

CELEBRATING 20 YEARS
OF WORKING TOGETHER TO
BUILD THRIVING COMMUNITIES

2024 Yearbook



About this yearbook

Hello

We are the Community Enterprise Foundation, the philanthropic arm of Bendigo Bank and so much more. This Yearbook highlights our dedication to building capable and resilient communities through the collaborative efforts of Bendigo Bank, our Community Bank network and corporate partners.

At the heart of our initiatives lies the aspiration to support connected and empowered communities. Thanks to our collective efforts, we have successfully supported programs and initiatives that create meaningful and lasting change.

The 2024 Yearbook not only details our ambitions, governance and social impact but also celebrates the vital relationships and partnerships that have driven our success.

Join us as we reflect on our shared milestones and look ahead to continuing our mission of empowering and building brighter futures for communities.

Working together with our community



Photo: Volunteers at a working bee at Presentation Sisters of Victoria Balnarring site.

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Acknowledgement of Country

We acknowledge Aboriginal and Torres Strait Islander peoples as the First Peoples and traditional custodians of this nation.

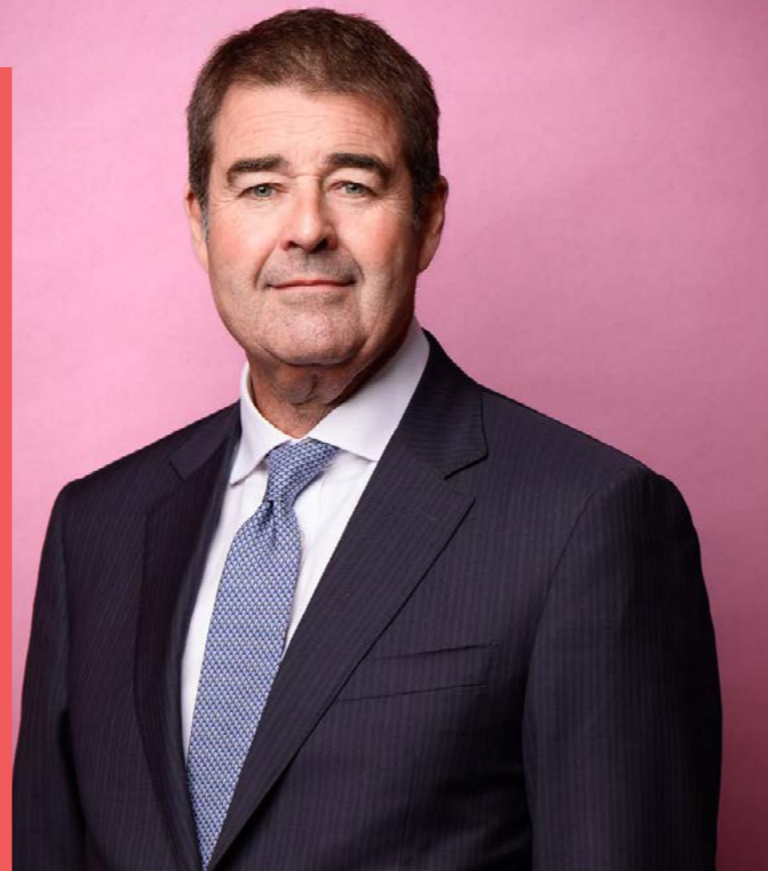
Our head office is on Dja Dja Wurrung land.

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.



Front cover

Kangaroo Island Land for Wildlife checking the recovering landscape.



A message from Bendigo Bank CEO Richard Fennell

At Bendigo Bank, we believe true success extends beyond our financial achievements.

Our purpose is to grow the prosperity of our customers and the community. One of the ways we do that is through Bendigo Bank's Community Enterprise Foundation. The Foundation's work helps our communities thrive, so that we all benefit.

By focusing on education, economic development, disaster relief and recovery, and sustainability, we're helping people and local communities to create lasting change.

As Bendigo Bank's CEO, I'm incredibly proud of the work the Foundation has done over the past 20 years, and especially in 2024.

Thank you to the entire Foundation team and our Community Bank partners for your amazing work over the last financial year. Your trust and support mean we will be able to continue delivering on our purpose for future generations.

“ BY FOCUSING ON INCLUSION, EMPOWERMENT, CONNECTION AND RESILIENCE, WE'RE HELPING PEOPLE AND LOCAL COMMUNITIES TO CREATE LASTING CHANGE.

- Richard Fennell, Chief Executive Officer, Bendigo Bank

Our vision & strategic priorities

WHO ARE WE?

We are the Community Enterprise Foundation. We help Australian communities 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. Together we do great things.

By leveraging our capital and relationships, we lead change and work collectively with communities to help them thrive.

Strategic priorities

Community investment

We build the capability and capacity of Australian communities and local organisations to deliver greater impact.

Collective impact

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

Partnerships

We are the partner of choice for government, industry and communities for disaster recovery, and have corporate and philanthropic partnerships nationally.



From our Chair and CEO



Ms Vicki Carter
Chair, Bendigo and Adelaide Bank Limited



Mr David Impey
CEO, Community Enterprise Foundation

We are delighted to share our 2024 Yearbook with you. This is an opportunity for us to reflect on the positive impact we've made together for our communities, partners, and Bendigo Bank.

Since its inception on the Victorian goldfields in 1858, Bendigo Bank has aimed to contribute to the prosperity of its customers and the wider community. In the early 2000s, Bendigo Bank launched the Community Enterprise Foundation, establishing it as both its philanthropic arm and a trusted partner for the Community Bank network.

Since then, we've collaborated with our Community Bank network, and corporate partners throughout Australia to enhance their sustainability and help them flourish.

We've facilitated grants, scholarships, appeals, partnerships, and other funding opportunities with our partners.

Our purpose

As a community-focused Foundation, we are dedicated to supporting the Bank and our partners to fulfill their social responsibilities and empowering the communities they serve.

Since our inception, we have proudly collaborated with our Community Bank network to distribute nearly \$200 million in support of initiatives and programs.

As we approach our 20th anniversary, we remain committed to strengthening the bonds of trust with our partners and donors. In the last financial year, this commitment has resulted in more than \$35.9 million in contributions to the Foundation. While these contributions reflect the generosity of our Community Bank partners, we are especially proud to have allocated \$19.1 million in funds directly to those who needed it most. This support has played a crucial role in fostering thriving, resilient communities, ensuring that we continue to uplift and empower those around us.

Our governance

Standards for financial institutions are high and community expectations have continued to grow. Our trustee Sandhurst Trustees, is firmly committed to strong standards of governance.

Together we support the social fabric of communities through our community investment approach. Our donor and partner funds are transparently and carefully managed.

Our decision-making processes have clear objectives. They are informed by community voices and monitored to meet government and regulatory controls. Our proven track record has established us as a trusted partner for more than 200 Community Bank companies, corporations and Government, allowing us to work collaboratively to enhance the well-being of the communities we support.

Our funding themes in 2024



Our communities

The Foundation is deeply committed to fostering strong, connected communities, and the Community Bank network is at the heart of this mission. Bendigo Bank's social purpose agenda emphasises three key areas: empowering local communities, enhancing climate and disaster resilience, and promoting financial and digital inclusion.

Through the Community Bank network, we can amplify our impact and work closely with local residents to meet their unique needs. We understand that strong community ties are essential for resilience, and we strive to be a partner in creating vibrant, inclusive environments where everyone can thrive.

While Australia has been fortunate to experience fewer natural disasters in recent years, we remain dedicated to supporting communities that face these challenges. This year, we proudly launched the 2024 Western Victoria Bushfire Appeal in the Pyrenees region, successfully raising \$100,000 to aid in short-term recovery efforts.

Recognising that disaster recovery is a long-term commitment, we focus on building resilience in affected communities. Our investments are aimed not only at immediate relief but also at enhancing the overall health and economic wellbeing of these areas. In the past year, we have invested \$2.3 million through disaster grants and supported projects totaling \$19.1 million, reinforcing our dedication to the communities we serve. Together with our Community Bank network, we are committed to making a lasting difference.

Our business

It has been an exceptional financial year for our Community Bank network, and we are proud to acknowledge their significant contribution of \$32.6 million to the Foundation.

This funding is instrumental in enhancing the sustainability and vibrancy of our local communities.

In keeping with our commitment to streamline processes and improve experiences for our grantees, donors, partners, customers, and staff, we are pleased to announce that the Foundation's website has now moved to the [Bendigo Bank site](#).

This change is designed to enhance your online experience and can be easily accessed through the Foundation's website. Together, we are strengthening our community connections and creating a lasting impact.

