



Gifting Policy for Benefit Bendigo: Grant Program Guidelines and Application Conditions

Benefit Bendigo is a not-for-profit organisation that receives revenue from linked Bendigo Bank customer accounts.

The program will provide financial assistance in the form of grants, donations, and sponsorship to charitable, sporting and not for profit organisations for the benefit of the **Bendigo and District community**.

Who Can Apply

Charitable or not for profit organisations/clubs, sporting clubs and community groups can apply for grants that offer clear public benefit for the community or individual not for profit groups. Projects should show clear contribution in building the areas of social capital, community welfare, the environment, health, education, sport, the arts and any areas that the Board feel meets the criteria.

Organisations must supply details of their ABN (where applicable).

Applications for grants must be made on the appropriate application form for consideration prior to being presented to the Board.

Applicants

Applicants must be incorporated either as an association or company and be able to demonstrate an appropriate level of fiscal responsibility and have the capacity to complete projects where required.

Benefit Bendigo recognises that it is not always possible for independent applicants to be incorporated and will accept applicants who are an incorporated association or company auspices/sponsors. An Auspice Agreement or Memorandum of Understanding (MOU), which allows community projects to meet eligibility criteria, access insurance, and operate without formal registration must be evidenced by unincorporated applicants.

What Can Be Funded

Preferences will be given to projects that support, add value, are relevant to the community, represent a tangible positive benefit and protect the integrity of Benefit Bendigo.

- Community facilities projects
- Youth/Senior citizens/family facilities projects
- Sport and recreational projects
- Arts and cultural projects
- Sponsorships (For example: An annual not for profit event)

Projects must be located in the Bendigo and surrounding districts region.

How Much Can Be Funded

There are no restrictions around minimum and maximum amounts, all applications will be guided and approved by the Board.

- If you are seeking amounts **more than \$20,000.00** we recommend you speak to us prior to completing your application to discuss the feasibility of your request. Please email us to arrange a time to speak to a Board Executive.

Funding exclusion period

Recipients who receive funding from Benefit Bendigo will be ineligible for further funding for an exclusion period of two years. This period begins on the **Commencement Date** of granted funding.

The Board can approve to waive the exclusion period on exception.

Applications that will not be funded

- Any political or religiously motivated events.
- Programs sponsored by competitive banks.
- Environmental hazards programs that may present a hazard to the Community.
- Events or programs that denigrate exclude or offend minority groups.
- Events or organisations that promote weapons.
- No applicant can apply for a grant if they have received a grant within the 'Funding exclusion period'.
- Retrospective funding - paying for costs already incurred.
- Applications will not be considered for individuals or private enterprise.
- Routine maintenance.
- Operational costs.

Unsuccessful grant applications may be resubmitted.

The Board can consider and approve grant applications that are outside of the standard guidelines, where they consider the cause beneficial to the Community and the outcome is aligned with Benefit Bendigo's vision.

Resolve a complaint

We're keen to understand if we have not met your expectations and will listen objectively and work proactively with you to achieve a fair, reasonable and timely outcome.

We will ensure all complaints are fully documented, investigated and resolved in a timely manner so we can improve our processes.

Use the 'Resolve a complaint' form on our website to provide your feedback.

Please Note: Benefit Bendigo is an independent incorporated body. We partner with Bendigo Bank to receive funding only. Any complaints or disputes will therefore not be considered by the bank and cannot be submitted via their complaint process.

Promotional Expectations by Recipient

If an organisation is successful in receiving a grant it is expected that they will help promote the work of Benefit Bendigo and Bendigo Bank Ltd. to their community and stakeholders.

Promotional Ideas to Consider:

- This would include email campaigns to database of members and associates, inclusion in newsletters, inclusion in website, social media. (Facebook, Instagram, Twitter, for example)
- Opportunity for Benefit Bendigo to present at committee meetings, annual functions, presentations, and award nights.
- Where the project involves the purchase of a specific item of equipment or a specific facility the applicant must provide a means of attaching a small plaque to the item acknowledging the contribution of Benefit Bendigo.
- Naming rights, signage, apparel, and equipment branding.
- Introduce Benefit Bendigo to other sponsors and partners.
- Encourage members, stakeholders, and the community to transfer Banking or link their current accounts to Benefit Bendigo.
- Props (Mobile Banking Transfer Prop) must be presented to the recipient by a Bendigo Bank staff member or Benefit Bendigo Board member.

Benefit Bendigo Emergency Relief Fund

The Board can approve emergency funding up to the amount of \$5,000 per annum or unless varied by the Board in writing. The fund allows money to be given expediently in situations where the need is urgent.

