

Spring/  
Summer  
2023

# Newsletter

Community Bank · Sandringham



## L2P Program makes a difference

Below is an excerpt from a heartfelt letter from Unisha – an 18 year old Bayside local who benefited from the L2P program we support...

Dear Mr Gallop,

I am writing to express my deepest gratitude to Community Bank Sandringham for their generous sponsorship of the L2P program. This initiative has had a profound impact on my life, and I wanted to take a moment to share my heartfelt appreciation.

Firstly, I would like to commend Community Bank Sandringham for recognising the importance of supporting programs that empower young learners like myself. The L2P program plays a crucial role in helping individuals gain the necessary driving experience and skills required to obtain their probationary drivers licence. It has been instrumental in enabling me to complete the mandatory 120 hours of supervised driving practice. As a learner driver, having access to a vehicle is often a significant challenge, especially for those who come from disadvantaged backgrounds or families without access to a car. However, thanks to Community Bank Sandringham's sponsorship, this obstacle has been effectively eliminated.

The impact of the L2P program extends far beyond obtaining a drivers licence. It equips young individuals like myself with lifelong skills that are essential for personal growth and independence. Driving is not merely about operating a vehicle; it encompasses responsibility, decision-making, and adaptability. Through this program, I have learned

valuable lessons in patience, concentration, and defensive driving, which will undoubtedly benefit me throughout my life.

Furthermore, the L2P program has opened doors to various opportunities that would have otherwise been inaccessible. Having a drivers licence broadens employment prospects, facilitates educational pursuits, and enhances social mobility. It empowers individuals to actively participate in their communities and take on responsibilities that require reliable transportation. The impact of Bendigo Bank's sponsorship extends far beyond the individual learner drivers; it positively influences the entire community by fostering independence and self-sufficiency.

Once again, thank you for your generosity and dedication to making a difference in the lives of young learners through the L2P program.

**Yours sincerely,  
Unisha Rowza**

**It's a win-win when you bank with us! Banking convenience for you creates community support for all. When you bank with us, our Bayside Community benefits.**



# Bayside Community Engagement Funding Success!

Our focus on contributing to community projects and organisations that support our community members means that we provide true Community impact – something we are incredibly proud of!

Congratulations to the wonderful organisations that have successfully had projects funded!

We have committed over \$200,000 of community funds this year and we are incredibly proud that our Community Impact since inception is now over \$3.4 million!



Team Sports 4 All



Crisp Refugee Support



Sandringham Traders Association



Sandy Twilight Markets



Neighbourhood Watch 3193



Gordon St Kinder



Bayside Pickleball



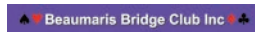
Black Rock Football Netball Club



SE Umpires



Kerry Evitts Art



Beaumaris Bridge Club



Neighbourhood Watch 3191



Sandringham Primary School



Nagle Pre School



Community Bank  
Sandringham



CWA Bayside



Beaumaris Rotary



Sandringham Lions - Souper



Sandringham Little Athletics



Bayside Playhouse



Black Rock Pre-School



East Sandringham Cricket Club



Sandringham Bowls Club



Possum Portraits



Beaumaris Cricket Club



Hampton Rover FC



Hampton Bayside Bowls Club



Beaumaris Lawn Tennis Club



Holy Trinity Kinder



Bay Quilters



SandyBeach Centre



Hampton Community Kinder



Bayside Men's Shed



Black Rock House





## Keeping you safe online

Cyber security and scams have taken on a new intensity this year. Bendigo Bank has been increasing education and awareness activities to help people understand what to look for, and what to do if they suspect they've been scammed.

We encourage all our customers to visit the security section of Bendigo Bank's website to learn more: [www.bendigobank.com.au/security](http://www.bendigobank.com.au/security)

The bank has also recently announced a new Scam Awareness Education Program which people and community groups can access through our branch, helping to increase understanding and keep us all safer online. Speak to our branch team for more information.

Customers are encouraged to call our branch if they are suspicious of any communication.

The mantra to keep in mind is:

**STOP** – don't give money or personal information to anyone if you are unsure

**THINK** – Ask yourself if the call or message could be fake

**PROTECT** – Act quickly if something feels wrong by contacting us on 9521 6488.

## Supporting VICSWIM

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.

Too many Victorians lose their lives in our waterways. Teaching children from an early age how to swim, float, tread water and other skills helps prevent these tragic fatalities.

Learn more at [vicswim.com.au](http://vicswim.com.au)



## Our community impact



**\$3.4 million**

Reinvested from 2002 to now



**\$200,000+**

Reinvested in 2022/23



**60+**

Groups supported in 2022/23



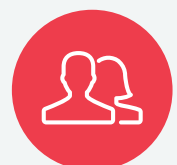
**8c**

Dividend: 8 cent fully franked in 2022/23



**5,537**

Local Bayside customers at 30 June 2023



**8**

Volunteer Directors working for Sandringham and Districts



## Meet Julie Dunne – Customer Service Officer

Julie always has a smiling face when our customers arrive at the branch and she loves being a part of the team. Below is a quick Question and Answer session with her!

- 1. Introduce yourself!** I started my journey at Bendigo Bank Sandringham 15 years ago. I am a Customer Service officer and I am now officially part of the furniture as they would say!
- 2. What do you like to do outside work hours?** I love travelling with my husband and we also love to explore the Bayside walking our Golden Retriever Lottie. We love spending quality time with our family and friends.
- 3. What's the best/most rewarding part of your job or/ what part of your job do you like the most..** I am proud to work for Community Bank Sandringham where we give so much back to the community. Knowing that our profits benefit the local community gives me much job satisfaction. Also here at Sandringham we promote a positive helpful and friendly environment to our customers which I feel is our point of difference which I love.

## Talk to us today



**Matthew Gallop**  
Branch Manager  
**9521 6488**  
Matthew.Gallop@  
bendigoadelaide.com.au



**Brooke Robinson**  
Customer Relationship Manager  
**9521 6488**  
Brooke.Robinson@  
bendigoadelaide.com.au

**Sahra Lodin** Customer Relationship Officer  
**Anna Wright** Customer Relationship Officer  
**Julie Dunn** Customer Service Officer  
**Erin Hallyburton** Customer Service Officer  
**Oxana Grigoryan** Customer Service Officer

### Community Bank · Sandringham

75 Station Street, Sandringham VIC 3191

P 9521 6488

E SandringhamMailbox@bendigobank.com.au  
bendigobank.com.au/sandringham



/communitybanksandringham



/communitybanksandringham

### We're open:

9.30am - 5.00pm Monday to Friday

### Directors

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

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



## Time for a home loan health check!

With the current cost of living, there's never been a better time to review your home loan.

Enquire online at [bendigobank.com.au/healthcheck](https://bendigobank.com.au/healthcheck) or call your nearest branch on **9521 6488**.

Community Bank · Sandringham

## Bendigo Bank

\*Roy Morgan Single Source (Australia), May 2023. 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](https://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\_32921162, 14/11/2023