The Foundation is fortunate to be part of both the Bendigo Bank and Sandhurst Trustees Limited. 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. With Sandhurst Trustees, Bendigo Bank and our partners, we understand that the work we do to strengthen communities and provide them opportunities to thrive is equally about the journey, as it is the destination, and we look forward to continuing this journey for many decades to come.



Photo: Narooma Rotary van.

Our future

We remain committed to empowering our Community Bank partners to enhance their local impact and support Bendigo Bank's delivery of its Social Purpose agenda.

As a community-focused bank, we take our role as a catalyst for change seriously. By collaborating with our partners and adopting a strategic approach, we can achieve meaningful outcomes for our partners and the communities we support.

In the upcoming financial year, we will continue our community investment initiatives, expand our collaborative projects, and actively pursue key worker and affordable housing initiatives to address pressing local needs.

Our dedication extends to providing immediate relief and facilitating medium to long-term recovery efforts in response to natural disasters across Australia. We understand that strong partnerships lead to better outcomes, and our track record of success means that our Community Bank partners can expect enhanced results when we work together.

We are also excited to welcome our new Chair of our Board of Directors, Margaret Payne, who joined us in August 2024. With her extensive background in financial services and her role as an Independent Non-Executive Director of the Bendigo and Adelaide Bank Board, Margaret brings valuable expertise. Margaret serves as Chair of the Group's Board Financial Risk Committee and is a member of the Board Audit Committee, reinforcing our commitment to strong governance and community service.

Vicki Carter
Chair, Bendigo and Adelaide Bank Limited

David Impey
CEO, Community Enterprise Foundation

Thank you Vicki Carter

I would like to pass on my sincere thanks to Vicki for her time as Chair of Sandhurst Trustees. She undertook the role with dedication, thoroughness and commitment.

Vicki brought great understanding of the needs of donors and communities to the table. She always deliberated Board matters very carefully and I valued her leadership, especially on significant or difficult issues for the Foundation.

Vicki leaves us to take on the role of Chair at Bendigo Bank. I know that she will use her broad experience and passion for financial services to make an exemplary contribution in this new role.

I will certainly miss working with her on our board. I wish her all the best.

David Impey

What we've achieved together



2024 Snapshot



We're your Foundation

As the philanthropic arm of Bendigo Bank, we're a trusted partner to industry, government, and communities alike. Our extensive Community Bank network is more than a foundation for our work; it is a powerful catalyst for change and collaboration.

Through our investment activities, we empower communities to shape their own futures while aligning with the Bank's social purpose agenda. We believe in the strength of collective action, where every community voice matters. Together, we can create meaningful impact.



Photo: Checking wildlife cameras for dunnarts and other native species on Kangaroo Island.

Our role

We believe that communities have the right to take part in decisions that affect them. They should have control over their future economic, social, environmental and cultural development. This affects how we view our role. We are coach, collaborator, guide and enabler. Together with our partners, we help communities to solve some of their biggest challenges. This includes affordable housing, liveability, digital literacy, fraud, climate change and food security.

We're supporting the Community Bank network and communities to go bigger: fearless collaborations, long-term challenges, and larger projects with greater social impact.

We're working towards creating positive and systemic social change. And we encourage the Community Bank network and communities across Australia to increase their support of charitable community groups and activities, and boldly seek out long term challenges.

Our operating model

We are a donor-advised foundation. We help the donor invest their funds based on their vision and values, and their community need. 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 BANK COMPANIES AND CORPORATE PARTNERS WHO WORK WITH US BENEFIT FROM OUR INVESTMENT STRATEGIES AND HAVE EVEN GREATER CAPITAL TO INVEST IN THEIR LOCAL COMMUNITY.



\$175+ million

RETURNED TO LOCAL COMMUNITIES SINCE OUR BEGINNING

Our resources and assets

Community Banking keeps banking services local. It gives people greater control over their economic destiny. And in a win-win situation, stimulated economic capital provides Bendigo Bank with healthy communities for business.

Bendigo Bank's national footprint and the expertise of local Community Bank directors and staff gives us access to communities to deliver help when and where it's needed.

Our team has expertise in:

- relationship management to develop long-term partnerships with Community Banks and corporates
- disaster appeals in community-led relief and recovery
- community investment and planning
- grant making and reporting

By working together with our partners, we're giving local people an opportunity to make a difference to their lives.

Accountability

As a donor-advised foundation, governance is extremely important. We support hundreds of communities across Australia and are administrated by Sandhurst Trustees Limited.

To feed into prosperity and truly change lives, we put communities and beneficiaries at the centre of what we do. We understand that without community support, sustainable and impactful outcomes cannot occur.

Our Board of Directors

Sandhurst Trustees



Vicki Carter
Chair, Bendigo and Adelaide Bank Limited

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



Richard Baker
Non-executive director

GradDip of Governance FICDA, MAICD

* Note: Margaret Payn was appointed to role of Chair - Non-executive director, Sandhurst Trustees Limited from August 2024, following Vicki Carter's appointment as Chair of the Board of Bendigo and Adelaide Bank Limited.



Alexandra Tullio
Non-executive director

BA, GradDip FinPlan, GradDip Practice Management, GAICD



Luke Davidson
Executive Director

BCom (Hons), Grad Dip Applied Fin, FINSIA



[READ MORE ABOUT OUR BOARD](#)

Social purpose agenda

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

Bendigo Bank's social purpose agenda is a shared value model. By delivering on the Bank's social purpose, we not only benefit communities, but also help to create business opportunities, address identified risks and build confidence in the Bendigo Bank brand.

Delivering on Bendigo 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 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

Customers and 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. This is 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

Customers and communities that are prepared for climate change and disasters.

Working together to create 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.

Community impact planning framework

Community Bank directors told us about the importance of creating a positive impact in their communities. However, in some cases they lacked strategies and could be reactionary to requests from the community.

So, this year, we piloted a framework to develop a community impact strategy. This helped to develop community investment and impact priorities for Community Banks, and was based upon local needs and challenges, partners, assets and capacity.

We delivered workshop sessions focusing on investment trends and themes. Our discussions centered on regional community prosperity and the potential challenges and opportunities for Community Banks.

The planning framework developed a clear strategy that could be visually represented.

In the coming year, we are planning to facilitate another 17 sessions across our Community Bank network.

KEY THEMES OF THE COMMUNITY IMPACT PLANNING FRAMEWORK:



Community Impact Hub

Working closely with our Community Bank network helped us identify the need for a better way to manage community investments. Existing practices had high administrative burden, decision-making was not necessarily consistent, acquittal and reporting was challenging and true impact was not well understood.

With financial backing from the Bank for the development and implementation of the Our Community ISO certified SmartyGrants grant management platform, we worked together with Community Banks to ensure a fit-for-purpose system for the network.

The result is a contemporary community investment application and management platform called the Community Impact Hub that:

- provides a single and secure place to keep all records
- has proven time savings, allowing users to spend less time administering and more time with customers and community

- helps meet growing transparency expectations
- provides a comprehensive reporting solution that can align with B4SI reporting standards to guard against blue-washing (overstating our achievements)
- assists with acquittal and evaluation
- supports telling more impactful stories.

Following a pilot of the Hub in FY22/23, we began rolling it out to the network from October 2023. Initially used for grants and sponsorships, it now includes scholarships and donations. Work continues and the most recent upgrade was an analytics feature that provides comprehensive real-time data to users.

By the end of FY23/24 over fifty percent of the network had signed up to the Hub with the number growing weekly.

Community impact strategy

Community Bank Albany is a trusted, sustainable, community-owned enterprise that invests in the community's wellbeing and prosperity.

This plan sets out our community investment and impact priorities, to guide decisions, while still ensuring we remain adaptable to meet our community's most pressing needs. We are focused on creating a thriving local community by supporting opportunities for growth and empowerment, creating choice and enhancing community capacity through our investment in our people, organisations, and infrastructure.



Contact Community Bank Albany for more information.

Community impact strategy reproduced with permission from Community Bank Albany.

Case Study: Technology gives time to nurture relationships

Mansfield and Districts Community Bank were early adopters of the Community Impact Hub. They quickly found that outcomes went well beyond community investment administration.

Marketing Manager Emma Wilking said that they spent less time preparing contracts, emailing and filing.

“The Hub gave me time to properly engage with applicants through conversation,” she said.

The Community Bank received 28 applications in a grant round and estimated that they saved around 20 hours of administration.

“It also allowed me to talk to the applicants who were unsuccessful, and this was extremely valuable.

The relationship with the applicant benefited, and they understood the areas for improvement and felt encouraged about trying next time,” she said.

Emma loved the online process, especially the ability to access application information on her mobile phone when she wasn't in the office.

