



Community Enterprise Foundation™
2020 Yearbook

From our CEO and Chair

2020 was challenging. But it has shown our strength and resilience when we are faced with insurmountable obstacles. It's our resilience and support for each other that carries us over the mountains.

To say last year was a challenge would be an understatement. Many events have transpired over the past year that have impacted business, industry, and individuals across the country. The 2019/2020 Black Summer Bushfires and the Coronavirus pandemic are two key events that have impacted us in major ways.

While they have created many challenges, they have also highlighted the amazing resilience and capacity we have to support each other in times of need. It's this support that enables us to build stronger bonds and strengthen communities

The Bushfire Appeal set up in the midst of the Black Summer bushfire, is a strong example of Australians displaying that 'Aussie spirit' and coming together to help

each other out. While many were feeling the impacts of the fires directly or had the fire close to their doorstep, the appeal raised more than \$46 million from over 145,000 Australian and overseas donors – our largest appeal to date.

Our team has been working hard to get this funding out on the ground to impacted communities. At the time of publication, February 2021, \$24.2 million of the appeal funds have been distributed to a range of organisations working with local communities in their recovery efforts. A considered strategy has been developed to distribute funds taking into account the need for immediate, short, medium and long-term relief.

The Foundation's trustee, Sandhurst Trustees, is committed to good governance and ensures funds that have been donated to the Foundation are returned to the community after considering advice from our community partners. Sandhurst Trustees has built a wealth of knowledge during its 130 years of administering grants and trusts and looks forward to continuing to work with our donors and partner communities.

The Foundation is fortunate to be part of both the Bendigo Bank and Sandhurst Trustees family, who provide the infrastructure, management and governance support to allow the Foundation to thrive. With this support, donors can feel confident that decisions around how donor funds are spent always occur in line with our clearly stated objectives for each fund, and with rigorous attention to government and regulatory requirements. We remain very grateful to all those who have chosen to trust and partner with us.

Our focus at the Community Enterprise Foundation has always been to support the social fabric of communities across Australia and we are honoured to play a role in the Bank and with Community partners through the facilitation and delivery of grants, scholarships, appeals, partnerships, and other funding. Through a community-led approach, we will continue to strive to create positive impact and solid investments that provide communities the foundations to thrive.

Jenny Dawson
Chair
Sandhurst Trustees Limited

David Impey
CEO
Community Enterprise Foundation™





FUNDING THEMES (FY20)



Supporting the **arts** and culturally diverse communities

\$497,000



Building **communities**

\$3.5 million



Developing through **education**

\$1.7 million



Preserving our **environment**

\$87,308



Growing **healthy** communities

\$1.7 million



Relief and recovery from **bushfires**

\$13.8 million

2020 Financial Year snapshot



INVESTMENT IN THE COMMUNITY

Community grants	\$7.6 million
Bushfire grants	\$13.8 million
Combined	\$21.4 million



TOTAL PROJECT VALUE

Community projects	\$34.4 million
Bushfire projects*	\$13.8 million
Combined	\$48.2 million



DONATIONS & CONTRIBUTIONS RECEIVED

Corporate donors	\$12 million
Bushfire donors	\$46 million
Combined	\$58 million



DONATIONS & CONTRIBUTIONS RECEIVED

Corporate donors	5,336
Bushfire donors	145,002
Combined	150,338



Scholarships Administered

287 WORTH \$1.1 MILLION

694

Organisations Supported



825

TOTAL DONOR ADVISED GRANTS



799 Grants
26 Bushfires



Bushfire Grants

\$3,000 smallest grant
\$7.5 million largest grant



Community Grants

\$250 smallest grant
\$275,000 largest grant

* At the time of publication (February 2021), \$24.1 million or 51% of the appeal funds have been disbursed.

Scholarships

Investing in future generations

Each year across the Bendigo and Adelaide Bank network we invest in future generations by funding a number of scholarship programs that support rural and regional students, Indigenous students, students looking to make an impact in the agribusiness sector and students from disadvantaged backgrounds.

