

# Inner East Community Finance Limited

30 September 2025

Market Announcement  
National Stock Exchange (NSX)

## BY ELECTRONIC LODGEMENT

Dear Sir/Madam

### 2025 COMMUNITY IMPACT REPORT

Inner East Community Finance Limited (NSX: IEC) attaches its Community Impact Report for the year ended 30 June 2025. The Community Impact Report will be mailed to shareholders who have elected to receive a hard copy and will also be made available on our website.

Yours sincerely

**Steven Miller**  
Company Secretary  
Inner East Community Finance Limited

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Inner East Community Finance Limited



# Big on Community Bigger for sharing profits with you



2025 Community Impact



Community Bank  
Inner East

## Funding Recipients 2024-2025

19th Camberwell Scouts Group	Canterbury Council of Churches	Old Carey Grammarians Football Club
1st Canterbury Scouts Group	Canterbury Tennis Club	Old Scotch Football Club
1st City of Camberwell Scouts Group	Chatham Primary School	Old Scotch Soccer Club
1st Glen Iris Scouts Group	Chinese Seniors Cultural Association	Old Trinity Grammarians Amateur Football Club
4th Kew Scouts Group	Craig Family Centre	Old Trinity Grammarians Water Polo Club
Access Health	Deakin Cricket Club	Our Holy Redeemer Primary School
Alamein FC	Deepdene Bears Cricket Club	Pied Piper Toy Library
Alkira	Deepdene Uniting Cricket Club	Power Neighbourhood House
Amaroo Neighbourhood Centre	East Kew Junior Football Club	Probus Club of Balwyn Central
Ashburton Bowls Club	East Malvern Golf Club	Probus Club of Camberwell
Ashburton Combined Probus Cub	Eastern Community Legal Centre	Probus Club of Greythorn
Ashburton Community Centre	Eastern Cricket Association	Richmond Union Cricket Club
Ashburton Netball Club	Eastern Cricket Umpires Association	Riversdale Soccer Club
Ashburton Traders Association	Eastern Football Netball League	Roberts McCubbin Primary School
Ashburton United Junior Football Club	Eastern Health	Rotary Club of Balwyn
Ashburton United Soccer Club	Eastern Lions Soccer Club	Rotary Club of Camberwell
Ashburton Willows Cricket Club	Electrify Boroondara	Rotary Club of Glenferrie
Ashwood Preschool Association	Eva Tilley Memorial Home	Rotary Club of Mont Albert & Surrey Hills
Auburn Village Traders Association	FC Bulleen Lions	Scouts Australia - Camberwell Showtime
Australian Boys Choir	Florence Road Pre School	Servants Housing
Balwyn Evergreen Centre	Glen Iris Cricket Club	Shirdi Sai Sansthan Melbourne
Balwyn Greythorn Junior Football Club	Glen Iris Junior Football Club	Solway Basketball Club
Balwyn Saints Cricket Club	Go Girls Foundation	Solway Primary School
Belmore School	Grace Park Hawthorn Club	South Yarra Football Netball Club
Boroondara Community Outreach	Hawthorn Amateur Football Club	Sports and Life Training
Boroondara District Scouts	Hawthorn Bowling Club	St Cecilia's Primary School
Boroondara Eagles Football Club	Hawthorn Hockey Club	St Dunstan's Anglican Kindergarten
Boroondara Family Network	Hawthorn Rowing Club	STC South Camberwell Cricket Club
Boroondara Netball Association	It's the Little Things Community	Summerhill Park Kindergarten
Boroondara Stroke Support Group	KBH Brumbies Hockey Club	Surrey Hills Neighbourhood Centre
Bowen Street Community Centre	Kew Cricket Club	Surrey Hills Netball Club
Box Hill Arts Group	Kew East Primary School	Surrey Hills Primary School
Box Hill Ballet Association	Kew Football Club	Surrey Park Football Club
Box Hill Golf Club	Kew High School	Swinburne Chorale
Box Hill Hawks Football Club	Kew Little Athletics Centre	Swinburne Football Club
Box Hill Rugby Union Football Club	Kew Rovers Football Club	Swinburne University
BUGS Gymnastics	Kew Toy Library	The Edge Community Fund
Bulleen Cricket Club	Koonung Comets Basketball Club	The Geoff Oglivy Foundation
Burwood Bowls Club	Koonung Heights Cricket Club	The Probus Club of Glenferrie
Burwood Cricket Club	Learning For Life Autism Centre	Thursday Girls Group
Burwood Tennis Club	Lions Club of Box Hill Silk Road	Trinity Willison Cricket Club
Burwood Uniting Canterbury Cricket Club	Magic Moments Foundation	U3A Box Hill
Burwood Village Traders' Association	Maling Road Business Association	Wattle Park Amateur Football Club
Camberwell Central Bowls Club	Men's Probus Club Surrey Hills	Wattle Park Saints Basketball Club
Camberwell Dragons Basketball Club	Mont Albert Cricket Club	Waverley Hockey Club
Camberwell Hockey Club	North Balwyn Cricket Club	Wyclif Cricket Club
Camberwell Junior Football Club	North Balwyn Tennis Club	You Matter
Camberwell Lacrosse Club	North Kew Tennis Club	
Canterbury Area Toy Library	Old Carey Cricket Club	

