



Carrum Downs & Marriott Waters Community Bank branches

Celebrating 20 years and \$3.5 million given back

It was such a pleasure to host our 20th birthday celebration event in October with many of the groups and volunteers that play such an important role in our community. With their support we've invested over \$3.5 million in local projects and community initiatives since Carrum Downs Financial Services Limited was established in 1999.

Bendigo Bank's Community Bank branches are in business to return the profits they make to the communities they are part of. So to celebrate our 20th birthday we decided to throw a party and hand-out \$45,000 in grants to some of our hard-working community groups. Twenty local groups received a share of that funding on the night. They included:

- Mums supporting families in need
- The Babes Project Australia
- Lions Club of Karingal
- Baxter Netball Club
- Frankston Toy Library
- Frankston-Peninsula Multiple Birth Association
- Rotary Club of Cranbourne
- Backpacks 4 VIC Kids
- Animalia Wildlife Shelter and Rescue
- Lions Club of Casey
- Community Kinders Plus
- Peninsula Netball Club
- Melbourne Roller Hockey Club
- Freedom Christian Church
- Longbeach Calisthenics Competition
- Lyrebird Community Centre
- Langwarrin Park Primary School
- Leawarra Calisthenic Club
- Skye Cricket Club
- Christina Noble Foundation

"Our ability to return large amounts of money to our community comes down to people choosing to bank at the Carrum Downs and Marriott Waters Community Bank branches. It's all made possible by our local customers," said Senior Branch Manager Len Barda. "So come in and talk to us about your banking and insurance. When you bank with us, you'll have a big impact on the community."



It's a similar story around the country as the Community Bank branches of Australia's fifth largest retail bank hand profits back to support their communities. In our region there are some fantastic stories. As Bendigo Bank's Community Bank network grows and matures huge impacts are being made.

We've been reflecting on the wide range of groups, organisations and initiatives we've supported. Read about some of them on the following page. We're proud to make an impact—and our customers can be extremely proud that they make it happen.

Because when you choose a Community Bank Branch of Bendigo Bank, that branch returns 80% of the profit it makes to its surrounding community. That has a number of positive effects:

- It keeps money circulating in a local economy, driving jobs, growth and prosperity.
- It supports local community groups, clubs and organisations who are doing great work in our community.
- It keeps our community vibrant, dynamic and healthy. In short, it makes it a great place to live, work and do business.

Bendigo Bank is a progressive, ethical banking choice. It is Australia's fifth largest retail bank, with over 500 branches around the country, serving over 1.7 million customers. There has never been a better time to move your banking over to one of our branches. Our staff can help you manage the transition. You'll find that changing banks has never been easier.

We're so proud to be making a big, positive impact on our local communities in and around Carrum Downs and Marriott Waters. So if your bank isn't doing the right thing by you, change to one you can feel better about.

See more on social

Facebook.com/CarrumDownsCommunityBankBranch/

Instagram.com/bendigocb_carrumdowns_marriott

Photo above: Carrum Downs branch staff with the team from Frankston SES

Carrum Downs Financial Services Ltd Shop 3, 100 Hall Road, Carrum Downs VIC 3201 **ABN** 89 088 990 740 **Directors:** Lindsay (Malcolm) Wells (Chairman), Betty Kotevski (Secretary), Christine Swanson (Deputy Chair), Jason Pater (Treasurer), Greg Sugars OAM, Gary Landy, Hon. Ken Smith AM, Cassandra Grace.

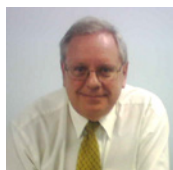
Community contributions: 20 years of highlights



2000 – In our very first year the Carrum Downs Community Bank Branch settled into its home on Hall Road and began reaching out to the community. This laid the foundation for 20 successful future years in business.



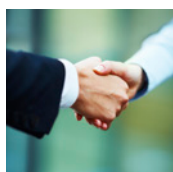
2001 – In May of our second year we had our first month of trading in profit. Now 80% of profits made by the Carrum Downs Community Bank Branch are invested back into the community through grants and sponsorships.



2002 – In our third year, our new Manager Trevor Collins helped double the size of the business over a three year period. His great work laid some solid foundations for the future success of the company.



2003 – In our fourth year we sponsored the Skye Cricket Club. We're proud supporters of many local clubs—who see financial benefits by recommending their members to us and steering business our way.



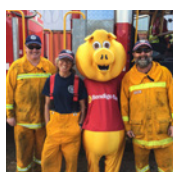
2004 – In our fifth year we delivered our very first dividend to our local shareholders who put faith in us to build a bank for the community. 20% of our profits can be paid as dividends to our local shareholders.



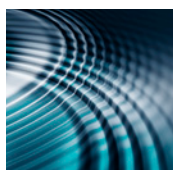
2005 – In our sixth year we gave \$33,000 to Rotary's Shelter Box relief package following the Boxing Day Tsunami. We were proud to do our bit to help those in desperate need following this natural disaster.



