



BUILDING CAPABLE AND RESILIENT COMMUNITIES

Community  
Enterprise  
Foundation™  
2023 Yearbook

» Bendigo and  
Adelaide Bank



# Prosperous, empowered and enabled communities. **This is our vision.**

## Who are we?

The Community Enterprise Foundation is the philanthropic arm of Bendigo and Adelaide Bank, helping Australian communities to tackle major societal challenges with grants, scholarships and community-focused appeals.

We're here for our Community Bank network, our corporate partners and the Australian community and together we do great things.

**Because using our business to help communities thrive, is at the heart of what we do.**

## Strategic priorities

### Community investment

We build the capability and capacity of Australian communities to deliver greater community investment impact.

### Collective impact

We lead and facilitate collaborations to improve collective impact across local and national issues of significance.

### Partnerships

We embed the Foundation as a partner of choice for government, industry and communities for disaster recovery, and expand our corporate, philanthropic, partnerships nationally.



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## Contents

---

- 2 Our vision & strategic priorities

---

- 4 FY23 snapshot

---

- 5 From our Chair and CEO

---

- 6 About the Foundation

---

- 10 Our Board

---

- 11 Our social impact framework

---

- 12 Connected and empowered communities

---

- 14 Financial and digital inclusion

---

- 16 Climate and disaster resilience

---

- 19 Sharing stories beyond the fire

---

- 23 Alpine bushfire recovery grants

---

- 25 Beyond the fire: resilience

---

- 26 Flood funding

---

- 29 Scholarships

---

- 30 Celebrating our partners

---

- 40 Our staff

---




## Front cover

Pictured on the front cover are BlazeAid volunteers, Stuart Crafter and Mick Hulse.

# Our 2023 Yearbook

Hello.

This Yearbook covers our performance from 1 July 2022 to 30 June 2023. We are proud to share our achievements, stories and reflections on our work to help build capable and resilient communities.

We acknowledge Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation and the Traditional Custodians of the land where our work is conducted. Our head office is located on Dja Dja Wurrung land and our partners, donors, projects, grant recipients, and scholarship awardees are in many parts of the Country. We pay our respects to Elders past and present as it is their knowledge and experience that holds the key to the success of future generations.

The Yearbook includes information about our ambitions and drivers for change, governance, goals, partnerships and our social impact.

Most of all it is a celebration of our relationships and the good things we've helped to create, told through our collective story.

## FY23 snapshot

Working with our Community Bank companies, partners and donors to help build a better tomorrow.

**\$175 million**  
funds distributed  
since inception

**\$83.5 million**  
in funds under  
management

**\$14.6 million**  
grants distributed

**\$54.1 million**  
contributions

**\$8.5 million**  
regional, rural and  
remote grants

**2,273 donors**  
to appeals

**\$6.1 million**  
urban areas  
grants

**48%**  
eligible requests  
funded

**147,000**  
donors since 2020

**34,206**  
website hits

**1,114**  
organisations  
supported

**735**  
attendees  
at 39 Community  
Information  
session across  
Australia

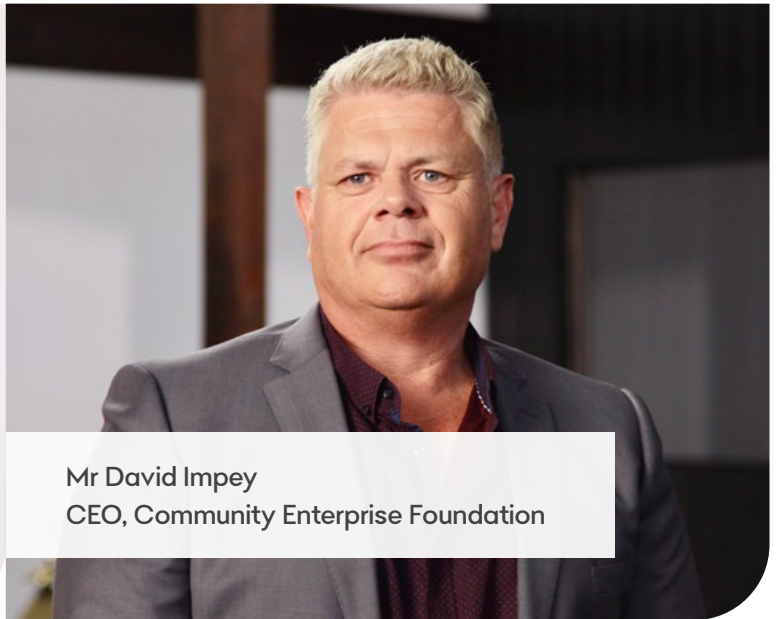




# From our Chair and CEO



Ms Vicki Carter  
Chair, Sandhurst Trustees



Mr David Impey  
CEO, Community Enterprise Foundation

We're thrilled to present our 2023 Yearbook. It shows how Bendigo and Adelaide Bank through the work of the Community Enterprise Foundation is strengthening community enterprises, the cornerstone of thriving prosperous communities, to increase their reach, capability and impact. We've highlighted stories of collaboration and connection across the nation and the achievements of the Bendigo and Adelaide Bank, our Community Bank network, corporate partners and our donors.

We achieve our purpose through the strong relationships that we've built across Australian communities and this trust from our partners and donors has resulted in record contributions to the Foundation.

The 2023 Yearbook celebrates our 19th year of bringing local people together to make a difference. Our work provides impetus for change across rural, regional and remote Australia. Growing the capacity and capability of communities drives our reason for business; because if they thrive, then we thrive too.

The Foundation team is privileged to work on behalf of Bendigo and Adelaide Bank, the Community Bank network, corporate partners, donors and staff; there's something truly special about rolling up our sleeves to assist building prosperous and thriving communities.

Our partners and donors have contributed \$54.1 million to the Foundation this financial year, which will make a significant difference to the sustainability, vibrancy and opportunities in communities across Australia.

## Governance

As the Corporate Foundation of Bendigo and Adelaide Bank our trustees, Sandhurst Trustees has a strong commitment to the Foundation's governance.

Together, we take a community-led approach to support the social fabric of communities across Australia through facilitation and delivery of grants, scholarships, appeals, partnerships, and other funding.

This allows the Foundation to thrive and gives confidence to donors that decisions around their funds have clear objectives, involve the community's voice and are subjected to rigorous attention to government and regulatory requirements.

## Our communities

The Community Bank model is a vital component of how Bendigo Bank is delivering on its social purpose ambition of connected and empowered communities. The Foundation works with Community Bank companies to support their community initiatives to maximise the positive impact they deliver.

Community Bank partners have contributed more than \$52 million to this year's funds, and together we'll make real impact by leveraging our community investment planning services, governance, grant making and fundraising expertise.

We acknowledge the leadership and passion of every Community Bank Director; their dedication has built funds that will future-proof their local communities.

In the post COVID-19 recovery, our mission of feeding into the prosperity of communities has never been more relevant. More communities have a goal to be self-sustaining, they are focusing on self-reliance and want greater voice, choice and control. By banking with their Community Bank branch, customers are supporting their local communities. We're here for them, helping the places that they live, work and play to flourish.