As part of the 2020 Scholarship Program, Bendigo and Adelaide Bank, in conjunction with its Community Bank network and other partners awarded more than \$1.1 million to 287 students across the country through a number of programs.

The financial support will contribute to the costs of accommodation, travel, course materials, study equipment and tutoring.

Scholarship recipients will study a range of professions spanning biomedical and material science, chemistry, medicine, psychology, nursing and midwifery, physiotherapy and public health.

The Bendigo and Adelaide Bank Scholarship Program, now in its 14th year, is designed to increase access to

tertiary education for students across rural and regional Australia by providing them with financial assistance to study - in some cases, thousands of kilometres away from home.

Since 2007, the initiative has provided \$9.2 million in support to almost 1,000 Australian students. The program is one of the leading privately funded scholarship programs in Australia and supports the Bank's purpose of feeding into prosperity, not off it. The majority of program funding is provided via the internationally acclaimed Community Bank network.

Community Banking is a grass roots social enterprise business model, that aims to feed into the prosperity of communities, where revenue is generated by the bank's customers and invested back to the community via programs such as the annual Scholarship Program.

The programs we run each year include the Bendigo and Adelaide Bank Scholarship Program for rural and regional students, a number of localised programs through our Community Bank network, the Bendigo Bank Indigenous Scholarship Program and the Rural Bank Scholarship Program.

2020 SCHOLARSHIPS



287
Scholarships funded



\$1.1 million
Scholarships funded



\$3,882
Average scholarship made

RECIPIENTS FIELD OF STUDY

25% Health

16% Agriculture & Environment

12% Natural & Physical Sciences

12% Creative Arts

8% Engineering

TOTAL SCHOLARSHIPS (SINCE 2007)



974
Scholarships awarded



\$9.3 million
Scholarships



Paris Pauling
Bachelor of Science (Honours) at Flinders University

“My degree is offered exclusively on-campus at Flinders University and without the scholarship, it would be impossible for me to undertake my studies. To stay in my comfort zone at home would have literally meant forfeiting an opportunity I have worked towards for as long as I can remember. The upfront costs of university, let alone the effectively permanent relocation 400km away to Adelaide, were extremely overwhelming and cost prohibitive.”

Victoria Kitschke
Bachelor of Veterinary Medicine at University of Adelaide

“Receiving the scholarship from Rural Bank meant I was able to move away from home to study without having to take a gap year. It helped take away my financial stress and meant I could go straight into my Bachelor of Veterinary Medicine.”

“I’ve now finished my Bachelor of Veterinary Bioscience and am studying a Doctorate of Veterinary Medicine. Rural Bank has helped support me not just with my scholarship but with networking opportunities such as attending Women in Ag events. This allowed me to make connections which has helped me find clinical placements.”



Jarrah Parsons
Diploma Photography and Photo Imaging at The Canberra Institute of Technology

“The Braidwood Community Bank Scholarship Program has been an incredible help during my two years of studying photography at The Canberra Institute of Technology, especially this year. With the help of the Braidwood Community Bank Scholarship Program I was able to buy a desktop computer and some photography equipment. Without the money to buy these things, I would have really struggled to have the correct equipment for my photography course. This was especially valuable to me during the three months I spent studying at home due to COVID-19.

It also took pressure off my family to find extra funds to support me during this time.

I am about to finish my diploma in Photography and Photo Imaging. It wouldn’t be an exaggeration to say that considering the year we’ve had I may not have got through it without the assistance of the Braidwood Community Bank Scholarship Program.”



Angus Croak
Bachelor of Philosophy – Science (Honours) at the Australian National University

“Without the Bendigo and Adelaide Bank scholarship, I would not be able to financially support myself living 800km from home in Canberra while undertaking the demanding Bachelor of Philosophy - Science (Honours) degree at Australian National University.”



