



## Community CPS Foundation Grant Application Guidelines

### Introduction – Who is Community CPS Australia

Community CPS is one of Australia's largest and most influential credit unions, with more than 170,000 members, 530 employees and 36 Personal Financial Centres across South Australia, the Australian Capital Territory, New South Wales & Western Australia.

We offer a diverse range of financial services including face to face advice and transactions, personal and business banking, a national ATM service, financial planning, tax and accounting, insurance, telephone and internet banking, Bank@Post, BPAY® and foreign exchange services.

Our aim is to build relationships with our members to assist them to achieve their lifestyle goals and financial success, and to contribute to the improvement of our local communities through our Community Membership Program.

Community CPS was formed in 2006 as a result of a merger between CPS Credit Union (SA) and CPS Credit Union Co-operative (ACT). In November 2008, Community CPS merged with United Credit Union in WA and now carries on business in WA as United Community.

### COMMUNITY CPS FOUNDATION

**“We are part of the community and the community is part of us”.**

The Community CPS Foundation was established in 2007 as a core component to our Community Membership Program. Community Membership is the focus Community CPS gives to being good corporate citizen - a valued member of the communities in which we operate - with a view to operating in a sustainable manner within a sustainable society, economy and environment.

The Foundation is funded by Community CPS, along with regular contributions made by staff, members, suppliers and other fundraising activities. The Foundation will give preference to projects and programs that can engage our staff and potentially offer volunteer opportunities.

In the process of distributing monies through charitable grants, the Community CPS Foundation Board of Directors ensures that the Foundation supports the communities in which Community CPS operates or approved causes which those communities want to support.

The following guidelines are intended to ensure the most appropriate and effective application for Foundation Grants. Before completing your application form, please carefully read the following guidelines to ensure your organisation is eligible for a Grant.

### Appraisal Process

We welcome your application for funding and hope these guidelines will assist the process for you.

#### HOW TO APPLY

##### STEP 1

Read the guidelines.

##### STEP 2

Complete the Grant Application Form which can be downloaded from the Community Membership section of our website [www.communitycps.com.au](http://www.communitycps.com.au)



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### STEP 3

The Community CPS Foundation Board meets four times a year and eligible charities and community organisations are invited to complete and submit this application form for consideration by the Foundation Board.

### STEP 4

The Community Membership Manager will review each application to ensure it complies with the Approval Criteria (see below). The application will then be passed onto the Community Membership Committee which will consider all applications submitted and weigh the relative merits of each application against the following:

- a) Nature of other applications being considered
- b) Nature of existing and recent commitments of funds
- c) Amount of Foundation monies available for distribution
- d) The Risk Analysis table

### STEP 5

The Foundation Board of Directors will then consider each recommended application against the Approval Criteria.

### STEP 6

The Community Membership Manager will advise successful and unsuccessful applicants of the outcomes of their request.

Your organisation will be notified of the status of your application within six weeks of the Foundation Board meetings.

## Approval Criteria

To achieve the Foundation's aims, Directors will ensure that each Grant supports one or more of the following areas of focus:

- Education
- Economic development
- Health and safety
- Financial literacy
- Environmental conservation and sustainability.

The Foundation generally will not consider an application for funds with a predominant intention outside of the core purposes listed above. Examples of applications that will not be funded include:

- Religious or political causes
- Costs associated with fundraising
- Accommodation or transport costs
- Wage or administration costs
- Development costs associated with a proposal (eg. funding a survey to establish a need)
- Mainstream schools
- Capital investments such as buildings etc
- Fundraising events (this would be looked upon as sponsorship)
- Other Foundations that give grants
- Budget deficits.



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The Foundation also intends that its patronage:

- a) Be responsive to current needs and minimise future needs
- b) Align with the interests of people across all life stages.

The Trustees will therefore endeavour over the medium to longer term to distribute Grants approximately equally to the benefit of people in:

- Infant / Youth life stages
- Young Adult / Independent Adult life stages
- Young Couple / Growing Family life stages
- Empty Nester / Pre-retired / Retired life stages.

### Organisation requirements

To determine whether to approve a Foundation Grant, the Directors will first consider whether the recipient organisation:

- Is properly established and registered, with an Australian Business Number (ABN)
- Has Deductible Gift Recipient (DGR) status
- Serves an appropriate charitable cause, (and particularly is for a 'community purpose' for grants to be made)
- Can provide information regarding its history, area of operation, mission, values, strategies and objectives, consistent with that cause
- Can provide evidence of how it makes a difference in serving that cause and the benefits derived from it
- Is financially viable
- Appropriately measures its success in achieving its purpose and goals.

### Application of Funds

In considering whether a Grant is appropriate, the Directors of the Foundation Board will aim to ensure the funds will be applied to an appropriate purpose, taking into account:

- How the funds will be applied
- The level of funding sought and how that figure was determined
- The total funding requirements of the organisation or the specific initiative
- The level of funding required to sustain the proposal into the future and how the organisation will support the proposed initiative beyond the grant period
- How the organisation intends to measure and report on the outcomes from and value of the application of the funds
- The nature and size of any other grants received or pledged for the same or a similar purpose and from whom they are received
- The nature and extent of the involvement of other financial institutions.



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### Community CPS Partnership

To maximise the total benefits of the Grant, the Directors of the Foundation Board will also consider:

- Whether the Grant can be made in the context of a longer term (say 3-5 years) relationship between the organisation, the Foundation and Community CPS
- What opportunities exist for Community CPS staff to be involved with the specified initiative or with the recipient organisation generally
- How the recipient organisation will promote or acknowledge the support of the Foundation.

### Effective application of funds

Following approval by the Foundation Board of Directors, the Community Membership Manager will establish appropriate processes, relevant to the recipient organisation and the specified initiative, to ensure that the funds are applied in the most effective manner. At a minimum, these measures will include:

- Presentation and payment of funds
- Arranging an appropriate function to formally present the payment to the recipient organisation
- Ensure the funds are paid to an appropriate bank account in the recipient organisation's name.

### Review processes

The Community Membership Manager will establish with the recipient organisation appropriate mechanisms to monitor the value of the Foundation's contribution, including to:

- a) Obtain information on the actual application and effect of the Grant
- b) Obtain a report on the outcomes of a specific initiative that has been supported
- c) Obtain an annual report on the organisation's activities, where the Grant is applied to more general purposes
- d) Results achieved through Grants made.

If you have questions or require further information, please contact:

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