We've continued our community-centred approach to natural disaster recovery, standing alongside affected communities every step of their recovery journey. This year we've provided grants to individuals and organisations devastated by the Victorian floods to fund vital food security, farm fencing, temporary accommodation and equipment projects.

Almost four years on from the Black Summer bushfires, those affected continue to face challenges. Together we're working to empower communities to lead their own bushfire recovery. Our long-term bushfire recovery programs are still providing support to fund resilience, connection, economic and financial inclusion, and disaster preparedness projects.



## Scholarships

We recognise the right for all people to have a quality education so that they can reach their full potential, gain skills for the employment they want and live the kind of life they aspire to achieve. With better education comes improved stability, financial security, equality and self dependency to name just a few. And countries with higher literacy rates also tend to fare better economically. But we acknowledge that not everyone has access to the education they need.

It's why we're so committed to our scholarship program and have granted more than \$1 million to 289 scholars this year. Our scholarships assist future leaders through diverse and inclusive programs, addressing financial barriers and enabling the long-term social impact of the students.

Our commitment to regional and rural students is further demonstrated through our Bendigo and Adelaide Bank scholarship program. Bendigo and Adelaide Bank Board members show their passion for diversity and regional people by personally sitting on our scholarship advisory committee. Their selection recommendations for scholarship recipients are driven by local community needs and a vision to empower people to develop their own communities.

## Our performance

This year we've invested \$1.7 million in our communities through disasters and grants, funded projects worth \$12.6 million, and received funds and contributions to the value of \$54.1 million. We've provided seed funding and leveraged the Bendigo and Adelaide Bank brand to secure partnerships with local and other government agencies, resulting in significant contributions for projects that make communities better places. It's certainly been a busy and successful year.

Our funding themes were arts and diversity, infrastructure, education, environment and health.

## Our funding themes in 2023



## Looking ahead

The amount of funds held in trust this year will result in plenty of opportunity for our Community Bank partners, supported by our team, as they consider how best to distribute their investments into their communities.

Pleasingly we have worked with a number of Community Bank companies this year on their Community Investment Plans and there is an eagerness to elevate their approaches to longer term, more significant and sustainable projects. To support them we have developed the Community Impact Hub, an online platform to help manage and report on social investments.

In the next financial year, we anticipate our scholarship program will grow, with many Community Banks indicating their interest to jump on board. Our long-term disaster recovery support will continue, we will pilot a new collaboration approach and continue with our established donor engagement strategy.

Plus, we are developing our response to one of Australia's most challenging problems, affordable housing.

Building on from our solid performance this year, we believe we are in great shape to deliver on our objectives in the coming financial year. Please read on and explore the stories of the individuals and organisations leading their communities towards a more vibrant future.

Vicki Carter  
Chair, Sandhurst Trustees

David Impey  
CEO, Community Enterprise Foundation





# About the Foundation

As the philanthropic arm of Bendigo and Adelaide Bank, we play a pivotal role in bringing the bank's social purpose ambition to life. We utilise our expertise in community development, resilience and recovery to support our partners to facilitate outcomes in their communities which enable them to be connected and empowered, build financial and digital inclusion and develop climate and disaster resilience. We believe that when all of these elements are present, communities and the individuals who live within them will be more prosperous.

## Our role

The Community Enterprise Foundation supports Bendigo and Adelaide Bank, our Community Bank network and our corporate partners to address major societal challenges such as affordable housing, liveability, digital literacy, fraud, climate change and food security.

We're working towards creating positive and systemic social change. And we're supporting the Community Bank network and communities across Australia to not only increase their support of charitable community groups and activities but to boldly seek out long term challenges.



## Our operating model

We are a donor-advised foundation. This means we receive charitable contributions and invest the assets, turning them into charitable capital. Our donors receive a tax deduction for their investment and recommend grants to support charities close to their hearts and values. We work with advisory committees with local expertise to perform due diligence and facilitate community investments.

To date, on behalf of our partners we have returned more than \$175 million to local communities.

The Foundation operates three funds to power our capability:

- Community Enterprise Foundation Charitable Fund
- Community Enterprise Foundation Tax-Deductible Fund
- Community Enterprise Foundation Disaster Relief Fund

## Our resources and assets

Since our beginning which was launched with the first donation to our 2004 Tsunami Appeal, our expertise in raising funds and supporting communities impacted by natural disasters has gone from strength to strength.

Our work supports the bank's commitment to its Community Bank model, where prosperous customers and communities enable prosperous business too.

Bendigo and Adelaide Bank's national network of branches and expertise of local Community Bank Directors and staff allows us quick access to communities to deliver help fast and right where it's needed.

Our experienced team of staff have built long-term relationships with the Community Bank branches and partners who have chosen to use our services. They are experts in community investment and are able to provide timely and valuable advice as needed. Many of our team have been with the Foundation since its inception or within the finance industry for over 20-years.

Our generous donors have supported communities devastated by cyclones, drought, floods and bushfires, and we've launched over 30 appeals across Australia to support community-led relief and recovery.

“We bring together local people who care deeply about their community”

By investing with us, Community Bank companies and partners have been able to create even greater impact in their communities. Not only are they generating profits through their community banking model, but also they are benefitting from our investment strategies and reducing their taxable income, thereby having even more capital to invest in their local community

## Accountability

As a donor-advised Foundation, governance is extremely important. Our support of hundreds of communities across Australia requires sound management and is administrated by Sandhurst Trustees Limited.

To feed into and not off of prosperity and truly change lives, we put communities and beneficiaries at the centre of what we do. We are committed to self-determination through a community-led model and we understand without community support, sustainable and impactful outcomes cannot occur.



# Our Board of Directors

## Sandhurst Trustees



**Vicki Carter**  
**Chair - Non-executive director**

BA (Science), Dip Mgt,  
Certificate in Executive  
Coaching, GAICD



**Richard Baker**  
**Non-executive director**

GradDip of Governance  
FICDA, MAICD



**Alexandra Tullio**  
**Non-executive director**

BA, GradDip FinPlan, GradDip  
Practice Management, GAICD



**Luke Davidson**  
**Executive Director**

BCom (Hons), Grad Dip  
Applied Fin, FINSIA

## Our team





# Our Social Impact Framework

## We are impact-driven

We use our business for good, to create prosperous, empowered and enabled communities. By investing in social causes that deliver impact, we build trust and resilience in our communities and customers.

## Delivering on Bendigo and Adelaide Bank's social purpose

The focus areas we share that shape our objectives and activities:



### CONNECTED AND EMPOWERED COMMUNITIES

Communities know their own needs best, so we focus on providing them with the infrastructure, skills and networks to address local social issues.

We deliver most of our initiatives in this focus area through our Community Bank network and scholarship programs.

### OUTCOME TARGETED

Communities that are empowered to address local social issues.



### FINANCIAL AND DIGITAL INCLUSION

Financial knowledge and access to appropriate financial services are a cornerstone of thriving communities. And in today's digital world, financial and digital inclusion go hand in hand.