# \$10 MILLION POWERED BY YOU

## Beyond \$10 million

In the past 12 months, we reached a major milestone—delivering \$10 million in sponsorships and grants to our local community. Since opening our first branch 22 years ago, we have remained dedicated to supporting the organisations, clubs and groups that form the heart of our community.

We have proudly partnered with over 411 local organisations and funded more than 2,623 individual programs and projects. This investment has helped build a stronger, more connected community—empowering local initiatives to grow, thrive, and create lasting impact in the lives of countless individuals.

Every dollar directed back into sponsorships and grants fuels grassroots projects, fosters inclusion, and builds a stronger, more connected neighbourhood for all.

We remain committed to our purpose: to deliver sustainable financial success while enriching the communities we serve. Together, we will continue making a lasting impact where it matters most.



Mentoring and Leadership



Rotary/Lions/  
Probus Clubs



Neighbourhood Houses



Traders Associations



Aged Care Services



Community Centres



Disability Support



Community Events



Facility Upgrades



Youth Programs



Scholarships



Scoreboards



Food Relief



Equipment



Transport



Uniforms

**\$10.89M**

Total Investment  
in our Local  
Community  
since 2003

**\$4.4M**

Sporting  
Clubs

**\$2.4M**

Community  
Welfare

**\$2.1M**

Community  
Support

**\$1.4M**

Community  
Projects

**\$0.5M**

Education

Where  
has our money  
been invested  
since 2003?

**2,623**

Total Projects  
funded

**411**

Community  
Organisations  
funded

## Better Banking. Big Impact.

**When you Bank with us it is a win for you and a win for our community.**

Not only do you enjoy personalised service and a better banking experience, but you also help create lasting local impact. Since 2003, we've proudly contributed almost \$10.9 million to support local initiatives, groups, and causes—helping our community thrive.

We're more than just a bank, each year we reinvest up to 60% of our profits back into the community through grants and sponsorships.





**10%**

Community  
Welfare

**40%**

Sporting  
Clubs

**43%**

Community  
Support

**7%**

Education

## Community Impact - the past 12 months

Over the past 12 months, we have invested more than \$1.3 million into initiatives that deliver real benefits to our local communities. Our support spanned four key areas—Community Support, Community Welfare, Education, and Sport. In total, we awarded 180 grants and sponsorships to local organisations, helping to drive meaningful change where it's needed most.

We focus on organisations that aim to improve community links and provide services that benefit the local community.

Each dollar invested reflects our belief in the power of local partnerships and the value of long-term community wellbeing. The following pages highlight some of the projects we have supported during the year and the impact they have in our community.





# Community Support

*Our investment in the Community Support sector funded a wide range of initiatives aimed at enhancing local connection, inclusion, and wellbeing.*



We are pleased to partner with Inner East Community Finance, whose generous commitment will enhance our ability to deliver high quality care to the community we serve. This partnership is a testament to the shared vision of improving patient outcomes and fostering innovation in healthcare.

**Eastern Health**

We strengthened our support for local **neighbourhood and community centres**, recognising the vital role they play in supporting residents—particularly those facing hardship. These organisations deliver essential services such as food relief, disability advocacy, and assistance for vulnerable groups.

Our investment in these centres reinforces our commitment to social equity and local resilience, ensuring our support reaches across a broad spectrum of community needs.

We made a landmark investment in **Eastern Health**, driven by a deep commitment to strengthening public health services across Melbourne's Inner East. Our funding will deliver immediate, measurable benefits—such as critical new equipment—and support long-term advancements through Research and Innovation Grants and workforce training. This investment empowers Eastern Health to continue delivering exceptional care and ensures our community has access to world-class public health services well into the future.



Thanks to the generous funding we received from The Community Bank our community centre will be able to run more smoothly — allowing us to spend more time delivering services and activities that make a difference to the local community.

This support means quicker responses to community needs, better coordination of activities and events and ultimately, a warmer, more accessible experience for everyone who walks through our doors.