“The ability to look up an application and check on progress and payment details when and where I needed it was fantastic,” she said.

Emma also noted the improved payment timeframes, with successful applicants paid within a two-week window and no follow-up required for their payment progress.

She said that applicants generally found the online forms easy to use and the application process simple.

“The ability to look up an application and check on progress and payment details when and where I needed it was fantastic.”
- Emma Wilking, Marketing Manager, Mansfield and Districts Community Bank



Photo: Recipients of the Mansfield community impact program.

Community Bank partnerships

Since its beginning, the Community Bank network has supported a wide range of projects and organisations, aimed at strengthening their local communities. Community Banks are often the instigator and seed funder of many locally significant projects. While this adds value to communities, we haven't always been able to address issues of national significance.



National collective impact on housing

As part of our desire for greater network collaboration, we're turning attention to a housing project.

The project is developing a model that brings Community Banks together on an issue of common interest.

We are aiming to create a framework that will work across a range of issues of national significance.

A steering committee of eight Community Banks is guiding development of the framework and operating model which will identify local and national solutions.

The committee is focusing on key worker and affordable housing and exploring localised investment and partnership models.

These housing segments provide an excellent balance of social and business outcomes.

Community Banks participating:

- Community Bank Albany – WA
- Community Bank Buninyong & District – VIC
- Community Bank Dingley Village – VIC
- Community Bank Gingin – WA
- Community Bank Mansfield & District – VIC
- Community Bank Gisborne & District (Macedon) – VIC
- Community Bank Rupanyup and Minyip – VIC
- Community Bank Sunshine Coast – QLD

Collective impact across regions

This year we have seen some strong partnerships between Community Banks and other local stakeholders.

We administered a grant for Community Bank Balnarring and District to pool funding with Mornington Peninsula Foundation, Magistrates Court, Flinders Lions Club and St Mark's Church to assist the Housing and Homelessness Support Program working across the Westernport coastline.

The partners provided financial support to cover the costs of a case worker for people at risk of eviction and loss of stable housing. Without the funding, the program may have reduced its intervention service.

A shocking number of Australians fall into homelessness every day and the program has identified a disturbing rise in clients over the age of 65. Chair of their Community Bank Heather Goddard says that the program is most worthy of their support.

"It offers all sorts of innovative solutions to help people. One client was an 83-year-old woman who was suddenly without a home because she could no longer afford the rent. It bought tears to our eyes. The work is amazing," she says.

Of course it's not just housing that concerns our communities. At a time when families are struggling with increased cost of living, access to medical care is something that many of us take for granted. However, for communities in the Central Coast regions, access to medical facilities is a shared concern.

Many families live just shy of the 100km distance criteria for federal government financial support. If they require Sydney hospital care, they cannot get assistance with travel or accommodation costs.

Community Banks East Gosford, Wyong and Ettalong Beach have pulled together and established a collective fund called the Central Coast Community Bank Branches Grant Program. It enables the Community Banks to jointly support projects that benefit the greater Central Coast region. Health care projects have been high on their agenda.

Along with Lions Club of Wyoming-East Gosford Centennial Inc and the local community, they co-funded the establishment of Elsie's Retreat, a palliative care unit. Since then, they've funded scholarships for palliative care nursing.

Franchise Group CEO Michael Bell said "This is something that the Central Coast needed and it was a big deal. It was something we felt we needed to do and needed to be involved in."



LEARN MORE ABOUT THE IMPACT

“EVERY DAY WHEN I GIVE SOPHIE AND SUMMER THEIR MEDICATION, I'M SO GRATEFUL, AND I REMEMBER THE GENEROSITY OF THE VOLUNTEERS BEHIND CENTRAL COAST KIDS IN NEED AS WELL AS THE PEOPLE AND BUSINESSES THAT DONATE TO THIS AMAZING AND ESSENTIAL ORGANISATION. THANK YOU.

- Samantha

This year they also received an application from Central Coast Kids in Need for their Born to Live Program, requesting help for high-cost prescriptions, formulas/feeds and quality-of-life equipment, like home oxygen.

The fund provided the charity \$15,000 to help families of seriously ill children and children living with disabilities.

If you're interested in working in partnership but not sure where to start, your Community Enterprise Foundation contact can help.

Working together for financial and digital inclusion

The way we live, learn and work has evolved dramatically over recent years, with changes made during the pandemic affirming the need for digital literacy. Banking, government, health and social services all require the effective use of digital technologies.

Digital exclusion can result in significant isolation and disconnection. The Australian Digital Inclusion Index identifies that participating in an increasingly digital economy and society requires technical and financial skills and knowledge. There is also the matter of cost of digital devices and access to the internet.

On top of which is the ever-present threat of online scams, which are becoming increasingly sophisticated and hard to spot.

With one in four Australian's digitally excluded, we support the Bank's agenda to improve financial and digital inclusion.

The Good Things partnership allows corporate branches and Community Banks to refer customers to free essential digital skills education. Here they can learn a range of skills from turning on technology to using artificial intelligence.

Several Community Banks across the country have jumped on board this year, teaming up with local partners who provide the education services.

This approach has been complemented by our Banking Safely Online sessions. These educate attendees on the importance of safe practices, e-banking controls, fraud and scams. More than 200 sessions have been run by our Community Bank network and corporate branches over the financial year. The approach is a great example of the shared value that our social purpose can create. Our customers are taught how to protect themselves, trust in our brand is enhanced and business is transacted.

The bank has partnered with **Good Things Foundation** whose mission is to help close the digital divide.



Photo: Our Community Company's 2024 Magic Moments participants with Board support officer Amanda de Winter and Tooradin & Coastal Villages Branch Manager, Kylie Lee.

Of course, many Community Banks have been independently active in the financial and digital inclusion space. The very popular Magic Moments Youth Leadership and Business Summit, which includes financial and emotional wellness, has been well supported by Community Banks North Richmond, Lancefield and Romsey, Collie, Gisborne, Buninyong and District, Galston, Mansfield and District, Beaufort and Lang Lang.

Since 2012 the network has sent 394 participants to the Summit. The longevity of support and the numbers sent showing the regard for the program across our network.

“OUR BOARD IS VERY PASSIONATE ABOUT SUPPORTING YOUTH IN OUR COMMUNITY AS THEY ARE THE LEADERS OF TOMORROW. THIS PROGRAM PROVIDES LIFE AND LEADERSHIP SKILLS IN A SUPPORTIVE ENVIRONMENT.

- Sonia Draxler, Executive Officer, Our Community Company

Case Study: Internet safety and digital literacy across schools

The Foundation has administered grants for Community Bank Bacchus Marsh targeting cyber safety, digital wellbeing and digital literacy. They are helping their community members to be safe and fulfill their potential.

The local Victoria Police Youth Liaison Officer applied for a grant for e-safety provider Inform and Empower to deliver cyber safety and digital wellbeing information. They ran a public meeting for parents, carers and teachers of primary school aged children and workshops for kids about bullying, sextortion and general misuse. For the Community Bank, the inter-generational approach had enormous appeal.


The Community Bank has supported the rollout of the Money Mentor program in their region. The program teaches financial literacy and financial wellbeing to secondary students.

Financial literacy teaches senior students to make informed judgements and effective decisions about the use and management of their money. The skills gained are life-long and can extend to multi-generational incomes.

They will fund several other activities in this space across the next financial year.



600 parents and carers of primary school children were educated about the risks of misuse of the internet and provided with strategies for safe use.



CONTRIBUTION

- \$35,050 (total of both grants).



WHO

- 660 parents/carers, 3340 children and 50 secondary students.



BENEFITS

- Children are less likely to experience damaging behaviours from their use of the internet and they understand how to stay safe online.

Photo: Parents learning about digital literacy in Bacchus Marsh.



Working together on climate and disaster resilience

We work with communities and local stakeholders to increase resilience to climate change and disasters. We know that the impact of climate change will be greatest for those who can least afford it, and more prevalent in regional and rural areas.

Long-term help for communities affected by the 2020 Black Summer Bushfires

Our Bushfire Grant Distribution Strategy supports immediate relief projects, followed by short-term, medium-term and long-term community recovery. Four-and-a-half years into a five+ year strategy, we've distributed \$45.8 million of the \$47 million raised.

BUSHFIRE APPEAL DISTRIBUTION STRATEGY (2020 BLACK SUMMER BUSHFIRES)

Immediate relief

Informed by our partners' and our lived experience in managing disasters

Community recovery

SHORT TERM
Informed by local communities

Community recovery

MEDIUM-LONG TERM
Informed by local communities

Jan – Oct 2020

Up to 40% of funds disbursed to support immediate relief

Jul 2020 – Jun 2021

Up to 60% of funds disbursed to support community recovery

2021 – 2025 and beyond

NATURAL DISASTER PILLARS*



People

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



Social

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



Economic

Supporting programs and events that assist with the economic restoration of communities.



