

Community Bank
Canterbury, Ashburton, Surrey Hills and Balwyn

This Community
benefits when you
choose us

\$6 million so far.

See the difference
we make.

Building strong communities

Canterbury Surrey Hills Community Finance Limited

 Bendigo Bank



What is a Community Bank?

We are a local company, owned by local people and listed on the National Stock Exchange (NSX:CSH). We operate four Community Bank branches under a franchise agreement with Bendigo Bank. We have a unique value proposition, whereby our community supports us through banking and we return profits directly back into this community.

We are much bigger than just a bank. 60% of our profits are directed straight back into this local community through grants and sponsorships. Since the opening of our first branch 17 years ago, we have put \$6.1 million back into local community organisations and a further \$1.9 million has been returned to local shareholders in dividends. This is an extraordinary contribution. For our customers, their banking is making a real difference.

That is not the only thing that sets us apart from our competitors. We pride ourselves on providing a personal service to all our customers. When you are making big financial decisions, you speak directly to our staff in Canterbury, Surrey Hills, Balwyn and Ashburton and our Mobile Relationship Managers, not a call centre. Our customers contact our people directly by phone and email and our Managers are available to visit homes and workplaces at a time convenient to our customers.

Bendigo Bank offers a full suite of banking services including transaction & savings accounts, credit cards, merchant facilities, lending, Insurance and term deposits all at very competitive market rates.

This document provides a summary of the positive impact we have made in our community in the past 12 months including some case studies to demonstrate the difference we have made to the lives of local people.

Contact us to see how your banking can make a difference.

Our Community Impact

Total Investment:
\$6.1 million



\$2.7m

Sporting
Clubs



\$1m

Community
Support



\$1.5m

Community
Welfare



\$0.4m

Education



\$0.5m

Community
Projects

Local Impact



Our purpose is to provide value and support to our communities by delivering exceptional banking and social enterprise services, while maximising profits and returning shareholder value.

Communities have shown remarkable resilience through a year in which the COVID-19 pandemic had an impact on every aspect of life. While the health and economic challenges presented by the pandemic remain profound, there have been many examples of ingenuity and adaptability as communities rallied together.

Our commitment to our community is unwavering, our investments into it are what sets us apart from our competitors and is at the heart of what we do. Local people support us through banking with us and we invest our profits directly back to our community. Our Directors, staff and shareholders are local people, with a shared commitment to enriching the community in which we live and work.

We are committed to continuing this support and building strong communities.

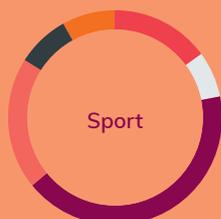
Our Community Impact 2021



- Traders 19%
- Youth 16%
- Lions/Probus/Rotary 21%
- Other 10%
- Community Centres 34%



- Schools 79%
- Early Childhood 21%



- Soccer 15%
- Football 20%
- Bowls 7%
- Hockey 8%
- Cricket 42%
- Other 8%



- Aged Care 42%
- Other 17%
- Disability 41%



We provided funding to more than 100 community organisations in the past 12 months, with a total of \$506,000 returned to our Community through sponsorships and grants.

Our sponsorship investment was lower than in previous years and this is largely due to the cancellation of community sport throughout the winter period in 2020. A large percentage of our sponsorship was allocated to cricket and other all year round sports that were less impacted by COVID lockdowns.

We provided a large number of Grants to organisations impacted by the COVID-19 pandemic across all sectors.

Our investment allocation by sector



- Sporting Clubs 54%
- Community Groups & Events 21%
- Community Welfare 22%
- Education 3%

Our Community Projects

COVID Grants

\$100,000 • 25 organisations

The profound effects of COVID-19 continued to be felt across the community throughout the 12 month period. In response to the pandemic we allocated grants to local organisations to provide relief from its impacts. Since the beginning of the pandemic we have allocated \$100,000 to 25 organisations.

There was an increased need for food relief as a result of income loss and isolation. There are members in our community who are less advantaged and may face health risks due to their living conditions, financial situation, life transitions or lack of social connections. For some residents, Boroondara's affluence may serve to heighten disadvantage. Social isolation was an issue for some people, with lockdowns preventing social interaction, particularly for people living alone. Funding was provided for food deliveries for impacted local people.

International Students living locally were severely impacted, with no access to Government support, loss of jobs and the rising cost of rental accommodation. Funding was provided to local charities, who provided food vouchers and supplies for these students.

Rooming houses looking after low income individuals, many whom suffer from serious illness, were required to increase cleaning in

these residences, resulting in additional costs unable to be met through existing funding. We provided funds for cleaning to provide a COVID safe environment for residents.

