

Autumn
2022

Newsletter

Helping you
and your
community
to thrive

Community Bank · Aspendale Gardens–Edithvale

From our Chair

I am thrilled to re-connect with you this Autumn as 2022 is well underway. Over the past several months, I have been gaining a deeper understanding of our community needs.

Through the pandemic we've continued to support you with Bendigo Bank's essential banking services and the technology you have come to expect.

But reconnecting, with our customers, increasing engagement with our community groups and strengthening our local relationships will be our priority this year. We all missed personal connections last year and hope we can move towards a more normal way of interacting this year.

Our Aspendale Gardens branch team are continuing to provide exceptional service and exploring ways in which our community contributions can be made by means of sponsorships, grants and donations.

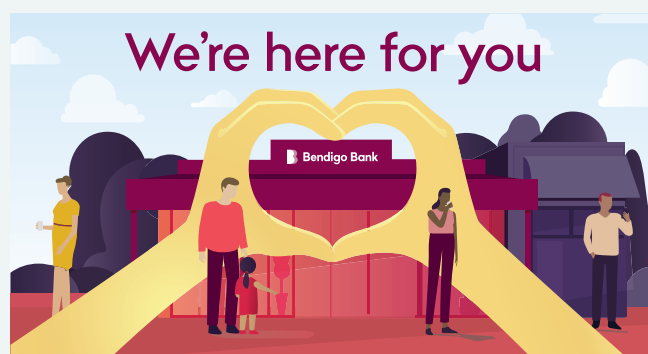
Funds are still available this financial year for appropriate community causes and organisations. Please speak to the team at the branch who can assist you with an application.

The second half of this financial year looks very promising and thanks to your continued support the business growth is good on the back of the Victorian Homebuyers Fund.

With record low interest rates and opportunities to lock them in, there's never been a better time to talk to an expert like our Branch Manager Mark Butler who can help you work on your goals for the future.

Meghraj Thakkar

Chairman, Agecom Enterprises Limited



Why choose Bendigo Bank?

Bendigo Bank's network of Community Bank branches, like ours here in Aspendale Gardens–Edithvale, are owned by local people and operated in partnership with Bendigo and Adelaide Bank.

Community Banks return most of their profit directly to their communities. The more local people choose the Aspendale Gardens branch, the more impact we can have here.

It's one of the world's largest social enterprise-style businesses. More than \$272 million has been pumped back into Australian communities by the network of branches to date, including some of that right here in Aspendale Gardens–Edithvale.

Bendigo Bank is one of Australia's largest banks and one of the country's most trusted brands. It is committed to the prosperity of local communities through Community Bank branches like ours.

If you want to feel good about who you bank with talk to our Aspendale Gardens team. Call 9588 0610 to make your appointment.



Above: Our team picking up an award at Bendigo Bank's Regional Awards in July 2021

From our Branch Manager

I would like to thank our customers and shareholders for continuing to support our Community Bank throughout 2021, a year that saw the global COVID pandemic drag on into its second year.

In August we farewelled Davorin, our Customer Relationship Manager, as he took the opportunity for a position closer to home. We are grateful for the contribution Dav made during his time with us.

We've welcomed two staff members. Firstly, Sonia D joined the team late September as our Customer Relationship Officer. Sonia brings a wealth of experience having been with Bendigo Bank for over 20 years in various roles ranging from Customer Service Officer, through to Branch Manager and State Support.

Amy resumed her role as Customer Service Officer having returned from extended parental leave as she and her family welcomed their third child.

Both have hit the ground running and are making solid contributions to the branch and community.

I would also like to thank Nicole and Sonia P for their efforts over the past 18 months as we've been able to continue to maintain our regular trading hours (9.30am-5.00pm) and keep the doors open for the convenience of our customers.

In a year that was challenging in so many ways, it was satisfying for us to be in a position to continue to support local community groups with sponsorships and grants. We look forward to being able to continue this support throughout 2022 using our branch profits to help you and our community to thrive.

But to maintain that support it is critical that we continue to grow our branch business. It's important for you, your family and friends to choose our Aspendale Gardens branch.

We're celebrating our 12th birthday in May, and would be delighted to welcome you to join us (see right).

I am looking forward to a busy year in 2022. Please contact me on 0423 083 525 to make an appointment. Let's discuss your goals and together we'll work out how to make them happen.

Mark Butler
Branch Manager

Local shareholder update

The 2021 Agecom Enterprises Limited AGM was held virtually on 25 November. The Annual Report and Financial Statements were tabled and accepted.

"The company returned an after-tax profit of \$7,519 compared with an after-tax profit of \$92,148 for the previous financial year. During the 2020-21 financial year, our total business book increased by 20% to around \$120 Million (up from \$100 million). In my view, this is a good result in what has been a very difficult year," said Agecom Chair Megh Thakkar.

Shareholders can access company documents and annual reports on our website, or by contacting our Company Secretary.

bendigobank.com.au/aspendale-gardens-edithvale

Information and tips for families

Bendigo Bank's Family Hub is a treasure trove of information to plan and save to build a better future for you and your family.

