



Aspendale Gardens - Edithvale **Community Bank**[®] Branch **Newsletter** March 2012, Issue No. 5

From the Manager's desk...



Hello again, while we are quietly going about our business and thanks to the support of our local community, business on books is now over \$36 million with over 1,711 accounts open. The use of the ATM at Edithvale's Cartridge World on Nepean Highway continues to increase and another ATM has just opened on Main Street, Mordialloc to further improve banking services for our local community.

I'm very proud to announce that recently, Roy Morgan released the results from its monthly survey into Australian bank customer satisfaction. Again, our customers rated as more satisfied than any other bank's customers. Bendigo Bank achieved a customer satisfaction rate of 89.5 per cent, putting the stamp of approval on our focus on listening to what our customers need and respecting their choices.



▲ New Customer Service Officer Tracy with Russell.

It is also worth noting that there are now 289 **Community Bank**[®] branches which have returned more than \$67 million in community grants – \$40 million in just the past four years.

Managing Director of Bendigo and Adelaide Bank Ltd, Mike Hirst said that these grants have been responsible for building community centres and health services; bought fire trucks and community buses; funded scholarships and sponsored hundreds of sporting teams.

So if there is a fundraising event or local project our branch could help with, please don't hesitate to let us know. To further help our local clubs and organisations with their fundraising efforts, I am also happy to announce that we have a portable Eftpos machine available for their use, free of charge. For further details, call the branch or visit me and the team to see how we can assist.

On staffing news, Mel has left to spend more time with her family. I'd like to thank her for her efforts during her time with us. Mel was with us since we opened and will be sadly missed. I would also like to welcome Tracy, our new Customer Service Officer. Tracy lives locally so many of you may know her already, pop in to say hello!

Till the next issue, happy banking.

Russell Mactaggart
Branch Manager

EFTPOS machine

Free use of Eftpos machine to community groups/clubs for use at fundraising events. For more information, please contact our Manager, Russell Mactaggart. Phone: 9588 0610

Shares available for purchase

For details please contact our Company Secretary, John Bainbridge on 9776 1001 or see our website: www.bendigobank.com.au/aspendale

Meet our New Board Faces

Our volunteer Board of Directors has seen a few changes since our last Annual General Meeting.

Ray Smith stepped down as Chairman after more than five years in the hot seat. The Board thanks Ray for his efforts and contributions. Ray remains as a Board Director and will help us in working towards achieving our goals with his infinite energy and patience!

John Bainbridge has taken on the role of Chairman and has already captivated the Board with contagious enthusiasm.

Ken Carney and John Zeccola resigned as Company Directors to pursue other interests. They were also part of the steering committee and became Directors when Agecom Limited was formed. The Board acknowledges their efforts in bringing our dream to fruition, thanks them for the time and effort they devoted to our **Community Bank**® branch and wishes them the best on their new pursuits.

We have since welcomed to the Board two new Directors, Dillon Jansz and Steven Lamande.

Dillon (pictured right) lives locally and has worked in the liquor industry for almost 20 years. He is married to his high school sweetheart and they have two sons. His interests include keeping fit, martial arts and he's known to be a bit of a movie buff. Dillon is happy to be a part of the Aspendale Gardens team and looks forward to working closely with the local community.



Steve (pictured left) has qualifications in law and management. He spent more than 20 years in management positions in large organizations and for the past six years Steve has been a partner in a national business advisory firm, working mainly with mid-sized, privately owned Company clients.

Steve and his wife Annette are looking forward to travelling a bit more now their children are completing their studies and becoming more independent. If you see Steve hacking his way around Patterson River Country Club golf course, introduce yourself and have a chat.

Community stories

Meagan Chappel's World Challenge

After numerous treks and overnight train rides, through small towns and national parks, crossing rivers by foot and by boat, sleeping in tents and elephant rides, we finally made it to Makak village, where we would be staying and working in the local school.



It was such an amazing experience teaching those children English and building two sections of their front brick wall, rendering them and also the sandpit. The children were all so happy and even if you couldn't quite understand each other they still loved playing around with a footy or just running around with us.

It was an amazing adventure and I learnt a lot from the local people and also the people in my group which all became so much closer from this experience. I can't wait to travel again and I hope I can keep learning as much as I did in Vietnam and Cambodia in all the other places I go to. My thanks to the Aspendale Gardens-Edithvale **Community Bank**® Branch for their \$1,000 contribution to help me make the trip and I hope you enjoyed reading and hearing all about my adventure. Cam on Chao!

Aspendale Gardens Primary School

Received \$315 for new bank accounts opened.



Ladders by the Sea

Well-known Edithvale playwright Kieran Carroll is staging *Ladders by the Sea*, with a contribution from our branch for \$250. The play is a hilarious comedy about two grouchy middle-aged men who don't want to move from their Bayside homes or see any more high-rise development. Under pressure from a very pushy real-estate agent, they devise ways to turn the neighbourhood back in time. *Ladders by The Sea* plays at the newly refurbished Shirley Burke Theatre, Parkers Road, Parkdale. The season runs Thursday 12 April to Sunday 15 April. All shows are at 8.00pm with Saturday and Sunday matinees at 2.00pm. Please note on Sunday there is only the 2.00pm matinee. For bookings and enquiries, contact Kieran on 9773 1210.

