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 Bendigo Bank

Beaconsfield District
Community Bank Branch

October
2023

Shareholder Update

Community Bank · Beaconsfield District

A message from our Chairman

We love celebrating all the great things your better banking has done for our community.

Supporting our community partners is just one of many reasons why we do what we do: deliver exceptional banking that creates a positive impact in our community – it's a win-win for everyone!

Throughout the 2023 financial year, your investment has continued to play a role in the *growth and prosperity of our community*.

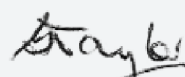
Not only through a strong financial result - our statutory net profit for the 12 months ended 30 June 2023 was \$474,797.

Since incorporation grants and sponsorships totaling **\$785,000**, have been invested in over 50 events and initiatives.

Our lending team has helped small business owners and homeowners access the necessary resources to succeed. Our community grants program has provided much-needed funding to many NFP organizations.

We have provided grants to local Football Clubs, CFA, Rotary, Neighbourhood Houses, and Youth Initiatives. Each grant recipient will utilize these funds to benefit the local community.

We appreciate your continued trust and look forward to creating a better future for everyone.



Graeme Taylor, Chairman

BDCFSL

Not all banks offer 100% offset on their home loans.

We're not all banks.

Our Complete Home Loan offers 100% offset on fixed and variable home loans. Which means you could own your home sooner.

Find out more. Search Bendigo Bank home loans.

Community Bank · Beaconsfield District 03 9769 5122



B Bendigo Bank

Terms and conditions, fees, charges and lending criteria apply. All information including interest rate is subject to change without notice. Full details available on application. Full offset facility is available for Bendigo Complete Home Loan for both fixed and variable loans. Offset facility can only be linked to one loan at any one time. A maximum of 6 offset facilities can be linked per loan account. Linked offset facility must be in same customer name/number. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879, (1728832-1767002) OUT_31773410, 19/09/2023

“If you know of anyone looking to buy a home, please feel free to refer them to our Branch by calling Community Bank Beaconsfield District on (03) 9769 5122.”

Community Bank Beaconsfield District 2022/2023 Trading Results

Preliminary Monthly Trading Results \$1,000's														Trading Profit	Comm'ty Contributions	Net Profit
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun				
Budget 2022/23	33.3	44.1	46.4	53.7	58.3	59.6	62.4	56.8	65.5	65.7	72.6	70.6	689.0			
Actual 2022/23	37.0	48.4	56.5	73.8	78.5	90.4	83.9	67.5	103.1	88.0	89.8	78.5	895.5	419.0	476.5	
Budget 2023/24	66.1	68.4	66.2	68.8	67.8	71.2	72.6	70.9	75.4	74.0	77.4	75.7	854.4	638.7	215.6	

As seen across the Big 4 Banks, our operations have delivered an exceptional result for the 2022/23 year, with our audited trading profit being \$874,701. This result has been driven primarily by the increasing cash rate regime since May 2022, together with our increasing business on our books.

In terms of our franchise agreement, we have contributed \$403,739 back to community groups by way of sponsorship and donations amounting to \$399,904 with the balance being in marketing and advertising expenses with community traders. The balance of our trading profit is retained for operating expenses and dividend payments.

Our forecast trading budget for the 2023/24 year is \$854,087. While slightly less than the 2022/23 results, it is driven by foreseen interest rates margins remaining constant and continued maturity/rollover of fixed-rate loans. Depending on actual results achieved, we foresee Community Contributions increasing for the year. The table above shows our monthly trading results for the year and 2023/24 budgeted results.

Maurice Potter, Treasurer BDCFSL

Branch Management Change

Dear Shareholder,

On behalf of the Board of Beaconsfield District Community Financial Services Limited, I advise shareholders that our Branch Manager, Andrew Gardner, has left Community Bank Beaconsfield District effective 22 September 2023.

Andrew has been integral to the Branch team over the last 10 years. He has helped us develop our lending business and grow our presence in the community. Please join me in wishing Andrew all the very best for the future.

As we look to the future. The work the Community Bank Beaconsfield District team has undertaken over the last 14 years, the investments made in the local community, and the evolution of the business - the future is bright!

We are recruiting for the Branch Manager role and have had a strong interest. In the interim period, the Branch team will report to Nat Romero.

Thanks,

Graeme Taylor

Chairman

**Beaconsfield District Community
Financial Services Limited**

Your decision to invest has helped support clubs and groups at the heart of our local community.

