



Carol Porter OAM.

Long-time Officer resident and Beaconsfield District **Community Bank**[®] Company Director Carol Porter was honoured with a Medal of the Order of Australia (OAM) for her ongoing service to the community.

Carol Porter has lived in the Officer district all her life and has been actively involved in more than 15 community groups and currently holds positions with Officer Hall Committee, Officer Football Club, Officer Union Church Committee, St John of God Hospital and Make A Wish.

Other volunteer positions include Officer Community Association, Probus Club, Red Cross, Officer Memorial Gates to name a few. The Board of Beaconsfield District **Community Bank**[®] Company is extremely grateful for all the work done by Carol Porter. She has been a Director of our **Community Bank**[®] company since opening nearly seven years ago. Well done Carol.



Carol Porter OAM.

Carols by the Creek.

Carols by the Creek, held on 18 December at Bob Burgess Reserve Beaconsfield was a great success. The weather was fine and the crowd of approximately 2,000 people enjoyed presentations by Beaconsfield Baptist Church Choir, Cardinia Band, Beaconsfield Primary School and others.

Beaconsfield District **Community Bank**[®] Branch is proud to be a sponsor of this community event.



Carols by the Creek.

Social media.

If you want to keep in touch, there are social media outlets as well as our regular shareholder Newsletter.

Simply access Beaconsfield District **Community Bank**[®] Branch on your internet browser and you have information on our branch, people and events. Go to www.bendigobank.com.au/beaconsfield

If you are a Facebook user, like the 'Bendigo Bank' site which has many posts on **Community Bank**[®] branches including Beaconsfield. Recently, there was a Facebook post for the Drivers Education Course run by our branch and also Beaconsfield Carols by the Creek.

From the Chairman.

Welcome to our shareholder Newsletter.

Since our last newsletter in May our branch has continued to grow its business for the ultimate benefit of shareholders. The community and local not-for-profit organisations also benefit through sponsorships.

Our **Community Bank**[®] company receives Marketing Development Fund monies, which is currently \$35,000 per annum, from Bendigo and Adelaide Bank Limited. This enables us to financially support schools, sporting clubs, CFA'S and service organisations. The sponsorships involve developing a business relationship for the mutual benefit of the organisations and the **Community Bank**[®] branch.

Our **Community Bank**[®] company held its Annual General Meeting on 15 November. This gave shareholders an opportunity to ask questions and mix with Directors, branch and regional staff and other shareholders. The meeting was informed of the company's budget for the 2016/17 financial year projecting a profit of approximately \$25,000. The company continues to improve its financial operating results, particularly in the past three years, and the achievement of a maiden profit in the 2016/17 financial year will vindicate the hard work done increasing business over the years the branch has operated. The

operating profit for the four months ended 30 October 2016 shows a small profit and is ahead of budget.

Due to family relocation to Gippsland to pursue new business interests, Greg Tomamichel resigned as a Director in July. The Board appreciates the tireless work he did for our **Community Bank**[®] company and wishes him well for the future.

The Board welcomes Sam McCurdy who was appointed a Director at the Annual General Meeting. He is a Rotarian and well known in the local community and brings expertise in administration, management and marketing.

The Board greatly appreciates the work done by staff namely Manager Andrew Gardner, Customer Relationship Officer Natalie, Customer Service Officers Kylie and Simone. We welcome back Senior Customer Service Officer Erin who is returning from maternity leave on a part-time basis.

You are always welcome to phone or attend the branch to discuss your specific banking needs with Manager Andrew Gardner and his friendly branch staff.

Graeme Taylor
Chairman

Manager's report.

By the time you receive this newsletter I will have enjoyed some annual leave. I cannot believe we are now into the New Year already, my how time flies. At the time of writing this report I am pleased to announce that our balances are sitting at \$80 million, which is very good growth for this financial year so far. These results are very pleasing not only for our shareholders but also for the many organisations and sporting clubs who benefit from our contributions.