We are focused on ensuring inclusive access to our Bank's products and services and investing in initiatives that build financial literacy and digital skills.

### OUTCOME TARGETED

Communities that are financially literate, digitally connected and can access appropriate financial services.



### CLIMATE AND DISASTER RESILIENCE

The impacts of climate change, including natural disasters, will disproportionately impact the most vulnerable in our community, and be magnified in regional and rural areas in Australia.

We are focused on supporting customers and communities to build climate change and disaster resilience.

### OUTCOME TARGETED

Communities that are prepared for climate change and disasters.



# Connected and empowered communities

Connected and empowered communities start with strong community enterprises. We work with our partners to understand the needs of their communities and support them through their grant programs to identify great projects and organisations to address these needs.

## Standby U provides help in the moments that count

For people who are experiencing violence or abuse, having a trusted person to turn to can be very important.

This year a number of our Community Bank branches supported the StandbyU Foundation in their mission to create a better and safer world for women and their families experiencing domestic and family violence, abuse and isolation.

Through the support of our donors, Standby U connected 166 people with potentially lifesaving electronic devices known as shields. The shields provide persons at risk with access to an immediate connection network at the push of a button. The wearable technology ensures a safe, timely response from families or emergency services.

The shield combines the strength of human connections with the power of technology to create a secret and secure way for people at risk to be connected to family and friends in the moments that count.

“I can’t believe how much it has also helped me to know that my daughter and granddaughter are safe... We are in this together.”

Peter, shield responder

## Findings

93%

users strongly agreed that having the StandbyU Shield reassured them that help and support would be available when needed.

97%

users strongly agreed that having the StandbyU Shield with their safety network connected had improved their sense of safety and wellbeing.

93%

users strongly agreed that having the StandbyU Shield improved their children and family's peace of mind and well-being.

100%

users strongly agreed that they would recommend the StandbyU Shield for other people experiencing domestic and family violence, abuse or isolation.



“In my 10 years as a specialist domestic violence practitioner, this is one of the best things I’ve used for a client. It’s a game changer!”

Samantha C, Women’s Cottage, Hawkesbury



## Donors

### Community Bank companies

- Coleambally
- Mundaring
- Ettalong Beach
- North Richmond & Districts
- Pambula & District
- Sanctuary Point & Districts
- Paradise Point
- Tumbarumba
- Community Bank companies across NSW

### Bendigo Bank Bushfire Appeal

### Bendigo Bank Flood Appeal

## Outcomes



### ACTIVITIES

12 Community Bank branch staff attended training to identify, address and connect people at risk.

166 shields deployed



### LOCATIONS

- Queensland
- NSW
- Victoria
- WA



### ENGAGEMENT

17 community partners



# Financial and digital inclusion

Financial knowledge and access to appropriate financial services are a cornerstone of thriving communities. And in today's digital world, financial and digital inclusion go hand in hand.

Bendigo and Adelaide Bank is focused on ensuring inclusive access to banking products and services and investing in initiatives that build financial literacy and digital skills.

## More support for rural women

The Victorian Women's Trust is an independent organisation that supports women, girls and gender diverse people to thrive. It works on social change projects, conducts research and advocacy and provides thought-leadership and mentorship opportunities.

Bushfires, the pandemic and then flooding have demonstrated the isolation faced by many outback women. Vital services such as maternal care, telehealth, violence prevention, banking and more were denied to women who were unable to connect online. Plus, their leadership capacity in community recovery following disasters was also hampered.

Financial and digital inclusion plays an essential role in building a better society. The Trust's Rural Women Online project has demonstrated outcomes that have assisted rural women fast track their IT ability and connect in our digital world.

It's why we supported Phase 1 of Rural Women Online, which concluded in March 2023, with our original co-funding of \$165,000. And it's why we funded an additional \$50,000 this year to continue the development of the program.

## Outcomes

Through our funding, the Victorian Women's Trust created the first dedicated program to improve and assist women's digital ability. The concept exceeded all expectations; the research and lived-experience of women demonstrated the need for the program; and the outreach strategy meeting women face-to-face revealed the demand.



### ACTIVITIES

- 12 Open Days
- "How-To-Guides" on website
- Mentoring
- Telephone support



### LOCATIONS\*

- Ballarat
- Wangaratta
- Shepparton
- Hamilton
- Horsham
- Mildura
- Swan Hill
- Wonthaggi
- Mallacoota
- Buchan-Bairnsdale
- Myrtleford
- Tallangatta/Corryong

\*includes four bushfire-affected areas



### ENGAGEMENT

- 20,000+ women engaged with the Rural Women Online website
- 600 women directly helped through the open days
- 75 women mentored
- 100 calls to the help desk





## Buchan and Bairnsdale Open Day

### Case study one

A participant described herself as an 'isolated farmer, technology skills poor'. She spoke about the increasing online (paperwork) burden of farm biosecurity and livestock traceability and the need to use computers for record keeping. She was encouraged to sign up to the Rural Women Online mentoring program to learn about online record keeping.

### Case study two

A woman who attended was visually impaired and nervous. She explained that she was having trouble connecting her Kindle to Amazon, updating her iPhone and syncing her phone to her laptop. She was warmly welcomed, and her challenges addressed. She was helped to increase the font size on her Kindle and iPhone and with password protection across her devices.



# Climate and disaster resilience

The impacts of climate change, including natural disasters, will disproportionately impact the most vulnerable in our community, and be magnified in regional and rural Australia. Bendigo and Adelaide Bank is focused on supporting customers and communities to build climate change and disaster resilience.

## Community recovery from natural disasters

We have continued our community-centred approach to assist communities with long-term disaster recovery and resilience. This has involved engaging and empowering local community members and organisations to actively participate in the recovery process.

Our Bushfire Grant Distribution Strategy (developed in March 2020) focuses on a 5+ year timeframe to support immediate relief projects, followed by short, medium and long-term community recovery. Three and a half years into the strategy, \$43 million (91%) of the \$47 million raised has been disbursed nationally to support communities to lead their own recovery.

### BUSHFIRE APPEAL DISTRIBUTION STRATEGY (BLACK SUMMER BUSHFIRE)





## FY23 NATURAL DISASTER PILLARS\*



**People**  
**\$767,000**

Ensuring vital support is made available to impacted communities, and the people within them, by linking to programs and services that assist with their recovery and development.



**Social**  
**\$528,000**

Recognising the importance of building social capacity and engagement in the recovery of impacted communities and their residents.



**Economic**  
**\$234,000**

Supporting programs and events that assist with the economic restoration of communities, by helping to rebuild their recovery and resilience.



**Environment**  
**\$128,000**

Support the conservation and re-establishment of the natural environment.

\* Many of our projects overlap and impact more than one of our natural disaster pillars, however we have chosen to focus on the primary pillar.

## BLACK SUMMER 2019/20 AND FLOOD APPEALS

Over the last four years the Foundation has responded to bushfire and flood events across the nation.