Environment

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 are focusing on the primary pillar.

Case study: Stories of recovery and resilience building

By working together with communities, we can make a profound difference.

Our appeals support those affected by natural disasters long after the initial impact. Our bushfire recovery grants programs in New South Wales, Victoria, South Australia and Western Australia continue to fund long-term recovery.



Photo: Representatives from Forestry SA, Andrew Dundon, Luke Hein and Monique Blason with Sean Warner-Blason flying high on the new track at Fox Creek Bike Park.

The programs we back are diverse, designed by communities for their specific needs.

We supported the Mumbulla Community Foundation to continue work in fire-affected areas of the Bega-Valley community, long after most state and national agency help finished.

A grant for the Wooroloo Next Generation Resilience Project in Western Australia benefited local students and their parents through song, nature play, mosaic art and teaching resources. Increased engagement is also expected to improve local emergency services volunteering.

In South Australia we funded upgrades in the Fox Creek Bike Park after it was severely damaged by the 2019 Cudlee Creek bushfires. A dedicated team of community volunteer organisations worked with Forestry SA to restore the trails. But the vision was to create a mountain biking destination, where families and communities could come together. Maps, signage, community shelters, picnic facilities and accessibility improvements have now been added. The facility is free for all to enjoy.

By enabling their voice we're helping them to promote their service as widely as possible and have a positive outcome on health of local people.

And in Victoria our 2024 Alpine Bush Recovery Grants Program funded Alpine Outreach Inc to launch their new mobile health and wellbeing service.

Supporting the service promotion will have a positive outcome on the health of local people.

Of course, we're also a land of flooding rain and several states have benefitted from our Flood Recovery Grants.

Using the local knowledge of Community Bank Elmore, Lockington and Rochester, we supported Kyabram Community and Learning Centre Inc to bring The Resilience Project to local schools for the next three years. This will give around 8000 young people, families and educators, mental health and wellbeing tools and supports.

Plus, we've partnered with the Rotary Club of Goonellabah, Lismore Soup Kitchen Inc and Lismore Catholic Diocese on the visionary "Repair to Return" project. Our grant of \$210,000 matched funding from the other partners. It will enable project groups to restore as many homes as possible to occupation standards in the Lismore City Council Area through to 2025.

Foundation staff assess every application for our recovery grants and - where needed - get funds on the ground fast. We helped Rotary Club of Ballina on Richmond provide urgent temporary housing to a family living in fear of domestic violence in a home deemed uninhabitable due to severe flooding from the Northern Rivers of New South Wales.

We have worked with many community partners in response to natural disasters and the stories are all different. We thank them for their long-term commitment to help make the lives of vulnerable people a little better.



8,000+

young people, families & educators supported in mental health & wellbeing

Case study:

Helping small business prepare for bushfire recovery

The fires of 2019 and 2020 posed major challenges for small businesses and the tourism sector in the Adelaide Hills and Kangaroo Island.

In the Adelaide Hills the loss of houses, natural landscapes and agritourism made recovery difficult for businesses. Kangaroo Island suffered even more, with nearly half the island devastated by fire. Homes and businesses were destroyed along with the heartbreaking loss of lives, wildlife, and livestock.

Many small business owners grappled with large financial losses and uncertainty about the future.

Government funding for the Small Business Financial Counselling program ended. But many bushfire-impacted small businesses were still in recovery. They were unprepared for another disaster or business disruption.

Rural Business Support (RBS), an organisation that supports small businesses through tough times, was ready to help.

“ IMPACT ASSESSMENT IN DISASTER RECOVERY IS SO IMPORTANT. IT ALLOWS US TO UNDERSTAND THE EFFECTIVENESS OF INTERVENTIONS AND MAKE INFORMED DECISIONS ABOUT THE BEST WAY TO USE OUR DONOR FUNDS.

- David Impey, CEO Community Enterprise Foundation

“ Most importantly, by having clear processes in place, businesses can reduce the impact of a crisis like a bushfire and recover more quickly. - Andrew Carver

RBS applied for a grant to deliver the Small Business Disaster Risk and Reduction Program. It estimated that without further support, approximately 25 small businesses would not survive if another event occurred.

“The Disaster Risk and Reduction Program helped each small business owner to create a tailored plan with clear steps for their business,” said Andrew Carver, RBS Business Financial Counsellor.

“Some business owners involved their whole team. It provided a meaningful opportunity to build internal capacity, increase their confidence to respond safely and effectively, and to reduce stress during emergencies,” he said.

We proudly supported RBS's application, confident in their collaborative approach.

The project was particularly attractive to our Grants Committee because of the previous success of RBS's financial counselling. Also, their proposal included an opportunity to measure the impact of the program.

RBS and the Community Enterprise Foundation worked together to co-design a framework to capture the impact of the program. It will support continuous improvement of services designed to meet bushfire-affected communities.



Photo: Andrew Carver Business Financial Counsellor chats with David Bowley, Vinterloper Vineyards.



CONTRIBUTION

- \$131,893 (total value of both grants).
- Foundation staff expertise on impact measurement.



WHO

- 25 small and family businesses.
- Future disaster-affected businesses.



BENEFITS

- The program provided practical support to bushfire-impacted small business owners in Kangaroo Island who were in financial distress and concerned about the impact on their wellbeing and business.
- Participants were transitioned out of immediate financial crisis, either by increasing profitability or exiting from the business, and assisted with financial wellbeing and resilience.
- Healthy businesses on the island are a critical part of its recovery strategy with flow-on effects for tourism, jobs and economic stability.
- The development of an impact measurement tool will refine services provided to future communities who will inevitably be affected by natural disaster.

Scholarships

Everyone has the right to a quality education to help them reach their full potential, be job-ready and develop life skills. Access to education makes it easier for people to take part in society and live the kind of life they deserve. Education helps communities to thrive and feeds our business the workforce it needs to provide banking and financial services.

It's why we're extremely passionate about education. With Community Bank companies across Australia, we fund one of country's largest private scholarship programs.

The program assists future leaders through diverse and inclusive programs. It addresses financial barriers and enables the long-term social impact of the students. We prioritise accessibility and equity. This helps break down barriers for regional students, many of whom must leave their home towns to further their education.

Regional, rural, Indigenous, agricultural and Community Bank scholarships are available to help foster the future of our nation through enrolment at either TAFE or university.

We are very proud of our Indigenous scholarship for students in their first year of university or TAFE. It benefits students with a passion for local leadership and the desire to support their communities.

The scholarships are making a real difference for Indigenous students like 18-year-old Yorta Dja Dja Wurrung woman Ailish Clements.

 [LISTEN TO AILISH'S STORY](#)



Photo: Ailish enjoying her studies at University.

“ IT'S MADE ME GROW SO MUCH AS AN INDIVIDUAL. THE SCHOLARSHIP HAS HELPED ME TO BE ABLE TO CONTINUE STUDIES...WITHOUT IT I MAY NOT HAVE BEEN ABLE TO DO THAT. - Ailish Clements

Applications to our Indigenous scholarship program increased by 75% this year. There was a total increase of 43% across the scholarship program as a whole. This is likely to have been driven by cost-of-living pressures and other external factors. This was our second year of online applications, a move which may have also influenced numbers.

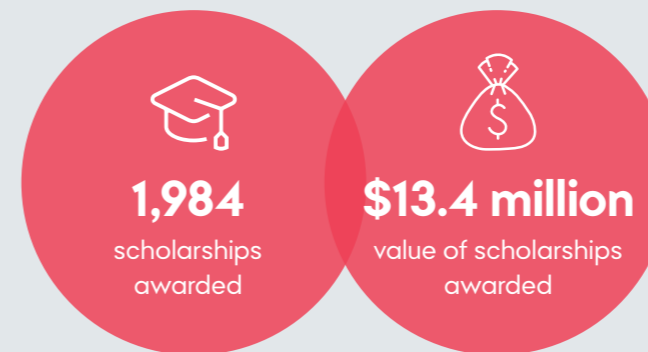
Our scholarship impact

We partnered with the Australian Social Value Bank and Our Community, on a pilot program to measure the social value of our scholarships.

