



Branch Manager's message.



It is hard to believe that I have been in the role of Branch Manager for over a year now. They say that time flies when you're having fun, and I can certainly vouch for that.

Honestly, I am so very proud of my team which includes my direct Managers within Bendigo and Adelaide Bank, my wonderful and dedicated Board members; and of course, my brilliant staff. Together, we all share the same goal, namely, to build on the success of Apollo Bay & District **Community Bank**® Branch, and at the heart of everything, to look after our valued customers.

I continue to be amazed by the many volunteer groups that I have the opportunity to meet personally when I present our community sponsorships. These volunteers are at the heart of what makes our community so special and what they do is so varied. From running the local sporting clubs, maintaining public spaces, volunteering for emergency services groups, running community radio stations, to providing vital education programs, just to name a few.

We have had many new customers come across to Apollo Bay & District **Community Bank**® Branch this year, and I am hoping that many more of our community will join us, so that we can continue to work together towards injecting further funds into these groups, supporting Apollo Bay and the district.

Thank you to our shareholders for believing in our Apollo Bay & District **Community Bank**® Branch from the beginning. You have my promise that I will continue to work hard to build on the success of this branch. Remember too, that you are part of this journey, and please join me as an advocate for our Apollo Bay & District **Community Bank**® Branch, to work towards an exciting future together.

Aside from what we do in the community, we truly are a really great **Community Bank**® branch!

Jenny Rippon
Branch Manager

Public meeting - TV reception.

In March this year, the Board organised a public meeting in response to the concern in the community about the problems with television reception in Apollo Bay. We have previously facilitated public meetings to provide information on relevant topics and to seek potential solutions.



Sarah Henderson, Federal MP for Corangamite, addressing the Public Meeting attended by ACMA & Telstra representatives.

This is one of our points of difference from the major banks. As a **Community Bank**® branch, we are not different just because of the word 'community' or because we are a publicly owned company with mostly local shareholders. It is not just about the model or that we profit share with Bendigo and Adelaide Bank and the profits stay in the community. But, we boast a community philosophy in action. We strive to provide a community hub to help address issues as they arise in the community and support or help as best we can. We strive to improve the health of our community and to contribute to the social and economic development of Apollo Bay and the betterment of our community.

Two Canberra representatives from the Australian Communications & Media Authority (ACMA) spoke at the meeting along with Telstra's South West Victoria General Manager and Sarah Henderson MP.

The meeting was well attended by over 100 people and was informative. Our reception problems have several causes, including receiver overload by mobile broadband signals; unreliable signal input feed arrangements to Marengo site; ducting interference from King Island; and signal coverage deficiency. The importance of correct antenna installation, direction and tuning was also stressed. Although there is no single solution, it is clear that ACMA are now well aware of the problems and are attempting to reach the best solutions, and they now have a page on their website dedicated to Apollo Bay's reception issues and will be keeping us informed as to their progress in arriving at a solution. The printed material distributed at the meeting is now available to collect from the branch.

Community investments.

The Apollo Bay & District **Community Bank**[®] Branch has proudly announced a further \$10,000 toward some great projects for the community.

As part of our Community Investment Policy, the following groups will benefit from the March 2015 sponsorship round :

- **Apollo Bay P-12 College** toward 'Primary Connections' science program;
- **Apollo Bay Radio** toward broadcasting
- **Apollo Bay Community Choir** for sheet music
- **Apollo Bay Community Website** toward new software
- **Apollo Bay Football Club** for new jumpers
- **Apollo Bay Golf Club** toward the June tournament
- **Johanna Public Purposes Reserves** for seating
- **Otway Health** toward 'Busy Little Hands' project
- **Apollo Bay Pony Club** toward horse rugs
- **Southern Otway Landcare Network** toward On-farm renewables workshop

The support of our local clubs and organisations is made possible by Bendigo Bank's Market Development Fund (MDF). This fund assists **Community Bank**[®] branches to promote their business within their community to help to grow and become profitable. The payment is calculated on the amount of business on our books. These funds are separate from dividends which will become possible once the branch is in profit.

