Next Chapter Innovation 2026

About Next Chapter Innovation

At CommBank, we believe in a brighter future for all. That's why we have CommBank Next Chapter, a bank-wide commitment to help end financial abuse and support people on their road to long-term financial independence.

As part of this commitment and through ***Next Chapter Innovation*** we want to partner with organisations to support innovative approaches to the prevention, identification and response to financial abuse of older people. Our goal is to support projects over a 12-month duration, commencing January 2027.

Apply today to become a Next Chapter Innovation Partner and receive $100,000 or $200,000 in funding together with a range of other support including access to executive support and mentoring.

Applications must be for a new or existing project, rather than service delivery and cannot be used to fund a salary or wage.

Applications are now open and close 11.59pm AEDT **2 November 2026**. CommBank will notify organisations directly if this date is extended.

Please email nextchapter@cba.com.au if you have any problems completing or submitting the Application Form.

Please note that all amounts quoted in this Application and any related document or correspondence are inclusive of any applicable goods and services tax (GST).

Eligibility Criteria

To be eligible to apply for Next Chapter Innovation, each organisation must:

- Be an Australian-based charity registered with the Australian Charities and Not-for-profits Commission OR a company registered with the Office of the Registrar of Indigenous Corporations OR an established social enterprise that holds a current Social Traders Certification, which delivers programs that drive positive impact, supports social issues and strengthens the wellbeing of communities.
- Have an Australian Business Number (ABN).
- Operate and direct funding received under Next Chapter Innovation to Australian-based programs.
- Hold a current bank account in Australia in its own name. (It does not need to be a Commonwealth Bank account).
- Nominate one organisation to be the primary applicant for the purpose of the grant (if part of a consortium).
- Be able to deliver the project within 12 months of receiving funding.
- Demonstrate that the project will support the prevention, identification and/or response to financial abuse of older people.

The Next Chapter Innovation program is NOT available:

- to applicants who are individuals; or

- where the Bank identifies a conflict of interest, a financial crime risk or a risk to the Bank's reputation, image or brand; or
- to organisations or projects with political objectives; or
- where an organisation or any of its directors or officeholders are or have been subject to adverse findings e.g., an enforceable undertaking, a banning or disqualification order, certain adverse court judgments, civil penalties or criminal convictions.

Please note: organisations do not need to be Commonwealth Bank customers or have Deductible Gift Recipient (DGR) status in order to apply.

By submitting an application, you confirm that you have read and agree to be bound by the Next Chapter Innovation Guidelines.

Privacy Notice

Privacy Notice

CommBank collects personal information from individuals applying on behalf of organisations and where the applicant is a sole trader, including (but not limited to) name and contact details for the purposes of administering and promoting this program (including promotion) and conducting research, evaluation and development of resources. CommBank may collect personal information from publicly available sources and from paid search functions to assess any compliance risk associated with engaging with the organisation.

CommBank may disclose personal information to its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) (the Bank Group) and to external service providers, entities and organisations undertaking any of the Bank’s functions and obligations in respect of the program (including, but not limited to, assisting in the assessment of the applications, organising and hosting the program and related surveys, collecting applications and collecting data and information regarding organisations for and on behalf of CommBank, and performing promotional activities). It may be necessary to send the personal information CommBank collects to Bank Group members and external service providers, entities and organisations located overseas.

The Group Privacy Statement is available on CommBank’s website here and should be read in conjunction with the Guidelines. It contains further details about CommBank’s information collection and handling processes including information about:

(i) other ways CommBank may collect, use or disclose information;

(ii) how to seek access and correction of the information; and

(iii) how to make a complaint about a breach of privacy rights, and our complaint handling procedures.

More information is available by emailing nextchapter@cba.com.au or via the contact details listed in the Group Privacy Statement - CommBank.

FAQs

Frequently Asked Questions

1. What is SmartyGrants and why is CommBank using them?

SmartyGrants is an online portal for grants management. It is Australia's most used grants management system and provides a simple, secure way for applications to be submitted.

2. Can an organisation submit more than one application if they have a number of ideas?

No, each organisation may only submit one application. If the application is from a consortium (a group of organisations working together), one organisation must be the nominated applicant.

3. Does an organisation need to be a customer of CommBank to apply for Next Chapter Innovation?

No - all eligible organisations can apply, regardless of who they bank with.

4. Can an organisation apply for Next Chapter Innovation if they have received a grant or other funding from CommBank in the past?

Yes, absolutely. An organisation who has received a grant or other funding from CommBank in the past is welcome to apply for Next Chapter Innovation.

5. I have an application question, who can I contact?

Please email nextchapter@cba.com.au if you have any problems completing or submitting the Application Form or if you wish to arrange a time to speak to someone directly.

6. What has the Next Chapter Innovation program supported previously?

CommBank launched its inaugural Next Chapter Innovation partners in 2023 (see CommBank unveils its inaugural Next Chapter Innovation think tank) and the second cohort in 2024 (see CommBank announces second cohort of Next Chapter Innovation partners). This last cohort focused on addressing financial abuse in First Nations communities (see CommBank Next Chapter Innovation partners help to address financial abuse in First Nations communities and Strong Women Talking takes support into community with new mobile education van)

Organisation and Applicant Details

* indicates a required field

Applicant Details

What is the name of the organisation? *
Organisation Name

Make sure you provide the same name that is listed in official documentation.

Primary contact full name: *
Title First Name Last Name

This is the person we will correspond with about this grant.

What is your role within the organisation? *

For example - job title, volunteer, board member etc

What is your phone number? *

Must be an Australian phone number.

