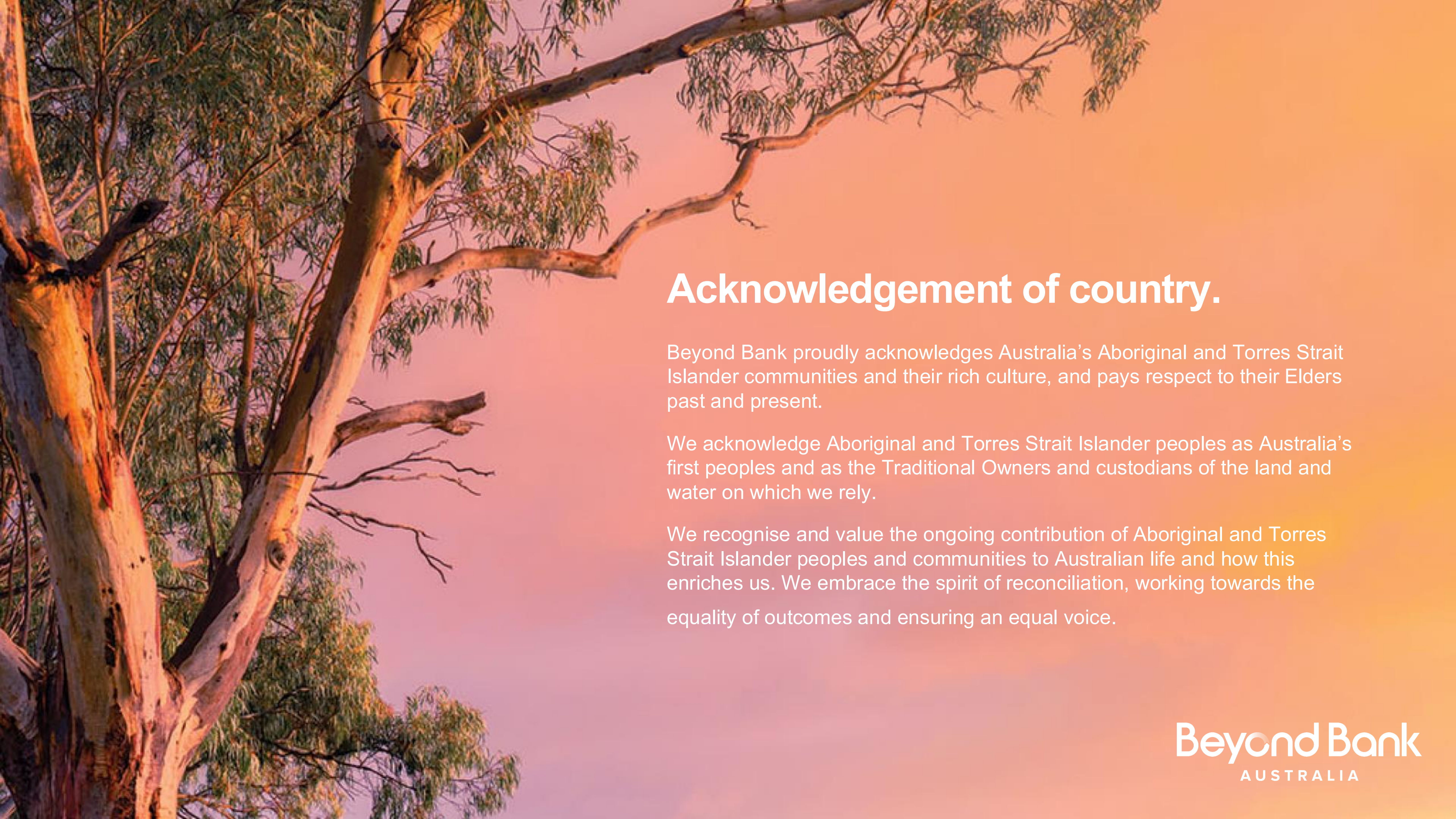


Building a financially stronger not-for-profit.

Insights from community banking.

Presented by Beyond Bank.



Acknowledgement of country.

Beyond Bank proudly acknowledges Australia's Aboriginal and Torres Strait Islander communities and their rich culture, and pays respect to their Elders past and present.

We acknowledge Aboriginal and Torres Strait Islander peoples as Australia's first peoples and as the Traditional Owners and custodians of the land and water on which we rely.

We recognise and value the ongoing contribution of Aboriginal and Torres Strait Islander peoples and communities to Australian life and how this enriches us. We embrace the spirit of reconciliation, working towards the equality of outcomes and ensuring an equal voice.

Win 1 of 2 \$500 Officeworks Gift Cards*



Scan here.



*Terms and conditions apply. Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/Australian Credit Licence 237 856.

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House keeping.

- If you have any questions during the session, feel free to pop them into the chat and we will do our best to answer them all at the end, time permitting.
- You will receive the slides and the recording via the email you registered with.
- Please do not use AI to summarise or record this session.
- Please mute yourself unless you are speaking.