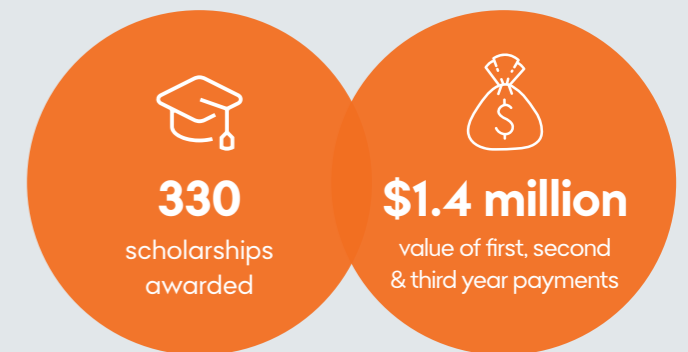
This is helping us to understand areas for improvement, recipient outcomes and the social value of the program.

Our Community Bank network is the major contributor to the program and **together we have funded 330 first and second year students in FY23/24.**

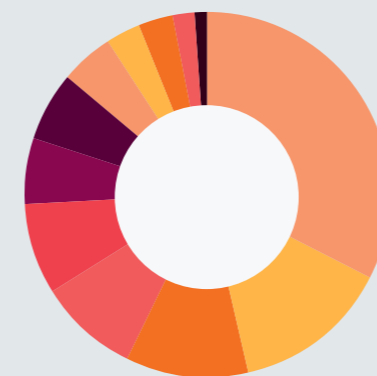
TOTAL SCHOLARSHIPS (SINCE 2007):



2024 SCHOLARSHIPS:



SECTORS:



- Health **33%**
- Society & Culture **14%**
- Engineering & Related Technologies **11%**
- Education **9%**
- Agriculture, Environmental & Related Studies **8%**
- Creative Arts **6%**
- Natural & Physical Sciences **6%**
- Management & Commerce **5%**
- Architecture & Building **3%**
- Information Technology **3%**
- Food, Hospitality & Personal Service **2%**
- Mixed Field Programs **1%**

* Rounded to nearest whole number.

Case study: Opportunity to study opens doors

Moo Sala Win Shew was one of 288 first year students from around Australia to benefit from our scholarship program.*

Moo Sala, from Mount Gambier in South Australia, received a Regional and Rural Scholarship. She moved to Australia four years ago after spending 16 years living in a refugee camp in Thailand.

"As a person who was born and grew up in a refugee camp, opportunity to study was limited," Moo Sala said.

"Moving to Australia was a whole new world for me and I was afforded a lot more opportunity when it came to my education. A teacher in my English Intensive Program organised work experience for me to explore some future career options.

Moo Sala completed work experience in a clinic and a hospital. She knew immediately that she wanted to be a nurse or work in the healthcare industry.

The scholarship is helping her work towards her goal.

* An additional 98 second and third years scholars were also supported this year.



“ I’VE RECENTLY STARTED MY BACHELOR OF PUBLIC HEALTH AT THE UNIVERSITY OF SOUTH AUSTRALIA IN ADELAIDE AND THIS SCHOLARSHIP WILL BE A TREMENDOUS HELP IN MY TRANSITION FROM MT GAMBIER TO THE CITY. - Moo Sala

Photo: Moo Sala Win Shew.

Together with our Community Banks

We proudly work with the Community Bank network to invest in the development of vibrant and sustainable communities, rich in culture, resources, people and spirit.

We provide them a tax-effective solution for their charitable contributions. This increases the capital available for supporting communities. It means more money on the ground, where it's needed.

Community Banks make real and tangible differences to lives every single day. Their successes also help Bendigo Bank to fulfill its purpose of feeding into prosperity.

Photo: Working together on recovery - recipients of SA bushfire recovery grants.

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
- Focused on broad-based community benefit
- Local ownership



Turning up the horsepower

Community Bank Epping,
New South Wales

Riding for Disabled (RDA) Ryde provides very popular therapeutic horse-riding programs and activities for people living with disability. Since Covid, they have grown their number of coaches and volunteers, as well as the quality of horses in the program.

The centre was keen to offer extra services to those who needed it. When the opportunity to get a new horse came up, they contacted Community Bank Epping for a leg-up.

It has been a fulfilling partnership for the Community Bank. They have been able to help raise awareness of the amazing service provided by the RDA and the volunteers who give so much to make it happen.

The Foundation administered grant funding on their behalf to help lease and train a beautiful new horse for the program.

Bendigo, or Bendy as he has become known, arrived earlier this year and after an intensive training program, is now working in the classes.

RDA Secretary, coach and trainer, Tina Clifton says that Bendy has a lovely nature, is a willing and hard worker and the perfect size for their more complex riders.



Photo: Bendy the horse.

“AS A VOLUNTEER-RUN AND OPERATED ORGANISATION, WE CANNOT EXIST WITHOUT COMMUNITY SUPPORT. WHILE VOLUNTEERS GET TO SEE THE SMILES, THE BREAKTHROUGHS AND THE JOY OF OUR RIDERS, WE ARE THRILLED TO KNOW THAT OTHERS IN THE COMMUNITY VALUE WHAT WE DO FOR THOSE MUCH LESS FORTUNATE.

- Tina Clifton

Thank you, Community Bank Epping for your vision of accessible therapy for those who truly need it.

“THERE IS NO AFFORDABLE ALTERNATIVE TO THE SERVICE WE PROVIDE. KIDS AND ADULTS GET AN EXPERIENCE BEYOND THEIR DREAMS. THIS IS ONLY MADE POSSIBLE BY COMMUNITY SUPPORT. BENDIGO BANK HAS BEEN A HUGE SUPPORTER AND ENCOURAGED US AT RYDE TO CHASE OUR DREAMS AND GIVE MORE BACK TO THE COMMUNITY WE SERVE.

This partnership is an example of what longer-term relationships can achieve. Other grants have funded facility upgrades and maintenance, and subsidised transport costs to send children to the lessons from special schools - which cost up to \$120 each way for a maxi taxi.



CONTRIBUTION

- \$33,000 for Bendy.
- Plus \$49,000 for solar panels and facility upgrades, and \$3,000 for the schools transportation grant.



WHO

- Up to 1,900 riders living with disability.



BENEFITS

- Riders have improved balance and posture, greater body awareness, improvements in gross and fine motor skills, and muscle strengthening. Plus, they gain self-confidence, pride and a sense of great achievement. Their families enjoy their success and appreciate the supportive environment of the centre. The volunteers enjoy seeing their contribution making a difference for the riders and their families.
- The longer term partnership with the Community Bank has improved accessibility to the services through additional grants.
- Solar panels purchased as part of facility upgrades reduced the overall running costs of the organisation, allowing them to put back more into their programs.

Partnerships change lives

Community Bank Avoca, Maryborough and St Arnaud, Victoria

The ability to move around easily within our community is something that many of us take for granted. It is a key factor in our wellbeing.

The CSIRO says more than 180,000 Australians are using wheelchairs and another 25,000 using electric or power wheelchairs. For those people, transport options can be severely limited.

The power of a long-term partnership with Community Bank Avoca, Maryborough and St Arnaud has significantly changed the landscape for local disability support service provider Asteria and its clients.

By working with a Community Bank who really understands their needs, Asteria has been able to purchase a wheelchair-accessible vehicle through a grant we administered. This opens many opportunities for participants. It also provides safer and more comfortable transport. The vehicle is proving to be an invaluable asset, helping to reduce social isolation and improve wellbeing.

Congratulations Community Bank Avoca, Maryborough and St Arnaud on your commitment to changing lives.

“HAVING A VEHICLE READILY AVAILABLE HAS MEANT OUR CLIENTS CAN ENGAGE IN THEIR COMMUNITY IN A MORE MEANINGFUL WAY.

- Annie Constable

According to Asteria CEO Annie Constable, Asteria wouldn't have been able to offer their current services without the grant funding provided by the bank.

“We have also been able to introduce new programs that would not have been achievable previously.”

“Having a vehicle readily available has meant our clients can engage in their community in a more meaningful way.”

The Community Bank has supported Asteria for several years. It has also provided funding for a worm farm, photographic equipment, coffee machine and tennis program to enrich the lives of the organisation's participants.



Photo: Asteria Partnerships.



CONTRIBUTION

- \$80,000 for the vehicle.



WHO

- 42 people who require mobility assistance and their carers.



BENEFITS

- People who use wheelchairs or have compromised mobility are able to have safe and comfortable transport, making it easier for them to take part in community-based activities. Their independence, dignity and equality are improved, and they feel valued and respected.
- Their better integration into society increases community awareness and education, as well as engagement of people living with disability.

Surf's up

Community Bank West Beach,
South Australia

With a name like West Beach, it's not surprising that the Community Bank has a long history of supporting local surf clubs. Dig a little, and you'd discover that since opening in 2001, they've supported the volunteer clubs with over \$400,000 to help keep local communities safe.

