



Gary's corner.

A very busy year.

As many of you will know, our new Branch Manager, Jenny Rippon, started earlier in the year. Since then, things at the branch have been in overdrive with Jenny's enthusiasm and passion, ensuring that our **Community Bank**[®] branch is Apollo Bay's best customer connected and competitive bank in town, clear for all to see.

Jenny has reinvigorated our staff and with the recently appointed new Customer Service Officers, Bronwyn and Sam, and our experienced staff, Jo and Roz; we now have a great team ready to help with any banking needs locals and visitors might have.

A **Community Bank**[®] branch is truly **Bigger than a bank** offering all the products any bank has, and more; like Vicwest Community Telco, truly cheap Telco services; and the best part is that we put money back into worthwhile community projects. To date, Apollo Bay **Community Bank**[®] Branch has provided in excess of \$100,000 in community project funding and the other 300+ branches across Australia over \$120 million; truly **Bigger than a bank**.

Gary McPike
Chairman



Branch Manager's message.

It has been six months since I took the reins as Branch Manager of your Apollo Bay & District **Community Bank**[®] Branch... and what a ride it has been!

My first priority during this period has been to learn the business, to get to know my customers and my staff, and to consider the best ways of growing our **Community Bank**[®] branch as a leader in town, not only through what we do for the community, but also in our role as a provider of sound financial services.

It has been a great pleasure to be involved in our latest round of sponsorship funding, not only by being able to assist many local not-for-profit groups, but also because this has afforded me the opportunity to personally visit each of these groups. One of these groups, our Apollo Bay Choir, is pictured in the photo above.

It is important to me that our local community understands that our sponsorships are not donations but, instead, a chance for these groups to assist the company that supports them: the stronger we become as a **Community Bank**[®] branch, the more we can do within our community.

Our branch has many exciting things planned for this financial year. One of our major projects is our upcoming CFA Red Balloon Day, where we will be working closely with the CFA to bring our community together on one very special day to say "thank you" to the wonderful men and women from our emergency services. I'll be telling you more about CFA Red Balloon Day soon – this is just the beginning of the many exciting partnerships that we hope to build on in the future.

It's a future that I am very excited about. I look forward to working with each of you, my staff and my Board, to continue to bring success to our branch and our community.

Jenny Rippon
Branch Manager



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), Darren Brimacombe, Andrea Deppeler, Jane Gross, Rob Hunt, Bettina Terry and James Walters.

Prestige win for our community.

It's official! www.apollobay.vic.au has been voted the 'Best Community Website' in 2014 from a field of 300+ sites across Australia and New Zealand.

At the Annual ANZIA internet award night at Crown Casino, Pip Cuming and Gary McPike accepted the accolade which saw Apollo Bay edge out the four other finalists to take the prestigious Leonie Dunbar Memorial Award for Community Websites - and the \$2,500 prize.

Our branch and shareholders are pleased to have assisted in creating the community website and are proud to provide ongoing sponsorship

to contribute to its sustainability. It is this type of project that connects our community and demonstrates how well our **Community Bank®** branch can support and strengthen the community.



Gary McPike, Pip Cuming and Bob Knowles with the Award.

Getting to know the **Community Bank®** network.

- Was established in 1858
- Owned by 90,000 Shareholders
- \$4 billion market capitalisation
- ASX Top 60
- Increased dividend to 64 cents per share
- 58% retail shareholders and
- 42% institutional shareholders
- A-credit rating (Fitch, Standard & Poor's, Moody's)
- 600 branches
- \$60.3 billion total assets
- 1.5 million customers
- 1,900 ATMs
- 104 agencies
- Government guarantee up to \$250,000 per depositor
- \$125.3 million returned to community groups and projects
- 1,532 **Community Bank®** branch staff
- 1,911 **Community Bank®** company Directors
- 640,200 **Community Bank®** branch customers
- 73,181 **Community Bank®** company shareholders
- \$37 million in shareholder dividends paid

Driver education.

We are proud to be subsidising the cost to enable our Year 10 students to attend a two-day intensive Driver Education course at the Charlton Traffic Safety Education Centre later this term. Targeting learner drivers, this course provides crucial car handling and road safety skills on a dedicated track.



Teacher Brian Humphries with Roz O'Grady, Customer Services Officer at our local **Community Bank®** branch with students from the Apollo Bay P-12 College. The car was kindly loaned by Brian Nosedá.

Indoor heated pool update.



During our **Community Bank**[®] branch's initial development in 2007, the results of a community poll showed, that of 31 identified needs in the community, a heated pool for Apollo Bay gained the most support and was the top priority of survey respondents.

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 non-profit association, Apollo Bay Aquatic Centre formed in 2011, boasts some 400 members. Its committee has been busy since the last shareholder newsletter in July 2013, lobbying local, State and Federal governments.

Despite being the most marginal seat in the country, unfortunately Apollo Bay did not attract capital funding for this much needed facility at the last Federal election.

It became evident that the project was far more likely to attract funding as part of a larger facility in a more prominent position (such as the Harbour) to provide for the local community and the tourists. The Harbour was always the preferred site as identified by the Feasibility Study.

