

Community Bank Ringwood East and Croydon

2026 Community Investment Program

Proudly investing in our local community



This guideline has been prepared to help you apply for our community grants.



Community Bank Ringwood East and Croydon

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Maroondah Community Enterprises Limited
ABN: 91 103 341 993

Community Bank Ringwood East and Croydon

Maroondah Community Enterprises Limited (MCEL) is the franchisee of Bendigo Bank that operates Community Bank Ringwood East and Croydon.

Our purpose is to support our customers with award-winning financial products and services through our franchise partner, Bendigo Bank, while proudly reinvesting profits back into our local communities. With the dedication of our staff and board, we actively support the wellbeing and long-term prosperity of the communities we serve. Each year, up to 80% of our profits are returned locally through grants, sponsorships, and donations that make a meaningful difference.



This model is dependent on our local community - families - businesses and organisations banking with Community Banks Ringwood East and Croydon

Community Impact Pillars

Maroondah Community Enterprises Limited (MCEL) has invested resources into identifying the areas of need and where we can make the most impact throughout Maroondah Municipality. The 4 Pillars are:

- Animals and Environment
- Connected Communities
- Health and Wellbeing
- Housing and Homelessness

We are aiming to partner with organisations that fit into one of these areas.

Community Impact Pillars Health and Wellbeing

Aim: To nourish the seeds of our communities wellbeing programs, infrastructure, so that they can grow into big, safe spaces

Objectives & Priorities

- Support local Health & Wellfare providers to facilitate the needs of programs that address the needs of our community.
- To work with local partners to help provide those providers with the equipment that they need to do their job



Housing and Homelessness

Aim: To work with local providers to collaborate and help connect those who can make a difference to keep our community sheltered and safe

Objectives & Priorities

- Help facilitate programs that get people off the street, not just in the short term but the long term.
- Support partnerships that improve the housing prospects of those considered vulnerable.



Animals & Environment

Aim: To maintain our leafy green natural environment whilst improving the natural landscape and sustainability for our wildlife, while assisting residents with management of their animals

Objectives & Priorities

- Support community environmental initiatives to ensure a thriving space for now and future generations.
- Support partnerships tht ensure the animals of our community are looked after.



Connected Communities

Aim: To be the connector that brings together our community to strengthen and grow services, facilities and opportunities for a greater participation across our diverse community.

Objectives & Priorities

- Work with other not for profits and social enterprises to grow a community that is in line with our vision.
- To develop public spaces, enhance facilities and provide equipment that encourages our community to connect.



Grants

A Grant is a sum of money provided for a specific purpose, project or initiative with a community benefit. The funding is used for the stated purpose, with an expectation of a return on our investment, although this return is not expected to be as substantial as what a formal sponsorship arrangement would yield. The primary focus remains on community impact, inclusion, and development.

Examples of Grants:

- Community Events
- Equipment
- Cultural and arts initiatives
- Environmental projects

Sponsorship

Sponsorship is a mutually beneficial commercial arrangement or partnership between us and another organisation. We will contribute funds to a specified project, event, club or organisation in return for recognition, acknowledgment and/or other promotional activities. Sponsorship is not advertising, hospitality, or return of favour, and does not include donations or grants.

Examples of Grants:

- Sporting Clubs
- Equipment
- Fundraising events
- Uniforms, sponsorship packages

Scholarship

The 2026 Community Bank Ringwood East & Croydon – Stuart Greig scholarship for TAFE & Trade Education to assist academically motivated trade and apprentice students from Ringwood East, Croydon and surrounds, who have been offered a place at an Australian TAFE to study 2026 and are experiencing challenging circumstances.

More information can be found here:

<https://communitybankringwoodeast.smarty.grants.com.au/TradeScholarship>

Application Conditions



This community grants program is administered by Community Bank Ringwood East and Croydon. Your community and not-for-profit organisation can apply for funding to support projects that offer clear community benefit, contributing to social outcomes, community welfare, environmental, health, education, or cultural areas for the Maroondah and surrounds Communities.