Glenelg, Grange, Henley, Semaphore and West Beach Surf Life Saving Clubs (SLSC) have all benefited enormously from the Community Bank's support, with grants and sponsorships both directly and indirectly saving lives. Their funding has provided safety, rescue and training equipment, solar systems, fundraising support and more.

The last 12 months have been no exception.

A grant to assist with the purchase of gymnasium equipment has helped the strengthening and conditioning of the volunteer lifesavers at West Beach SLSC. With increased operating costs since the pandemic, new equipment would have been significantly delayed without the grant.

Other grants we administered went towards training and rescue equipment.

A full-sized rescue manikin has made water rescue training safer in cold and dangerous conditions. The manikin replicates the weight and feeling of a real person. It has enabled the West Beach Club's volunteers to feel confident and ready to patrol the beaches over the summer.

A new rescue board for Grange SLSC will assist in their busy summer season. The boards have superior flotation and allow lifesavers to start resuscitation on an unconscious person while they are still in the ocean. This results in potentially better lifesaving outcomes. The equipment was much required, and the club would have needed to fundraise without the backing of the Community Bank.

Community Relationship Manager Matt Tsharke has worked closely with the surf clubs' passionate committee members over the last six years.



Photo: The new manikin out on beach patrol already!

“ HAVING THESE STRONG RELATIONSHIPS MEANS I AM ONLY A PHONE CALL AWAY TO DISCUSS ANY FUNDING NEEDS. OUR PARTNERSHIP MODEL ALLOWS US TO MOVE QUICKLY TO PROVIDE THIS SUPPORT WHEN IT'S NEEDED.

- Matt Tsharke, Community Relationship Manager,
Community Bank West Beach

The Community Enterprise Foundation is proud to partner with **Community Bank West Beach** and we're excited to see their great work continue along the western Adelaide beachside.

"The clubs truly value our partnership and feel assured in the knowledge that we are a reliable funding source. This allows them to focus on their core responsibility of protecting our community on our vast metropolitan coastline."

But it doesn't end there. The Community Bank also supports broader community health issues through their relationships with the surf clubs. This year they again got behind the annual Pink and Blue Swim/Walk, an event to raise awareness of both prostate and breast cancer in the local community.

Supporters since the event's beginning, they have watched it grow from 80 swimmers in 2013 to 1300 swimmers and walkers in 2024. It has raised more than \$600,000 for research and treatment of these diseases.



CONTRIBUTION

- \$27,065 for gym equipment, \$2,500 for rescue board, \$1,790 for rescue manikin, \$2,200 for public convenience hire during the Pink and Blue Swim/Walk.



WHO

- 218 patrolling members, more than 700 members, local community members and visiting beachgoers.



BENEFITS

- Stronger, well-trained lifeguards who are fit and rescue-ready, able keep locals and visitors safe.
- The clubs are engaging and welcoming places for community members to meet and socialise, resulting in improvements in mental health, retention of club members and relevance to encourage new volunteers.
- Public who visit local beaches and take part in water activities such as triathlon, river rowing and kayaking events are able to be rescued more easily, receive immediate first aid treatment and can be kept afloat in situations of mass rescue.
- Volunteers and community members are more aware of cancer risks and educated about preventative measures that can help keep them healthy.

Staying in place

Community Bank Gingin,
Western Australia

Living outside of the CBD has its challenges, particularly when it comes to health and aged care services. But Community Bank Gingin and Lancelin have been making life a little easier for those who need help to stay living independently in their own homes.

Many residents have spent their whole lives in the area, including some of the Community Bank's own customers. They were experiencing insufficient and unreliable home services. Support workers were often traveling long distances to get to them. Travel costs were depleting home care package balances. Older residents were at risk of leaving the area or moving into aged care to get the services they needed.

The Gingin Staying in Place initiative addressed the long-term issue of inadequate aged care services in the region.

Carrie Edwards, Staying in Place Project Manager, said that staff at the Gingin Community Resource Centre had seen the success of the Staying in Place model elsewhere. They knew it would benefit the community, but the resources required for the program were prohibitive.

"A collaboration of the Community Bank, Gingin Treasure Trove, and the Gingin Recreation Centre brought the project to life. It made a significant impact in improving lifestyle options and overall well-being for Gingin's elderly population," she said.

Grant funding allowed Gingin District Community Resource Centre Inc to contract a case coordinator and provide facilities to oversee the provision of in-home services by independent contractors sourced through the Mabel online platform.

For those residents in the area who have struggled to get in-home care, the solution has provided a lifeline. Personalised and flexible services have made a big difference to their quality of life.

The success of the initiative has been remarkable. It has set a new standard in home care services and significantly enhanced the quality of life for the elderly in the community.

Going from strength to strength, the Community Bank is now funding a second position. The Board is looking forward to seeing even greater improvements.

The Community Bank Chair, David Roe, says that the initiative is helping residents to stay closer to family and friends as their needs increase.

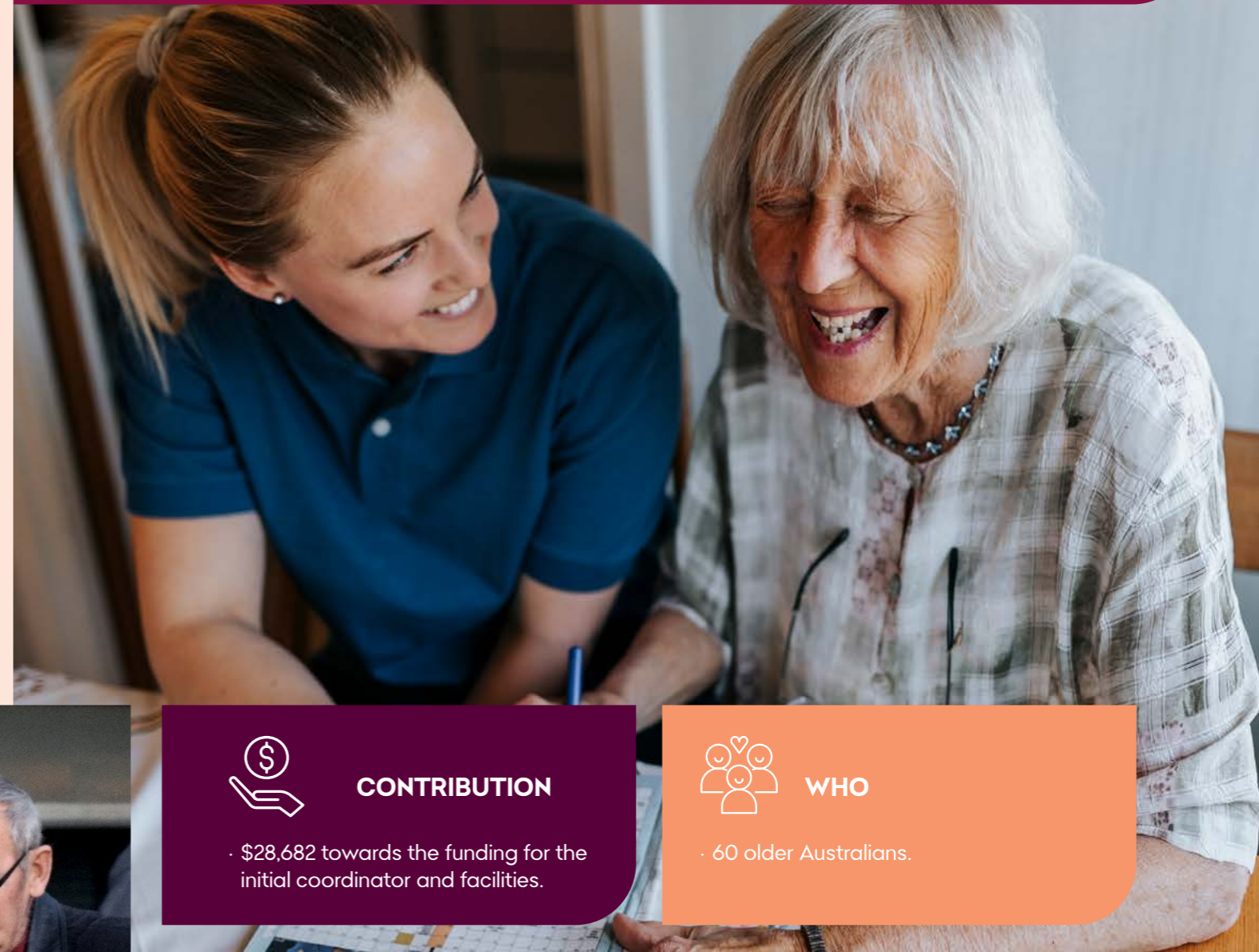
“ IT'S SUCH AN AMAZING CONCEPT. IF THE PROGRAM HADN'T BEEN HERE, I WOULD NOW BE IN AN AGED CARE FACILITY, AWAY FROM WHERE I HAVE LIVED FOR 87 YEARS, AWAY FROM FAMILY AND FRIENDS.

