

Summer
2022-23

Newsletter



Community Bank · Inverloch & District

From our Branch Manager

As we fast approach the end of 2022, I would like to thank our dedicated staff for their extraordinary customer service and their willingness to go the extra mile to assist and support our customers and community. The consistency our team has shown over the last two years has been reflected in new customers choosing Community Bank Inverloch & District.

This year we contributed to groups and services including: Venus Bay Surf Life Saving Club, Inverloch Primary School, Inverloch Surf Life Saving Club, Bass Coast Ballet School, South Gippsland Yacht Club and Inverloch Kongwak Football Club with a total of \$7,550.

This takes the total contribution we've given back to the community since we began of \$580,000. It is such a privilege to return most of our profit to our community.

A huge thank you to the volunteer board members of Inverloch & District Financial Enterprises Limited for their commitment and support to us this year.

Thanks to our shareholders and customers who create the biggest impact in our business. Without you, we would not have been able to invest over \$580,000 in our community.

With Bendigo Bank's innovative Community Bank, model when local people choose us, our bottom line increases, and community contributions and dividends also increase. Peoples' banking is building a better community.

Our vision is to be the bank of choice in our community. So please refer your family, friends and colleagues to Community Bank Inverloch & District to enable us to grow and increase our contributions to the community.

Thanks Philip

We'd like to thank our retiring Chair, Philip Clark who has handed over the reins to Jacqui Colwell (both pictured below).

Phil has been leading our volunteer board since 2019 and has seen us through many changes. He's had a huge impact on our community and remains a humble and inspiring local individual. We wish Phil all the very best and welcome Jacqui to the role.



We're part of Australia's most trusted bank*

Trust is central to how Bendigo Bank operates, which is why the bank was proud to be named #1 trusted bank in Australia according to Roy Morgan's latest findings. And the best bit? The results were based on nominations from more than 60,000 Australians. It's a testament to Bendigo Bank's dedication to deliver on the promise of great service, awesome products and positive impact.

* Roy Morgan Risk Monitor, May 2022

VICSWIM's learn to swim program

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 branches are proud to be 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.

Enrolments for the January 2023 program open on 30 November 2022. There are a number of regional venues for local families to choose from.

In the 2021–22 financial year, 339 Australians lost their lives to drowning. That toll has spiked in recent years. Teaching children from an early age how to swim, float, tread water and other water skills helps us to prevent these tragic fatalities.

Learn more and enrol your children at vicswim.com.au



**ENROL
NOW**

SALT–Sport and Life Training

SALT – Sport and Life Training are on a mission to transform Australian culture through sport. They run courses on wellbeing, mental health, culture and leadership for young people through sporting clubs. These sessions help participants and teams to thrive.

Talk to us about co-funding a SALT session for your club. Learn more at: sportandlifetraining.com.au

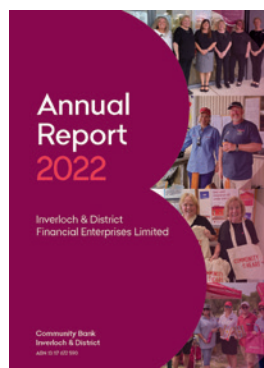
Did you know?

Bendigo Bank's Community Bank network is one of the world's largest social enterprise-style businesses. Almost \$300 million has been pumped back into Australian communities by the network of branches to date, including \$580,000 of it here in our community.

Shareholder update

Inverloch & District Financial Enterprises Limited is the local company that manages Community Bank Inverloch with Bendigo and Adelaide Bank.

A copy of the 2022 Annual Report is available on our website (Investor Relations section) at: bendigobank.com.au/inverloch



Time for a home loan health check!

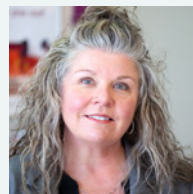
Enquire online at bendigobank.com.au/healthcheck or call your nearest branch on 03 5674 2800.

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Bendigo Bank

*Source: Roy Morgan Single Source Australia, March 2022. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read the Terms and Conditions, available online at www.bendigobank.com.au or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (1676698-1734981) (05/22) OUT_27051450, 28/11/2022

Talk to us today



Penelope Lyttle
Branch Manager
0428 742 800
penelope.lyttle@bendigoadelaide.com.au

Community Bank Inverloch

16C Williams Street, Inverloch VIC 3996

P (03) 5674 2800

E inverloch@bendigoadelaide.com.au

W bendigobank.com.au/inverloch

f [facebook.com/communitybankinverlochdistrict](https://www.facebook.com/communitybankinverlochdistrict)

Hours: 9:30am – 4:00pm Monday to Thursday,
9:30am – 5:00pm Friday

Inverloch & District Financial Enterprises Limited

PO Box 54, Inverloch VIC 3996

ABN 13 117 672 590

Directors Jacqui Colwell (Chair), Philip Clark, Tristan Creed, Susan Ruffin, Kerralie Shaw, Mark McCormack (Secretary), Thomas McQualter, Rosieanne Tantirimudalige Dona.