



Banking for Communities



2020 Social Impact Annual

Thank you

This past 18 months has been like no other period of time. Together we witnessed the devastation of the bushfires, but from the ashes emerged stories of bravery, stoicism and incredible generosity. As a people we demonstrated a willingness to pull together and support one another.

Then, when we thought the worst was over, we faced a global health pandemic. Life as we knew it changed. While many suffered incredible losses, again we stood together for the greater good.

We are a lucky country. We are brave, generous, grateful and supportive. Now more than ever, we understand the bottom line.

People; your family and your community.



We get this

People before profit

As a social enterprise we put people before profit and we always will. That's why we invest our profits in our communities. Every day, with your help, we're making a difference to people's lives. Building stronger communities and helping where help is needed.

How do we do this?

Local social issues

We invest our profits, resources and time into local social issues that matter to our communities. Our team is out there every day helping people live better lives. Despite COVID-19 restrictions we still managed to volunteer 8,447 hours to support community need. Through our social impact loans, grants, educational programs and fundraising efforts we've enabled our community partners to support, build and better serve the community.



SOCIAL ENTERPRISES



YOUNG APPRENTICES



NOT-FOR-PROFITS

Do Good Fund

When you bank with us,
good things happen.

Over five years we've committed \$8,562,620 to local sporting groups, improving health care, supporting people experiencing domestic violence, youth education programs, charities and not-for-profits, young apprentices and social enterprise entrepreneurs.

The world might be changing, but
our support for those in need isn't.





Supporting not-for-profits

Pandemic Relief

AWA Alliance Bank® provided \$290,000 in contributions to its philanthropic partners during the 2019/20 financial year, \$150,000 of which was to provide immediate relief during the COVID-19 pandemic.

“While these additional funds provide short-term relief, we recognise there is a greater need to support each other to rebuild our communities.”

Graeme Scannell, CEO of AWA



Help for the Hunter Region

As the not-for-profit sector faced more challenges than usual, NOVA Alliance Bank® granted a total of \$25,000 to the following charities:



Got Your Back Sista works with women and their children experiencing domestic violence.



Soul Café provides free hot meals to the disadvantaged.



The Hunter Breast Cancer Foundation provides support to locals diagnosed with breast cancer.



Connect Ability Australia supports people through connections to family counselling, aged care, and support services for disabled people.



Hunter Melanoma Foundation provides financial support to the Newcastle Melanoma Unit and its patients and their families.



Crowdfunding

In partnership with United Way Glenelg, AWA Alliance Bank® helped raise more than \$60,000 through a virtual crowdfunding event that enabled volunteer community organisations to pitch for the financial backing they need to deliver their community programs.

Beneficiaries:

Leadership Great South Coast - Indigenous War Memorial Project

Kyema Support Services - My Place Portland (Providing Independent Living for People with Disabilities)

Rotary Club of Portland - Beats Cycle for Hope (Cancer Support)

United Way Glenelg





The Mill House

SERVICE ONE Alliance Bank® is focused on enabling social impact entrepreneurs reach their potential. Its partner, Mill House Ventures, runs a social enterprise accelerator program that aims to grow a quality pipeline of purpose-driven ventures.

Together they have enabled a host of community projects and helped social enterprises become a reality. These include creating micro-forests in community spaces, programs that address domestic violence, health education in remote communities and migrant and refugee support services, to name a few.



THE MILL HOUSE
VENTURES LIMITED





In Full Swing

AWA Alliance Bank® partnered with the East Geelong Golf Club providing a social impact loan to enable the implementation of the MiClub Golf Operations and Membership Management software system.

Club Captain Nic Phipps explains, "The innovative and accommodating financing arrangements provided by AWA Alliance Bank® were crucial in making this exciting upgrade at East Geelong Golf Club a reality."



"We have worked with other sporting clubs using this partnership model.

It's very successful and provides the means to help Clubs meet community demand for sporting facilities and equipment."

AWA CEO, Graeme Scannell.



Creating stronger communities

This past year saw a dramatic increase in the number of socially disadvantaged people accessing services. To assist, CIRCLE Alliance Bank® contributed more than \$25,000 to charities, not-for-profits and local community organisations addressing some of society's most pressing needs.