**\$47 mil**

funds raised for Black Summer bushfires FY20



**\$13.5 mil**

total funds distributed FY20



**\$14.3 mil**

funds distributed FY21



**\$14.4 mil**

total funds distributed in FY22



**\$1.7 mil**

total funds distributed in FY23

Funds raised for the Black Summer bushfires have been distributed over a four year period in line with our Bushfire Appeal Distribution Strategy.







# Sharing stories from beyond the fire

We're here for the Pambula and Bega communities







## Healing people and Country

The Bega Local Aboriginal Council cares for Country through its ranger program. This year we partnered with Community Bank Pambula and Bega to support the Land Council. We provided a grant of \$29,797 to rehabilitate the culturally significant forestry areas between Gulag and Mumbulla Mountain forest area which had been burnt out during the fires.

The grant supported a team of Aboriginal rangers to undertake habitat enrichment work to halt further loss of culture and heritage. A significant goal was to help threatened species repopulate the damaged areas, which required the creation of safe nesting spaces.

Rangers worked with a local arborist and ecologist to identify species that needed help and created new hollows in trees to keep species safe from predators. They also gathered seeds from vulnerable native plants for a seed bank and native tree and bush tucker nursery. Around 500 trees will be planted in identified areas.

## Outcomes

Through our funding, the Land Council were able to expand their ranger program. This has helped build the capacity of young people by exposing them to different aspects of caring for Country, created employment and improved mental health. Land rehabilitation and ongoing sustainable land management practices is helping to grow a sense of purpose, more mob are returning to Country and local knowledge is being passed down to future generations. Bushland is regenerating and native wildlife is being given the chance to recover.



### ACTIVITIES

- Habitat enrichment work
- Nesting boxes
- Gathering of seeds for seed bank and native tree and bush tucker nursery
- Tree replanting



### ENGAGEMENT

Traditional owners of Gulag and Mumbulla Mountain areas.

Young Aboriginal people through expansion of the local ranger program.



### LOCATIONS

Bega, South Coast NSW

# Mumbulla Foundation Continuing Education Fund



We back the Mumbulla Foundation's continuing education fund, which provides support particularly for bushfire impacted individuals. Our Bushfire Recovery Grant of \$37,400 assisted students with non-fee costs relating to their field of study in recognised courses. These costs included travel, accommodation, specialised tools and equipment or study supplies.

An additional \$40,000 from the Bendigo and Adelaide Bank Bushfire Recovery Grant has also funded another 40 students through the Mumbulla Foundation.



## Helping the Bega showgrounds be emergency-ready

In times of emergency and in the aftermath, a community needs a place of shelter and hope. The Bega Showgrounds was the designated evacuation centre during the Black Summer fires. It was a place of safety for families and their animals.

But while it helped many people, its facilities were inadequate to cater and provide refuge for such large numbers. That's why we provided the Showgrounds with \$37,000 from the South Coast and South East Bushfire Recovery Grants Program to purchase furniture and fittings for its new community centre as part of its redevelopment.





## Entertainment brings the community together

Following the Black Summer fires, many of the community were stressed and traumatised. They needed time to unwind through entertainment, engagement and relaxation. So when the idea to buy a transportable sound stage for music and events was raised, it seemed like a brilliant mechanism to engage the many communities throughout the region. We provided \$64,000 from the NSW Bushfire Recovery Grant to help fund the stage.

Local talent has engaged young and old. The stage has been used to conduct concerts, music events, drama festivals and picture nights. It has enabled struggling communities who could not have afforded the costs associated with these events to access these resources at no charge.

Over 30 music events have been conducted around the Shire including those areas hardest hit.

In June 2023 we granted an additional \$40,000 to support ongoing costs so that communities who have now experienced the additional stress of isolation due to the pandemic, can continue with their long-term recovery.



## We support organisations that support others

The Pambula Surf Life Saving Club promotes healthy living and exercise and educates beach-goers in water safety in addition to their rescue services.

Community Bank Pambula and Bega have supported the surf club for around ten years and through the Foundation have funded a grant to help maintain and repair equipment including boards, inflatable rubber boats, a patrol trailer, all-terrain vehicle and dual cab utility.

“It’s not just a surf life saving club, it’s a way of life.”

Club member





## Rebuilding community facilities

The Black Summer bushfires decimated the Quaama Sports Ground. This included facilities that were over 100 years old including the rodeo arena. Historically the sports ground was a hub for the small community.

Whilst the community was able to attract funding for destroyed buildings and yards, ironically they were unable to get funding for the toilet block because it was only severely damaged, not burnt down.

We provided \$50,000 from the Community Enterprise Foundation South Coast & South East Bushfire Recovery Grants Program to help fund a new toilet and shower with disabled facilities. This will allow the community to come together at the facility again and have a positive effect on mental health and wellbeing.

Not only will the rebuilding of the sports ground help community recovery but also with its future resilience as it is used as a landing point for helicopters in emergency situations, primarily firefighting.







Mount Beauty Community Bank branch manager Shelley Maher, with Myrtleford Chamber of Commerce and Industry secretary Kerry Murphy and Bright Community Bank branch manager Mark Ditcham.

# Alpine bushfire recovery grants

We awarded Alpine Bushfire Recovery Grants worth more than \$340,000 to aid in the long-term recovery from the Black Summer bushfires and resilience of the Alpine region. Eleven community organisations will help the continuing recovery, strengthening and sustainability of affected communities.

This has included a grant to the Myrtleford Chamber of Commerce and Industry Inc to fund an Alpine Outreach Mobile Facility. The community-owned mobile consulting room will be accessible to community groups, service providers and organisations to provide information and services to aid in recovery. It will also be used for mental health services, financial counselling, diabetes screening, skin checks, youth needs and blood pressure checks.

Project Name	Applicant Name
<b>Alpine Outreach Mobile Facility</b>	Myrtleford Chamber of Commerce & Industry Inc
<b>Static water supply at Mount Beauty Golf Club</b>	Mount Beauty Golf Club Inc
<b>Solar power system, battery and associated items</b>	Myrtleford RSL Sub-Branch Inc.
<b>Pilot study to trial two community-based finding models to provide solar PV installations for low-income households</b>	Sustainable Upper Ovens Inc
<b>Riparian area restoration: Ovens River/One Mile Creek Junction</b>	Upper Ovens Valley Landcare Group
<b>Roof replacement</b>	Mount Beauty Neighbourhood Centre Inc
<b>Crash car simulation training for first responder</b>	CareFlight
<b>Story telling for recovery and resilience in the Alpine Shire</b>	Myrtleford Neighbourhood Centre
<b>The Mount Beauty Music Festival 2023</b>	Mount Beauty Music Festival
<b>Club facilities improvements</b>	Bright Lions Club
<b>Technology and ergonomic upgrade</b>	Bright Coworking Incorporated







# Beyond the fire: resilience

We've partnered with East Gippsland Community Foundation and Border Trust to fund production of the documentary *Beyond the Fire Season: Resilience*, and the development of student educational modules and programs. This follows the "Beyond the Fire Recovery" documentary.

*Beyond The Fire: Resilience* takes an honest look at the frustrations and triumphs of the recovery journey, three years after the Black Summer bushfire crisis.