Our **Community Bank**[®] branch has contributed in excess of \$130,000 in community contributions to date, thanks to the support of our customers.

Support your Community Bank[®] branch to support your community.

Community noticeboard.



Cutting the ribbon is Ros McDonald, together with Branch Manager, Jenny Rippon and Chairman, Gary McPike.

The Apollo Bay & District **Community Bank**[®] Branch's, Community Noticeboard was launched in January in response to concerns from local residents about the need for an enclosed area for community notices. If you would like to place a notice on the board just call into the **Community Bank**[®] branch and speak to one of the staff.

Red Balloon Day.

In November, following a month long book sale at the Apollo Bay & District **Community Bank**[®] Branch, we hosted the Red Balloon Day to assist the Apollo Bay CFA. Hundreds of people turned up, lots of environmentally friendly balloons were let go and everyone had a great time. The CFA will use the money raised to purchase



The big attraction of the day for all the youngsters was a tour of the fire truck.

a battery powered Jaws of Life machine and once approval is granted, the CFA will use the money raised to leverage further funding towards the purchase as each unit costs around \$20,000. The money raised by the Apollo Bay & District **Community Bank**[®] Branch helps our volunteer CFA brigade in many ways:

- (1) it saves the crew from having to fund raise using their voluntary time
- (2) it adds vital weight to their efforts to secure approval for the use of this type of equipment.

This equipment has profound advantages for our CFA crew as they operate in a unique environment where many accident and emergency rescues are performed in steep, rugged and unforgiving terrain and at times near the wild ocean elements. To be able to perform a rescue without having to set up heavy petrol powered hydraulic pumps hoses and tools requiring many personnel to shift the equipment to the accident scene is vital in their efforts to place the patient in medical care within the "golden hour". Our CFA crew are all volunteers and extend their efforts to help people without financial gain so it goes without saying that when these crew identify an easier and more efficient way to provide that service and our **Community Bank**[®] branch can assist in raising funds and community support for our CFA volunteers a great improvement can be achieved in our town.



Year 10 driver education.

At the end of October, Apollo Bay P-12 Year 10 students had a few days at Charlton Driving Education Centre, learning to drive. The Centre focuses on pre driver education for students 15-16 years old. This camp was made possible by the support of the Apollo Bay & District **Community Bank**[®] Branch.



First aid equipment upgrade.

Branch Manager, Jenny Rippon, handing over a cheque to Badminton President, Don Wagstaff, for an upgrade to their first aid equipment.

Apollo Bay Petanque Group.



The Apollo Bay Petanque group received assistance for the construction of their new pitch on the foreshore. From left: Guy Depot (Coonawarra); Clive Potter (Hanging Rock); Hugh Cohen (Hanging Rock); Bernie Bommaroto (St Kilda); Craig Buckingham (Apollo Bay); Gary Van Someren (Apollo Bay); Chinka Steel (Hanging Rock).

Retiring Director.



Tony Webber was involved in the establishment of the Apollo Bay & District **Community Bank**[®] Branch from the beginning. He was on the Steering Committee which looked into establishing a branch in Apollo Bay and was also involved in the raising of the capital necessary for this to happen. Tony was a foundation Director and made substantial contributions to the direction of the branch and retiring last August, we thank him for his dedication and assistance over many years.

Indoor heated pool update.

During the branch's creation in 2007, the results of a community poll highlighted a heated pool for Apollo Bay as a top community priority. In 2010 the **Community Bank**[®] company Board identified the construction of a heated indoor pool as a major community project to pursue and contributed to fund the Feasibility Study that was completed in 2011.



The Apollo Bay Aquatic Centre, a non-profit association was formed in 2011. It still boasts up to 300 members; it lobbies local, State and Federal governments; and has raised in excess of \$165,000 in pledges and donations toward the construction of an indoor pool which is an amazing effort from our small community.