Recipients included:

Anonymous X provides assistance to Melbourne's homeless.

Sleep at the G a Melbourne City Mission initiative to support homeless youth.

Refugee Migrant Centre in Sunshine helps migrant children achieve positive educational and social outcomes.

Story Dogs a literacy program for children.

Disability Sport and Recreation enables people with disabilities live their best lives.

Victoria University COVID-19 Vaccine Research.

Lord Mayor's Charitable Foundation Brimbank supports vulnerable residents through grass roots solutions.

Ardoch Foundation is a children's education charity that improves outcomes for children from disadvantaged backgrounds.

Sunshine Heights Cricket Club and the Spartan Basketball Club which both enable children from all backgrounds to enjoy the benefits of team sport.

Good Return which helps people break the cycle of poverty.



Apprentice Support Program

Over three and a half years, 66 apprentices have taken part in this BDCU Alliance Bank® initiative, receiving interest free loans to buy the tools of their trade, financial literacy support and business mentoring.

2020

Community Partners

ALMA DOEPEL

ANAM CARA HOUSE
GEELONG LTD.

ANONYMOUS X

ARDOCH
FOUNDATION

ASSISTANCE BEYOND
CRISIS

AUSTRALIAN
FAMILIES OF
MILITARY

AUSTRALIAN
NATIONAL BUSKING
CHAMPIONSHIPS

BACK TO BACK
THEATRE

BARNARDOS

BARWON DISABILITY
RESOURCE CENTRE

BARWON HEALTH

BDCU CHILDREN'S
FOUNDATION

BDCU GOULBURN
HOSPITAL
FUNDRAISING INC.

BELLARINE LIVING
AND LEARNING
CENTRE

BELLARINE TRAINING
AND COMMUNITY
HUB

BELLBIRD
FOUNDATION

BEMBOKA GARDEN
CLUB

BEMBOKA LIGHT
HORSE TROOP

BERYL WOMEN INC.

