

Community Bank
Maldon & District

 Bendigo Bank

Maldon & District Community Bank BIG Project - People, Place, Planet Guidelines

About the BIG Project

Our region is full of BIG ideas that could achieve long-lasting impact for the people and places in our region and on the planet. We want to unearth those ideas and match their boldness with a grant that will catalyse something BIG – a BIG grant for a BIG idea.

MDFSL will provide funding up to \$1,000,000. These funds are the result of investment by the community in a locally-owned banking service, and we are excited to be reinvesting back into the community at this scale, including the opportunity for partnering to further amplify the impact.

In celebrating our 25 years and to make progress toward our vision of thriving, connected, sustainable communities, we have made a commitment to back and partner a bold project that will deliver long lasting benefits in our communities. This major investment will be future-focussed, strategic and have significant community impact across our BIG Project theme of People, Place and Planet.

Our BIG Project aims to have positive impact for our local people, our local places we live in and our local environment (planet). Our people communities are confronted by challenges including affordable housing, increased cost of living, unhealthy lifestyles and domestic violence. Some elements of our community are further impacted by barriers to participation. People within our community are impacted differently depending on age and demographics. Our place and planet are impacted by unsustainable use of resources and the impacts of environmental changes.

The BIG Project is seeking to create greater impact in areas that support our People, Place and Planet across areas such as the Arts, Culture, Environment, Wellbeing, Safety, Tourism and Recreation. The BIG Project seeks to address an issue confronting our communities by harnessing the enthusiasm of passionate community groups to find solutions to tackling the challenges.

The Tarrangower Tomorrow Community Plan is a great example of community ideas for 'creating our tomorrow' <https://ttomorrow.org/>. EOI are welcome to build on these ideas.

Traditional Owners

We acknowledge the traditional owners of this land, the Dja Dja Wurrung people, and we pay our respect to the elders past, present and emerging. The Dja Dja Wurrung people have been custodians of this land for many centuries, and have performed age old ceremonies of celebration, ritual and renewal. We acknowledge their living culture and their unique role in the life of this region.

We express our gratitude that we share this land together, our sorrow for some of the cost of that sharing, and our hope and belief that we can move to a place of equity, justice and partnership together.

Consultation with Dja Dja Wurrung leaders will be sought in the BIG Project grant consideration process where relevant.

About Maldon & District Community Bank

Maldon & District Financial Services Limited (MDFSL) was established by locals in 1999 and operates the Maldon & District Community Bank (MDCB). Our local company provides quality banking and financial services to re-invest our profits locally to support our vision for *thriving, sustainable and connected* communities.

The graphic is a vertical stack of colored boxes. At the top is a red box with the text 'Maldon & District Financial Services Ltd' and 'STRATEGIC PLAN: 2022 - 2027'. Below that is a dark purple box with 'Our Vision' and 'Thriving, sustainable and connected communities'. Next is a red box with 'Our Purpose' and 'To provide a viable, local banking service, distribute profits and partner on projects for community benefit'. The bottom section is a teal box with 'Our Values' and three columns: 'SUSTAINABILITY', 'INTEGRITY', and 'CONNECTION', each with a list of values.

Maldon & District Financial Services Ltd
STRATEGIC PLAN: 2022 - 2027

Our Vision
Thriving, sustainable and connected communities

Our Purpose
To provide a viable, local banking service, distribute profits and partner on projects for community benefit

Our Values

SUSTAINABILITY	INTEGRITY	CONNECTION
We value long-term social, environmental, and economic outcomes	We are honest, accountable, respectful, ethical and fair	We promote local decision making
We balance history, learning and innovation	We are open, straight talking and embrace robust conversations	We honour our founders, members and clients
We support wellbeing	We are inclusive and pursue equity	We connect, collaborate and consult to support community needs

For more information visit: <https://maldoncb.com.au/>

What can be funded

Infrastructure, equipment, property purchase, research and wages for the project implementation (but not ongoing costs). Costs must have a direct link to the delivery of the project. The project must be independent of MDFSL funding from July 2030 to be confirmed in funding agreement.

What can't be funded

Non-Eligibility

Activities, events, projects or programs that:

- have already occurred (we cannot pay funds retrospectively)
- denigrate, exclude or offend minority groups
- violate any law
- are associated with the promotion of smoking, alcohol, unhealthy foods or gambling
- create or exacerbate environmental hazards
- present a hazard to the community
- does not reflect community standards i.e. moral, ethical and courteous conduct.
- encourage violence or involve the use of weapons
- mistreat, exploit or harm animals
- take place outside our local communities
- benefit an individual rather than a community
- primarily benefit private businesses and commercial activities
- are for ongoing operational costs such as insurance, utilities, salaries or rent
- attempt to change the law or direct political donations
- contribute to modern slavery
- have unethical processes or sourcing of resources
- are in conflict with our organisation's values and vision

Who can apply

Any organisation with an Australian Business Number (ABN), with preference for local community-based not-for-profits or profit-for-purpose organisations who share our values. Those without ABNs can be auspiced (partnered) by a community group with an ABN to receive funding on their behalf and must provide a letter of support. Applicants must demonstrate project related skills and experience.

How much can be requested?

MDFSL will provide up to \$1,000,000 for a single project up to 5 years. Funding Agreement to stipulate conditions such as staged funding dependent upon milestone completion. This includes funding allocation for more detailed proposals.

How many projects will be funded?

For maximum impact, MDFSL is aiming for one project. Pending impact, budget and potential outcomes, if submissions indicate better outcomes for our community, MDFSL may invest in more than one idea. We anticipate 2-5 project ideas will be invited to submit a more detailed plan.