You may also notice a few of our signs popping up around the community acknowledging the sponsorships Beaconsfield District **Community Bank**[®] Branch has supported. One larger sign is located on the old Princes

Highway at the front of the Hub shopping complex in Beaconsfield. Our total contributions to the community now exceed \$180,000. In January we welcomed back Erin McColley, returning from 12 months maternity leave after having her first child, a boy named Logan. Simone Nicholson who has helped out in Erin's absence is now a permanent part of the team. In closing I would just like to ask you, if you're not banking with us, "what's holding you back?" You are missing out on the opportunity to be part of something **bigger**, so pop in and see us today, my staff and I would love to assist you with your financial needs.

Andrew Gardner
Branch Manager

Bendigo Insurance.

Protect what matters to you.

 **Bendigo Bank**
Bigger than a bank.

Let's face it, most people only really think about their insurance when something goes wrong. And when the unexpected does happen it's good to know Bendigo Insurance has you covered.

Talk to us about the range of insurance products and services that can help protect what matters to you – like your home, car and your valuables – whether big or small.

Drop into your nearest branch at 52-62 Old Princes Highway, Beaconsfield or phone 9769 5122 for a no obligation quote or cover.

bendigobank.com.au



Driver Education Course.

The branch recently jointly funded with CGU Insurance, a Driver Education Course for 15 students from Berwick Secondary College.

The full-day course on driving and road safety was run by Motorvation to help youth. It focuses on driver psychology, risk reduction and attitude change targeted at learners and pre-learner drivers. The participants undertook classroom theory sessions, use of driving simulators and also driving a car under supervision from a Motorvation staff member.

All agreed it was a wonderful success and thanks to Director David Nutter for his great involvement on the day.



Australia Day.

Beaconsfield District **Community Bank**[®] Branch was given the opportunity to be involved in the fantastic Australia Day festival at Berwick's Pioneer Park.

Board members Graeme, Gerald, Rohan and David all attended, along with Branch Manager Andrew.



This was an excellent community event which included some great displays by the local CFA and SES, wood chopping and a flag raising ceremony. We were able to set up our marquee, allowing us to be present all day to chat with prospective customers. We provided information

about our services, handed out lots of show bags and held a 'guess the amount of lollies in the jar' competition. We also raffled a wheelbarrow of goods which was won by local resident Jacinta Nicolas. We all had a great day and look forward to attending the event next year.

Upper Beaconsfield Festival.

The Annual Upper Beaconsfield Festival was held on Sunday 19 February. Our branch sponsored the Fun Run to the Water Tower and had the Beaconsfield District **Community Bank**[®] Branch marquee manned by branch staff and Directors. It was a fun day and good opportunity for the **Community Bank**[®] branch to engage with the local community.



Bendigo Bank highlights.

Did you know that:

1. You can have direct conversations with the branch, not a recorded voice. The Branch Manager's name and direct phone number appears on all bank statements.
2. Personal visits by your Branch Manager are available for homes or business appointments arranged to suit you!
3. Large Product Range – telco, insurance, house contents, travel, financial advice, banking.*
4. Branch hours Monday – Friday 9.00am to 5.00pm and Saturday mornings 9.00am – 12 noon. Great access.
5. Competitive rates and charges. Lists available – just ask!
6. Financial Advisers available – business, general and agribusiness.

7. Involvement in the community – Board of Management and decisions are made locally. Directors are committed to the community.

At present we have \$80 million in community business after only seven years of service and Beaconsfield District **Community Bank®** Branch is community owned.

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

* Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

* Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before

We rate our home loans. And so do our customers.*

At Beaconsfield District **Community Bank®** Branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

Drop into your nearest branch at 52-62 Old Princes Highway, Beaconsfield or phone 9769 5122 to find out more.

Bendigo Bank Home Loans. Don't settle for less.



Beaconsfield District **Community Bank®** Branch

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-5 (329083_v2) (5/01/2017)



Beaconsfield District **Community Bank®** Branch

Shop 6, 52-62 Old Princes Highway, Beaconsfield VIC 3807 Phone: (03) 9769 5122

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/beaconsfield



www.bendigobank.com.au