BEYOND BLUE

BLUEBIRD
FOUNDATION

BORN TO SHINE

BOWRAL BLACKS
RUGBY CLUB

BOWRAL
BUTTERFLIES
NETBALL
ASSOCIATION

BRIDGES FOR
LEARNING

BUNDANOON RURAL
FIRE BRIGADE

CALVARY HEALTH
CARE ACT

CAMP QUALITY

CAN ASSIST
GOULBURN

CAN ASSIST
SOUTHERN
HIGHLANDS

CAN ASSIST TUMUT

CANDELO SHOW
ASSOCIATION

CAPITAL FOOTBALL

CHERISHED PETS

CHILDREN'S WORLD
FESTIVAL

COLO VALE P&C

COMMUNITY CHEST
COOMA

COMMUNITY+

CONNECTABILITY
AUSTRALIA

COOMA SHOW
SOCIETY

CRESCENT SCHOOL

CROOKWELL
TARALGA AGED CARE

DADIRRI

DALGETY SHOW
SOCIETY

DISABILITY SPORT
AND RECREATION

DRUMMON STREET
SERVICES

EAST BELMONT
CRICKET CLUB

EAST GEELONG GOLF
CLUB

ENCOMPASS
COMMUNITY
SERVICES

ENDEAVOUR
INDUSTRIES

EPILEPSY
ASSOCIATION OF ACT

EUROBODALLA
DISASTER RELIEF
FUND

FOUNDATION 61

FRIENDS OF
WINGECARRIBEE
ANIMAL SHELTER

FROGS LANDCARE

GEELONG ARTS
CENTRE

GEELONG
CONNECTED
COMMUNITIES

GEELONG FOOD RELIEF CENTRE	LIONS CLUB	PEACE OF MIND FOUNDATION	SPECIAL CHILDREN'S CHRISTMAS PARTY
GEELONG MUMS	LOCKDOWN BUDDIES	PEACH WA	STORY DOGS
GEELONG NEPALESE ASSOCIATION INC	LORD MAYORS CHARITABLE FOUNDATION BRIMBANK	PINJARRA GOLF CLUB	STROKE ASSOCIATION OF VICTORIA
GEELONG UNITED BASKETBALL	JUVENILE DIABETES RESEARCH FOUNDATION	QUEANBEYAN SHOW SOCIETY	SUNSHINE COLLEGE
GIVE WHERE YOU LIVE FOUNDATION	MANDURAH CITY FOOTBALL CLUB	RAINBOW SOUTHERN HIGHLANDS	SUNSHINE HEIGHTS CRICKET CLUB
GOFENCEME	MEALS ON WHEELS	RED CROSS	TANGARA SCHOOL
GOOD RETURN	MILL HOUSE VENTURES	REFUGEE MIGRANT CENTRE SUNSHINE	TECHNOLOGY FOR THE AGEING AND DISABLED (ACT)
GOT YOUR BACK SISTA	MITTAGONG MEN'S SHED	RIDING FOR DISABILITY BAROWN CENTRE	THE COMMUNITY FOUNDATION FOR TUMUT REGION
GRACEWORKS AUSTRALIA	MITTAGONG PUBLIC SCHOOL	RODMELL FUND FOR AGED CARE	THE FUNDING NETWORK AUSTRALIA
GROWING ABILITIES	MONARO ART GROUP	SAINT PAULS P&F	TULGEEN GROUP
HARBISON	MOSS VALE COMMUNITY GARDEN	SANCTUARY COUNSELLING CENTRE	TUMUT MINOR RUGBY LEAGUE ASSOCIATION
HIGHLANDS STORM JUNIOR RUGBY LEAGUE	MOSS VALE EVENING CWA	SLEEP AT THE G	UNIVERSITY OF CANBERRA STUDENT EMPOWERMENT FUND
HILLTOP PUBLIC SCHOOL	MOSS VALE HIGH SCHOOL	SOLVE DISABILITY SOLUTIONS	UNITED WAY GLENELG
HUME CONSERVATORIUM	NATIONAL BUSHFIRE DISASTER APPEAL	SOUL CAFÉ	UNITING LTD (VIC/TAS)
HUNTER BREAST CANCER FOUNDATION	NATIONAL HEALTH COOPERATIVE	SOUTHERN HIGHLANDS TRUCK CONVOY	VERY SPECIAL KIDS
HUNTER MELANOMA FOUNDATION	NEW HEIGHTS CHRISTIAN CHURCH	SOUTHERN HIGHLANDS BOTANIC GARDENS	VICTORIA UNIVERSITY COVID-19 VACCINE RESEARCH
IMMUNE DEFICIENCIES FOUNDATION	NORTHERN BAY COLLEGE HENDY ST. CAMPUS	SOUTHERN HIGHLANDS CHRISTIAN SCHOOL	VOLUNTEERING WINGECARRIBEE
INTERCHANGE AUSTRALIA	OCEAN GROVE SURF LIFESAVING CLUB	SOUTHERN HIGHLANDS REGIONAL GALLERY	WELLWAYS AUSTRALIA
KENSHI CANDLES	ONECARE GEELONG LTD	SOUTHERN HIGHLANDS VAULTING TEAM	WINGECARRIBEE ADULT DAY CARE CENTRES
KIDNEY HEALTH AUSTRALIA	ORANGE SKY AUSTRALIA	SOUTHERN STARS BASEBALL	WINGELLO RURAL FIRE BRIGADE
KWINANA GOLF CLUB	OXLEY P&F	SOUTHERN TABLELANDS ART	WOLLONDILLY RURAL FIRE BRIGADE
LAZARUS COMMUNITY CENTRE		SPARTANS BASKETBALL CLUB	YERRA
LIFELINE CANBERRA			
LIFEBOAT GEELONG			



Five years of Doing Good

\$8,562,620

Our Social Impact

Over five years our community commitment has been central to our purpose. Our total social impact figure includes the Do Good Fund, community investment and volunteering during business hours.

Community Investment \$3,063,402

This total figure includes the benefits that people who bank with us share, community programs, micro-financing, fundraising, donations, sponsorship, environmental initiatives and volunteering.

255 Lives

We support the Australian Red Cross Blood Service program, Red 25. Together we rolled-up our sleeves, helping to save 255 lives over the past 18 months.





Community Grant Program

\$34,871

In the past 18 months BDCU's Community Partner Program has donated \$34,871 to community causes in the NSW Southern Highlands and Tablelands.