Where else can great banking create such a positive impact?

\$785,000 and counting!

Here are some of the groups who benefited:

Officer Sports Club - \$20,000 to fund the installation of a fireplace in the main dining room

Beaconsfield Senior Football Club - \$9,091 to fund Club sponsorship.

Rotary Club Of Berwick - \$11,000 to fund a BBQ Trailer.

Beaconsfield Tennis Club - \$8,327 to fund court maintenance.

Eleven88 Dance Inc - \$3,750 to fund the Wellbeing Project.

Officer CFA - \$ 20,000 to fund equipment upgrades.

Berwick Neighbourhood Centre - \$5,491 to fund supplies for a knitting project.

Follow Bless Collective - \$20,000 to fund food delivery van.

Officer Football Club - \$10,000 to fund club sponsorship.

Akoonak Park Men's Shed - \$10,000 to fund an upgrade of the Shed.

Upper Beaconsfield Fire Brigade - \$20,000 to fund pump upgrade.

Victorian Flood Appeal - \$20,000 to assist communities affected by floods.

Get To Know Board Member, David Nutter

David is a serving Board Member, a position he has held since 2018. David brings with him a wealth of business experience with over 40 years in the automotive industry and 27 years running his franchise, David Nutter Ford.

David brings immense financial, regulatory, and sales expertise to the Board and also provides the Board with valuable insights relating to the operation of a leading franchise.

Along with the rest of the Board, David influences the overall direction of our branch while focusing on marketing and the community grants program.

David actively meets with grant recipients and community partners to further our goal of growing the community banking model in our wonderful community.

Through his community engagement work over the last five years, David has seen first-hand that partnering with community groups and Not-For-Profits can bring transformational change in the health and prosperity of underprivileged families and communities.

David became a board member to give back to the community. He has seen our Branch go from making a loss to a profit.

We asked David about the driver behind this growth, *"our growth has been driven by our loyal customers, both personal and business, supporting us by taking out loans and depositing funds with us. Trust is what underpins our growth"*.

Here are a few fun facts about David:

Favorite car? **Aston Martin.**

Which AFL team do you support? **Go Dee's.**

Favourite weather? **Sun, sun & more sun!**

Do you have pets? **One spoodle, Baci.**

What motivates you? **Spending time with our grandkids.**

Biggest achievement in life? **My family.**



Eleven88 Dance Inc. Wellbeing Project

This incredible project allows students to participate in a series of workshops covering topics such as body image, mental health, bullying, and self-care. Workshops explore positive influences and how these influences can be used to build confidence and develop new life skills.

Each workshop incorporates dance and caters to students in grades 3 through 6, teenagers and there is even a fun casual adult class run weekly on a Thursday afternoon.



Berwick Neighbourhood Centre Knit For Children Impacted By War

Our Community Partner, Berwick Neighbourhood Centre has made knitwear for the children affected by the war in the Ukraine.

We were so touched by this initiative that we provided Berwick Neighbourhood Centre with a community grant to help fund the project.

The Senior, Gardening & Wellbeing Groups at the Centre have banded together to produce as many knitwear items as possible. The Ukraine's winter is at its worst in November & the Centre intends to get the items to Ukraine well before the Ukraine's winter.

Projects like this one make us feel so incredibly proud of our work in the local community and that a small benefit can be felt in a Country as far away as Ukraine.



1st Casey Scout Group Benefit From Brand New Camping Equipment

Our community partner, the 1st Casey Scout Group, does much for our local youth. We want to support organisations that deliver a genuine benefit to the community.

We did this by providing the 1st Casey Scout Group with a community grant to fund the purchase of camping equipment the troop will use on their many outdoor adventures.

Scouting helps young people develop academic skills, self-confidence, ethics, leadership skills, and citizenship skills that influence their path to adulthood. They try new things and are encouraged to provide service to others.

We are thrilled to support 1st Casey Scout Group and many other community partners.



Bendigo Bank Green Personal Loans

Celebrating your environmentally friendly choices

[Bendigo Bank Green Personal Loan](#)



Terms, conditions, fees and charges apply. This information does not consider your financial objectives or needs. You should consider whether this product is appropriate for you. Terms and conditions and TMD available on our website. Bendigo and Adelaide Bank Limited ABN 11 058 049 178 AFSL (Australian Credit Licence 237879; (1771408-1770882) (08/22)

A word from our branch team

Dear Shareholder,

I want to take this opportunity to update you on Community Bank Beaconsfield's performance and call on you to continue to support our Branch.