- Local resident Max Fewster.




Photo: Local resident Max Fewster almost needed to leave the community.

With older persons making up over 15% of our population and steadily increasing, we congratulate Community Bank Gingin and Lancelin for supporting a project that helps to keep residents happy, safe, functioning and in their own communities where they belong.



 **CONTRIBUTION**

- \$28,682 towards the funding for the initial coordinator and facilities.

 **WHO**

- 60 older Australians.

 **BENEFITS**

- Residents can stay in their homes, connected to their family, friends and communities. Their quality of life is improved.
- Use of the platform aids in recruitment of suitable workers and generates local employment.

Scholarships enabling students to remain in community

Community Bank Alice Springs, Northern Territory

It's been a challenging 12 months in Alice Springs. Local community groups are pulling together to find solutions for problems faced across the region. With education a key driver for enabling people to fully participate in their communities and reach their potential, Community Bank Alice Springs has placed an emphasis on its scholarship program.

In fact, the Community Bank has been helping to reduce the barriers to education through scholarships since 2013. During that time, they've supported 12 students with scholarships to pursue their dreams.

Chair of Community Bank Alice Springs, Joy Taylor said that the scholarship support is part of their commitment to invest back 80% of their profits into Mparntwe/Alice Springs.

"We are proud to offer scholarships to local young people to support them in their learning journey," she said.

There are plenty of other needs in their community, but the Community Bank is steadfastly committed to their approach. The Board believes that in the long-term, investing in people will build a strong future for the town.

The philosophies and aspirations for the Community Bank's scholarship program clearly align with the Foundation and Bendigo Bank's own education imperatives.

"This is another great example of a Community Bank really understanding the needs of its community and supporting it in a way that makes a lot of sense," Chief Executive Officer, Community Enterprise Foundation, David Impey said.

This year the Community Bank granted scholarships to recipients Piper Nicolai and Ann Mary Sijoy.

“IT'S REALLY FULFILLING TO SEE OUR RECIPIENTS COMPLETE THEIR STUDIES AND THEN CONTRIBUTE BACK TO OUR COMMUNITY. WE'RE EXCITED TO FOLLOW PIPER AND ANN MARY'S JOURNEYS AND BE A PART OF THEIR SUCCESS.

- Joy Taylor, Chair, Alice Springs Community Financial Services Ltd

“WE NOW SUPPORT TWO PEOPLE EACH YEAR THROUGH THE PROGRAM TO HELP THEM WITH COSTS ASSOCIATED WITH THEIR FIRST YEAR AT UNIVERSITY, AS THIS IS USUALLY THE TIME OF THEIR GREATEST EXPENSE.



CONTRIBUTION

· \$62,000 since 2013.

Community Bank Scholarships

2024 Program

An opportunity to engage with local youth in the community.

SINCE 2012

1,565 LOCAL RECIPIENTS **\$7.4** MILLION INVESTED

2024 SNAPSHOT

NEW recipients **254** **82** RENEWED 2nd & 3rd year recipients
\$1,098,785 INVESTED combined 1st 2nd & 3rd year recipients

2024 RECIPIENT BREAKDOWN

- 2 Australian Capital Territory
- 37 New South Wales
- 2 Northern Territory
- 36 Queensland
- 18 South Australia
- 21 Tasmania
- 192 Victoria
- 28 Western Australia

Alice Springs



WHO

· 12 new scholars from Alice Springs.



BENEFITS

· A more skilled and educated Alice Springs workforce that is able to contribute to the local communities.

Supporting our future through education

And as you might expect, their commitment to youth extends to many other activities in the region. As a sponsor of the Bendigo Bank Cornubia Park Sports Centre and several clubs, they are playing a role in keeping sport accessible to everyone.

They have established relationships with local schools and support the Junior Chamber Young Business Leaders (YBL) Program. This helps students develop entrepreneurial skills to start and grow their own business.

The Community Bank supports the Quota Eisteddfod annually, which brings 13,000 young people to Logan. They also get behind charity Formally Ever After Qld Inc which provides struggling students with dresses and suits to attend their formal.

And this year they provided the AEIOU Foundation with six iPads to assist the learning needs of young children with autism.



Photo: Students dancing in the Eisteddfod.

Community Bank Logan and Helensvale, Queensland

Community Bank Logan and Helensvale recently developed a community impact strategy. They identified education - with a particular focus on youth - as a key pillar of their investment priorities.

They chose to help provide young people with a pathway to success into the future and improve access to education and training, especially for those experiencing disadvantage.

When local charity Youth Enterprise Trust (YET) - who work with young people through engagement with the environment, education, and entrepreneurship - approached them, the relationship was a natural fit.

A grant purchased a Toyota Hilux for the charity to use on Woodstock, their working farm at Tamborine. The vehicle helps with YET's resilience program for young people, which includes a Certificate 2 in hospitality, horticulture or construction.

Kate Wakeling, CEO and Executive Director at Community Bank Logan said the partnership with YET will go a long way in helping disadvantaged youth in the local area.

"This program fits perfectly with our Board's strategic direction, and we are thrilled to be partnering with YET. I attended Woodstock Farm recently to see what they do, and their work is remarkable," she said.

Community Bank Logan and Helensville has been feeding into the prosperity of their local community for over 20 years. They've returned \$3.5 million of the Bank's profits to the Community over that time.

We congratulate Community Bank Logan and Helensvale, not only on their significant vision and investment in our youth, but also on their recent national social enterprise certification.

“ WITH SO MANY ORGANISATIONS AND CHARITIES TO SUPPORT IN OUR DIVERSE COMMUNITIES, HAVING A TARGETED STRATEGY ALLOWS US TO REMAIN FOCUSED ON OUR KEY IDENTIFIED PRIORITIES.

- Kate Wakeling, CEO and Executive Director, Community Bank Logan and Helensvale



CONTRIBUTION

- \$434,916 into their communities and Community Enterprise Foundation.



WHO

- Disadvantaged youth and vulnerable people.



BENEFITS

- YET In-Tent For Change Program delivered 100% graduation rate with 72% finding employment.
- Logan Basketball increased active registered playing members to over 2,300.
- 80 students from 6 schools participated in the YBL Entrepreneur Program.
- 87 secondary, 48 primary and 76 studios participated in the Eisteddfod, with almost 8,000 people spectating. Over 83% of people attending were from outside of Logan.
- Formally Ever After supported 1,500 students to attend their formals.

Mobile Community Hub makes social services delivery local

Community Bank Huon Valley, Tasmania

The Huon Valley is one of the most naturally beautiful areas of Tasmania. It is well known for its produce and a destination for many tourists each year. But its remoteness, while part of its charm, also presents social and economic challenges. This is especially true for more vulnerable residents in the far south of the region.

In a collaboration with Dover and South Action Group and the Geeveston Community Centre, we facilitated a grant for Community Bank Huon Valley for a mobile hub to bring essential services, information and resources to residents in remote areas.

The mobile hub is a place for people to connect. It provides an early support system for those who need health information, specialist services, general assistance or emergency food relief. There's even room for them to drop in for a cuppa and a chat.

The space has great flexibility – in addition to delivering the outreach services, it can act as an emergency coordination and distribution point during natural disasters or other crises.



Photo: The mobile hub provides a comfortable facility for local residents.

Not only will it result in vulnerable people being better connected to support services, but also it will provide a place for volunteer participation.

Community Bank Huon continue their focus on supporting vulnerable Tasmanians and making a difference to people in their communities.

Funding of the mobile hub, in addition to a paid 30-hours per week Community Connector position, will help provide targeted support to individuals and families with complex needs. This includes mental health, housing instability, low literacy, long-term unemployment and substance misuse.

David Brereton, Chair of Huon Valley Financial Services Ltd said that the collaboration with Dover and South Action Group and Geeveston Community Centre reflects a shared passion for making a positive difference in the lives of people living in these regions.



CONTRIBUTION

- \$230,000 over two years.



WHO

- 200+ vulnerable residents.



BENEFITS

- Community engagement, skills development and social cohesion will improve.

“

COMMUNITY BANK HUON VALLEY IS VERY PLEASED TO HAVE ASSISTED IN THIS IMPORTANT COMMUNITY INITIATIVE, WITH TOTAL FUNDING OF \$230,000 TO BE PROVIDED OVER TWO YEARS.