Our local retail precincts and small business suffered considerably. We provided support to traders associations to ensure COVID safe practices were in place and to encourage support of these precincts by local people.

Return to Sport Grants

\$100,000 • 50 Clubs • 20,000 participants

The participation rate in sport and recreation in Boroondara is high, with participation rates for children aged between 4 and 15 years of age at 99%. COVID-19 lockdowns and restrictions saw a complete cessation of community sport for most of the 2020 winter season. Large and small clubs were unable to meet fixed costs due to the lack of income generated through fees, fundraisers and food and beverage sales. We provided \$100,000 in Return to Sport Grants to clubs to provide assistance to meet these ongoing costs. Funds were provided for sports clubs to meet the Community Sport and Recreation COVIDSafe Plan and get their teams on the court and fields.



Our Community

Some of our Investments

Support for Dementia Patients

Samarinda Aged Services Ashburton

The Tovertafel (Magic Table) is an amazing invention that totally brightens the lives of people with dementia. It is a computer/projector unit loaded with interactive light projection games, scientifically proven to stimulate physical and cognitive activity in people with dementia.

These devices are expensive and out of reach for many aged care settings without significant fundraising or philanthropic contributions.

We had previously provided funding for a Tovertafel at BASScare and are pleased to have now provided funds for Samarinda Aged Services in Ashburton.

“The Tovertafel has been an instant success in our Memory Support Unit. Many of the residents are enjoying the various games and it appears to be challenging, stimulating and holding their interest. I am so thankful that Samarinda was successful in attaining this grant and I want to thank the Ashburton Community Bank - Bendigo Bank for their support of the local community”.

Mark Zentagraf, CEO Samarinda Aged Services Ashburton



Building Connections

Interchange Inner East

Interchange Inner East approached us for a Grant to support the furnishing of their new premises in the Balwyn Leisure Centre. Boroondara Council support them through the provision of the facility, however Interchange Inner East needed funding to furnish and fit out the space.

Interchange Inner East are an NDIS service provider for young adults with complex disabilities. They are a family-focused community organisation, who listen to the individual needs of participants and families in order to develop responsive and meaningful respite and recreation opportunities for people living with a disability.

“Previously a large indoor basketball stadium, there is now space for us to set up a dedicated ‘Building Connections’ room for our new LEGO program, as well as participants’ ‘Lunch & Hang out’ space and a separate ‘Parents & Family’ meeting lounge.” Says Annie Revell, Chief Executive Officer.

Funding was provided for furniture, including tables, chairs and beanbags, games, kitchen equipment and garden tools. We also provided funding for the purchase of a defibrillator.

“It’s really fabulous how this new equipment has transformed a cavernous, unfriendly space into a welcoming and useful group of defined areas – it now encourages interaction and is enabling us to offer our participants and their families an important sense of community here.”

Annie Revell, CEO Interchange Inner East



Specialised bikes for children with physical disabilities

Belmore School

We were approached by Belmore School who were looking for funding to purchase specialised trikes for their students to engage with students' physical needs and better support their growth.

"The school supports its students by catering to not only their academic needs but also engaging with their physical requirements. Many of the students have limited mobility and are physically unable to walk, spending much of their day inside and with limited opportunities to move unassisted. One notable opportunity for students to play and be active, is through bike riding on a specialised trike." Karen Overall, Principal.

We were able to provide funding to purchase four specialised bikes to allow more students to participate in bike riding. With the purchase of the new bikes, the school was able to implement a comprehensive riding and bike skills training program to ensure student's skills carryover into participation in our local community

"The impact of the bikes to our students has been significant. They were joyful as they used the bikes and celebrated being able to ride alongside their peers."

Stephanie, Physiotherapist Belmore School

Hands-free COVID safe taps

Alkira

Alkira approached us for a grant to install hands-free, covid-safe taps at one of their residences. Having already provided funds for these at another residence, the benefits to residents and program participants was clear, both from an independence and safety perspective.

"The motor coordination of some of the residents makes turning taps on and off tricky. This results in taps being left running, water wastage and increasing water usage costs. This has also created slip hazards in the bathroom, a danger to all residents. A hands-free tap would increase the independence of participants, reduce wastage and cost, and make the bathroom safer for all participants and staff." Lisa Sawatzky, CEO.

"The new hands-free taps in the bathrooms at Alkira have been a great benefit. Participants are able to wash their hands more simply without needing to use fine motor co-ordination skills needed for turning handles. We have strict cleaning protocols for touch points which have only increased during COVID times."

Lisa Sawatzky, CEO Alkira



About Us



\$6.1m

Community Investment



9,433

Customers



728

Shareholders



08

Directors



24

Staff



4,500

Director and Staff volunteer hours per year



\$1.9m

Return to Shareholders (Dividends)

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