Set against the stunning backdrops of The Upper Murray, East Gippsland, and Alpine Shires, Australian local heroes share wisdom and insight into their recovery journey and testify through a lens of hope about how they rebuilt - physically, emotionally and mentally - despite the red tape.

The documentary explores the importance of 'Community supporting Community' to reduce the stigma around mental health and provide potentially lifesaving, firsthand insight on how we can prevent the magnitude of The Black Summer bushfire crisis reoccurring.

Interviews from locals and experts provide powerful testimonies to create a thought-provoking documentary as a catalyst for change.

"I think the more we create local ownership and empower local communities, the more we will build greater resilience and hope..."

David Impey, Community Enterprise Foundation





# Flood funding

## Supporting the flood-affected communities

We supported communities to help them get back on their feet after the 2022 floods.

Residents of Rochester in Victoria, returned to their community, family homes and businesses to find sheer devastation. Many didn't know what to do next. Disbelief was followed by displacement and, more than nine months on, the town is still doing it tough.

By partnering with Community Bank Elmore, Lockington and Rochester we provided \$190,000 to help flood recovery. We looked for real relief and impact.

### This included grants to:

- Rochester Community House to oversee and distribute funds to those who experienced housing loss and damage
- Rochester Playgroup for equipment
- Rochester Golf Club to house local families in the clubrooms, and in caravans and tents on the club's property
- Bendigo Foodshare to buy a refrigerated truck for long-term food security
- Rochester Senior Citizens to replace their clubroom oven allowing it to continue as a community hub and help local senior citizens connect
- Rochester Historical and Pioneer Society to replace their flood damaged photocopier allowing its volunteers to continue delivering services.

Our partnership with the Australian Lions Foundation has funded a holiday respite camp. It provides for affected families around Victoria, including those from the Rochester and Echuca areas.

And we've assisted rural residents by providing a \$20,000 grant to fund the Lockington Blazeaid camp for the volunteers who worked on properties rebuilding stock fences and other structures damaged or destroyed in the floods.







## Sandbagging machine will help fill the gap

Community Bank branches in Beenleigh, Brown Plains, Loganholme and Springwood in Queensland identified the need to strengthen defences in the City of Logan area with a mobile sandbagging machine.

The machine can be easily transported and speeds up the sand bagging process, alleviating an otherwise strenuous task for volunteers.

We provided a \$37,000 grant through Bendigo and Adelaide Bank's Queensland Flood Appeal to support the purchase of the machine which was gifted to Beenleigh SES and Logan City Council.

The mobile sandbagging machine will enable the community to quickly deploy volunteers to form a first line of defence.

We thank the many organisations and groups in flood affected areas across Australia who have been instrumental in helping their communities at a time when they've needed it the most.



# Scholarships

Education is a powerful form of attack against poverty. A good education not only allows individuals to contribute to their communities, but also it is crucial for employment, economic growth, innovation, health and wellbeing. It is a key part of helping communities to thrive.

Our annual scholarship program is one of Australia's largest privately funded programs. By helping our customers and community members access the education they need, we are creating benefit for all of our stakeholders and a prosperous environment for bank operations.

As part of our support of the Regionalisation Ambition 2032 we pledged support to rebalance the nation by helping young rural Australians with scholarships and learning program placements.

We pledge to grant \$700,000 to 200 scholarship recipients over the next two years to help young rural and regional Australians access higher education and training opportunities.



## Case study: Ella and Mohamad, scholarship program recipients

First time tertiary students, Ella Redman and Mohamed Al Saghir (pictured above) have trodden very different paths, but are now both proud recipients of our scholarship program.

Ella, winner of the Bendigo and Adelaide Bank Indigenous Scholarship, is studying law at Macquarie University, and looking forward to making a difference to the lives of many people, but especially other First Nations people.

Following an eye condition which resulted in multiple surgeries and prolonged absences from school, Ella's ability to study for long periods was significantly affected. Her access to public transport to travel to university was also limited, creating an additional barrier to undertaking tertiary study for her chosen profession.

The scholarship has allowed her to relocate closer to university and is helping her to realise her dreams of changing the notion of justice for Aboriginal people.

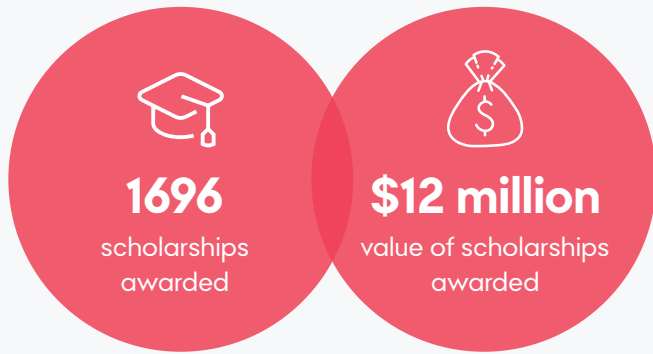
Like Ella, Mohamad also faced significant barriers to continuing his education. When he arrived in Australia as a Syrian refugee in 2018, tertiary study must have seemed like an impossible dream. Mohamad worked hard to learn English, before being accepted into Criminology at Australian National University.

The scholarship will help ease the financial pressure of studying and allow Mohamed to focus on his course work. As the first in his family to study at university, he is hoping to assist, translate and support his community in legal matters.

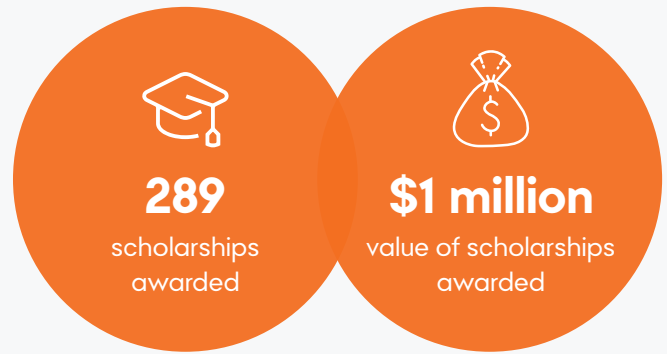
The scholarships target potential students who may have otherwise missed the opportunity for further education.