An indoor pool and wellbeing centre at the Harbour, as recommended in the Feasibility Study, offers the potential to attract funding as part of a larger development at a prominent site to provide for the local community and for tourists.

The Planning Scheme Amendment for the Harbour, amended by an independent panel and adopted by the Council, now permits an indoor pool and wellbeing centre in that precinct. The Amendment awaits Ministerial approval, then the Development Plan will be prepared and we must ensure that the pool facility is included in the plan.

To stay updated with the progress of the aquatic centre or to contribute see our website at www.apollobayaquaticcentre.com.au

Business of the month.

At the Apollo Bay & District **Community Bank**[®] Branch, we believe in supporting our wonderful local business owners, who not only employ local residents, but often also contribute to the many fundraisers that our not-for-profit groups organise via donations of their goods. Shopping locally truly does assist in supporting our community, so check out our fantastic business of the month for May 2015, Earth Flower, owned by the lovely Steph. This shop is a surprise treasure trove of gorgeous gift ideas such as jewellery and silk kaftans, as well as supplying floral displays for funerals, weddings and birthdays. Remember to check out our Facebook page which we update with new businesses every month.



Apollo Bay Ocean Rescue.



After the success of our Red Balloon Day, the branch's next big fundraiser will be for Apollo Bay Ocean Rescue planned for early next year. The staff have already commenced fundraising with a percentage of the money raised from the sale of photos displayed in the branch going towards this group. More information will be available in the next newsletter.

Piggy had a great time on the Apollo Bay Ocean Rescue boat, together with from left Anthony Alfrenko, Paul Doherty and Leo Dicecco.

Piggy video.

Our very talented Branch Manager, Jenny Rippon, has put together a video of Piggy on his recent visit to Apollo Bay. If you want to dance along with Piggy go to <https://www.facebook.com/video.php?v=726701917444680>

Staff profile.



Bronwyn Byng joined the Apollo Bay & District **Community Bank**[®] Branch on 30 September 2013 as a Customer Service Officer.

Bronwyn had previously worked in hospitality, banking and generally in a customer service roll.

What do you enjoy about working at the Apollo Bay & District Community Bank[®] Branch?

Obviously the staff and that the **Community Bank**[®] branch has a vested interest in "giving back" to the community. Our customers are people not numbers.

Were you born in Apollo Bay, if not, how long have you lived here?

I was born and raised in Hoppers Crossing and moved to Apollo Bay approximately 20 years ago.

Community Involvement.

At this stage my community involvement has been limited to the fact that I have been a busy mum, however I have been active in the past helping out unofficially on Apollo Bay Show day and with the Apollo Bay Farmers Market. I also was a coach of the under 13's at Apollo Bay Netball Club.

Hobbies.

Socialising with friends and watching Football and Netball.

Favourite meal.

Anything Chinese.

Dream holiday.

Anything in the Tropics.

Apollo Bay & District Community Enterprises Limited PO Box 348, Apollo Bay VIC 3233 **ABN** 79 127 944 923

Directors: Gary McPike (Chairman), Patricia Hokin (Secretary), Ian Richardson (Treasurer), Jane Gross, James Walters, Bettina Terry, Andrea Deppeler and Rob Hunt.

Apollo Bay & District Community Bank[®] Branch

14 Pascoe Street, Apollo Bay VIC 3233 Phone: 5237 7779

Opening hours: Monday to Friday 9.00am – 5.00pm.

Website: www.bendigobank.com.au/apollo-bay

Postage hike.

Due to the postage increases soon to be announced, your **Community Bank**[®] branch would like all shareholders who currently receive their communication by mail, but have an email address, to consider receiving their communications via their email address. To do this we need you to send an email to the Secretary athokin@gmail.com and just say that you're happy to receive correspondence from the Apollo Bay & District **Community Bank**[®] Branch by email.

Fridge magnets.

Call into the branch and collect one of our very attractive Apollo Bay & District **Community Bank**[®] Branch fridge magnets.

They feature important numbers, special numbers and your emergency numbers. They are free to members of the Apollo Bay community.

