

Community Bank Ringwood East and Croydon

2026 Launch It Local Program

Helping Local Ideas Take Off



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



Community Bank Ringwood East and Croydon

62 Railway Avenue, Ringwood East VIC 3135
Phone: 03 9870 3655
Email: RingwoodEast@bendigoadelaide.com.au
Web: www.bendigobank.com.au/ringwoodeast

Croydon Central – Shop 5, 5 – 15 Kent Avenue, Croydon VIC 3136
Phone: 03 8739 9448
Email: Croydon@bendigoadelaide.com.au
Web: www.bendigobank.com.au/croydon

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.



Launch it Local Grant

Launch It Local provides seed or completion funding to local organisations to start, deliver, or finalise clearly defined community projects. The focus for this campaign is on the pillars of Animals and Environment and Housing and Homeliness.

Funding is intended for projects that:

- Are ready to commence or complete within the funding period
- Have a defined scope, outcomes, and budget
- Will not remain unspent or unresolved

Projects may be:

- Fully funded by this grant, or
- Part-funded, where other confirmed or anticipated funding contributes to completion

Eligible focus areas

Projects must align with at least one of the following pillars:

Animals and Environment

Including (but not limited to):

- Animal welfare, rescue, or support services
- Environmental protection or restoration
- Sustainability education or initiatives
- Local environmental improvements

Housing and Homelessness

Including (but not limited to):

- Housing stability initiatives
- Support services for people at risk of homelessness
- Transitional housing support projects
- Practical assistance programs (fit-outs, equipment, services)

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.
- Applicants do not need to bank with Community Bank Ringwood East or Croydon bank. While banking with Community Bank Ringwood East and Croydon is not a requirement, applicants are strongly encouraged to explore opportunities for:
 - Partnership
 - Ongoing relationship development
 - Community engagement with the BankPreference may be given to projects that demonstrate a meaningful connection or partnership with Community Bank Ringwood East and Croydon.
- 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.

Terms & Conditions

1. Funding is provided for the specific purpose outlined in the approved application.
2. Funds must be spent in accordance with the approved budget.
3. Any variation to the project must be approved in writing.
4. Funding must not be used for:
 - General operating costs unrelated to the project
 - Retrospective expenses (unless approved)
 - Political or religious activities
5. Applicants must provide evidence of expenditure if requested.
6. Applicants must acknowledge Community Bank Ringwood East and Croydon in promotional material.
7. Community Bank Ringwood East and Croydon reserve the right to withdraw or reclaim funding if conditions are breached.
8. Applications do not guarantee funding. Applicants are to present their application to a panel.
9. Decisions of the assessment panel are final.
10. To apply for a grant or sponsorship go to www.bendigobank.com.au/foundation (under Apply for Funding tab and Community Grants).

Launch it Local

Turning local ideas into lasting impact



Funding Amount

The "2026 Launch It Local Program" aims to support a range of community projects with meaningful financial assistance.

A total of \$30,000 is available for the 2026 grant round.

Grants will be awarded to successful applicants for amounts ranging from \$500 to a maximum of \$5,000.

Applicants should ensure their project budget falls within this range and that the requested funding is appropriate for the scale and scope of their project.

Assessment Criteria

Criteria	Description
Alignment with Program Focus	How well does your project align with the 2026 focus areas of Animals and Environment or Housing and Homelessness ?
Community Impact	Who will benefit from this project and how? Please describe the positive impact your project will have on the Maroondah community and its "surrounds."
Project Feasibility	Is your project well-planned, achievable within the proposed timeline, and does your organization have the capacity to deliver it successfully?
Budget	Is the budget clear, realistic, and does it provide good value for money? Please ensure all costs are itemized.
Project Sustainability	What will happen after the funding period ends? Will the project be self-sustaining, or will its benefits have a lasting impact?

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 our Launch It Local funding go to:
www.bendigobank.com.au/foundation

Important Dates

15 April 2026	Launch It Local Program Information advertised
21 April 2026	Applications open
25 May 2026	Applications close
30 June 2026	Correspondence to applicants notifying of success and decline, via email
28 July 2026	Launch It Local Program Presentation Night
Payments	Successful recipient's 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

Community Bank
Ringwood East and
Croydon