- David Brereton, Chair, Huon Valley Financial Services Ltd

Together with our corporate partners

We work with corporate organisations that have a genuine interest in supporting their communities.

Photo: Palisade - Ross River Solar Farm.

Our renewable energy corporate partners

Energy is a key factor in the climate challenge – and something that affects us all. We need to invest in energies that are clean, accessible, affordable, sustainable and reliable so that future generations can prosper.

Our partners in the renewable energy space generate clean energy with reduced carbon emissions and air pollution from their production. They are creating jobs for people in local and regional areas. These are outcomes that are good for the planet, communities and local people.

Our work with renewable energy organisations has grown, a trend we anticipate will continue over next financial year. This year we have helped them meet their social obligations by:

- supporting the development of their community investment approaches
- ensuring their community investments align with their values
- implementing a community benefit fund that meets the expectations of company shareholders, investors and local communities.

We've administered six grant programs for our renewable partners, putting more than \$320,000 back on the ground.

The Foundation has administered grants for Neoen and Palisade in these rural areas:

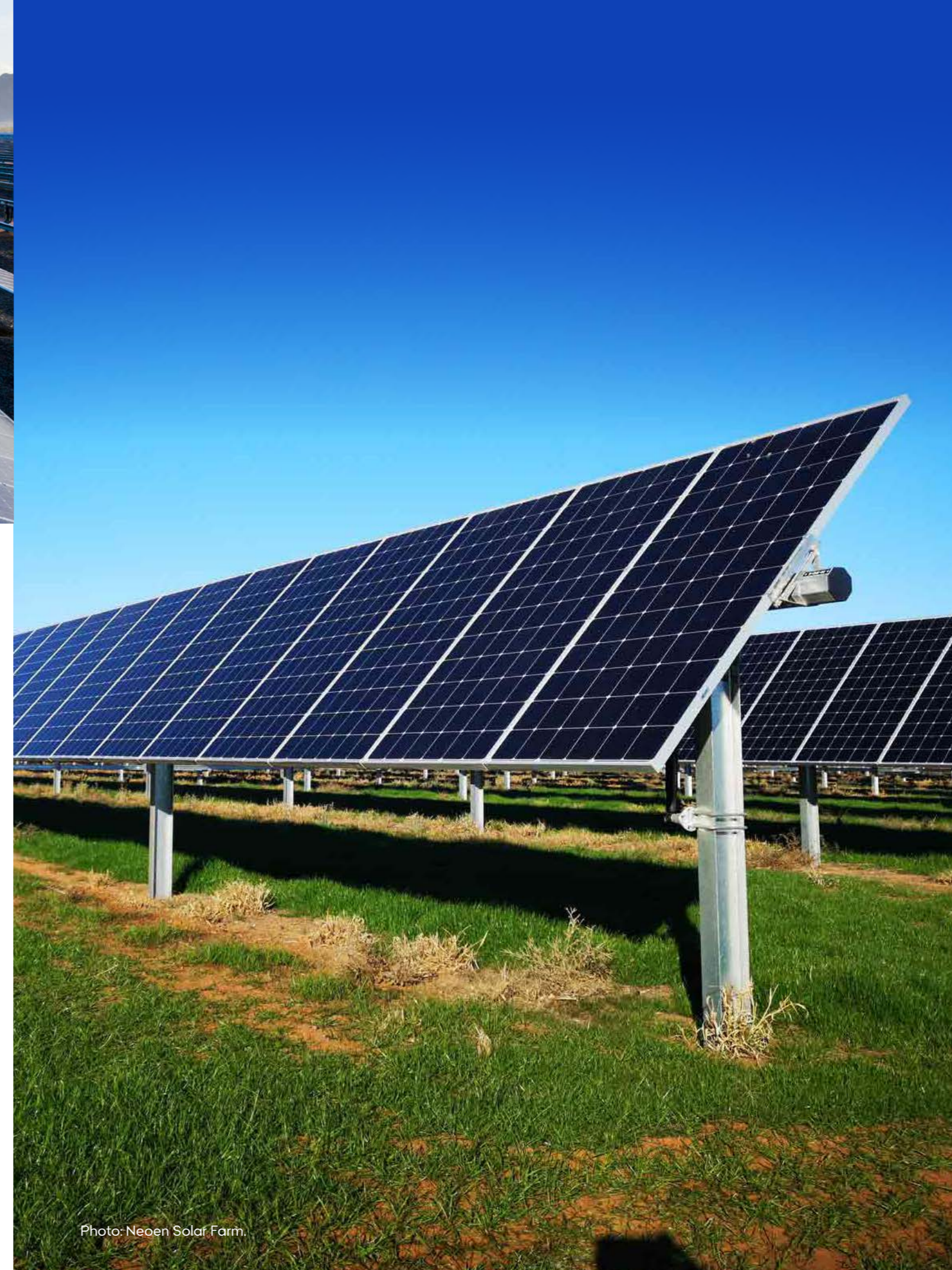


Photo: Neoen Solar Farm.

How they've given back



Photo: Palisade Stockyard.

Neoen is one of the world's leading independent producers of renewable energy and operates across 15 countries. The organisation has been contributing to Australia's energy transition for over a decade. It is active in supporting communities through its community giving approach. This year we've helped them support tailored solutions for their communities through the administration of their grants programs.

Numurkah, Victoria

A grant supported the Drumanure Brigade Country Fire Association who operate in the region surrounding the Numurkah solar farm. The nature of their callouts has changed with an increase in motor vehicle accidents due to traffic on main highways and a rail line within their response zone.

The funding provided the brigade with some updated amenities, safety enhancements and equipment to improve the service delivery to the community.

Western Downs, Queensland

The Dalby RSL Sub Branch is the key centre in the region for veteran support and welfare. It has 15 cottages onsite that provide low-cost accommodation for veterans and their families.

Many of its residents are elderly and struggling to cope with their increasing electricity costs. A grant was provided to install solar panels on three cottages and their recreation room. By administering a grant to fund installation of the solar panels, we helped Neoen to live their values, and also ensure that these members of the community had a little less to worry about.

Kaban, Queensland

Local youth in Kaban and surrounding areas face financial and geographical barriers to pursuing higher education and vocational training. The Tablelands University Centre along with regional study hubs around remote Australia, established the Kaban Educational Empowerment Scholarships to nurture aspirations and ignite a passion for learning and skill development.

A grant supported two scholarship recipients with funding for travel, resources, technology and other educational needs. One university placement and one vocational education and training (VET) pathway opened the door for the recipients to enter careers in their chosen industries.

Palisade Group is an independent global infrastructure and real assets manager that aims to invest in a sustainable way. Its environmental, social and governance (ESG) priorities areas align with United Nation's Sustainable Development Goals and include supporting and giving back to its communities. We administered grants to help them meet their social obligations to the people and places where they operate.

Waterloo Wind Farm, South Australia

The Waterloo Women's Agri-Business Group applied for funding to tackle barriers for local women to undertake formal training and development in agri-business management.

The grant provided funds to deliver three courses on bookkeeping, roles on the farm and work/life balance, and child safety - including a first aid training module.

The courses facilitated peer-to-peer learning opportunities and stronger community networks, and enhanced agri-business skills. The purpose of the training was to enable the women to better participate within the agricultural sector.

Ross River Solar Farm, Queensland

A grant supported the Engineering Link Group to deliver two engineering problem-solving programs for Townsville and Cairns senior school students.

The purpose of the programs was to demonstrate that science, technology, engineering and mathematics (STEM) subjects are rewarding and fun and lead to fulfilling careers in engineering and science. This potentially plays a role in addressing a chronic shortage of engineers in Australia, a problem for industries that require this expertise.

Granville Harbour, Tasmania

A grant enabled Rosebery Neighbourhood House to build a greenhouse for growing seedlings and propagating plants for distribution to the community all year round. Growing opportunities for outside gardens in the region are hampered by the cold climate.

The initiative was designed to encourage and educate the community to both cultivate and eat their own produce, as well as an opportunity to come together over an enjoyable activity.

Our staff

Our Community Enterprise Foundation team



David Impey
Chief Executive
Officer



Fiona Beckwith
Manager Appeals
and Donors



Jim Cail
Senior Manager
Engagement and
Operations



Trish Madden
Foundation
Manager



Katrina Knight
Foundation
Officer



Jennae Parker
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Officer



Josh Pell
Foundation
Manger



Andre Clayton
Grants & Program
Coordinator



Claire Hanna
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Officer



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Carmen Tong
Foundation
Officer



Abby Anderton
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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