Criteria

A Project's overall purpose and scope must be aligned with our Vision, Values and our BIG Project theme of **PEOPLE, PLACE & PLANET**. This is designed to be broad to capture a wide spectrum of ideas and visionary projects.

Criteria	Detail
People	Extent to which a project will benefit our local people.
Place	Extent to which a project will benefit our local communities (Mount Alexander Shire and East of Goldfields Shire e.g. Dunolly to Bealiba).
Planet	Extent to which a project will benefit our local environment.

Assessment

A MDFSL BIG Project Committee will assess Expressions of Interest (EOI) and select applicants to submit a full application. We anticipate 2-5 projects will be selected for full application where total funding amount will be within \$1million.

EOIs will not be assessed on your ability to write. We assess based on the extent to which your project meets the criteria set out in the Guidelines.

In upholding our integrity, we will treat all applications fairly. For probity and in order to avoid bias, any new information must be submitted within application process to replace or be augmented to the original application.

The anticipated quality of the project outputs and potential impact will be assessed against MDFSL's vision and the BIG Project theme as well as the following principles:

- **Reach** - Number of community members and community entities (partners and recipients) that the project expects to impact.
- **Impact** -Direct and indirect result of the implementation of the project on individuals, organisations and the wider community.
- **Confidence** - Certainty and trust in reputation and capacity to deliver the BIG Project outcome and for it to be self-sustaining beyond MDFSL involvement.
- **Expertise and Experience** -Skills to deliver the project.
- **Value for Money** -The total budget, including partner contribution, will be considered against the overall quality and depth of the project proposed.
- **Effort** - The resources required to ensure the project will achieve the desired outcome.

How to apply

Proposals are sought via a staged process, with an EOI stage followed by a second detailed proposal stage where successful EOI applicants will be invited to submit full detailed proposals for consideration.

- The EOI proposal template is available on our website <https://maldoncb.com.au/>
- Applicants are encouraged to submit a draft EOI for feedback prior to deadline.
- Acknowledgement of proposals will occur via email receipt.
- The full application template will be provided to EOI applications requested/ invited to submit a full application.

Key Dates

Stage/ Key Actions	Dates
1. EOI Proposal	July – Sept 30, 2024
2. Online Information Session	6:30-7:30pm Mon 12 th August 2024
2. Consideration by MDFSL BIG Project Committee	Oct 2024
3. Notification of EOI outcomes – unsuccessful or invited for full application	Nov 2024
4. Full Application Due Date	31 st March 2025
5. Consideration by MDSFL BIG Project Committee	April - May 2025
6. Contract/ Funding Agreement	June 2025
7. Public announcement	July 2025

Nb: MDFSL have right to change/extend dates

FAQs

What if I need more information who can I contact?

Email: bigproject@mdcb.com.au

<https://maldoncb.com.au/>

What financial leverage is MDFSL encouraging from project partners?

To amplify the project impacts, applicants who access additional finance and in-kind funding will be given more weight in the assessment process i.e. (considered favourably).

When is the project expected to commence and what is the anticipated duration/length to deliver the project?

Organisations should be ready to commence by 1 July 2025, where the project should be either 'shovel ready' or 'next stage' ready. It is anticipated that a project will be self-sustaining or have achieved all outcomes by 30 June 2030.

How much funding can I receive?

The total amount for one or more BIG Projects will be up to \$1,000,000

What happens if my project comes in over budget?

All costs over the original project budget are the responsibility of the applicant. Where a project goes over budget, additional funds will not be provided by MDFSL.

Do you allow co-contributions from other funding bodies to a project?

Yes, we encourage projects to maximise funding opportunities to increase project outcomes.

What are the reporting requirements of the project?

A project is required to provide the following reports:

- Inception narrative report after 3 months.
- Narrative and Financial reports at 6 and 12 months, noting the 12-month report will capture the annual progress.
- A final narrative and financial acquittal report detailing the outcomes of the project.

Details of reporting milestones will be stipulated in the funding agreement and may supersede the standard reporting requirements with project specific milestones.

Is there a limit on the number of applications which can be submitted by any one organisation?

All eligible applicants may submit an unlimited number of EOIs as an individual entity or in partnership.

How do I submit my EOI?

All EOIs must be submitted using the EOI application form, and be submitted by email to: BIGproject@mdcb.com.au (include this as a link)

Will late applications be accepted?

Late applications will not be considered unless extenuating circumstances can be justified.

Can I withdraw my EOI?

Yes, you can withdraw your EOI at any stage.

Will all EOIs be invited to submit a full proposal?

No, only shortlisted applicants who meet our criteria will be invited to submit a full detailed proposal. Unsuccessful EOI applicants will be informed via email by 30 November 2024. MDFSL will have discretion to not proceed if EOI applications do not meet our criteria for significant impact.

When will applicants be communicated regarding their project application?

It is anticipated that all applicants will be notified of the outcome of their EOI by end November 2024. Prior to this time, feedback and consultation may be provided to assist organisations refine their EOI to include more information to assist decision making.

Can my project have already be started?

No, we are unable to fund projects that have already commenced. However, projects will be considered where an idea is at inception or 'next stage' level and requires financial commitment to expand or scale up.

Can a project that has been raised in an existing community plan, be put forward?

Yes, MDFSL encourage new ideas as well as continuing previous ideas e.g. Tarrangower Tomorrow Plan.

For more information contact:

Email: bigproject@mdcb.com.au

<https://maldoncb.com.au/>