Disclaimer.

This webinar is presented by Beyond Bank in partnership with Community Directors. The information provided during this session is general information only and does not take into account your personal objectives, financial situation or needs. It should not be considered financial advice.

introducing our speakers.



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We put the community sector first.

Beyond Bank is one of Australia's largest, 100% member-owned banks, built on 60 years of credit union heritage. Founded to serve people who felt left behind by the banking system, we remain driven by our purpose and values.

We understand the important role not-for-profits and community organisations play and that's why we partner with them, focusing on being the best bank for the community.

What we will cover today.

- Building financial sustainability and resilience
- Understanding the financial pressures facing not-for-profits
- Learn to spot scams and protect your banking
- Exploring banking support, services and products available to the community sector

The Opportunity: Strengthening financial sustainability in community organisations.

Community organisations are highly skilled at securing external funding through grants, fundraising, and donations.

However, an often-overlooked opportunity is optimising the management of existing organisational funds and reserves.

A Mindset Shift: From finding more money to using money better.

Many organisations spend significant time chasing new dollars without reviewing whether current arrangements still support their goals.

Old question: *"How do we find more money?"*

New question: *"How do we make the best use of the money we already have?"*

Small improvements in financial management can unlock capacity for:

- Administration & operational costs
- Payroll
- Equipment or technology upgrades
- Capital improvements

Our role goes beyond banking.

As Community Development Managers, We help community organisations think beyond banking products and build long-term financial capability, sustainability and resilience.

Our focus is on strengthening the foundations that help community organisations thrive.

We support organisations to:

- Understand their financial options
- Ask the right questions
- Make informed decisions
- Boost fundraising efforts

Our Double Donations Fundraiser.

Together this year, we raised just over \$475,000 for 17 deserving charities during our Double Donation fundraiser – a record amount.

Each dollar donated will go towards helping our partners continue their important work within our communities.

**We've made
double the
difference
with
Beyond
Bank.**

we will
your
**double
donations**

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What community organisations value most.

Community organisations often tell us their biggest challenge is **not having a real connection** with their current financial institution. They feel like *“just another customer.”*

What makes Beyond Bank different?

We offer something fundamentally different:

A specialised community team that understands how NFPs operate.

A dedicated community banking model.

- ✓ Direct access to a CDM — Someone who knows them, their structure, and their needs.
- ✓ Specialised support team — Fast help for signatory updates, account changes and operational tasks.
- ✓ Remote onboarding — No branch visits, no paperwork confusion, fully guided setup.

Save more. Give more.

The Community Reward Account has:

- ✓ A competitive interest rate
- ✓ No monthly account keeping fees
- ✓ Is available to individuals and businesses



Scan to learn more about the
Community Reward Account.



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How it works.



Eligible Recipient Organisation.

Any not-for-profit club, cause, school, sporting club or charity community organisation can apply to participate in the Community Reward Program.



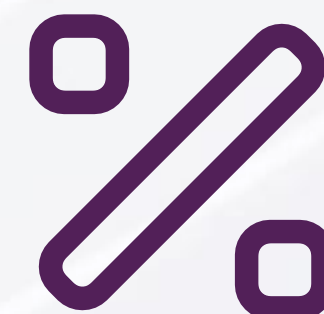
Promote to your members.

By letting their supporters know that they are registered under the Community Reward Program, they may become eligible to receive a Community Bonus Payment.



Community Bonus Payment.

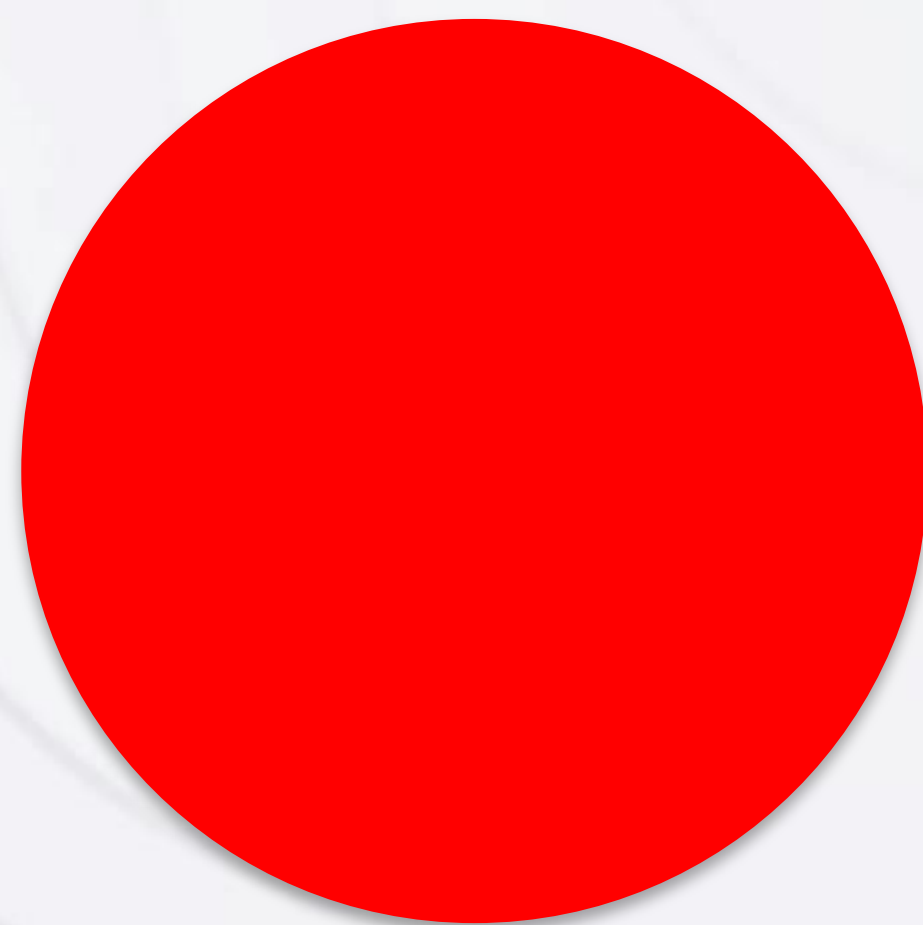
Beyond Bank will multiply the total Average Annual Balance of all Community Reward Accounts linked to the same organisation by the Community Bonus Payment Percentage Rate to calculate each organisation Community Bonus Payment.