As a team, we are looking forward to finishing Q4 2023 in a strong position, and we feel we are well-equipped as a business to grow while servicing our wonderful community.

We have so many great people and so many opportunities. While Andrew's management and leadership will be missed, we look forward to welcoming his replacement to the team. We remain committed to working collaboratively to grow the business and increase awareness around the value of our work in the community.

We are currently generating vital inquiries through Bendigo Bank's Spring Home Loan campaign. With Home Loans now the core focus for our business (again), as a Branch, we are focusing on local promotion as much as possible to help build a strong flow of lending.

- Overall, the campaign is performing ahead of target regarding the number of opportunities and estimated settlements generated.
- The cost per home loan lead generated through our social media activity has improved but still sits outside of target.
- Optimisation work continues to increase the number of leads and reduce the cost per lead, with both expected to improve in the coming weeks.



Natalie Romero

Customer Relationship Manager

Community Bank Beaconsfield District

25th Anniversary Celebrations

Bendigo Bank's unique Community Bank model celebrated 25 years of community owned and operated banking in Australia.

The Pakenham-Berwick Gazette printed a very positive article about our Branch in July 2023 edition.

Journalist Corey Everitt worked with our Chairman, Graeme Taylor, with support from our then Branch Manager, Andrew Gardner, and Board Members David Nutter, Karen Chipperfield, Carol Porter, Shemane Nathanielsz, Maurice Potter, and Ted French to bring the article to life.

The article focused on Bendigo Bank's unique Community Bank model which is celebrating 25 years of community-owned and operated banking in Australia.

The internationally acclaimed model has grown from a concept designed to empower communities at risk of losing face-to-face banking services to a network of more than 300 branches nationally with \$20 billion in loans and \$31.3 billion in deposits.

Founded in 1998 with branches in Rupanyup and Minyip, the secret to its success can be traced back to the profit-with-a-purpose model which sees a majority of the profits generated by each independently owned and operated Community Banks directed back into the community.

Collectively, the Community Bank model is on track to return a total of \$300 million in profits in its anniversary year since inception. Community Bank funding often attracts co-investors such as local, state and federal governments creating a multiplier effect on the capital raised which has enabled projects totalling over an estimated \$1 billion.

We would also like to acknowledge the work of the Branch team, who have been the driving force behind the success of our Branch and the Community Grants Program and building the profile of our Branch.



Follow Us On Facebook

Community Bank Beaconsfield is active on Facebook and we are passionate about growing our community.

Following our page is an excellent way to keep up to date with the latest from our Branch tea, Bendigo bank announcements and all the fantastic work we do in the local community.

If you are already on Facebook search @Communitybankbeaconsfielddistrict and like/follow our page.

**FOLLOW US ON
FACEBOOK**

@communitybankbeaconsfielddistrict



If you don't use Facebook, that is OK! Here is a snapshot of our most recent posts:

Bendigo Bank - How To Slay Your Debts Video

Officer Football Club Takes The 2023 Premiership!

Ask RU OK?

Bendigo Bank - Mobile Banking Video

Officer Football Club Take Our U19 Premiership

Beaconsfield Football Club Take Our U19 Premiership

Community Grants Program Is Open and Taking Applications

Community Partner 1st Casey Scout Group Video

How To Open A Reward Saver Account with 5.25% Interest Rate With Bendigo Bank

It's Easy To Switch Your Home Loan To Bendigo bank

Community Partner Berwick Neighbourhood Centre Video

If you have a Club or group you would like us to support, let us know, and we will like/follow their Facebook page and promote them on our Facebook page.

Talk to us today

**Community Bank
Beaconsfield District**
52-62 Old Princes Highway Beaconsfield VIC
3807
P 9769 5122
E beaconsfieldmailbox@bendigoadelaide.com.au
beaconsfield

We're open:
9.30am - 4.00pm Monday to Friday
Closed Saturday

f @communitybankbeaconsfielddistrict

Directors
Graeme Taylor, Maurice Potter, Carol Porter, Ted French, David Nutter, Shemane Nathanielsz, Karen Chipperfield

Beaconsfield District Community Financial
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