## TOTAL SCHOLARSHIPS (SINCE 2007)



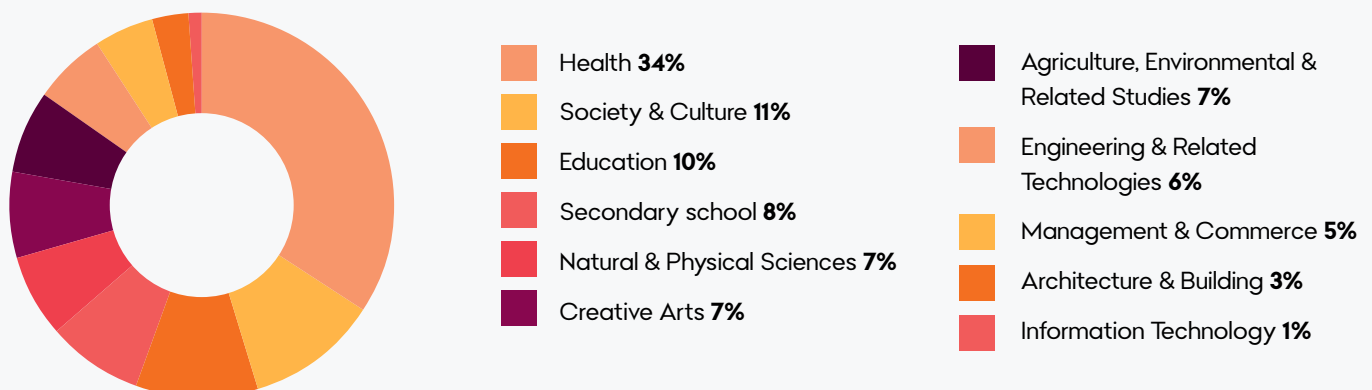
## 2023 SCHOLARSHIPS



## SCHOLARSHIPS FUNDED ACROSS AUSTRALIA

	Remote	Regional	Urban	Grand Total
<b>ACT</b>	1	11	2	<b>14</b>
<b>NSW</b>	5	17	12	<b>34</b>
<b>NT</b>	1			<b>1</b>
<b>QLD</b>	18	14	8	<b>40</b>
<b>SA</b>	17	2	4	<b>23</b>
<b>TAS</b>	9	2		<b>11</b>
<b>VIC</b>	14	96	28	<b>138</b>
<b>WA</b>	5	19	4	<b>28</b>
<b>Grand Total</b>	<b>70</b>	<b>161</b>	<b>58</b>	<b>289</b>

## SECTORS



# Celebrating our partners

This year our Community Bank network turned 25 years' old. We proudly partnered with them and contributed to helping the communities in which their customers live, work and play.

By assisting Community Bank companies to develop community investment plans, managing grants and scholarship programs on their behalf, and providing a tax-effective way to manage their funds and donations, we enable them to have greater impact in their communities.

## Principles of the Community Bank model



Partnership based on trust, respect and goodwill



Local decision making



Commercially focused, community spirited



Shared effort, risk and reward (50/50)



Local investment



Focus on broad based community benefit



Local ownership







### South Australia

Community Bank Port Lincoln is passionate about providing safe and engaging spaces in their communities. Sensory gardens make a great contribution to emotional and physical health and are places to play, explore, relax, reflect, and talk.

They provided an \$11,000 grant to the Port Lincoln Primary School to build their Specky Space with rope bridges, raised platforms and a range of uneven and semi rigid structures and sensory inspiring surfaces to support children with ASD and ADHD.

The planning for this space was a community affair with the school engaging local design artist Karen Carr to collaborate with students to create a concept plan.

The Specky Space now offers physical challenges, motivates creative play, uses natural structures and provides a happy play space.

“Wow, the area looks amazing, it has made such a difference to the way the children feel about our grounds—they are so proud and excited!”

Lucinda Lincoln -Teacher Port Lincoln Primary School

The Community Bank also granted \$43,000 to Eyre Peninsula Old Folks Home so that they could develop an area of both visual and sensory appeal designed to stimulate all five senses.

The garden is important to all the residents including those living with dementia as it brings them into contact with things that may be able to stir up memories through engaging their senses.



Families and visitors also enjoy the space.

# Strategic investment in the Mansfield Community



Victoria



This year Community Bank Mansfield & District reinvested over \$400,000 back into their community. Since the inception they have invested of \$1.2 million in their community which has helped create positive impact through innovation, connection and collaboration.

As part of their focus on liveability, the Community Bank provided \$60,000 to the Goughs Bay Area Progress Association for the expansion of the Goughs Bay Boat Sport and Recreation Club.

The proposed expansion will provide a multipurpose facility for visitor and community use with the ability to cater for activities and programs, and as a relief centre during bushfires and other emergencies. This will form part of a \$2 million redevelopment to transform the lakeside bistro, dining and function areas to provide a year-round, high quality visitor experience.







## Supporting vulnerable Australians in the Huon Valley

### Tasmania

Community Transport Services Tasmania (CTST) Inc is a community-based, not-for-profit organisation that provides affordable transport to frail, aged and other vulnerable people across Tasmania. Its volunteers provide approximately 100,000 hours of service to the community each year.

CTST currently has 314 active clients disbursed throughout the Huon Valley Council region and provides around 3,600 trips annually to its residents. The transport service provides them with greater access to critical medical, dental, other health care and community connections, enabling them to continue living at home and functioning as a part of the Huon community.

Demand for the service in the area has grown steadily over the past few years, with volunteer availability not always able to keep up with need.

Community Banks Cynet and District, Geeveston and Dover and Huonville have worked together to grant \$372,000 to CTST to purchase an additional hybrid sedan for the Huon Valley area, plus funding for a paid driver for 5-years to bolster the community's transport services.

The partnership with CTST will make a real difference for residents of the Huon Valley, given the pivotal role that transport plays in allowing people to live well, maintain their independence and connect with their community.

Having a paid driver allows CTST to expand their service immediately while they continue to recruit and train new volunteers in the Huon Valley.



## Housing for families surviving domestic violence

### Queensland

Coast2Bay is an independent, not-for-profit company committed to providing short term housing for women and children impacted by domestic violence. It has operated the RISE (Restart In a Safe Environment) program in conjunction with its partners since 2017.

RISE includes eight purpose-built dwellings on the Sunshine Coast with two more nearing completion.

Community Bank Cooroy, Marcoola and Tewantin-Noosa have partnered with Coast2Bay Housing Group to help fund RISE's first development in the Noosa area.

The \$500,000 grant, which is the largest ever made by the Community Bank branch, will help purchase land in the Noosa region to construct urgently needed emergency accommodation for families. It will assist Coast2Bay to seek additional government support to achieve the goal of undertaking the next stage of RISE in the Noosa region.

Domestic and family violence is the leading cause of homelessness for women and children in Australia. The completed dwellings will provide safe housing for up to 12 months at a time when demand for housing has never been higher.





## Staying connected over the airwaves



### Western Australia

Helping people stay connected to their community is important to the volunteer-led Collie Community Broadcasting Association. It is a key source of information about locally focussed events, issues and emergency situations.

With its current premises due for demolition, the Collie community faced losing an important space for listeners of all ages, volunteers, community organisations, students and local business owners.

The station needed a purpose-built premises in a new location. The community wanted a welcoming space that encouraged locals to take advantage of free air-time and learn about the technical side of broadcasting.

The community successfully attracted funding for new fit-outs but required assistance to cover building construction costs.

Community Bank Collie provided \$390,000, and partnered with industry and local government to fund the construction of the premises, which is due for completion in December 2023.



Community Bank Collie directors Ian Miffing, John Piavanini, Ken Smallwood and 101.3FM building project manager Mark Sanders banging in the first marker of the new building.

## Riding for all abilities



### Northern Territory

Riding for the Disabled Association Top End makes a huge difference to the lives of people living with disability. Their programs provide many physical, social, psychological and education benefits.

