



Community Bank · Canning Vale

Introduction

Being part of Bendigo Bank is about being part of something bigger. While we provide excellent banking and financial services, we aim to give back to our community. By banking with us, our customers are also helping to support their communities through our sponsorship program.

We provide up to 80% of our profits back to local Not for Profit organisations and we are so privileged and proud to form ongoing partnerships with these organisations.

Please read through our 2023/24 Community Impact Report to see how your banking has supported some amazing organisations.

Mission Statement

To deliver a positive community impact through sustainable and ethical activities that benefit all stakeholders.

Vision Statement

To be the bank of choice, by providing exceptional services resulting in growth and a stronger community.

Acknowledgement of Country

Community Bank Canning Vale acknowledges the Traditional Owners of Country throughout Australia. We pay our respects to Elders past, present & emerging.

Making good things happen in our community.



Chairperson's report

Dear Shareholders & Stakeholders, throughout the 2023-24 Financial Year, your support continues to play a important role in the growth and prosperity of our communities.

Since opening in 2002, Gosnells Financial Services Limited, through grants, sponsorships, and donations has provided over \$600,000, making a substantial difference to our local Not for Profit groups & organisations.

Community Bank Canning Vale continues to provide homeowners' access to the resources they need to succeed, while our deposit rates remain competitive in the market.

Bendigo Bank was recognised as having the Most Satisfied Home Loan customers in a recent survey of over 60,000 home loan customers that was conducted by Roy Morgan.

We appreciate your continued trust and look forward to creating a better future for everyone.

Regards

Geoff Wolfenden
Chairperson
Gosnells Financial Services Limited

Meet the Board



Geoff Wolfenden
Chairperson



Iggy Moro
Treasurer



Claire Hurst
Company Secretary



Ron Costanzo
Director



Efthalia Samaras
Director



Dean Morris
Director



Stephen Morrison
Director

Branch Manager's report

During 2023/24 Community Bank Canning Vale invested a total of \$40,457 in our communities as sponsorships & donations. This sees a total return to community of \$647,585 since we opened in 2002.

We remain very proud of the degree to which your Community Bank gives back to local communities with the continued support of our customers. This has given access to many opportunities for social connection and enjoyment for hundreds of local people, whilst improving facilities and programs and further protecting our environment.

I must also acknowledge the contribution of my Board of Directors & staff to the success of our Community Bank. Like the groups of hard-working and passionate volunteers with which we work, all Directors of Gosnells Financial Services Limited volunteer their time and expertise to ensure the success of our company, across all parameters and I thank them for their commitment.

Michelle Lennox
Branch Manager

Meet the team members



Michelle Lennox
Branch Manager



Shani Paget
Mobile Relationship
Manager



Ash Arora
Customer
Relationship Officer



Curtis Boylan
Customer Service
Officer



Sujith Katugampala
Customer Service
Officer



Rish Sagoo
Customer Service
Officer

Message from the Company Secretary

At Community Bank Canning Vale, we're proud to make a real difference in our local community. Over the past year, we've contributed up to 80% of our profits back into local projects, initiatives, and not-for-profit organizations. This has enabled us to support community development, improve facilities, and empower individuals and groups that make our area a better place to live.

We couldn't achieve this without the incredible support of our customers, shareholders, and not-for-profit partners. Your trust and collaboration help us make these contributions possible, and we sincerely thank you for being part of this journey. Together, we are building a stronger, more vibrant community.

In line with our commitment to innovation and accessibility, we have also made the process for applying for community funding easier by going fully digital! Local groups and organizations can now apply online for grants and support. Apply for funding here to join us in making a lasting impact in the community.

Access our application hub [CLICK HERE](#)

Thank you for your continued support, and we look forward to another year of making a difference together!

Claire Hurst
Gosnells Financial Services Limited



Love Your Sister's Samuel Jonson with Geoff Wolfenden, Michelle Lennox and Claire Hurst.

