

July 2013



Made possible by the customers of
Sandringham **Community Bank**® Branch



Chairman's report to shareholders

Since our establishment on 6 September 2002 we have contributed more than \$600,000 in donations, sponsorships and grants to community groups in Hampton and Sandringham. These community groups include junior and senior sports clubs, kindergarten and preschool centres, aged and community centres and community events including the Sandringham Fair. We have also helped Sandringham Hospital to fund a program for visits to the hospital by preschoolers, educating them about minor procedures.

In addition to the community contributions, we have returned a total of \$274,500 in dividends and return of capital to our shareholders.

Although there continues to be pressure on our income margins and commissions, which will impact on our future profits, we are pleased with our business growth, albeit at a slower rate than experienced in previous years.

We look upon our shareholders and community groups as ambassadors of our branch and their referral of business is much appreciated and contributes to our ongoing success.

We are fortunate at Sandringham to have knowledgeable and friendly staff who can attend to any of your banking needs.

Local people, local bank
– building a stronger
community together.

Graham Ludecke
Chairman

Sandringham **Community**
Bank® Branch staff with Piggy.



Progress report as at 31 December 2012

Number of shareholders	305
Issued capital	\$518,507
Total banking business	\$125 million
Revenue for half year to 31/12/2012	\$445,249
Half year profit to 31/12/2012	\$33,662
Number of customers	2,294
Bank staff	6
Directors	6

We are pleased to advise that we now have an Eftpos machine available to community groups/ clubs for use at fundraising events. For more information, please contact supervisor Julie Galloway on 9521 6488.



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

Directors: Graham Ludecke (Chairman), Helen Searle, Ian Siebert, Michael Davies, Campbell Sinclair, Glen Kruger.

Bank sponsors hospital familiarisation program

In 2012 and 2013, Sandringham **Community Bank**® Branch provided funding for a program to help familiarise preschool children with the hospital environment, in particular the Radiology Department. The aim of the program is to make the overall hospital experience less stressful. The program also featured on Channel 7 News.



Staff changes

In late November 2012, we said goodbye and good luck to our long time employee Jane Turner. Jane has settled in perfectly to her new role as a Retail Operations Officer at our Head Office in Docklands. In saying goodbye to Jane, the branch welcomed Julie Galloway

as our new supervisor. Julie previously worked for Windsor **Community Bank**® Branch and has worked for Bendigo and Adelaide Bank in different roles for more than five years.

We have also welcomed the wonderful news that our full-time staff member, Brooke Robinson, is pregnant! Brooke will start maternity leave mid-July to have her first baby. Julie Galloway will be stepping in to relieve Brooke's position while she is away and our part-timer Kathryn Harvey will step into the supervisor role. During this period the branch welcomes Kathleen Jensen who is currently employed by Bendigo Bank as relief staff for the role of Customer Service Officer.



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0607) (07/13)

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 Bank**® Branch

A BIG idea needs SMART advice

Make your BIG IDEAS happen

What's your big idea? Everyone has one. But do you know how to make it happen?

That's where Sandringham **Community Bank**® Branch can help. Regardless of whether it's seeing the world, saving for your first home, educating the kids, running a business, providing for family or making the most of your retirement, we can help you make it happen.

Book your FREE no obligation Bendigo Wealth Consultation today and take the first step toward making your big ideas a reality.

Drop into your nearest branch at 75 Station Street, Sandringham, call 1800 018 018 or visit www.bendigobank.com.au/wealth.

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