

Community grants applicant guidelines

For community grant applicants

Version 3.0

Prepared 25 March 2026

These guidelines have been prepared to help you apply for our community grants.

Introduction

Proudly Supporting our community With the support of our residents and businesses using our Banking facilities since opening in 2003, San Remo Financial District Services Ltd (SRDFS) are in a position where we can share a portion of the revenue generated from community banking District groups and/or organisations benefit from these efforts.

All funds distributed by SRDFS are a direct result of customers banking with our Community Banks in San Remo, Cowes and Grantville - it's a great reason to be part of your Community Bank.

Your community and not-for-profit organisation can apply for funding to support projects that offer clear community benefit, contributing to social outcomes, community welfare, environmental, health, education, or cultural areas.

Objectives

1. To distribute part of the bank's profits in the form of Grants & Sponsorships
2. To help improve the standards of living in, recreation, education and entertainment for residents within the San Remo, Cowes and Grantville districts
3. To assist members of the community in need
4. To provide financial assistance for community groups to develop well-planned events & projects to further benefit their members and the community
5. To provide leverage to assist Community groups to get other grants (e.g. with Government bodies)
6. To create a positive Community Bendigo Bank brand association with new and existing customers within our community
7. To provide a financial return on investment by increasing the customer and business base

Qualifications

1. That you and your group, organisation and members, actively support and promote the Banking services provided by San Remo, Cowes and Grantville Community Banks
2. That your group operates in or for the San Remo, Cowes or Grantville districts
3. The Management or Executive Committee will be the legally constituted applicant for an organisation or Group

Eligibility

You must be an incorporated community or not-for-profit organisation or have a project partner if you are not an incorporated organisation.

A project partner is an incorporated community or not-for profit organisation that is willing to enter into the funding agreement on your behalf and help you to deliver the project.

Who is ineligible?

- individuals or unincorporated organisations without an eligible project partner
- for-profit organisations
- applicant organisations (or partner organisations) with an unsatisfactory result to the Anti Money Laundering / Know Your Customer search.
- Applicants who have not successfully acquitted previous funding

Use of grant funds

Grant funds can be used for projects which align with the program objectives.

We will not provide funding for projects that are illegal, commercial or confer private benefits.

We will also not fund projects which:

- take place outside of San Remo, Cowes and Grantville & surrounding districts.
- break or attempt to change the law, or direct political donations
- claim retrospective funding – paying for costs already incurred
- events that promote alcohol, tobacco or gambling
- exclude or offend any part of the community
- encourage violence or involve the use of weapons
- mistreat, exploit, or harm animals
- create environmental hazards
- present a danger to public health or safety
- contribute to modern slavery
- take place solely outside of Australia.

How to apply

You can submit multiple applications for funding for the same grants program, but each project requires its own application unless they are directly related.

We will only accept one application per project.

Use our application hub to complete and submit your online application:

<https://communitybanksanremodistricts.smartygrants.com.au>

You will receive a confirmation email to your registered email address once your application has been submitted.

To ensure a fair process, we will not accept late applications or provide extensions.

We may contact you during the assessment process to request more information, evidence or to clarify information provided in your grant application.

If we refer this application to the Bendigo Bank Community Foundation to assess and administer, you will be notified and provided with relevant information.

Receipt of an application does not imply approval. Applications that demonstrate strong customer support will receive favourable consideration by the Board. Our Shareholders would not condone our Bank Board providing Sponsorship to organisations, groups or person/s that do not support our Community Banks

The Board's director's decision to approve or decline an application will be final and branch staff are not to be questioned about Board decisions

Supporting documentation

You must provide the following supporting documentation for a small grant (less than \$10,000):

- Current bank statement for your organisation.

- Project budget which clearly shows how you will spend the funds, and quotes for all budget items greater than \$5,000.
- Letters of support to demonstrate community need and benefit (optional).
- Applications involving a project partner must include a letter of their support and a copy of their financials. [Partner template](#).
- Proof of other approved funding or your own funds to put towards the project. (including in-kind support).
- Evidence of all necessary licences permits and insurances which will enable you to run your project (e.g. public liability insurance, local council permits, landowner permission).
- For projects involving children, evidence that relevant personnel have Working With Children Checks.

You must provide additional supporting documentation for large grants (greater than \$10,000):

- Current signed audited financial statements for the applicant organisation or project partner (where applicable). Organisations not required to audit financials must provide a profit and loss statement as a minimum, and a balance sheet if available.
- Quotes for all budget items greater than \$5,000 (at least two local itemised quotes where possible). If you are applying for funding for wages, please attach a position description and a copy of the relevant award.
- If you have conducted this project/program before (e.g. annual events), copies of receipts/invoices that substantiate this request from previous expenditure plus a detailed budget.
- Plans/designs for projects that involve building or refurbishment.
- Letters of support to demonstrate community need and benefit, particularly for large projects or initiatives that have a sporting or recreational element and need to show wide community benefit.

Please note further information may be requested to finalise assessment of your application.

Decisions on applications

Timing of notifications will vary; however, applicants are usually notified by email within 4 – 8 weeks of the program closing date.

If funding is being provided by Bendigo Bank Community Foundation

The Bendigo Bank Community Foundation (Community Enterprise Foundation (CEF) is proud to facilitate the work of a wide range of very generous donors. However, all funding distributed by the trusts concerned is always at the discretion of the trustee – Sandhurst Trustees Limited whilst considering donor wishes and advice. All grants and scholarships are made from the relevant trust administered by CEF on behalf of Sandhurst Trustees Limited, as trustee. Sandhurst Trustees Limited ABN 16 004 030 737 a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

Grants and appeals outlined are administered by CEF 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

Managing your grant

Keeping us informed

You must notify us about anything which is likely to impact your organisation and its ability to deliver your project. This may include, but is not limited to, changes to your organisation's name, address, financial situation, senior staffing arrangements, or significant changes to the project budget.

Grant agreement variations

We understand that circumstances change and things don't always go according to plan. If there has been a change that will impact your project, you can request a variation to your grant agreement by contacting us.

We will consider your request, and if we decide to accept your proposed changes, we will issue a deed of variation.

Reporting requirements

You will be required to complete a Project Completion Report within 60 days of your nominated project end date. The Project Completion Report will be submitted electronically through the application portal. Failure to do so may result in future applications being declined.

The report includes information about how the funds were spent, the benefits delivered, participant/recipient information, achievements of the project, and any lessons learned.

You should identify key internal stakeholders who will be responsible for collecting and reporting data from before, during and after your initiative.

Privacy information

[View our privacy policy.](#)

Enquiries

Application queries

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For technical support with application hub

SmartyGrants—Our Community
Phone: 03 9320 6888
Email: service@smartygrants.com.au