Claire Curtis
Bachelor of Engineering (Honours) / Bachelor of Science at James Cook University

“Navigating University as a first-year student is stressful as is but combined with the stress brought on by a worldwide pandemic makes it almost impossible. My choice to stay in Townsville and study at James Cook University was one made on the basis that I would have the opportunity to do so on campus. However, with social distancing becoming a major health concern, I was forced to undertake my studies through an online medium. The transition was a difficult one, taking its toll on my mind set towards completing work. Not only did I have to readjust to studying from home, but the pandemic has forced me out of multiple jobs, making me reliant on small government payments to support myself. Although it is not an ideal situation, I am grateful for having received this scholarship at a time such as this.”

Celebrating our partners success

Gingin Community Resource Centre

Community Bank Gingin – Western Australia

An important organisation for the community, the Gingin Community Resource Centre is a place where people in the town can get access to a variety of services, including Centrelink, the ATO and sectorial services, that are not able to be accessed so easily elsewhere. Previously supported by another financial institution, the people of Gingin were not sure how they would access this support when the funding was cut.

Understanding the great need for this community hub, the Community Bank Gingin in 2014 decided to partner with the Community Resource Centre to fund the trainee program worth \$13,480 per year and the community service officer position worth \$13,500 per year on a five year partnership.

This partnership helped the Community Resource Centre get themselves set up and continue the great work they do. The team at the Community Bank Gingin continue to see how vital the Community Resource Centre is for their community and have continued to fund the trainee program even after the expiration of the original partnership.

The Community Resource Centre are now looking to build a big park to help provide tourism to the local area and something for the youth. With the help of a \$150,000 grant from the Community Bank Gingin, the Community Resource Centre team will be able to see this project become a reality and continue to provide support for the people of their town.

Relief Beyond Crisis

Community Bank East Gosford, Lisarow and Kincumber – New South Wales

In partnership with the Gosford City Community and Information Service, the Community Bank East Gosford, Lisarow and Kincumber have created Relief Beyond Crisis. Modelled off a similar program ran by the Community Bank branches in Canberra, Relief Beyond Crisis is a micro finance facility that provides support for women on the NSW Central Coast who have recently removed themselves from domestic violence situations or are looking to do so but are unable to access appropriate support or assistance.

Understanding that sometimes the needs of people in their communities may not always fit into the 'box' or current loan models, the Community Bank branch saw an opportunity

to build a strong partnership with the local Community and Information Service and other branches in the nearby area, including Ettalong Beach Community Bank, to create a finance model that ensures women affected by domestic violence in the local area are able to receive the financial support they need to get them out of their current situation and re-establishing their lives in a safe environment.

Building strong partnerships that provide positive outcomes for the community are a key focus for Bendigo Bank Community Bank branches. This community bank model allows branches like the Community Bank East Gosford, Lisarow and Kincumber to establish programs like Relief Beyond Crisis to support members of their community through the investments of local community banking.

Silo art trail

Community Bank Avoca, Maryborough and St Arnaud – Victoria

With a vision to help build strong, connected, and vibrant communities, the Avoca District Co-operative Ltd launching the BUILD100 Grants Program to provide funding to local community groups and not-for-profit organisations.

Delivering approximately \$100,000 back into the local communities of Avoca, Maryborough, St Arnaud and surrounding districts through the grants program, The St Arnaud Silo Art Gateway received funding to create engaging art on the old, unused silos.

A starting point for visitors on their journey to the existing Wimmera Silo Art Trail, the art installation on the silos in St Arnaud has piqued the interest of people from other communities and big cities who are now taking time to visit the art trail, enjoy the artwork and spend time in the local area. Rather than passing by the town to reach their destination, people are now stopping to take in the sites and explore the area.

The \$10,000 contributed by the Community Bank Avoca has assisted in developing this engaging art installation on a site and structure that was previously unused and has helped bring much needed tourism and spending to an area that may have otherwise been overlooked.



From our Executive

2020 has been quite a year. An unparalleled 12 months of one in 100-years events, societal uncertainty and community anxiety.

In the space of just a few short weeks at the beginning of the year, unfolding events - of a scale and intensity not seen before - conspired to turn our collective worlds upside down.

In January, the devastating Black Summer Bushfires continued to ravage lives, livelihoods, communities, flora and fauna, and environmental habitats across Australia, with a degree of ferocity and a level of destruction.