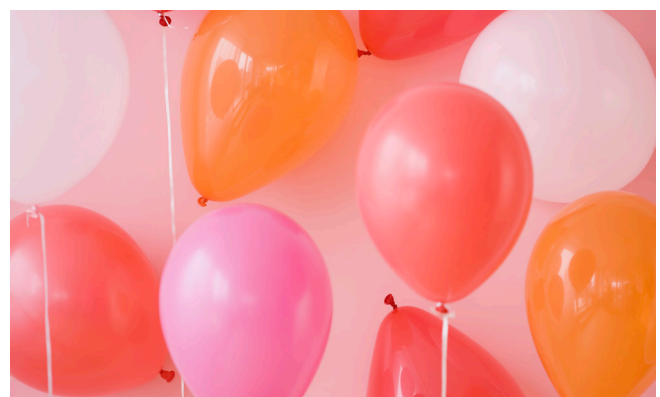
There's articles on topics like how to:

- pay off your mortgage faster
- make the most of record low interest rates
- make and stick to a budget
- develop your kids' good financial habits early on.

Check out the hub for these and other great articles to improve your financial skills and know-how.

Getting the right advice can help you get on track to achieve your goals. Whether that is a house deposit, a destination wedding or a comfortable retirement, Bendigo Bank is a great partner to have by your side.

bendigobank.com.au/personal/family-hub



12th birthday celebrations

Our 10th and 11th birthdays were affected by COVID, so we'll be celebrating our 12th birthday in May 2022. We invite all our customers, partners, previous board members and neighbours to drop into our Aspendale Gardens branch for coffee and cake between 3-4pm on:

- Friday 13 May, or
- Wednesday the 18 May

We're looking forward to catching up with you.

Local sponsorships and support: made possible by you

All Fired Up Fun Run: 20 March

We are proud to support the Edithvale CFA All Fired Up Fun Run again this year. Now in its seventh year, the event will be on Sunday 20 March 2022.

There will also be a BBQ, entertainment including a jumping castle and face painting for kids. All funds raised will support the work of Edithvale CFA Fire Brigade – what a great cause.

allfiredupfunrun.com.au



VIEW Club local student support

VIEW clubs empower women to have their voices heard on issues of importance in Australian society. VIEW stands for Voice, Interests and Education of Women. Thousands of women across Australia belong to their local VIEW Club.

The Mordialloc–Chelsea Evening VIEW Club was formed in 1991. Currently, the club sponsors eleven Smith Family Learning for Life students and is actively involved in fundraising activities to raise donations for The Smith Family programs.

In 2021 we were able to provide them with funding to support a local student.

“Thank you very much for your sponsorship of a pupil. The past two years have been very difficult raising funds. The View Club very much appreciate this. Thank you all once again,” said their fundraising manager.

view.org.au



Supporting VICSWIM

VICSWIM has been providing Victorian children with learn to swim programs since 1976. It is an initiative of Aquatics and Recreation Victoria and the Victorian State Government. Bendigo Bank is the official partner.

The popular program is run at pools and open water venues across Victoria in January every year. It is low cost and open to children 4–12 years of age.

In 2021, 294 Australians lost their lives by drowning. This terrible statistic has been climbing steadily for the past few years. Teaching children from an early age how to swim, float, tread water and other skills helps prevent these tragic fatalities.

In early January 2022 the VICSWIM program took place at over 200 venues across the state and around 15,000 children were able to take part in swimming lessons. This was a great result despite some serious COVID disruptions at the time.

Bendigo Bank is committed to the health and wellbeing of our communities, and VICSWIM is a program that not only gives children a great, active physical experience, it sets them up with the important life skills to keep them safe in the water.

vicswim.com.au

Community contacts

Lifeline 13 11 14

Chelsea Police Station 8773 3200

Lions Club of Chelsea 0427 861 873

Aspendale Gardens Community Centre 9587 5955

Edithvale Fire Brigade 9772 5175

Kingston City Council 1300 653 356

Chelsea Mens Shed 0408 119 576

Chelsea Heights Community Centre 9772 3391

Mordialloc Neighbourhood House 9587 4534

Rotary Club of Chelsea 0407 772 225

Central Bayside Community Health Services
8587 0200

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2.19% p.a.

Complete Home Loan
Owner Occupied P&I
Variable interest rate

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Comparison Rate

Chat to a home loan specialist today, phone Mark on
9588 0610 or search Bendigo Bank home loans.

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Bendigo Bank

Terms and conditions, fees, charges and lending criteria apply. Offer subject to change. Comparison rate displayed is calculated for a loan of \$150,000 over 25 years for a Complete Variable Home Loan with LVR between 60.01-80%. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1419239 OUT_12202977, 28/02/2022



Your banking can do great things for your SFNL club

Bendigo Bank branches are proud to sponsor the Southern Football Netball League (SFNL).



With competitive products, exceptional service and a commitment to helping communities thrive, why wouldn't you choose Bendigo Bank?

Whenever anyone in the SFNL community takes out an approved Bendigo Bank product and nominates their SFNL club, a bonus payment will be made to that club.

Imagine the good that money can do? Now imagine if all of your supporters did the same.

- Visit the Aspendale Gardens branch or call Mark Butler on 0423 083 525.
- Let him know which SFNL club you are affiliated with.
- Remind him to use the Bendigo Bank–SFNL referral code #40620 on your application paperwork.

Fun neighbourhood fact

According to the City of Kingston, the 2020 estimated resident population of Aspendale Gardens is 6,868 with a population density of 2,114 persons per square km.

Shop local
and support
our small
businesses

Talk to us today



Mark Butler
Branch Manager
0423 083 525
mark.butler@
bendigobank.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

Hours: 9.30am – 5.00pm Monday to Friday

Agecom Enterprises Limited

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

Directors Meghraj Thakkar(Chair), Terri Bateman (Deputy Chair), Kate Rode (Secretary), Serge Yan, Helen Lockman & Julia Reynolds.

 Bendigo Bank

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178
AFSL/Australian Credit Licence 237879. (Fusebox 03/22).