

Autumn/
Winter
2025



Hello Sandringham

Community Bank · Sandringham

A new L2P car for the Community

We bought a car! Well, we bought the L2P Program a new car for Bayside - and we are thrilled!

The TAC L2P Program is a community-based program designed to assist young eligible drivers, particularly those who may be facing barriers to learning to drive, in acquiring the required 120 hours of supervised driving experience needed for a probationary license. It's a mentoring program where young people (aged 16-21) who may not have access to a supervising driver or vehicle are paired with fully licensed volunteer mentors for supervised driving practice.

With thanks to Anthony who has volunteered over 500 hours to the L2P program and best of luck to Brandon who is focussed on getting his license so he can work in demolition.

The L2P program is a wonderful community program and we are proud to have purchased multiple cars over the years so that we can get more teams out on the roads. Look out for it around the streets or parked at Sandringham Police Station.

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! Read about the two amazing programs we are supporting.

Team Sports 4 All - Changing a Childhood



Julieta was 14 and facing challenges no child - no person - should have to face. Life felt overwhelming and hopeless. When a health professional suggested TeamSports4All, Julieta didn't think sport could possibly help. But with nowhere else to turn, she gave it a go.

That's when she met Fiona, a TeamSports4All volunteer. Fiona listened. She reassured Julieta that things could get better, and that she'd be with her every step of the way.

That same afternoon, Fiona contacted a local volleyball club, paid Julieta's registration, and organised her runners and uniform so she could walk into her first session looking just like every other girl on the team.

Julieta had never played organised sport before. She was scared, surrounded by strangers. Her sister gave her a gentle push and a few encouraging words, and Julieta took her first brave step onto the court.

From that day, everything changed.

She'd found a place where she felt safe. Coaches who encouraged her. Teammates who became friends. A club that felt like a second home.

"It's a really positive place. Like a safe haven," Julieta says.

She discovered a love and talent for the sport, and realised that what she was learning on the court - teamwork, confidence, perseverance - was helping her off the court too.

"Sport really changed my life. It helped me cope with what was happening around me. To build resilience."

Every child deserves a safe space. A community. The chance to thrive.



Together we can remove that barrier.

"TeamSports4All doesn't just give money - they really care."
- Julieta

TeamSports4All provides everything a child needs - uniforms, footwear, registration fees, equipment - and stay with them season after season, for as long as they want to play. Our support model works because it's consistent, local, and focused on long-term change.

TeamSports4All can secure discounts through our club partnerships, meaning just \$500 can support a child for a full year of sport. Compare that to the \$1,000+ most families pay annually.

This tax time, your donation can change a life.

\$60 gives a child a new pair of runners (or \$5 per month)

\$250 supports a child for a season of sport (\$21 per month)

\$500 funds their registration, equipment, and support for an entire year (\$42 per month)

To support their appeal:

<https://eofy25-appeal.raiselysite.com/>

Our community impact



\$3.8 million

Reinvested from
2002 to now



\$250,000+

Reinvested
in 2024/25



55+

Groups supported
in 2024/25



6,200+

Local Bayside customers
at 30 June 2024

Unleashing a love of reading – StoryDogs

Helping encourage a love of reading among young school students, Community Bank Sandringham are supporting three teams of four-legged teacher's assistants, part of a not-for-profit program designed to boost engagement and literacy skills.



In a small-scale, calm setting, school children are invited to read with the help of the dog's volunteer handler, building classroom confidence and helping reluctant readers discover the joy of books.

Community Bank Sandringham is thrilled to have funded three story dogs across our local schools providing professional assessments for budding Story Dogs, training for the dog's handler, a new set of picture books for use at the sessions and a reading rug.

Our aim is to fund a StoryDog into each of our local primary schools in the area!

Wellbeing Leader at a StoryDogs school, Kate Huon, said the Story Dogs are helping boost student confidence and enthusiasm for reading.

"We've seen the impact that animals can make on children (helping them) feel connected and a sense of belonging," Ms Huon said.

"We have some students who can sometimes be reluctant readers and this program has provided them with another way to build their confidence and self esteem and take the pressure off from the classroom."



Insurance through Bendigo Bank

Through Bendigo Bank, you'll have insurance you can rely on.

Visit us in branch or at bendigobank.com.au/insurance to get a quote.

 **Community Bank · Sandringham**
75 Station St Sandringham 9521 6488



 **Bendigo Bank**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 acts under its own AFSL 237879 and under an agreement with the insurer Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Policy conditions, limitations and exclusions apply. Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant the Product Disclosure Statement and Target Market Determinations from bendigobank.com.au/insurance (1783922-1783194) OUT_45135328, 20/05/2025

Community Accessible Defibrillators

In 2022 we celebrated our 20th birthday and we kicked off a wonderful Community Project – Accessible Defibrillators in our Bayside Area!

We aim to create a network of Automatic External Defibrillators (Defib/AED) within our Community that are accessible to all community members 24/7 in a safe and secure way. We offered local organisations and clubs the opportunity to access a Defib or external alarmed cabinet (if already in possession of a Defib) that would allow access to anyone who needs it – at any time!

Community Bank Sandringham is proud to say that we now have this project open all year round and will always consider any application we receive.

How to apply: Please email sandringhamcommunitybank@gmail.com to register for an application form for your organisation.



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



How healthy is your home loan?

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

We'll look at your rate, term, repayments, and equity, giving your loan a full check-up to make sure it's still right for you and your current needs.

Enquire online at bendigobank.com.au/healthcheck or visit your nearest branch.

Community Bank · Sandringham

Bendigo Bank
The better big bank

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 (2083101- 2126290) (02/25)