**Ashburton  
Community Centre**

As a non-council funded Traders Association having a relationship with Community Bank Inner East who support our village is vital. We are very grateful for their ongoing support.

**Auburn Village  
Traders Association**



We continue to invest in local **Traders Associations**, recognising their role in driving economic activity, fostering local pride, and creating vibrant community hubs. Our support extends to a variety of initiatives—including multicultural events, seasonal festivals, and marketing campaigns—all designed to attract visitors, celebrate cultural diversity, and strengthen the visibility of local businesses. In the past year, we deepened our engagement by supporting both the Auburn Village Traders Association and the Burwood Village Traders Association. This has allowed us to build stronger connections within these precincts, helping to boost local economies and enhance community engagement.



# Community Support

We supported several **Rotary and Clubs**, recognising the valuable role these organisations play in fostering community spirit and building meaningful connections among members. Through their volunteer efforts and local initiatives, they contribute to a wide range of charitable projects, social activities, and community development programs. By backing these clubs, we help strengthen their capacity to make a positive difference, promote social engagement, and enhance the wellbeing of people across our community.



The support of The Community Bank has resulted in increased participation in our club's numerous activities which are provided to reduce isolation, improve well-being and mental health.


**Greythorn Probus**



The funding we received supported a free family fun day for 300 children with a disability, their parents and carers from Interchange Outer East.

**Rotary Club  
of Balwyn**





The Go Girls Foundation is so grateful for your support because it enables us to give women the opportunity to change herself and therefore, her community. And this makes a positive and sustainable difference in society.

**Go Girls Foundation**

## Community Welfare

Investment in the Community Welfare sector focused on services that provide safety, care, and essential resources to individuals facing hardship. Funding supported emergency relief programs, crisis housing providers, and counselling and mental health services. Our contributions also helped expand capacity for family violence services and youth outreach programs. These investments directly improve lives, delivering critical support where and when it's needed most.

We provided funds for the **Go Girls Work Ready Program**. The program supports women from all walks of life—whether long-term unemployed, recovering from illness, survivors of domestic violence, teen mothers, migrants, or those facing other challenges—are empowered to rebuild their confidence, re-enter the workforce, and embrace leadership opportunities. The program supports women to find their 'new normal,' equipping them with the tools, coaching, and confidence to take meaningful steps toward personal and professional growth.





## Community Welfare

Our support enabled **Balwyn Evergreen Centre** to establish the Evergreen Connections Café— a welcoming social hub designed to reduce isolation and foster connection among older community members. This safe, inclusive space encourages social interaction beyond structured activities, strengthens community ties, and provides access to vital information through peer support and guest speakers. The café is making a meaningful difference in the lives of older people, helping them stay connected, informed, and supported.



We are very grateful for the ongoing support of Community Bank Inner East. These funds have allowed us to create a safe place for older people to socialise and will have a direct impact on social isolation and loneliness which is common in this cohort. The information hub will give older people easy access to local services and support, helping them live safely and independently at home.

**Balwyn  
Evergreen Centre**





This investment is already having a meaningful and measurable impact. Families who were previously unsure how they would access or sustain early intervention services now have a clear path forward. Children are starting therapy earlier—during the most critical developmental windows—and families are able to remain engaged in consistent support, rather than pausing due to cost. The support of Community Bank Inner East helped us realise the goal of raising significant funds for Fair Access, ensuring autistic and neurodivergent children can access life-changing support, regardless of their financial circumstances.

#### **Learning for Life**

Our significant funding contribution to the **Learning for Life Autism Centre** this year has played a vital role in ensuring that children with autism—and their families—receive the support they need, when they need it most. Through our support, Learning for Life has been able to expand their Fair Access Program, which directly removes financial barriers for families facing hardship.

Over many years, funding from the Community Bank has enabled more than 200 children to take part in playgroups, kindergartens, school excursions, camps, and sporting activities—opportunities they would have otherwise missed. The Edge continues to work closely with local primary schools to support selected students and is proud to celebrate its 20th year of operation in 2025.

#### **The Edge Community Fund**

Our funding to **The Edge Community Fund** is helping ensure every child has the chance to belong, grow and thrive. By supporting local young people in Ashburton, Ashwood and Chadstone, the fund provides access to vital developmental opportunities—from playgroups and kindergarten to school camps, sports and community activities—helping to build confidence, connection, and a strong sense of inclusion for children who might otherwise miss out.





Over the past 12 months, we increased our support for the education sector—funding vital projects that make a real difference in the lives of young people. Our investment in education is helping to create a more inclusive and equitable future for students of all abilities and backgrounds.