The tragic personal and community impacts deeply touched all Australians and many around the world, and provoked an incredible outpouring of generosity. In response, we launched national and state-based appeals which have raised more than \$46 million to help those impacted.

We knew from extensive past experience with the likes of the Townsville Floods and the Black Saturday Bushfires, that recuperation from a disaster of this magnitude would be a marathon, not a sprint, and so it has proved.

The arrival of the COVID-19 pandemic in March and the accompanying tough restrictions, further complicated bushfire response efforts and exacerbated the impact of these unprecedented fires.

However, rather than being cowed by these challenges, they instead galvanised us. Throughout the year, Australians pulled together in pursuit of the public good on a scale seldom experienced in any lifetime. At its core, this is what Australian communities do - band even closer together when times are toughest.

Unfortunately though, with a disaster of this magnitude, there can be no quick fixes. While delivering immediate relief and emergency support is crucial, our approach to natural disaster recuperation will continue to centre on the long term recovery of impacted communities by investing in their overall health and economic well-being.

While the one year milestone has been reached, many are still grappling with the additional impact of the pandemic, we remain fully committed to giving a hand up to all those touched by the destruction and to ensuring the long term success, and prosperity of all Australian communities.

Alexandra Gartmann
Executive Partnerships, Marketing &
Corporate Affairs & CEO Rural Bank



Black Summer Bushfire Appeal

The Black Summer Bushfires had a devastating impact on a number of communities across Australia. In response to this, Bendigo Bank created national and state-based bushfire appeals that sought donations from the Australian public to support recovery efforts in impacted communities. The response was overwhelming with more than \$46 million donated across the appeals highlights the generosity of Australians and overseas donors, and the support for those impacted.

A community-led approach

During the aftermath of the bushfires, the Foundation focused on supporting the immediate relief needs of fire affected communities.

As the disaster recovery process continues, a considered strategy has been developed to distribute funds. This strategy has been informed by local community partners who have provided insight on how best we support the short, medium, and long term recovery phase whilst recognising that the needs of these communities will evolve over time

From the generous donations received through the Victorian Bushfire Appeal, a number of emergency relief grants

were provided immediately after the bushfire disaster. \$5.25 million was immediately made available to those affected by the bushfires in the East Gippsland and North-East Victoria regions, including families who tragically lost loved ones.

Delivered through The Salvation Army, BlazeAid and Gippsland Emergency Relief Fund, the support included:

Immediate payments of \$50,000 through Windermere Child and Family Services to the families of the five people who have tragically died during Victoria's recent bushfires.

\$1 million for BlazeAid to operate numerous base camps for the volunteers helping farmers replace fences destroyed by the bushfires on their property, and funds for boundary fence material costs.

\$4 million to support residents in bushfire affected areas who have experienced loss of, or damage to, their principal place of residence. These initial payments will range from \$1,000 to \$4,500 and will assist pay temporary accommodation costs, such as hotel bills.



\$46 million

BUSHFIRE APPEAL FUNDS RAISED



\$13.8 million*

FUNDS DISTRIBUTED

145,002 NUMBER OF DONORS

136,677 DONORS FROM AUSTRALIA

8,325 OVERSEAS DONORS

118,445 ONLINE DONORS

26,557 BENDIGO BANK IN BRANCH DONORS

Top five international donor countries



United States of America

United Kingdom of Great Britain and Northern Ireland

Canada

Japan

Vanuatu

Bushfire Appeal Pillars



\$12,671,224
PEOPLE



\$141,905
SOCIAL



\$1,006,500
ECONOMIC



\$20,796
ENVIRONMENT

*At the time of publication (February 2021) \$24.1 million or 51% of the appeal funds have been disbursed.

Bushfire Community Recovery Grants Program

The bushfires devastated communities, with a number of deaths, thousands of people displaced, and more than 1.5 million hectares of land and hundreds of buildings destroyed.

