

# Newsletter

Community Bank · Apollo Bay & District



## Message from the Manager



Hello to all our valued Shareholders. It has been some time since we have produced a newsletter, so there is a lot to update in how we have been connecting with our community from using funds provided to us from the Bank's Marketing Development Fund. By connecting with our community in

this way, we are showing them the true value of being a part of a movement, and how, by choosing to bank with us, we can continue to invest into local projects long into the future. I can assure you that many of our customers 'love' what we do in the community, in addition to appreciating the great face-to-face service that our staff offer them. It's this connection which results in them being our strongest advocates. So much has happened in this space over the past five years.

A great community investment has been our local indoor pool. We have been a major financial contributor to this amazing local project which is now finally nearing completion. Another impactful community initiative in which we instigated last year was 'Bring A Mate' mental health event. We brought Wayne Schwass to town to talk to our community about his own mental health battles. In support to this, Sam Callister (staff member) Janine Rose and Kevin O'Connell (Board members) and I signed up to complete the half marathon in the Great Ocean Road Running Festival. I am so proud to say that we raised \$5,000 for Beyond Blue. Both events were a resounding

success and again showcased how our bank offers so much more to our community than just great banking products and service.

This brings us to the here and now – and the crazy time we find ourselves in. At Community Bank Apollo Bay & District we have strived to play our part in supporting our customers and the broader community during this time of need. From taking steps to ensure safe protocols are in place within our branch, to changing the way we do business to make it easier and safer for our customers. To supporting our local businesses by creating a video showcasing our beautiful backyard (as a way of encouraging our visitors to consider visiting our town 'on the flipside' when it is safe to do so). As always, we continue to put our community and customers first during these challenging times. When you choose to bank with Community Bank Apollo Bay & District, you make a decision that benefits you and your community. If you haven't compared your banking, or insurance with our competitive range of products, then there is no time like the present. We would love to help you with your banking needs, Monday to Friday, in branch or over the phone. In closing, I wish everyone all the very best and thank you for your ongoing support.

**Jenny Rippon**  
Branch Manager

Photo courtesy of: Great Ocean Photography.

## Community groups supported (over the past three years)

**Apollo Bay Surf Club** have received grants to be used to fund the Aqua Swim and Boat Cans in Apollo Bay

**Apollo Bay Arts** received a grant to fund prizes for their Writers Festival

**Apollo Bay Bowls Club** received a grant to fund purchase of essential kitchen items

**Apollo Bay Chamber of Commerce** received a grant for partial funding of their Winter Wonderland Festival

**Apollo Bay Choir** received grants for hosting of afternoon teas, and for their Western District Choral Festival

**Apollo Bay Golf Club** received grants for two local tournaments including golf tabs

**Apollo Bay Pre-School** received a grant for community interactive shows making an impact on young families

**Apollo Bay Sailing Club** received a grant to enable a yacht to have a minor conversion to allow a disabled member to continue sailing

**Apollo Bay Riding Club** received a grant to riding arena maintenance and equipment

**Apollo Bay P-12 College** have received grants for their Camp Awakenings Program annually

**Apollo Bay Aquatic Centre** have received grants during development of the indoor heated swimming pool

**Apollo Bay RSL** have received a grant to update their existing fence and gate

**Apollo Bay Men's Shed** received a grant to go towards finalising building construction

**Apollo Bay Netball/Football Clubs** received a grant for sports equipment along with sponsorship of local sporting events

**Apollo Bay Wildlife** received a grant for koala pouches

**Otway Coast to Coast Tourism** received a grant for their Otway Shakespeare Trilogy

**Kennett River Association** received a grant for part funding of the Kennett River & Wye Community BBQ

**Apollo Bay & District Health Foundation** received a grant to upgrade the furniture at Marrar Woom Community House in Apollo Bay

**Friends of the Otway National Park** received a grant for the first Seabin In Apollo Bay for signage

**Forest & District Historical Society** received a grant for display boards in their Discovery Centre recognising the history of the area

**National Bushfire Appeal** received a donation from ABDCB

**Hordern Vale Hall** received a grant for new water tank and update of their current irrigated water system

**Otway Ranges** received a grant for a walking track

**Mental Health Event Funds** contributed for speaker, accommodation and hire of all equipment



## MDF Funding Notation

It should be noted that the support of our local clubs and organisations is made possible by Bendigo Bank's Market Development Fund (MDF). This fund assists Community Banks 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.

We would like to thank you our shareholders for having the forethought in starting this Community Bank as without your support Bendigo and Adelaide Bank Limited would not have been able to contribute over \$220,000 to our community.

## And now a bit about us...

### Bronwyn Byng

**How long have you been working for our branch?**

Seven years.

**What is the favourite part of your job?**

Doing just that little bit extra for our customers and the community at large and ensuring that they are well looked after.

**What is one of your favourite hobbies outside of work?**

Spending time with family although not sure that is a hobby, but it takes up a lot of my time.

### Sam Callister

**How long have you been working for our branch?**

Seven years.

**What is the favourite part of your job?**

Being able to help people and have a positive interaction.

**What is one of your favourite hobbies outside of work?**

Walking on the beach in our lovely town and playing computer games.

