:</p> <ul style="list-style-type: none"> Co-branded marketing opportunities. Minimum number of targeted promotions of our products or services [4]. Opportunities for face-to-face engagement (committee meetings events, activations, information sessions) [4]. Branding on uniforms and signage opportunities. Participation in agreed Partnership Plan with measurable outcomes. Category exclusivity. Completion of the Sponsorship Acquittal. 	<p>All Bronze inclusions, plus:</p> <ul style="list-style-type: none"> Joint campaigns or initiatives aimed at customer acquisition. Priority branding across key events and communications. Naming Rights opportunities. Established club advocates.
Our Commitment.	<ul style="list-style-type: none"> Financial support. Use of our logo and promotional materials. Occasional attendance at key events. 	<ul style="list-style-type: none"> Increased financial support. Dedicated relationship management. Access to product specialists or staff for events. 	<ul style="list-style-type: none"> Premium financial investment. Regular performance reviews and reporting. Senior staff & director involvement.
Expected Outcomes.	<ul style="list-style-type: none"> Brand awareness within the organisation’s community. 	<ul style="list-style-type: none"> Lead generation, referrals, and deeper engagement with potential customers. New Customer Lending Acquisition per year [2]. 	<ul style="list-style-type: none"> Strong brand advocacy, and long-term partnership value. New Customer Lending acquisition per year: Gold [3] Platinum [5].
Additional Revenue Opportunities*.	Eligible for supporter sponsorship payments for new customer lending acquisition.	\$4,000 supporter sponsorship payable on achievement of new customer lending acquisition [2 new loans].	\$6,000 (Gold), \$10,000 (Platinum) supporter sponsorship payable on achievement of new customer lending acquisition [3 new loans (Gold) & 5 new loans (Platinum)].

*Additional sponsorship (supporter sponsorship) is available to sporting clubs for new or re-financed lending business acquired. T&C's apply. For full eligibility details and to apply, download the Community Investment Applicant Guidelines from our website iecf.com.au.

Non- Sporting Clubs- Community Partner 2026.

	<p>Community Partner</p> <p>The Community Partner category supports local organisations that strengthen community wellbeing across health, education, culture and social welfare. This includes schools, kindergartens, scouts, Lions, Rotary and Probus Clubs and other groups that foster community connection. Funding supports initiatives such as youth mentoring, leadership programs, scholarships, community centres, neighbourhood houses, traders associations, food relief, aged care, disability services and local events.</p>
<p>Our Financial Commitment.</p>	<p>Due to the diverse range of programs and initiatives within this category, funding levels may vary. The following amounts are provided as a guide to the typical level of investment for recurring programs and events:</p> <ul style="list-style-type: none"> ▪ School fetes and fairs – up to \$2,500 ▪ Early Learning Centres and Kindergartens – up to \$1,500 ▪ Small Community Events – up to \$5,000 ▪ Lions and Probus Clubs – up to \$2,000 ▪ Large Community Events – assessed on application <p>You should contact your local branch for guidance on how much you should apply for prior to submitting an application.</p>
<p>Organisational Obligations.</p>	<p>Recognition at this level will vary depending on size of investment, however as a minimum the partner will:</p> <ul style="list-style-type: none"> ▪ Attend presentation evening. ▪ Acknowledgement of support in newsletters, emails, social media and on website. ▪ Opportunity for our staff/directors to attend or present at a meeting, event, or fundraiser. ▪ Distribution of promotional material to members or families. ▪ Referrals or introductions where appropriate. ▪ Completion of Annual Community Impact survey.
<p>Our Commitment.</p>	<ul style="list-style-type: none"> ▪ Financial or in-kind support (e.g. prizes, materials, event support) ▪ Use of our logo and promotional materials. ▪ Local staff involvement where appropriate.
<p>Expected Outcomes.</p>	<ul style="list-style-type: none"> ▪ Local brand visibility. ▪ Relationship building within key community segments. ▪ Potential new customer enquiries or introductions. ▪ Support for organisations delivering valuable community outcomes.
<p>Additional Revenue Opportunities*.</p>	<p>Eligible for supporter sponsorship payments for new customer lending acquisition.</p>

*Additional sponsorship (supporter sponsorship) is available to community organisations for new or re-financed lending business acquired. T&C's apply. For full eligibility details and to apply, download the Community Investment Applicant Guidelines from our website iecf.com.au.