



Sandringham Community Bank® Branch Newsletter June 2012

Chairman's report to shareholders

As we approach our 10th anniversary on 6 September 2012, it is appropriate that we reflect on the contribution Sandringham **Community Bank®** Branch has made to our community. To date we have distributed over \$500,000 in sponsorships and grants to many community groups, organisations and projects. This includes the following support made in the past 12 months:

<ul style="list-style-type: none"> Junior and Senior Sports Clubs Includes; Netball, Cricket, Football, Croquet, Bowls, Lifesaving and Basketball. 	\$42,000
<ul style="list-style-type: none"> Sandringham Hospital 	\$20,000
<ul style="list-style-type: none"> Kindergarten and Preschool centres Includes; Nagle Preschool and Wilson Street Kindergarten. 	\$14,000
<ul style="list-style-type: none"> Aged Care and Community Centres Includes; Sandy Beach Centre, Sandringham Aged Care and Bayley House. 	\$31,000
<ul style="list-style-type: none"> Community events - Sandringham Traders for the Village Fair 	\$10,000

In addition to these contributions \$185,000 has been donated to Community Enterprise Foundation™ for future grants program for our community.

We have also returned a total of \$237,901 in dividends and capital over the last six years.

One of the great things about Sandringham **Community Bank®** Branch is that we re-invest our Company profits back into our community through grants, sponsorships and donations. So by banking locally you are keeping profits local and helping to build financially stronger community networks and projects.

To enable us to build a stronger community and promote quality community values, we need your support.

Help us to spread the word about the great banking services being provided by our friendly and knowledgeable staff at the Sandringham **Community Bank®** Branch.

Graham Ludecke
Chairman

Progress report at 31/12/2011

Number of shareholders	307
Issued capital	\$518,507
Total banking business	\$117 million
Revenue for half year to 31 December 2011	\$496,283
Half year profit to 31 December 2011	\$82,355
Number of accounts	3,633
Bank staff	6
Directors	7

Sandringham **Community Bank®**
Branch celebrate their 10th birthday
on 6 September 2012



Hampton Rovers Family Day proves to be a true community event!

The Hampton Rovers Amateur Football Club (HRAFC) recently held their Family Day Season Launch for 2012. With the assistance of a \$1,000 grant from Sandringham **Community Bank®** Branch, the Rovers held a unique community event for the extended Rovers family to come together and celebrate the launch of the football season at Castlefield Reserve. As a result, local schools, kindergartens, scouts and community groups were invited to participate. Lisa Styring, Member of Hampton Rovers explains "We currently field 20 teams in the junior boys/girls and senior levels in addition to our Auskick program. In 2011, the club was at the forefront of getting a viable girls football league up and running. On the back of last year's success, we are looking to expand the club and the Family Day was the perfect outlet to do this."

The Hampton Rovers evolved from the Hampton 1st scouts and has a long and proud history of sporting and community involvement dating back to 1918. Over 400 bayside families are currently involved and the club continues to grow in strength. Sandringham **Community Bank®** branch also provided the Hampton Rovers a \$6,000 sponsorship grant which assists in the maintenance of the club and it's ability to annually support a range of charities and initiatives. "The sponsorship of \$6,000 allows the HRAFC a measure of grace to not only maintain, but to improve the delivery of services to our players and the wider community. The club discreetly sponsors players in the community who would not otherwise have an opportunity to play Aussie Rules at a club level. Engaged children grow up to become contributing adults within their community. This simple truth is borne out at the HRAFC by several of our senior players putting up their hand in 2012 to coach, or to assist coaches in the junior levels. The sponsorship that the **Community Bank®** branch provides is a pivotal part of making all of the above possible." explains Lisa.

The relationship between Sandringham **Community Bank®** Branch and the Hampton Rovers would appear to be a close one. Sandringham **Community Bank®** Branch is different from the large corporate banks. **Community Bank®** branches are dedicated to investing money in the local community through supporting local sporting teams, charities and special interest organisations. To date Sandringham **Community Bank®** Branch has given over \$500,000 to local groups and this amount grows as the business grows. It is a win-win outcome for all involved. Lisa Styring reinforces this view stating "Sandringham **Community Bank®** Branch has a well respected presence in the bayside area not only as a financial institution, but as a business that engages with the local community. The slogan "building better communities" is not a boast, but a simple fact." It is through banking with Sandringham **Community Bank®** Branch that your local community benefits.

Should you wish to know more about how your banking can support your local community, please contact Matthew Gallop, Branch Manager of Sandringham **Community Bank®** Branch on 9521 6488 or email Matthew.Gallop@bendigobank.com.au.

For interest in the HRAFC, contact Jim Westhead, Senior President at jim.westhead@hamptonrovers.com.au or Brett Yorgy, Junior President at brett.yorgy@hamptonrovers.com.au or visit www.hamptonrovers.com.au.

"As a small bank we have the flexibility to respond to our customers needs"



A chat with Sandringham **Community Bank®** Branch Manager Matthew Gallop

How did you come to work for Sandringham **Community Bank® Branch?** I had spent many years working for one of the larger banks mainly as a Commercial Lending Manager. I was often frustrated by that banks decision to constantly change my customer portfolio. I wanted to provide a level of service that can only come from understanding customer needs and assisting them to achieve their ongoing goals.

I have been the Manager of the Sandringham **Community Bank®** Branch since its inception in 2002. I really enjoy building long term relationships with my customers. Customers greatly appreciate the ability to call in or telephone and continue a conversation we may have begun sometime earlier.

In addition to the banking aspect of my role, I also thrive on the opportunity to be actively involved in the local community and to assist in building a stronger community. I have really enjoyed getting to know the local business people, families and many community clubs during my nine years, and look forward to meeting more as we continue to grow.

How has the community benefitted from having a **Community Bank® branch?** To date, we have returned \$500,000 to assist a good cross section of the community including schools, sporting clubs, the arts, volunteer and community organisations along with the elderly and disadvantaged.

To ensure we can provide maximum community benefit, the more people in the community that do their banking with us, the more we are able to re-invest back into the community. This ensures a stronger more vibrant community for all.

While most banks return very little to their immediate community, Sandringham **Community Bank®** Branch return up to 80% of profits to the community via sponsorships, grants and donations. Banking is something we all do every week, but by banking with us, you help to increase the value of these community contributions.

Why should a customer choose to bank with a **Community Bank® branch?** I guess the question I would ask is why you would not support a local organisation which helps grow and strengthen the community we live in.

We offer very competitive products and services including Business Banking, International Trade, Insurance, Financial Planning and a large selection of Home, Investment and Business Loans. Our trading hours are 9am -5 pm Monday to Friday and 9am to noon Saturday mornings.

The staff are employed by the local Company providing real stability which the customers and community enjoy. Our team know the vast majority of customers by name with customer service a priority.

Sandringham **Community Bank®** Branch,
75 Station Street, Sandringham VIC 3191
Phone: 9521 6488
Website: www.bendigobank.com.au/sandringham
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Sandringham Community Financial Services Limited
75 Station Street, Sandringham VIC 3191
ABN: 86 099 131 192
Chairman: Graham Ludecke
Directors: Helen Searle, Ian Siebert, Michael Davies,
Campbell Sinclair and Glen Kruger.