



Hello Sandringham

Community Bank · Sandringham

A fond farewell and a welcome!

After 24 years, and much thought, I have made the decision to retire and to move on with the next phase of my life.

It has been amazing to look back over those years from when the branch first opened in September 2022 with not one bank account or even \$1 in client balances to now see that we have 6,116 customers with 10,134 accounts and total funds under management of just over \$388M. In that time, we have also returned over \$4.4M into our community through grants, partnerships, sponsorship and donations, incredible for a single shopfront in Sandringham. In the last 12 months we have assisted over 50 groups.

I have been so lucky to have been surrounded by a fantastic group of staff throughout that time who strive to provide the best service possible which is something we are known for in our community. Equally a Board of Directors who, while they have changed over the years, have always been very supportive providing guidance and assistance when required but also allowed me to run the branch on a day-to-day basis as I saw best.

The part that I was not aware of prior to opening, is the enormous support of volunteers who I run into every day and the amazing things they do in the community and seek no acknowledgement and are just the quieter achievers. We are indeed very lucky.

To our shareholders and customers, thank you so much for your support and belief in us which has assisted us to build a very successful Community Bank with returns to our community of \$4.4M well in excess of the original steering committee dreams.

I am very excited to hand over the reins to our new Manager, Chris Munro whom I have no doubt will ensure the branch continues to be a great success and build even stronger relationships in our community.

Farewell and thank you.

Matthew Gallop



Hello Community!

I am long-term resident of Beaumaris with a young family (10 and 13).

I have worked in finance locally in Beaumaris, followed by time in the superannuation industry. Recent years I have worked part time while caring for my children.

I am looking forward to helping the team at Sandringham in delivering great service and advice and making a meaningful contribution to the local community.

I look forward to meeting everyone.

Chris Munro

2026/27 Community Funding - Applications are now open.

Our latest funding round has been a huge success – with over 50 organisations receiving over \$400,000 – our biggest ever round of funding!

We can't wait to kickstart it all again – **Applications are now open!**

If you have a Community Project or idea – get in touch and let's help our community benefit.

We ♥ community

Our community impact



\$4.4 million

Reinvested from
2002 to now



\$400,000+

Reinvested
in 2025/26



150+

Groups supported
in 2025/26



6,100+

Local Bayside customers
at 31 December 2025



10,000+

Accounts and loans
at 30 June 2026



Community Bank · Sandringham

Bayside Community Engagement Program

We support local organisations and initiatives with funding. It's part of why Bendigo Bank is Australia's better big bank.

Applications open on 1st September and close 1st October

Find out more. Call 9521 6488 or search Bendigo Bank near me.



Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879
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Hampton Bayside Bowls Club – Enhancing Bowler Inclusion and Participation

Wheelchair and Mobility Access Ramps

Lawn bowls is a sport for everyone and is recognised as one of the most accessible and integrated sports available.

Funding the purchase of two folding ramps able to support wheelchairs, scooters, and other types of mobility aids means people with a physical disability can participate equally with able-bodied competitors at all levels. To do this, bowling clubs need to provide safe access to their greens.



New bowls for smaller hands

The bowling club provides club bowls to participants in our learn to bowl and training/coaching programs. They had a shortage of smaller sized bowls, generally used by women and younger people. Our funding purchased six sets of Henselite Dreamline bowls in smaller sizes to be used in these programs. The new bowls are also used for our Bayside schools program for students from Year 6 to Year 11.



Numerous young and mature age new bowlers use these bowls multiple times per week, providing enduring benefits to the community.

Sandringham Hospital Emergency Department Infant Warmer

The Sandringham Hospital Appeal team announced at the Sandy by the Bay lunch that all monies raised were going towards a much needed Infant warmer for the Emergency department. We decided to let them re-prioritise those funds and we bought the Infant Warmer! It was a wonderful celebration of our Community. This continues our long standing commitment to our local hospital with the recent celebration of the Sandringham Community Bank Day Procedure Centre turning eight this year with more than 20,000 patients receiving care since it opened, alongside our Staff Wellbeing Program that runs year round.



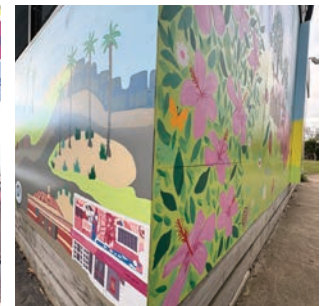
Sandringham Life Saving Club Community Swims!

18 Sunday Community Swims were funded this year – 1,043 swims accompanied by Water Safety to 237 different people to ensure they feel more confident and safe in the water and enjoy our awesome Community.



Sandy Primary Mural 170th Anniversary Mural – A unique project to celebrate the school community and our local area.

- **Celebrate the School's History and Values:** The mural encapsulates 170 years of tradition, pride, and values, fostering a deeper sense of belonging among students and staff.
- **Foster Community Engagement:** The mural project involved students, teachers, and local artist in its design and creation, creating an inclusive project that strengthens community relationships and contributed to our stimulating and welcoming environment.
- **Recognizing Indigenous Culture:** The mural incorporates symbolism that acknowledges the land's traditional custodians, the Bunurong people of the Kulin Nation, recognizing their enduring connection to the land and the importance of cultural respect.
- **Enhances School Pride and Environment:** The mural is a source of pride for our school community, brightening our newly rebuilt school spaces and incorporating the Arts into the fabric of everyday school life.
- **Teaching Resilience and Resourcefulness:** The process of creating this mural allowed students to experience first-hand the power of creative expression, teamwork, and perseverance as they contributed to a project that reflects our shared values.



Community accessible defib program.

Community accessible defibs are a year round funded program. We are committed to place defibs where they are needed.

We already have over 10 defibs in the community and we would love to see more!

Find out more. Visit our branch or contact sandringhamcommunitybank@gmail.com for an application form.

📍 Community Bank · Sandringham

Bendigo Bank
The better big bank



Big on community. Bigger for sharing profits with you.

Banking with us means profits are invested back into the community.

Our Sandringham branch has returned \$4.4 Million back into the Bayside Community.

Open an account in minutes via the app, or visit your local branch.

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Talk to us today



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We're open:

9.30am - 5.00pm Monday to Friday



Branch of the Year!

We were incredibly proud to be awarded the Branch of the Year for FY26 at our Regional Awards!

Not only that - we also won:

- Insurance Award
- Matthew was awarded for Outstanding Service
- Community Impact Award.

Congratulations to our team and also huge thanks to all our partners - last year we funded \$400,000 of community projects. What an incredible achievement.



Sandringham Community Financial Services Limited 75 Station Street, Sandringham VIC 3191 ABN 86 099 131 192

Directors: Graham Ludecke OAM, Michael Davies, Amanda Smyth, Caitlin Eves, Ian Siebert, Marlene Snow, Hilda Lourdes, Leigh Petschel

Bendigo Bank

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