Bendigo Bank's social purpose focus set its agenda for 'feeding into prosperity', from its products and services through to its commitment to creating positive social change. Projects may demonstrate outcomes in: • Animal welfare • Choice and empowerment • Community resilience • Digital • Disaster recovery • Environmental • Financial • Health • Housing • Learning, skills and development • Safety • Social cohesion



Eligibility

You must:

- be an incorporated community or not-for-profit organisation, should have an ABN and must be able to demonstrate fiscal responsibility.
- 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.
- have a valid Community Bank Ringwood East or Croydon bank account
- MCEL is the sole financial institution providing sponsorship funding to the project:
- It is a condition of our approval that the organisation will not enter into sponsorship arrangements directly with or involving competitors of MCEL (for example other Banks, Financiers or Finance Brokers) during the term of the sponsorship arrangement with MCEL, without prior agreement from MCEL. If the sponsored organisation enters into an arrangement directly with or involving competitors of MCEL during the term of the MCEL sponsorship, MCEL reserves its right to recover the sponsorship amount.
- If the organisation experiences a change in its Committee of Management, MCEL requires a formal, minuted handover to the new committee explaining the terms of our sponsorship agreement and our mutual commitment to adhere to the terms. MCEL Directors and staff are willing to assist with this process if required

Use of Grant Funds

Grant funds can be used for projects which align with the program outcomes. We will not provide funding for projects that are illegal, commercial or confer private benefits.

Who is ineligible?

- individuals or unincorporated organisations without an eligible project partner
- for - profit organisations
- applicant organisations (or partner organisations) with unsatisfactory result to the Anti Money Laundering/Know Your Customer Search

We will also not fund projects which:

- take place outside of Maroondah and surrounds
- break or attempt to change the law, or direct political donations
- claim retrospective funding – paying for costs already incurred
- involve gambling
- exclude or offend any part of the community
- encourage violence or involve the use of weapons
- mistreat, exploit, or harm animals
- create environmental hazards
- present a danger to public health or safety
- contribute to modern slavery
- take place solely outside of Australia.

Application Tips

1. Check that your not-for-profit organisation meets the conditions of application outlined in this document.
2. Determine if you are applying for a grant or a sponsorship. If you are unsure if your project qualifies for a grant or a sponsorship speak to Cathy White on 03 9870 3655.
3. Submit the application online and in full.
4. To apply for a grant or sponsorship go to www.bendigobank.com.au/foundation (under Apply for Funding tab and Community Grants).
5. To apply for a scholarship please visit Community Bank Ringwood East and Croydon website - Scholarship Applications
6. Include your latest financial statements.
7. Include a realistic and itemised budget, with quotes where possible.
8. Demonstrate broad community benefit (for example, attach letters of support).
9. Disclose other funding sources.
10. Include how you intend to promote Community Bank



A Huge Thank You to Community Bank Ringwood East & Croydon.

The Melbourne Highland Games & Celtic Festival Committee is incredibly grateful for the generous sponsorship and support.

Their commitment to our event and the broader community makes a real difference!

Let's show our appreciation by supporting the bank that supports us.

Melbourne Highland Games & Celtic Festival Committee

Next steps

Choose key contacts from your group

It's very important that you have representatives from your group to act as advocates and drive your project at a local level. We ask that you start thinking about who these people will be.

Choose your project and obtain necessary supporting documentation. Apply for funding

To apply for a grant or sponsorship go to:
www.bendigobank.com.au/foundation

Important Dates

19 May 2026	Community Investment Program Information Pack emailed to groups
2 June 2026	Applications open
31 July 2026	Applications close
Aug /Sept 2026	Review of applications Recommendations finalised. Due diligence completed and recommendations approved
October 2026	Correspondence to applicants notifying of success and decline, via email
11 Nov 2026	AGM and Community Investment Program Presentation Night
Payments	Grant and sponsorship payments are paid once agreements have been accepted and invoices received.

We are here to help

For assistance please contact:

Cathy White

P: 03 9870 3655

E: cathy.white@bendigoadelaide.com.au

 Bendigo Bank

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