The volunteer-run organisation not only provides opportunities for riders, but also for volunteers to grow their skills and experience working with people with disabilities. It gives a valuable opportunity for them to contribute to the community.

The organisation currently has 40 riding members, 40 volunteers and 6 staff.

Community Bank Coolalinga granted \$10,000 to ensure that they can continue to deliver valuable therapeutic and training programs for people of all abilities through the provision of horse riding and horse care programs.

The funding will help to meet the cost of caring for the horses including feed, veterinary and farriery (hoof care).





## Providing respite in Henty

### New South Wales

Becoming a carer for someone with a disability, long-term illness or mental health condition, requires a daily commitment that is hard to imagine.

For Peter and Alison Campbell their normal became a whole new world when they became carers of a loved one with chronic fatigue.

They realised that carers were in desperate need of respite options - and it's a lifeline harder to find in rural communities.

A couple of "casual conversations" with the local health advisory committee resulted in the Campbells driving a major philanthropic project for Henty.

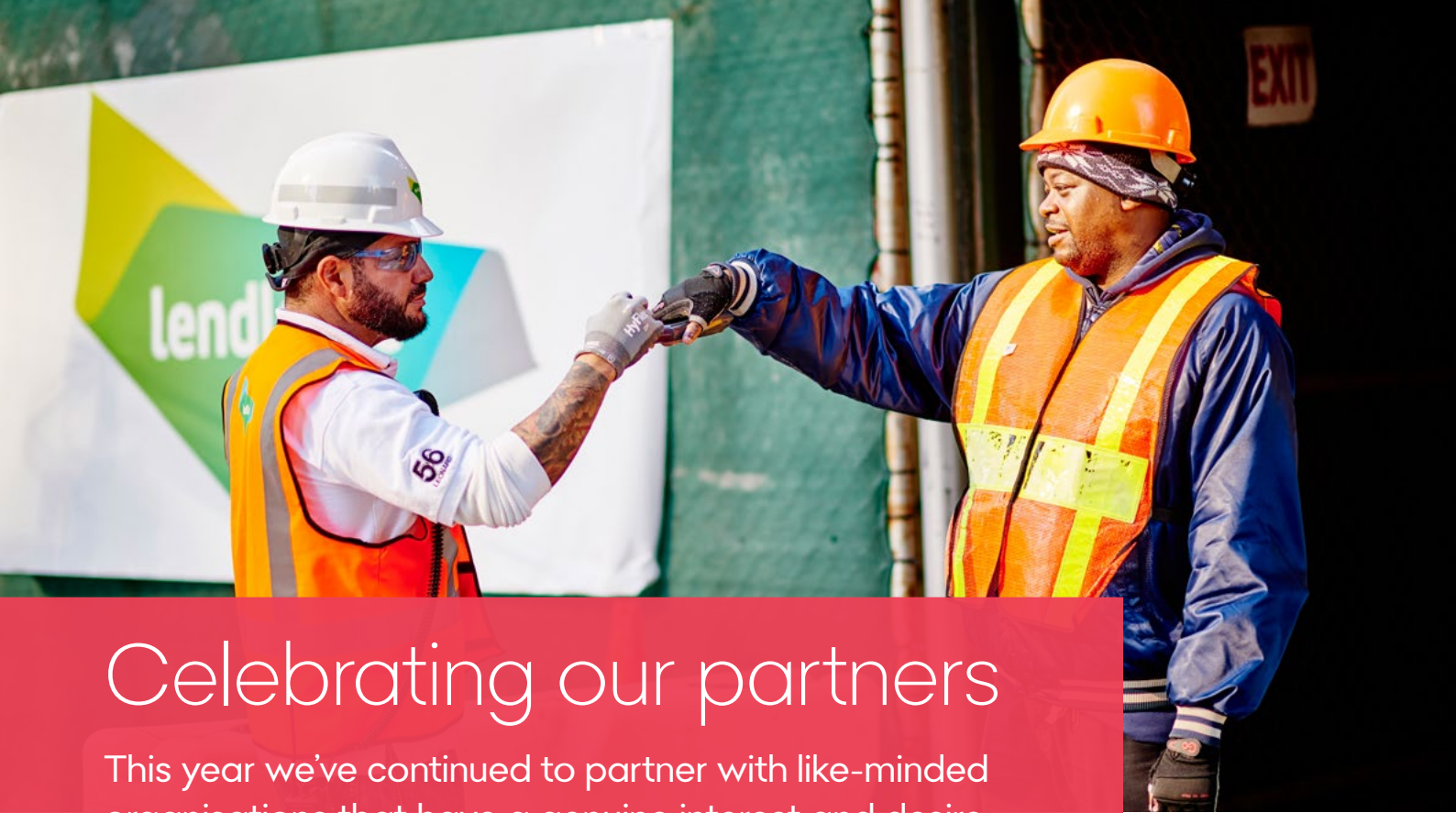
Ultimately an announcement of a \$1.5 million short-stay respite home and independent living units for Henty was made in 2021 during a community event.

The can-do communities of Henty and surrounds rose to the occasion, adding \$800,000 to the original \$1.5 million donation. This included a \$500,000 donation from Community Bank Henty.

The facility known as Avondale Place is now open, providing care and respite for those in need and their carers. It caters for physical and mental disabilities, autism spectrum disorder, personal or environmental crisis, mental health issues and illnesses such as chronic fatigue, Parkinson's and Motor Neurone Disease.







# Celebrating our partners

This year we've continued to partner with like-minded organisations that have a genuine interest and desire to support their communities or community sectors that have true alignment to their values.

## Lendlease

Over the last 10 years, we've administered giving-programs to help Lendlease distribute more than \$900,000 to 57 community organisations to assist with their sustainability goals.

We've assisted them to establish three programs to support the community.

**Lendlease FutureSteps** funds initiatives by committing 0.1% of its sales revenue from all new Australian residential land and dwelling sales. FutureSteps is a shared value initiative designed to help vulnerable people and families experiencing homelessness and increasing housing supply within local communities. Targeted and open grant funding allows organisations to find innovative solutions to housing stress and homelessness, ensuring communities can prosper into the future.

**Lendlease Foundation** began in 1983 to nurture the wellbeing of employees and their families, and support employee involvement in charitable and community affairs. It was a goal ahead of its time and over the years has continued to be special. Today we support Lendlease Foundation to deliver an annual open grants program offering twenty \$10,000 grants.

**Lendlease Communities** As Lendlease creates and builds a new community, it establishes a fund to help develop the community beyond its infrastructure. We currently partner with fourteen Lendlease development sites to help with community investment needs. They include Lendlease sites in Alkimos Vista, Elliott Springs, King St, Shoreline, Springfield Rise, Yarrabilba, Sunrise, Jordan Springs, Calderwood, Figtree Hill, Atherstone, Aurura, Harpley and Averley.

Funds distributed		
<b>Lendlease Communities</b>	37	<b>\$154,202</b>
<b>Lendlease Foundation</b>	11	<b>\$110,000</b>
<b>Lendlease FutureSteps</b>	9	<b>\$652,655</b>

## Case study



## Ruby Round Affordable Housing



A Lendlease Futuresteps grant of \$78,500 will assist ABIS Community Co-operative to provide long-term secure and affordable housing for Aboriginal and Torres Strait Islander People.