The following stories are only part of the recovery, but there is a long way to go. To continue supporting the recovery efforts, the Community Enterprise Foundation launched a national Bushfire Community Recovery Grants Program to ensure funds continue to be distributed to organisations who are supporting communities in need following the bushfire. Continue to follow our updates on our website to hear more stories on the bushfire recovery and how donations are making a positive impact.



Windermere Child and Family Services

Further funds from the Victorian Bushfire Appeal continued to be released following immediate relief efforts. People who had their lives turned upside down by the devastating bushfires had to now face a global pandemic and still needed support.

In partnership with the Victorian Government and Windermere Child and Family Services, \$14.8 million has been provided to help secure accommodation and replacing household and personal items lost to the fires.

Windermere Child and Family Services is an independent community service organisation who coordinate the distribution of housing relief payments to Victorians on behalf of the Appeal.

Kangaroo Island

South Australia's Kangaroo Island was heavily impacted by the fires. With majority of the island a protected nature reserve home to native wildlife like sea lions, koalas, and diverse bird species, it was important that help was provided to the island to support individuals, businesses, community groups and wildlife.

Following the bushfires, generators became a sought-after item to help businesses and community groups continue the work they do and support recovery efforts. Purchased from a local business and providing much needed power locals were able to continue with their work, including a woman who was able to provide power to her organisation to enable volunteers working with injured and potentially endangered wildlife provide a timely support in response to the disaster.

The Man from Snowy River Festival

The Man from Snowy River Bush Festival (the festival) is an annual event in Corryong, attracting more than 30,000 people and celebrating the history and culture of the Australian bush.

A not-for-profit festival that distributes all proceeds back into local community groups and projects, it is an important event for the local community to attract visitors to the area, something that was much needed following the bushfires.

A storage compound containing the festival's plant and equipment was destroyed in the bushfires and the festival organisers sought funding to help replace the equipment.



Photo credit: DWELP



BlazeAid

With appeals set up for the fire affected states, funding supported BlazeAid on the ground to repair and rebuild fencing to secure livestock. An additional \$525,000 was provided alongside the already provided \$1 million to establish a new safe and secure base camp for volunteers. This base camp helped volunteers carry out the important work in the recovery process with local farmers in the Albury and Wodonga region.

Photo credit: Monique Satchell



Celebrating our partners

Corporate Australia has played a major role in the National Bushfire Appeal, committing vital funds for communities in need without hesitation. This generosity represents more than a number to those impacted by these fires, it also represents compassion, empathy, hope and coming together.

Thank you to all of our corporate donors for your generous donations and support for impacted communities. We'd like to acknowledge our top corporate donors to our bushfire appeals.

Bendigo and Adelaide Bank Limited

Bendigo Community Bank
Companies across Australia

Victorian Government

United Petroleum

Tennis Australia

Melbourne Airport

Crown Resorts Foundation Ltd

Packer Family Foundation

Orica Australia Pty Ltd

Tixstar

Australian Venue Company

Leonard Joel Auction House

Deloitte

Tabcorp Holdings

Carlton United Breweries

GM Holden

Kirkland Lake Gold Ltd

AusNet Services

Metro Trains Melbourne

Busted Fishing

Factory X Retail Group

Wildlife Studios

Bridgestone

Victorian Government

To assist local communities affected by the devastating bushfires the Victorian Bushfire Appeal was established in partnership with The Victorian Government. The goal of the appeal is to raise and distribute funds to provide practical support as impacted Victorians begin to rebuild their lives.

On 2 January 2020, the Premier of Victoria announced a state of disaster. This was the first time the Victorian Government used these powers since they were included in the Emergency Management Act 1986 following the devastating Victorian Bushfires in 2009.

Despite the rapid response, people lost family members, homes, pets, possessions, and community infrastructure to the bushfires that swept through Victoria. People across Australia and internationally responded with generosity, compassion, and action. The intent of those who donated was clear: while nothing could ever replace lives lost or memories destroyed in these fires, people wanted to give individuals and communities who had lost something or everything, a start on rebuilding their lives.