Community Bonus Payment Percentage Rate

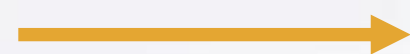
0.50% p.a.

Fraud, scams & protecting community organisations.



STOP

Scammers pressure you to act quickly.



CHECK

Could the person, message or call be fake?



PROTECT

Act quickly if something feels wrong and report it.

Biggest fraud & scam risks facing community organisations - and how boards can respond.

Current Risks:

- Internal fraud & weak governance — gaps in controls, oversight and segregation of duties.
- Impersonation & payment-redirection scams — fraudsters divert funds by exploiting trust.
- AI-enabled fraud — deepfakes mimicking voices or faces, undermining traditional verification.
- Misuse of breached personal data — criminals use stolen information to impersonate individuals, answer security questions and commit identity theft.

What Boards can do.

- **Discuss fraud & cyber risk regularly** — keep it on every agenda.
- **Require dual authorisation** for payments and financial transactions.
- **Review authorities & access** — delegated authorities, user access and financial controls.
- **Invest in ongoing training** — scam awareness, cyber security and AI-enabled fraud.
- **Maintain an incident response plan** — document it and test it regularly.
- **Foster a “pause, question, verify” culture** — empower staff and volunteers to slow down and check before acting.

Beyond Bank Employee Care Program.

How the program works.

We've brought together a unique combination of financial wellbeing support, educational content and tools to help improve the financial wellbeing of your employees. Your employees will access all of this through a dedicated, co-branded website.

We'll measure the financial wellbeing of your employees at the start of the program and again at regular intervals so you can see the impact of the program. The Beyond Bank Employee Care team manages the entire program. Pricing is simple and straightforward: you pay one annual fee based on the number of employees you have.

Salary packaging with Beyond Bank.

- We partner with salary packaging providers and community organisations to offer salary packaging cards for meal entertainment and everyday expenses to benefit individual employees and organisations.
- Our salary packaging cards are a simple and effective way to help our members save on tax. You don't need to wait for reimbursements or keep hold of receipts, giving you the flexibility to spend your pre-tax money when you want, how you want.

Banking made easy for not-for-profits.

Operating Account.

Our Community Account is a specialised operating account.

- Access to fee-free transactions¹
- Competitive interest rates

Business Loans.

Our Community Business Loans make it easy for you to get your business plan underway.

- Competitive interest rates with low fees
- Flexible loan options

Term Deposits.

Our Term Deposits are securely backed by the Government Guarantee²

- Know exactly how much interest you will earn with a fixed interest rate
- Bonus interest of 0.10% p.a. on any standard Term Deposit

Payment Solutions.

Our Payment Solutions offered to our partners.

- EFTPOS
- Online or over the phone payments.

¹ Excluding overseas ATM, cash advance and declined withdrawals. Excludes Bank@Post withdrawals. Withdrawals and enquiries at Australian ATMs may incur an operator fee charged by the ATM operator.

² Account holders may be covered by the Commonwealth Government's Financial Claims Scheme (FCS). Under the FCS, deposits are protected up to a limit of \$250,000 for each account holder at each bank, building society and credit union (also known as authorised deposit-taking institutions or ADIs) that is incorporated in Australia and authorised by APRA. Payments under the FCS are subject to a limit for each depositor. See the FCS website for more information at <https://www.fcs.gov.au>.

Questions.

Could your community group use an extra pair of hands?

Our partnerships start with a conversation, so talk to us today.



Scan to start the conversation.

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Thank you.