The funding is being used for upgrades and maintenance to the Ruby Round facility which is being redeveloped as affordable housing to support vulnerable community members located in the Townsville Region.

Outcomes will include assisting ABIS to reduce the length in their waiting list and provide culturally appropriate housing solutions. It has a focus on the wellbeing of elders, people with disabilities and providing social wellbeing support services.

## Granville Harbour Wind Farm



We've continued to build partnerships with 'mission-based' corporate organisations. That's why we've teamed up with Granville Harbour Wind Farm which is committed to making a positive contribution to its local community.

Located on the picturesque West Coast of Tasmania, the 112 MW Granville Harbour Wind Farm produces enough clean energy to power around 46,000 homes.

They provide up to \$20,000 in funding each year for local initiatives that aim to benefit the community in the areas of diversity, sustainability and environment, health and wellbeing and community participation.

Recently, they provided a \$20,000 grant to Rosebery Neighbourhood House to provide food pantry services to community members who are struggling with the cost of living and doing it tough. The funding has purchased fridges and freezers to meet the growing needs of food insecurity in the community.







# Yarra Ranges Council

As a response to both to the pandemic and storms in June 2021 a unique partnership with the Yarra Ranges Council and the Foundation has led to a community-centred approach to recovery grants.

Four community-led committees supported by Council were established to contribute to the recovery of the Yarra Ranges by identifying and prioritising activities or services that help individuals and community groups to rebuild, reconnect and build resilience for future disruptions.

The committees were split into regions and comprised of volunteers, a Councillor delegate and a representative from the Community Bank network.

Storm and covid recovery grants focused on health and wellbeing, social connection, vulnerability and marginalisation.



A grant has given the people of Healesville the opportunity to learn the Ukelele, sing, play and dance together.

## Yarra Ranges Recovery Grants



125

APPLICATIONS FUNDED



\$1.045 mil

AMOUNT



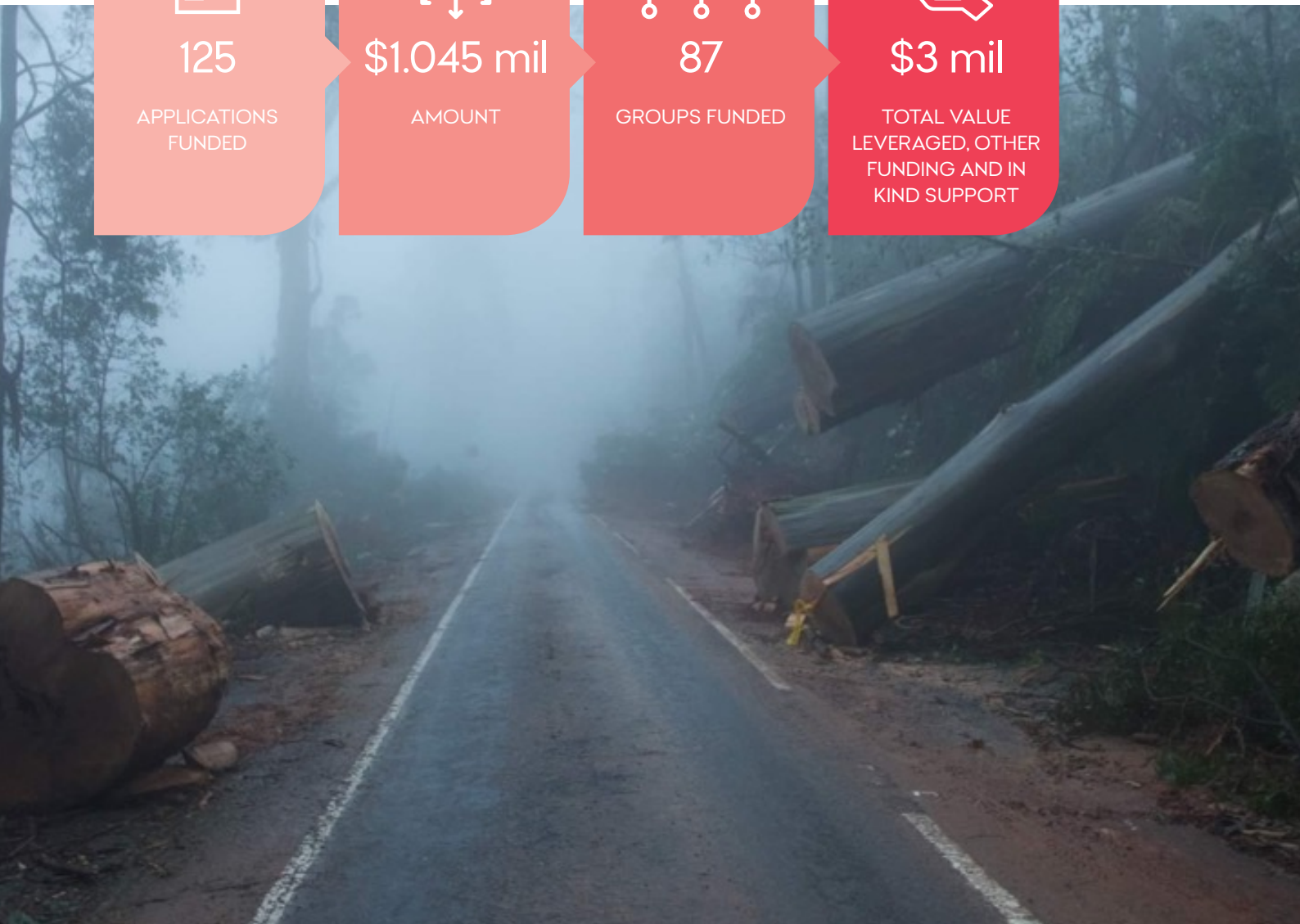
87

GROUPS FUNDED



\$3 mil

TOTAL VALUE LEVERAGED, OTHER FUNDING AND IN KIND SUPPORT



# Our staff

## Our Community Enterprise Foundation team



**David Impey**  
CEO



**Fiona Beckwith**  
Manager Appeals  
and Donors



**Jim Cail**  
Senior Manager  
Engagement and  
Operations



**Trish Madden**  
Foundation  
Manager



**Josh Pell**  
Foundation  
Manger



**Andre Clayton**  
Grants & Program  
Coordinator



**Tim Meade**  
Reporting  
and Program  
Coordinator



**Claire Hanna**  
Implementation  
Officer



**Katrina Knight**  
Foundation  
Officer



**Jennae Parker**  
Foundation  
Officer



**Caity Hamilton**  
Foundation  
Officer



# Community Enterprise Foundation™

1300 304 541

[communityenterprisefoundation.com.au](http://communityenterprisefoundation.com.au)

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

Community Enterprise Foundation (DGR) ABN 69 694 230 518

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

Community Enterprise Foundation Disaster Relief Fund ABN 71 589 381 152



**Bendigo and  
Adelaide Bank**