Details of the recipient(s) of Benefit Bendigo Emergency Relief Fund must be kept confidential by the Board and Bank staff, however, should the recipient wish to publicly acknowledge the funding they may do so.

Conflict of Interest

Any Board member who considers they have a conflict of interest with a particular grant application must advise the Board and abstain from voting on the application(s).

Funding agreement

Successful applicants and their project partners (where applicable) will be required to enter into a funding agreement with Benefit Bendigo noting all funding obligations and conditions.

Funding must be used for the purposes it has been provided unless written permission is obtained to vary the project.

Once the funding agreement has been executed the applicant will be required to actively manage and deliver the project and provide progress reports to Benefit Bendigo. During the project Benefit Bendigo may also undertake site visits, as necessary.

Benefit Bendigo may terminate a funding agreement by giving two (2) months written notice to recipients if project levels do not achieve mutually agreed targets over a continual period of 12 months.

Revocation of Funding

Grant funding can be revoked if the recipient violates the grant's conditions, fails to complete the project as agreed, or does not use the funds properly. Revocation can lead to the requirement of repaying the funds, especially if the misuse was significant or the project was not completed as specified.

Upon termination of an Agreement from either party, the funds remaining with the recipient are to be transferred to the management of Benefit Bendigo. Benefit Bendigo will review current Community Projects already committed to and allocate where possible.

Reasons for grant revocation

- a. **Non-compliance with conditions:** Failing to meet the eligibility criteria or other requirements outlined in the grant guidelines and agreement.
- b. **Improper use of funds:** Using grant money for purposes other than those for which it was awarded.
- c. **Failure to complete the project:** Not finishing the project within the agreed timeframe or not achieving the stated objectives.
- d. **Reporting discrepancies:** Providing false or misleading information in reports or applications.

Additionally, unspent funding (in part or whole) which is not used to address the initially approved project is required to be returned to Benefit Bendigo. Returned funds transferred back to Benefit Bendigo will be disbursed back to our funding pool and regranted to the community accordingly.

Supporting documentation

When applying for support, applicants should cover and include the following important items:

- Demonstrate good governance.
- Project overview including timing, budgets, and quotes.
- Proof of other approved funding or own funds to put towards the project.
- Copy of letter of support from project partner if applicable.
- Any other relevant information annual reports, letters of support and promotional materials.

Acquittal

Applicants must acquit funds that have been provided at the completion of the project or activity. An acquittal report must be provided within 60 days of the nominated end date.

Interim reporting may also be required, and applicants will be notified if this is the case.

Acquittal reports will include providing receipts, invoices, evidence of project expenditure, copies of any relevant media coverage and a statement from the organisation describing the impacts that the project has had on the community that can be used for media purposes. Any unexpended funds must be returned.

Applicants must provide a statement of achievement outlining if the project was successful and met the original applications proposed benefits to the Community and provide an overview of the impact that the project has had and will have in the future.

Insurance

It is the applicant's responsibility to obtain and maintain adequate insurance, (including public liability), with a reputable insurer in relation to activities carried out by the applicant for the project to guard against any claims for loss or damage to property and injury or death to persons. Applicants must provide a certificate of currency demonstrating appropriate insurance cover as part of their application. (If required)

Grants Reporting

The Gifting policy will be managed by the Board who will assess each application which will be considered according to the funding capacity and budget and the number of projects to be supported.

Grant assessments will be presented for consideration at monthly Board meetings outlining the number of applications received, the amounts requested, a brief overview of the projects and specific details for any recommended projects. This will also detail how grant monies have been utilised to date based on reports received from grant recipients.

Review of Gifting Policy

This Gifting policy will be reviewed by the Board annually for approval to determine if changes are required.

Privacy Policy

The Benefit Bendigo privacy policy sets out how Benefit Bendigo Incorporated ('we', 'our' or 'us') safeguards your privacy and explains how we collect, use, store, and manage information that allows us to assess a Grant or Sponsorship application.

We acknowledge the importance of protecting your privacy and are committed to ensuring the continued integrity and security of the information you entrust to us.

We appreciate that the success of Benefit Bendigo is largely dependent upon a relationship of trust being established and maintained with past, current and prospective grant and sponsorship applicants and recipients, and other individuals with whom we conduct business. We will therefore collect and manage your information with a high degree of diligence and care.

Our aim is to always comply with the privacy laws (incorporating the Australian Privacy Principles) that apply to us. If you have a comment, query or complaint regarding a privacy matter, you are encouraged to discuss it with us.

To review our Privacy Policy in full please visit our website.