### Joanne Di Cecco

**How long have you been working for our branch?**

Started when branch opened – 12+ years.

**What is the favourite part of your job?**

Helping customers work through their banking/financial requirements.

**What is one of your favourite hobbies outside of work?**

My fur babies, gardening, walking, checking out different areas of Australia.

## Profit summary

Results for the past three years:

Year	2018	2019	2020
Revenue	\$506,000	\$532,000	\$530,000
Profit	\$88,000	\$100,000	\$57,000

The challenges ahead are daunting with interest rates at an all-time low, but our team are tackling them head on.

## Invitation for AGM

Please come and join us at our AGM and find out where to from here.

The AGM is being held on Thursday 12 November 2020.

The venue is to be confirmed at this stage, as it will depend on COVID-19 restrictions in place at the time, but we will endeavour to allow attendance via ZOOM.

**Ian Richardson**  
Treasurer



## Meet our new Board members

### John McKenzie

John has visited Apollo Bay for over 50 years and is now able to be involved in the Community on a more regular basis.

John has served on the Boards of Medical Research Institutes and as Deputy Chancellor of La Trobe University. He acts as a counsellor and mentor for cancer and transplant patients and is a Life member of the cricket and football clubs for whom he played.

### Joe Whittaker

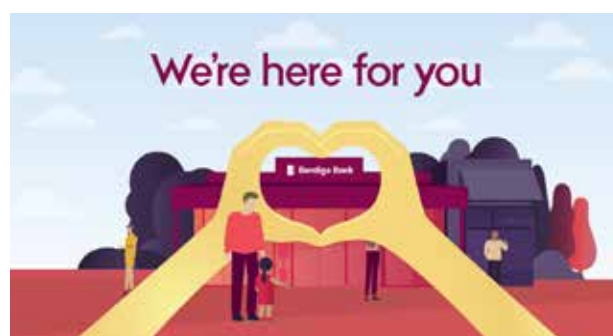
After nearly 40 years in banking covering Retail, Business, Corporate/Institutional and International Banking, Joe established his own Financial Services firm which he subsequently sold to an ASXlisted company. Joe has a BA (Econ double Major) and a Grad Dip Finance. He is a Fellow of the Financial Services Institute of Australasia and a member of the Australian Economic Society. He and his wife have owned a property in Skenes Creek since 2005 and retired permanently there in 2016.



L-R: Joanne, Bronwyn and Sam.

## COVID-19 update

For the latest information and details on how we can help you, please visit [bendigobank.com.au/help/coronavirus-assistance-package](https://bendigobank.com.au/help/coronavirus-assistance-package)





## Chair's message

Hi,

I would like to thank you, our shareholders, for your patience. Without your investment some 12 years ago, Apollo Bay would now only have one bank operating less than half the day (10.30am – 2.30pm). This may not seem much to write about but your forethought back then has also created four local jobs. It has also enabled local children to attend camps which have awakened their enthusiasm to become contributing adults, aroused their interests in keeping our waters clear of plastics and helped create a desire to care for our local wildlife. These are but a few of the rewards your shareholdings have recreated for this community.

Your Board and staff have been diligently growing the business under the leadership of your great CEO. This year, under extreme circumstances, we have managed to grow the business greater than 10%. Interest rates have dropped, COVID-19 has affected each and every one of us, yet, despite each two steps forward being dragged back one, your team has managed to make profits.

We still have a long way to go. However, you can be assured that you have a focused Board of committed and enthusiastic members headed by your new Chairman, Tim Grant.

We look forward to seeing you at our AGM on 12 November where we can share our results and our plans on how we will continue to make progress and how we will continue to move forward.

**Ian Richardson**  
Treasurer


## Introducing our new Chair – Tim Grant

Tim is currently a business consultant providing strategic and operational advice to U.S. based companies sourcing consumer and industrial products from China and South East Asia. He has previously held senior management positions with Pacific Dunlop, Boral Ltd and Michelin. These included roles in China, Japan, Taiwan and Singapore. Tim is currently President of Otway Coast Regenerative Farmers and a member of the Southern Otway Landcare Network committee of management.

### Talk to us today

#### Community Bank

Apollo Bay & District

-  14 Pascoe Street, Apollo Bay VIC 3233
-  5237 7779
-  [apollobay@bendigoadelaide.com.au](mailto:apollobay@bendigoadelaide.com.au)
-  [bendigobank.com.au/apollo-bay](http://bendigobank.com.au/apollo-bay)
-  [/ApolloBayDistrictCommunityBankBranch](https://www.facebook.com/ApolloBayDistrictCommunityBankBranch)

#### We're open:

9.30am - 4.00pm Monday to Thursday  
9.30am - 5.00pm Friday

#### Directors

Tim Grant (Chair), Ian Richardson (Treasurer),  
Jane Baker (Company Secretary), Janine Rose,  
Kevin O'Connell, Anna Oeston-Creasy, Joe Whittaker,  
John McKenzie, James Walters, Rob Hunt

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

# That's unexpected

 Bendigo insurance



Car insurance

 **Bendigo Bank**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879.  
1496769-1496768 (07/20)