The Victorian Bushfire Appeal Advisory Panel is chaired by former Victorian Deputy Premier Pat McNamara and has representation from across the community sector including the Foundation's CEO, David Impey. The Advisory Panel was established to consider and recommend how funds are distributed to support the community led approach. This has provided fire affected communities with input as to how funds are disbursed based on the evolving needs of the community.



Celebrating our partners

Community Enterprise Foundation partner with likeminded organisations that have a genuine interest and desire to support the communities they serve or community sectors that have true alignment to their values. One of these likeminded organisations is Lendlease who have established three programs with the Community Enterprise Foundation to support communities in a variety of ways.

Lendlease – FutureSteps

FutureSteps will support established charities and community organisations to deliver shelter and housing projects, including support services. Grant funding for projects allow organisations the opportunity to find innovative solutions to housing stress and homelessness, ensuring communities continue to prosper into the future.

The Foundation has worked with Lendlease to develop FutureSteps from the beginning. Today we administer targeted and open grant programs to help FutureSteps in the goal to reduce the impacts and causes of homelessness.

Case study: Platform Youth Services

Providing a safe place for young people to stay when experiencing family breakdown and violence in the Penrith, Springwood, Katoomba and Hawkesbury communities, Platform Youth Services assist by providing support such as emergency accommodation, financial and legal support, counselling, assistance with education and specialist support for families.

Through the help of the Lendlease Future Steps program, Platform Youth Services received secondary payment funding of \$125,000 (total funding \$250,000) to expand their support of young people actively engaged in secondary and tertiary education to receive the qualifications required to success in adulthood. Repurposing their Lemongrove property to a supported accommodation model for students allows them to support 6-8 students who have a history of homelessness and disadvantage to have a safe and stable place to live while they continue their education.

Lendlease – Foundation

When the Lendlease Foundation was founded in 1983, the objective was to nurture the wellbeing of employees and their families, and support employee's involvement in charitable and community affairs. It was a goal ahead of its time and over the years it continues to prove to be something that makes us special. Today the CEF supports Lendlease Foundation deliver an annual open grants program. Running once a year, the program offers 20 x \$10,000 grants.

Case study: Smart pups assistance dogs for special needs children

The mission of smart pup assistance dogs for special needs children is to enrich the lives of families and children with special needs through the assistance and friendship of Smart Pup and to foster community acceptance of assistance dogs in public.

Working to help families and children with special needs lead a life of greater independence without barriers, Smart Pup sought funding of \$10,000 through the Lendlease Foundation to purchase seven specially bred Labrador and Golden Retriever puppies for their training program and cover the cost of their care during training. The cost to purchase these puppies can reach \$3,500 and to raise, train and place a Smart Pup can cost upwards of \$30,000 per assistance dog.

These seven new puppies will receive training before going to their new family to provide companionship, confidence, safety and a new level of independence for special needs children.



Lendlease – communities

Part of Lendlease offering is to build and create communities. In each new development Lendlease create, they establish a fund to help develop the community (beyond their infrastructure). We currently partner with 7 Lendlease development sites to help with their community investment needs. They include Alkimos, Atherstone, Aurora, Calderwood Valley, Elliot Springs, Harpley, Springfield Rise and Yarrabilba.

Case study: REKON – Yarrabilba Youth Project

REKON Youth Outreach Service is a youth division of Manna from Heaven Sandgate Inc. Dedicated to supporting disconnected young people by reconnecting them with their community, relevant support services and other young people, RECKON aim's to help young people realise their dreams, harness their potential and create positive outcomes for their lives and communities.

Funding from the Lendlease Communities Grant Program (Yarrabilba) allowed REKON to hire a team of Youth Workers and Arts Facilitators to deliver free workshops and programs to the youth of Yarrabilba. This program assists Youth Workers in building rapport and connections with young people at risk of disengagement and social isolation through soft entry engagement activities the empower youth.

Community Enterprise Foundation™

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communityenterprisefoundation.com.au

Grants and appeals outlined in this document are administered by the Foundation and allocated from the following trusts:

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Community Enterprise Charitable Fund (TCC)ABN 12 102 649 968

Youth Foundations Victoria (YFV)ABN 47 853 957 737