Edithvale Bowling Club



▲ Company Chairman John Bainbridge with Edithvale Bowls Club president, Bob Steel.

Edithvale Bowling Club endeavours to strike a balance between raising sufficient revenue to operate and setting an affordable annual membership fee and charges for its members. It recognises that having good sponsors as part of its club makes this job easier and considers itself fortunate that for the past two years its sponsorship agreement with the Aspendale Gardens–Edithvale **Community Bank**® Branch has contributed to striking that balance. In return, EBC has transferred all its banking to our branch which not only helps the bank grow its business, but provides EBC with better service and greater returns on their investments.

This arrangement ticks all the boxes and provides the ultimate of outcomes for a partnership, and this is a win-win result for both parties.

Edithvale Bowling Club looks forward to continuing and growing our relationship with Russell and the great staff at the Aspendale Gardens–Edithvale **Community Bank**® Branch as we plan to continually add and improve the facilities and services we provide for our members.

Open water swim fundraising event

Aspendale and Edithvale Life Saving Club recently received \$600 for their club to club open water swim fundraising event, which was held on 26 November, which will go towards rescue equipment for the upcoming patrol season.



▲ Company Director Karina Ces with Doc Brown and the 'Back to the Future' DeLorean car.

AGRA Inc Community Fun Day

AGRA Inc (Aspendale Gardens Residents Association) looks after the public interest issues that concern our suburb and surrounding areas. They recently received \$1,000 sponsorship for the community fun day which was held on 26 November.



Lachlan into national hockey competition

Lachlan Stock received \$250 to compete as team captain in the Australian National Under 15's boys Hockey Competition.

Please remember your support of our branch is what enables us to support our local community groups and organisations. The following clubs/groups/individuals have received sponsorship from our branch:

Aspendale Gardens Community Service Inc.

Aspendale and Edithvale Life Saving Club

AGRA Inc (Aspendale Gardens Residents Association)

Aspendale Junior Sporting Club

Chelsea & District Basketball Association

Meagan Chapel

Lachlan Stock

Edithvale Bowling Club

Club 2 Club Swim

Chelsea Rotary Art Show

Kieran Carroll

St Louis de Montford

Edithvale & Aspendale Sporting Club

Transition to financial freedom

Find out how your transition to retirement can be a smooth one.

As more people look to ease into retirement through part time work or other flexible arrangements, the Federal Government has taken steps to help them achieve a new work/life balance.

If you are 55 or over, you now have the option of transitioning to retirement:

- By reducing your working hours, without reducing your income
- By continuing to work full time, and using your 'surplus' income to boost your superannuation.

So if you've ever asked yourself how you can better manage your finances to live more comfortably in retirement, your local Bendigo Bank branch can help.

Discover the best solution for you

When you're talking about your financial future there's nothing more important than qualified advice that's structured to suit your needs.

At the Aspendale Gardens–Edithvale **Community Bank®** Branch our qualified Bendigo Financial Planner, Catriona Smith, is available for a no-obligation, free appointment to discuss your financial needs.

Catriona would be delighted to meet with you for a one-off appointment, or can work with you on an ongoing basis to build a financial strategy for your retirement.

For further information or to arrange your first appointment, please contact the branch on 9588 0610 or call in and see us at our branch in the Aspendale Gardens Shopping Centre. We look forward to helping you make a smooth transition to retirement.

Calendar of Events

'Ladders by the Sea' play	Thursday 12 April to Sunday 15 April, Shirley Burke Theatre, Parkers Road, Parkdale, for bookings and further enquiries, contact Kieran on 9773 1210.
St Louis de Montfort	Spell-a-thon, Monday 4 June.
Edithvale Bowling Club	BABL Friday bowl event, Friday 30 March, from 3.30pm.
Chelsea & District Basketball Association (CADBA)	Domestic Grand Final, Sunday 1 April, from 9.00am – 4.00pm at Bonbeach Basketball Courts.

Got any events you'd like to promote?

Email your upcoming events to: agecomevents@gmail.com

Come in and find out how you will feel at home with a Bendigo Bank loan

If you're looking for the right home loan at the right bank, now's the time to talk to Bendigo Bank. Our rates are surprisingly competitive. Our packages are refreshingly flexible. And our friendly service is second to none. In fact, our customers are front and centre of everything we do. Importantly, you'll also discover that simply by being a customer your community benefits too.

So pop in to our branch at Aspendale Gardens Shopping Centre, and let us welcome you to a bank where you'll feel at home.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (124158_v2) (25/11/2010)



U will feel at home

www.bendigobank.com.au

Aspendale Gardens–Edithvale **Community Bank®** Branch,
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Phone: 9588 0610

Website: www.bendigobank.com.au/aspendale

Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Manager: Russell Mactaggart

Email: russell.mactaggart@bendigobank.com.au

AGECOM Enterprises Limited

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Chairman: John Bainbridge.

Directors: Malcolm Cameron, Karina Ces, Dillon Jansz,
Steven Lemande, David Newbond, Colin Oliver, Ray Smith,
Kevin Griffiths.