We provided **Belmore School** with essential equipment to enhance learning and care for students living with severe physical disabilities, complex health conditions, and multiple support needs. This funding helps create a more accessible and supportive learning environment for some of the most vulnerable students.



Thank you for supporting public education and providing some funds to help purchase some additional equipment which promotes a healthy active lifestyle.

## Kew High School

We are incredibly grateful to Community Bank Inner East for their generous support of Kew Toy Library. The funds provided have made a meaningful difference to our organisation, enabling us to expand our collection of educational and inclusive toys, improve our lending services, and support the growing needs of local families. Thank you for investing in our mission and helping us create a more connected, playful, and supportive community.


## Kew Toy Library

We also funded scholarships for university students at **Swinburne University** and supported their Children's University program—an early intervention initiative designed to lift aspirations, improve engagement, and create opportunities for students from disadvantaged backgrounds in low socio-economic areas.



These scholarships are so much more than financial assistance — they are a lifeline. They lift a heavy burden from our students' shoulders, giving them the freedom to dream, to focus, and to believe in their potential. Knowing that their hard work is seen and valued gives our students a powerful sense of purpose and pride. Your support is not just changing their education — it's changing their lives.

**Swinburne University**



With funding received from us, several **kindergartens and toy libraries** have been able to enhance their programs, resources, and learning environments—ensuring more children have access to quality early education and play-based learning. By supporting these early childhood services, we're helping to build stronger, more resilient communities—starting with our youngest learners.

# Sport

In the Sport sector, our investment has focused on building healthy, active, and connected communities. We've supported local clubs with vital resources—from uniforms and equipment to coaching development, facility upgrades, and wellbeing programs—so they can focus on what matters most: creating a positive, safe, and inclusive environment for their members. By backing grassroots sport—we're nurturing community spirit, promoting healthy lifestyles, and supporting the next generation of athletes, volunteers, and leaders.



This funding we received enabled community coaches to complete 'Foundations of Football' training, raising the standard of coaching across our community. Additionally, the investment in injury prevention training, screening, and equipment will significantly improve the health and performance of our senior players.

**Ashburton United  
Soccer Club**

We are so proud to partner the Community Bank Inner East. The court resurfacing project has resulted in growth of our membership and we now proud to have such a sporting facility for everyone to enjoy. Without the support from the Community Bank we would have struggled to find the funding for this wonderful project. Our relationship from here will continue to strengthen and collectively we will certainly bring health and wellbeing into the community.

**North Kew Tennis Club**

Over the past 12 months, we proudly supported **68 sporting clubs across 16 different sports**—reinforcing our ongoing commitment to grassroots sport and helping ensure participation is accessible to people of all ages, backgrounds, and abilities.



Caring for young players in a physical game is vital to our duty of care. Our concussion and injury prevention education, along with expert game-day medical support, ensures we go beyond minimum standards—exceeding parent expectations and delivering best-in-class care. We are grateful for the support provided by Community Bank Inner East to deliver these programs.

**Camberwell Sharks Junior Football Club**



Through our partnership with **Sport and Life Training (SALT)**, we're helping to build stronger, healthier sporting communities from the ground up. Over the past 12 months, SALT has delivered transformative programs to several local sporting clubs, addressing the many factors that influence mental health and wellbeing. Thanks to our support, clubs are able to access these vital programs at no cost—helping to foster inclusive, supportive environments where both individuals and communities can thrive.



Mental health remains a major challenge in our communities, with sport offering a powerful space for connection and support. Community Bank Inner East has backed local clubs through SALT programs, helping them address key issues like wellbeing, respect, leadership, and mental health. Many clubs now have dedicated Wellbeing Teams offering care within their communities. SALT is grateful for the valued support of Community Bank Inner East.

**Sport and Life Training**



# Who are we?

Community Bank Inner East is operated by Inner East Community Finance, a local company, owned by local people.

As part of the Bendigo Bank Community Bank network, we've been delivering trusted banking services for over 22 years. Our branches and mobile lending specialists support individuals, families, and businesses across Melbourne's Inner East.

But we're more than just a bank. Each year, we reinvest up to 60% of our profits into the local community through grants and sponsorships—supporting the people, projects, and organisations that make our area stronger. As our business grows, so does our ability to give back.

Experience the difference your banking can make. When you choose Community Bank Inner East, you're not just banking—you're building a better community.

**\$10.9 million so far.**

## Head Office

145 Maling Road, Canterbury.

## Branches

Canterbury	P: 9836 9466
Ashburton	P: 9885 2666
Balwyn	P: 9836 8029
Surrey Hills	P: 9890 7188

[www.iecf.com.au](http://www.iecf.com.au)



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