What is your email address? *

Must be an email address.

Secondary contact name

Title | First Name | Last Name

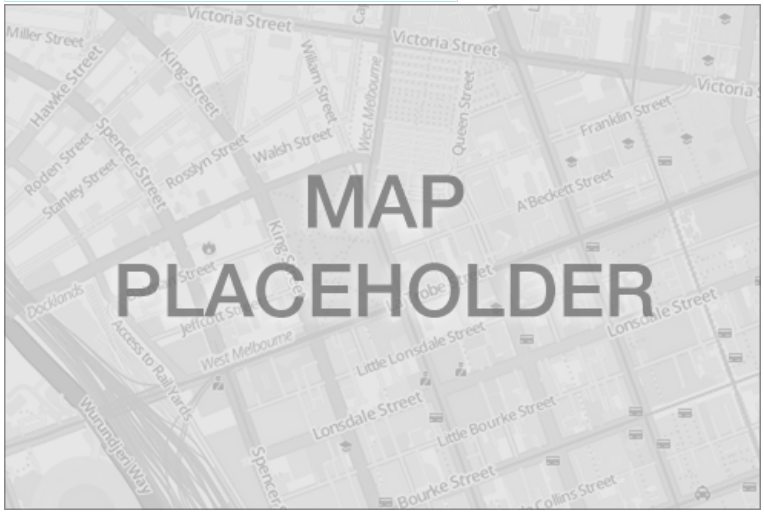
We will contact this person if the primary contact is not available

What is the secondary contact's email?

Must be an email address.

What is the organisation's postal address?

Address



What is the organisation's web address? *

Must be a URL.

What is the organisation's ABN? *

The ABN provided will be used to look up the following information. Click Lookup above to check that you have entered the ABN correctly.

Information from the Australian Business Register	
ABN	
Entity Name	
ABN Status	
Entity Type	
Goods & Services Tax (GST)	
DGR Endorsed	
ATO Charity Type	More information
ACNC Registration	
Tax Concessions	
Main Business Location	

In which state and/or territory does the organisation offer services and support? *
- ☐ National
- ☐ ACT
- ☐ NSW
- ☐ NT
- ☐ QLD
- ☐ SA
- ☐ TAS
- ☐ VIC
- ☐ WA

At least 1 choice must be selected.
To be eligible, your organisation must operate and deliver programs in Australia.

Briefly outline how the organisation delivers programs that drive positive impact, supports social issues and strengthens the wellbeing of communities. *

Word count:
Must be no more than 100 words.

About the Project

* indicates a required field

Innovative approaches to the prevention, identification and/or response to the financial abuse of older people.

What is your project title? *

Word count:
Must be no more than 25 words.

Provide a name for your project/program/initiative. Your title should be short but descriptive

Outline the specific challenge(s) related to the prevention, identification and/or response to the financial abuse of older people that your project seeks to address. *

Word count:
Must be no more than 150 words.

Describe how your proposed innovation project will help address this challenge and how it will help in preventing, identifying and/or responding to the financial abuse of older people. *

Word count:
Must be no more than 200 words.
It must be a project, not service delivery. It should not be used for a salary or wage.

Is this a new project or an existing project? *

- ○ It is a new project
- ○ It is an existing project

What is the Next Chapter Innovation financial amount you are applying for? *

- ○ $100,000
- ○ $200,000

Only one amount can be selected.

Please attach a high level budget of how funds would be used. *
Attach a file:

What non-financial support from CommBank would help your innovation project to succeed? *

Word count:
Must be no more than 100 words.

Please highlight if the organisation has received a grant or other funding from CommBank in the past, even if unrelated to the financial abuse of older people.

Word count:
Must be no more than 50 words.

Will this project involve collaborating with another organisation(s)? *
○ Yes
○ No

You have indicated that your project will involve collaborating with another organisation(s).

If yes, please list the other organisation(s) name *

How will the project create measurable impact? What are the metrics for success? *

Word count:
Must be no more than 200 words.
You are encouraged to draw on relevant research to outline outcomes and impact from your project.

Does your proposed innovation project use or develop technology-enabled solutions (including artificial intelligence (AI), digital tools, data analytics, online platforms or other technology) to support its delivery or outcomes? *
○ Yes ○ No

If yes, please describe how these tools will support the delivery of the project?

Word count:
Must be no more than 150 words.

Declarations and Agreement

* indicates a required field

Declarations and Agreement

In consideration of the opportunity to apply for Next Chapter Innovation or in consideration of the Payment, if my organisation is successful, I declare / agree that: *
☐ The information given in this form is complete and correct.
☐ I am authorised to make this application on behalf of the organisation.
☐ I have read, understood and accept (including on behalf of the organisation) to be bound by the Next Chapter Innovation Guidelines which can be found in the link below.
☐ Where this application contains personal information of another individual(s), I have obtained their prior consent to share this information with the Bank.
☐ The organisation(s) and none of the directors or officeholders of the organisation(s) are or have been subject to adverse findings eg. enforceable undertakings, banning or

disqualification orders, court judgments, civil penalties or criminal convictions. If I become aware of any adverse findings against the organisation or individuals, I will immediately notify CommBank.
At least 5 choices must be selected.

Next Chapter Innovation Guidelines

Signed

Name *

Title | First Name | Last Name

Must be a senior staff member, trustee or appropriately authorised volunteer

Position *

Position held in applicant organisation (e.g. CEO, Treasurer)

Don't forget to click next to review and submit your application!

Once your application has been submitted, you will be emailed a copy. Please save this for your records.