Community Investment 2023-24



Not-for-Profits supported in 2023/24:

- City of Gosnells Arts Awards
- Love Your Sister
- Willetton Basketball Association
- Demons Districts Football Umpires Association
- Gosnells & Districts Little Athletics Club
- Harrisdale Men's Shed
- EDO Nigeria
- Willetton Tennis Club
- Canning Vale Senior Football Club
- Women's Health & Wellbeing Services
- Khalsa Club of Swan
- Piara Waters Cricket Club
- Real Life Community Services (homelessness fete)
- Armadale 4WD Club
- Rotary Club of Gosnells
- Southern River Hockey Club
- Southern River College P&C Association

Community Bank · Canning Vale

A better banking experience.

Right on your doorstep

We deliver the products and technology you'd expect from a big bank, plus the personal service you wouldn't.

Feel good about who you bank with. Try Bendigo.

Find out more. Call 9455 4650 or search Bendigo Bank Canning Vale.

Home loans

Accounts

Credit cards

Personal loans

Business

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Travel and
International

Investing

Agribusiness



**BANK
LOCAL**

 **Bendigo Bank**

*All lending products are subject to the Bank's normal lending criteria. Terms, conditions, fees and charges apply and may be varied at any time. Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879. A1455028 OUT_40167073 05/09/2024

Supporting our Community: giving back where it matters most

During the 2023/24 Financial Year, our community funding program made a meaningful impact across a diverse range of local groups. Our contributions supported various educational initiatives, enabling schools to implement new programs that enrich student learning. Additionally, sporting clubs benefitted through enhanced facilities and equipment, promoting healthy lifestyles and team spirit in our community. Local cultural organizations also received funding, helping to preserve and celebrate our region's unique heritage and creativity. Furthermore, charitable groups addressing social welfare issues were empowered to expand their services, providing essential support to those in need.

By investing in these groups, we reaffirm our commitment to fostering a vibrant, inclusive, and resilient community.

At Community Bank Canning Vale, we believe in the power of 'community'. What sets us apart is our commitment to giving up to 80% of our profits back to the local community through sponsorships and donations. We are passionate about making a meaningful difference and are proud to support incredible local non-profit organizations that do amazing work every day.



Not-for-profit extracts and testimonies

Read on the following pages about some amazing initiatives funded throughout the past Financial Year and the testimonies received:

Willetton Basketball Association

The Willetton Basketball Association Inc. (WBA) is one of Western Australia's largest community Not for Profit sporting associations and this past year was the first year of our new and exciting partnership with the team at Community Bank Canning Vale.

Community Bank Canning Vale are supporting the WBA as the naming rights partner for the State League NBL1 teams the Willetton Tigers, or as they are now known, the 'Community Bank Canning Vale Willetton Tigers'.

The sponsorship support from the amazing team at Community Bank Canning Vale has helped both our women's and men's programs prosper and flourish on and off the court, as we utilise the sponsorship funds to support our investment in our two flagship programs as well as contributing towards the costs of our game night community entertainment and activations we put in place to ensure our NBL1 game night experience creates a positive impact within our local community.

It's also been a pleasure to see how positively engaged the staff and Directors of Community Bank Canning Vale have been with our teams and community and we look forward to growing on this first year of our partnership in 2025.

- Mark Winnett CEO



Canning Vale Senior Football Club

Canning Vale Senior Football Club's mission is to be the best community football club by providing leadership, integrity, pathways and opportunities for all in our diverse community. We provide an inclusive environment and enhance players health and well-being through organised sport.

The Canning Vale Senior Football has developed a great relationship with Community Bank Canning Vale. The Community Company have not only provided the club with sponsorship funding but also attended several of our home games and support events over the past few years.

Their support enables our club to provide valuable community services to our members so they can improve their health and fitness, particularly mental health. It allows people to belong to a community group that provides a support network they can rely upon. The support provided has been especially relevant with the club's annual Pride, ANZAC and NAIDOC Rounds.

Hence why this sponsorship and relationship is so very important for our club as we would not exist without it. Community Bank Canning Vale understands their vitally important contribution to help us provide the facilities and equipment needed to attract members and keep our club operating.

We can't thank the Community Company enough, they are wonderful and caring people that are so supportive, we are so appreciative of their ongoing support.