2006 – In our seventh year we began our long-standing relationship with the Skye CFA, donating \$58,000 to help them keep local people and property safe from fires.



2007 – In our eighth year we began our long relationship with the Carrum Downs CFA. In 2007 we donated \$30,000 to them to continue the great work they do.



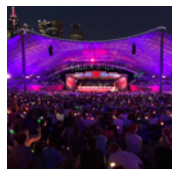
2008 – Despite the shockwaves caused by the Global Financial Crisis our branch remained profitable. In our ninth year dividends were still paid to community investors – a great result in challenging times.



2009 – In our tenth year we contributed \$100,000 to the Black Saturday Bushfire Relief Fund to help the many people and communities affected by the Victorian bushfires.



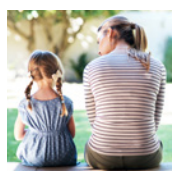
2010 – In our eleventh year we made one of our largest contributions to-date, giving \$250,000 to help the local SES buy and fit-out new vehicles so they could continue to keep our community safe in times of need.



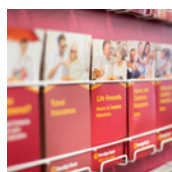
2011 – In our twelfth year we donated \$10,000 to support Vision Australia's Carols by Candlelight event. This iconic Melbourne Christmas event helps the organisation raise funds.



2012 – By 2012, our thirteenth year, we had donated \$55,000 to the Volunteer Coast Guard to keep people safe on Port Phillip Bay throughout the year.



2013 – We gave our second \$25,000 to OzChild in our fourteenth year to improve the lives of at-risk children and young people in our community. Their support services assist children and families during tough times.



2014 – In our fifteenth year we opened a second branch in the nearby growth belt of Marriott Waters. This increased our ability to give back to a wider community.



2015 – In our sixteenth year we refurbished the Carrum Downs Community Bank Branch. The upgrade meant a more modern and customer-focused branch for the community.



2016 – In our seventeenth year our contribution to Elevate 180's School Lunch Program helped kids in need get a healthy lunch. We gave \$22,000 to start this program in 2016 and have contributed \$5,000 every year since.



2017 – In our eighteenth year we donated \$3,000 to Lyrebird Community Centre for a defibrillator. The Community Centre now has better equipment to handle medical emergencies.



2018 – In our nineteenth year we continued to support Backpacks 4 VIC Kids. They provide backpacks and nappy bags to Victorian children going into foster care and emergency accommodation.



2019 – We celebrated our twentieth year by hosting an event and handing out \$45,000 to 20 worthy local community groups. It was a chance to reflect on the great outcomes we've achieved in 20 years of community banking.



Ms Peta Murphy MP, Member for Dunkley (centre), joined the Directors from Carrum Downs Financial Services for our birthday event.



Director Greg Sugars.



Baxter Netball Club received funding on the night.



We were delighted to support The Babes Project Australia with some funding.



The Animalia Wildlife Shelter and Rescue received some much-needed funding.



Rotary Club of Cranbourne receiving their funding.



Happy birthday Carrum Downs Financial Services Ltd.



Thank you and farewell Liz

In October we bid farewell to long-time employee, Liz, who retired after 19 years of service at our Carrum Downs Community Bank. The board, staff and customers all wish Liz the very best of health and happiness for the next exciting chapter in her life.

There are four big reasons to try number five.

If your bank isn't doing the right thing by you, change to one you can feel better about.

- Australia's 5th largest retail bank.
- 1.7 million customers.
- Competitive products and innovative service.
- \$200 million given back to communities.

Visit Carrum Downs or Marriott Waters Community Bank branches to find out more.

bendigobank.com.au



Home loan health check

With record low interest rates, now's the time to check you are getting the best possible deal on your home loan.

We'd love to offer you a home loan health check at either the Carrum Downs or Marriott Waters Community Bank branches.

Call us on 9782 9788 to make your appointment.



Our regional sponsorships

Our region's Community Bank branches pool their funds to support the following organisations and events.

- Bendigo Bank Youth Leadership Camp
- Mornington Peninsula Cricket Association
- Mornington Peninsula Schools EnviroWeek
- RPP FM – 98.7 Voice of the Peninsula
- South-East Women's Football League
- SALT – Sport and Life Training
- Peninsula Transport Assist
- GriefLine – 1300 845 745



Contact us

Carrum Downs Community Bank Branch | Phone: 9782 9788

Shop 3, Carrum Downs Shopping Centre, 100 Hall Road, Carrum Downs VIC 3201

Opening hours: Monday to Friday 9.30am – 5.00pm | Saturday 9.00am – 12.00pm

Website: www.bendigobank.com.au/carrum-downs

Marriott Waters Community Bank Branch | Phone: 9799 0344

Shop A5/6, Marriott Waters Shopping Centre 10–18 Society Avenue, Lyndhurst VIC 3975

Opening hours: Monday to Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/marriott-waters



Senior Manager Len Barda

Phone: 0416 237 117

Email: len.barda@bendigoadelaide.com.au



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