

### An update from the Chairman



Meghraj Thakkar

We are excited to introduce the newest addition to our team – our new Branch Manager, Julian Rodriguez. With Julian's wealth of experience in the banking sector and dedication to exceptional customer service, we are confident that he will lead our branch to new heights.

Julian is passionate about the

community and, as Branch Manager of Community Bank Aspendale Gardens–Edithvale, he is committed to serving you with professionalism, courtesy and efficiency. He believes in understanding your unique financial needs and providing tailored solutions to help you achieve your goals.

Say hello to Julian the next time you visit the branch. He is excited to meet you, and eager to assist with any banking needs you may have.

#### Part of the team

Agecom Enterprises Limited is a franchisee of Bendigo Bank and operates locally-owned Community Bank Aspendale Gardens-Edithvale.

Expressions of interest are now being accepted for the voluntary position of Director.

As a director you will be motivated, well organised, self-directed and community orientated. You'll support and drive the company's strategic direction, goals and objectives to have a real say in the future direction of the branch and community.

For more information, or to apply, email your CV to Chairman Meghraj Thakkar at: megh@agecom.org.au

### Meet Julian, your new Branch Manager



Julian Rodriguez

We sat down with Julian for a quick Q&A

What footy team do you barrack for?

I am more of Soccer fanatic, closely follow the English Premier League and Spanish League, but I have a soft spot for Hawthorn.

### Tell us something about yourself not many people would know.

From a South American background, I grew up listening and dancing to Caribbean rhythms. I reckon I am a good dancer, not sure if my children think the same!

### How do you like spend your free time?

Love spending time with my wife and kids, exploring new restaurants around the Bayside area, you might catch me around on the weekends!

#### Favourite holiday destination?

When I travel in Victoria, I love spending time in the Mornington Peninsula, outside of Victoria I love Sydney for a quick getaway. I was lucky to experience Europe in my twenties, I would love to take my children there soon.

### What does 'community' mean to you?

For me it means a sense of belonging, where everyone plays a role in making a difference for the person next to you. It's a simple yet as abstract as that.

Bank local and support your community



## Better banking, big impact

### Helping Victorians into home ownership

It can be hard for many Victorians to save enough for a house deposit. That's why the Victorian Government has launched its shared equity scheme which aims to accelerate the path to home ownership.

You can only access this opportunity from three banks, one of which is Bendigo Bank.

If you have a 5% deposit, the Victorian Government will contribute up to 25% of the purchase price for eligible participants and 35% for Aboriginal and Torres Strait Islanders in exchange for an equivalent share in the property, whilst removing the need for Lenders Mortgage Insurance.

Bendigo Bank is proud to be a participating lender and looks forward to helping even more Victorians into home ownership.

For more information contact us at the branch or visit www.bendigobank.com.au/personal/home-loans/victorian-homebuyer-fund



### Congratulations to our award-winning team

Congratulations to our Aspendale Gardens-Edithvale team on winning the award for Operational Excellence, Melbourne Peninsula Region at Bendigo Bank's recent Regional Awards Night. We are very proud of them and they great work they do every day to support our customers and community.



Staff attended the regional awards to collect their trophy

### **Branch refurbishment**

We recently had a makeover. With a fresher more modern look, we are excited to continue to provide the community with quality customer service. We recently celebrated with a morning tea with our current branch staff and local customers. We look forward to seeing you in the updated space soon.



The branch looks great after it's recent facelift

### Sonia and the team are happy to help

No one prides themselves more on their customer service than our Senior Customer Service Officer, Sonia. This was evident recently when Sonia received some beautiful flowers from a happy customer. If you're not a customer, but are looking for a bank that is happy to help you, talk to Sonia and the team at Community Bank Aspendale Gardens–Edithvale.



Sonia was delighted to receive flowers from a happy customer

Community banking is based on a 'profit-with-purpose' model, which means our profits are returned directly to the community that generated them.

## Strengthening our community

### Keeping local seniors active and connected

As part of the Victorian Seniors' Festival, Aspendale Gardens Community Service provided free local events for seniors over the month of October which included, Zumba (pictured below), Chair fitness and Walk it, Snap it, Pain it classes. We were proud to be sponsors of this event which brought local people together for fun, fitness and company.