The Planning Scheme Amendment of the Harbour Master Plan on display earlier this year, deemed an indoor pool facility/health and wellbeing as a prohibited use. Much campaigning followed to

change this and a proposal for the inclusion of an indoor pool/sea baths as part of a Harbour re-development was presented to Council in March. This Recreation and Community Hub proposal was well supported by a wide range of prominent organisations in the Apollo Bay community.

After a concerted community effort, Council confirmed its support at the April Council meeting this year. As minuted, the 'Council confirms it supports provision being made within the Special Use Zone (Schedule 2) for a permit application to be made for an indoor swimming pool/sea baths and other health and wellbeing uses, and that provision be made for the potential for such facilities to be included within any Development Plan prepared for the Harbour precinct under those controls.'

Following a Directions Hearing in May this year, conducted by Planning Panels Victoria, the Council has now made changes to the Planning Scheme Amendment for the Harbour precinct. If adopted, the next step will be ensuring that the pool facility be included in the Development Plan.

Over the last year, the Aquatic Centre committee has also raised a total of \$160,000 in pledges and donations toward the construction of an indoor pool. This is an amazing effort from our small community.

Please keep in touch with the progress of our aquatic centre to be at www.apollobayaquaticcentre.com.au

Investing in our community.

\$100,000 in contributions, \$25,000 in the last year alone!

The Apollo Bay & District **Community Bank**[®] Branch has proudly contributed a total of \$25,000 over the last year to some great projects in our community.

The following groups benefited:

- Apollo Bay Choir
- Apollo Bay College
- Apollo Bay Community Website
- Apollo Bay & District Health Foundation
- Apollo Bay Little Athletics
- Agricultural Show
- Badminton Club
- Chamber of Commerce
- Cricket Club – Juniors
- Football Club
- Golf Club
- Lavers Hill College
- Netball Club
- Otway Health – Youth Club
- Preschool
- Southern Otway Landcare Network
- Steiner Playgroup

We have now contributed over \$100,000 since we opened in 2008.

This support of our local clubs and organisations is made possible by the Bendigo Bank via the Market Development Fund (MDF). It

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.

So the more business we generate the more funds we have to further promote the branch. It is only with your support that we can grow as a **Community Bank**[®] branch and provide ongoing support to local groups' projects to ensure a stronger community.

Investing with us = investing in the Apollo Bay community.





Staff profile.

Sam Callister joined the Apollo Bay & District **Community Bank**[®] Branch in October 2013 as a Customer Service Officer.

Sam loves working with the staff and gets satisfaction from making people's experiences with our branch easier.

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

I moved to Apollo Bay in 1999, and have lived here since.

Community Involvement?

Played a bit of AUS kick back in the day.

Hobbies?

Playing computer games and making things in woodwork.

Favourite meal?

Have to be a nice Chicken Parmy.

Dream holiday?

Travel around Europe for a year visiting all the lovely old scenery.

What is your biggest indulgence?

Chicken Twisties, Can't get enough of them!

Comings and goings.

We farewelled Branch Manager, Graham Floyer, in November due to ill health and at the same time we lost our Regional Manager, Sophia Cole. We thank them both for their work and support in helping to grow our business.

Founding Chairman, Allen Hokin, stood down at the AGM in November, and Libby Riches, resigned due to family commitments in April. They both made wonderful contributions as Directors and Committee Chairs and the Board thanks them for being strong advocates of the **Community Bank**[®] branch model.

We welcomed two new Directors to the Board. Bettina Terry in November and Andrea Deppeler in April and our new Regional Manager, Scott Whatley.

Bettina runs a property development and investment company and holds a real estate licence. She has a Bachelor of Commerce and is in the final year of a Master of Urban Horticulture. She is passionate about the local community and is the president of the school Parents and Friends Committee as well as being involved in LandCare and local sporting clubs.

Andrea presently works in the Health Industry as an Accountant at Otway Health and as Finance Coordinator at Lorne Hospital. She has a Bachelor of Accounting and, prior to life in Apollo Bay, spent many years working for an Advertising and Strategic Branding Agency in Melbourne. Having ancestral links to the region, she is very interested in the health and prosperity of this community. She was the Treasurer of the Apollo Bay Preschool for two years and is a member of the Sailing Club.

PING music program.



The PING (Performing, Instrumental, Networking, Giggling) music program evolved from a non-profit organisation which facilitated online music, programs, support and incentive to schools to provide an innovative music program in rural and remote schools. Apollo Bay College commenced PING in 2010 and now has developed a satellite course. The purpose is to provide a specialized music and arts-based program to Years 5 and 6 focusing on vocal and instrumental music, music history, live performance, recording and radio broadcasting, all of which is

linked in to building literacy, self-confidence, well-being, community involvement and interpersonal skills. The Apollo Bay & District **Community Bank**[®] Branch and the Apollo Bay P-12 College partners in this program.



Branch Manager Jenny Rippon with students from the Apollo Bay P-12 College having fun with the PING program.

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



bendigobank.com.au