- Stewart Johnston, President



EDO Nigeria

Edo Nigeria Association of Western Australia (ENAWA) is a cultural association representing the Edo indigenes of Nigeria and showcases their culture. It serves as a unifying platform for individuals and families of Edo background, promoting cultural preservation, community engagement, and social cohesion. The association organises various events, activities, and initiatives to celebrate and showcase Edo culture annually. Amongst these events, the most prominent is the Edo Cultural Event tagged "Edo Day". This event is a community program and was born out of a consultative gathering of Edo people during an AGM held in 2022. At the meeting, a motion to hold an annual Edo Day event to celebrate our heritage was moved, unanimously supported and subsequently incorporated into the ENAWA Constitution. Edo day has now been celebrated three times since its inception. This milestone for ENAWA would not have been achieved if not for the generous sponsorship from the Community Bank Canning Vale. We would like to use this medium to thank the management of the Branch for what they are doing for the ENAWA community and the wider WA community.

- Samuel Oronsaye, chairperson



Willetton Tennis Club

The financial support provided by Community Bank Canning Vale has been instrumental in transforming Willetton Tennis Club. With the generous funding, we have successfully moved the club into the digital age by acquiring a computer and visual technology, which has significantly enhanced our facilities and streamlined our operations. This technological upgrade has not only improved the overall experience for our members but also attracted new members to join our vibrant community.

Moreover, the support has enabled us to foster a stronger sense of community connection by providing club shirts and hats to our members. These items have instilled a sense of pride and belonging among our members, creating a more unified and engaged community.

Additionally, the subsidised tennis options have encouraged general well-being among our members and broader community. By making tennis more accessible and affordable, we have promoted a healthier lifestyle and increased participation in the sport. The positive impact on our members' physical and mental well-being has been truly remarkable.

We are immensely grateful to Bendigo Community Bank for their unwavering support and commitment to our club's growth and success.

- Phil Sofoulis, Club Coach



Harrisdale Men's Shed

At the Harrisdale Men's Shed, we like to think that feeling good about yourself, being productive, contributing to the community, and connecting with friends is the real purpose of the Shed. With the support of Community Bank Canning Vale, we've been able to look the part in our new shirts and have been able to upgrade some tools for our new community projects.

- Peter Thompson, Grants Officer & Merv Perry, President



Demons Districts Football Umpires Association

The DDFUA is very grateful for the support of the Community Bank Canning Vale for our 2024 season. The Community Bank Canning Vale sponsorship funds were used to assist defray the cost of our annual Trophy Presentation Dinner (TPD). Our TPD is a community event attended by our members, their parents, representatives of each district football club, WAFC representatives, life members and Members of Parliament. We are very proud to be associated with the Community Bank Canning Vale and thank them for their support.

- Joanne Walker, President, DDFUA.



Community Bank · Canning Vale

Making good things happen

COMMUNITY INVESTMENT
\$647,585

When you bank with us, profits pour into the community. \$647,585 so far.

Across Australia, Community Bank branches have invested \$320 Million to help their communities thrive.

A bank giving back sounds unusual. For us, it's business as usual.

Find out more. Call us on 9455 4650 or search Bendigo Bank Canning Vale.

Proudly supported by

Community Bank
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 Bendigo Bar

 **Bendigo Bank**

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Talk to us today

Community Bank · Canning Vale

Shop 2, The Vale Shopping Centre,
Warton Road, Canning Vale


P 9455 4650

E canningvemailbox@bendigoadelaide.com.au

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We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

Staff: Michelle Lennox, Shani Paget, Ash Arora,
Curtis Boylan, Rish Sagoo, Sujith Katugampala

Directors

Geoff Wolfenden, Claire Hurst, Ron Costanzo, Efthalia Samaras, Dean Morris, Iggy Morro

Gosnells Financial Services Limited
PO Box 417, Gosnells WA 6990
ABN 11 095 764 533

Message to Shareholders

As part of our ongoing commitment to maintaining accurate and up-to-date records, we kindly request that you ensure your contact details and banking information on file are current. Correct information is vital for the efficient distribution of dividends and shareholder communications.

Please take a moment to verify and update your details, if necessary, to avoid any potential delays or discrepancies.

Our Share Register is managed by AFS & Associates. Should you need to update your information or have any queries, please contact them at:

Email: shareregistry@afsbendigo.com.au

Phone: (03) 5443 0344

Website: <http://www.afsbendigo.com.au>

Thank you for your attention to this matter and for your continued support.



 **Bendigo Bank**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (BNPNL0729) (09/24)