Local seniors took part in a Zumba class as part of Victorian Seniors' Festival activities

### 2024 Scholarship program

We are proud to announce the launch of our new scholarship program which will provide support to local students attending university or TAFE for the first time in 2024.

Applications are now open and close on Monday 29 January 2024.

Scholarships are awarded to cover costs associated with education, such as course fees, rent, purchasing computers, books, equipment or other resources required.

Want to find out more? Visit us in-branch or go to www.bendigobank.com.au/scholarships



### Community centre playground upgrade

From the team at Chelsea Heights Community Centre

With the generous support of our local member The Hon. Mark Dreyfus KC MP, Member for Isaacs and federal Attorney-General, plus a Stronger Communities grant, Chelsea Heights Community Centre was recently able to update our playground surface.

Thank you also to the team at Community Bank Aspendale Gardens-Edithvale for their generous donation which also helped us to complete the work needed. This upgrade of our playground will benefit all our children and family groups and the wider community.



The playground refurbishment at Chelsea Heights Community Centre



# Community sponsorship & grants program

When you partner with us, good things happen. Your organisation gets funding and your banking helps the community.

Find out more. Visit our branch for an application form, or search Bendigo Bank Aspendale Gardens.

### **Shareholder AGM information**

The board of AGECOM Enterprises Limited are pleased to announce that an unfranked dividend of 7.45 cents per share will be paid to our shareholders for the 2022–23 year. Payment will be made in early November 2023.

The company's 2023 Annual General meeting will be held on 20 November 2023 at 5:30pm at the branch in Aspendale Gardens Shopping Centre. It's an opportunity to speak with our directors and light refreshments will be served. The meeting also available for attendance online via Webex, for details please refer to the Notice of Annual General Meeting or email: cosec@agecom.org.au

The 2023 Annual Report is now available online at www.bendigobank.com.au/aspendale-gardens-edithvale

### Keeping you and your family safe online

Scams cost Australian consumers, businesses and the economy hundreds of millions of dollars each year and cause serious emotional harm to victims and families



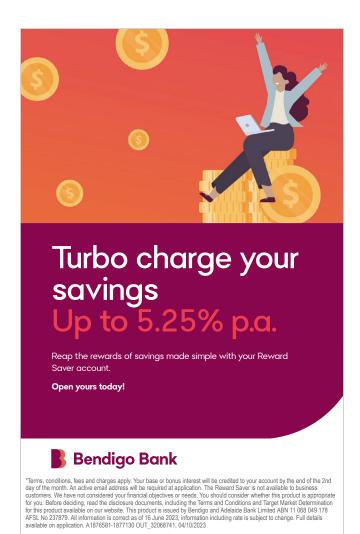
The Bendigo Bank website has

lots of great information on how to spot the latest scams, how to keep your identity safe, and how to protect your family and business. Learn more at www.bendigobank.com.au/security

### Fun neighbourhood fact

Did you know that Edithvale used to have a cinema? The Unity Theatre was a 473 seat theatre that operated from 1940–1964 at 254–256 Nepean Highway, Edithvale, just near the railway station.





### Talk to us today



Julian Rodriguez Branch Manager 0423 083 525 julian.rodriguez@ bendigoadelaide.com.au

#### Community Bank Aspendale Gardens-Edithvale

Aspendale Gardens Shopping Centre Aspendale Gardens VIC 3195

- P (03) 9588 0610
- E 9100@bendigoadelaide.com.au
- **W** bendigobank.com.au/aspendale-gardensedithvale
- f facebook.com/CommunityBank AspendaleGardensEdithvale

**Hours:** 9.30am – 4.00pm Monday to Thursday, 9.30am – 5.00pm Friday

### AGECOM Enterprises Limited

Shop 12, 11 Narelle Drive Aspendale Gardens VIC 3195 ABN 68 138 046 303

**Directors** Meghraj Thakkar (Chair), Kate Rode (Secretary), Serge Yan, Helen Lockman.