The Program includes a My Community Savings account that allows members to nominate and support community partners from a list of registered local charities, community groups, schools and other local organisations. For every \$1 of interest earned by members, BDCU donates 15 cents from its own capital to the member's nominated charity.

Volunteering

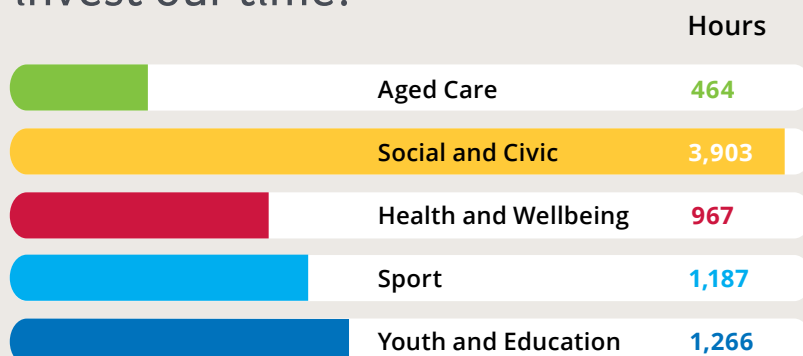
8,447 hours

In a challenging environment our team continued to volunteer their time to support charities, community groups and not-for-profits, some as part of a corporate volunteering program, the rest in their own time. Together we've clocked up 8,447 hours over 18 months. In the last three and a half years the number of volunteering hours has grown to 26,565 hours, that's around 196 hours per team member.

147

We've supported more than 147 local charities, not-for-profits, community groups, clubs, schools and fundraisers.

Where did we invest our time?





Outstanding Achievement Award

Liam Foldi and Kenshi Candles

Kenshi Candles is a social enterprise that has raised over \$50,000 directly funding projects in Australia, Kenya, Sri Lanka, Papua New Guinea and Myanmar. The business works with the Chin refugee community in Melbourne to produce the candles.

Founder, Liam Foldi explains, "As a young person growing up in a wealthy city like Melbourne, I found that most people want to help others, but the hectic demands of life can make it hard to give back regularly. Kenshi is about enabling people that want to make a real difference raise thousands of dollars."



Do Good Community Award

Collin Peebles

Collin Peebles is the CEO of the Geelong Food Relief Centre, a not-for-profit Food Bank that provides emergency food relief to around 37,000 people in the region. The organisation is supported by 90 volunteers and partners with a range of welfare agencies.

The bushfires of last summer and the COVID-19 pandemic has placed greater demand on the Food Bank. Collin and his team had supported approximately 50,000 people by the end of 2020. The Geelong Food Relief Centre is now undertaking a move to larger premises to better enable delivery of their services.

Photo: Collin Peebles



Do Good Business Award

Technology for Ageing and Disability ACT (TADACTION)

Technology for Ageing and Disability ACT (TADACTION), designs and customises assistive equipment for people that is not available commercially or, requires modification to better suit a person's needs.

This small, not-for-profit organisation assists around 400 families each year in the Canberra region. Manned by 60 volunteers whose skills range from engineering to sewing, and four part-time staff members, they are making an enormous difference to people's lives.



Do Good Team Award

Got Your Back Sista

Got Your Back Sista works with women and their children experiencing domestic violence - many whom are at risk of living below the poverty line. The charity provides a pathway from refuge accommodation to sustainable independent housing and employment.

They aim to provide women with the tools to regain their confidence and the skills they need to gain employment. They do this through workshops, a self-defence program, mentoring, re-skilling and providing employment opportunities.





Social purpose in business

Many Alliance Banks are certified B Corporations and accredited Social Traders.

B Corporations are in business for the good of humanity. They meet the highest standards of verified social and environmental performance, public transparency and legal accountability to balance profit with purpose.



Accredited Social Traders are social enterprises that exist to drive social and environmental change. When people choose to buy from a social enterprise, they are helping break the cycle of disadvantage across Australia.

What a year

As always, thanks to our members, local communities, and community partners. A heartfelt thank you to our brave firefighters, medical teams and contact tracers for your incredible work and sacrifices on the frontline.

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