



From the Chairman.

Welcome to this Shareholders' Newsletter.

The Beaconsfield District **Community Bank**[®] Branch opened in September 2009 and continues to grow the business in the six and a half years of operation. The establishment of the branch, including the feasibility study and share capital raising was done at difficult economic times particularly impacted by the general financial crisis. Since opening interest rates on deposits and loans have declined resulting in reduced profit margins on banking business.

However, our **Community Bank**[®] branch has offset these negatives in income by growing the volume of business and we appreciate business generated from all customers including shareholders. A **Community Bank**[®] company shares in branch income generated from the banking operations with Bendigo and Adelaide Bank Ltd. The greater the level of Funds Under Management including deposits, loans, financial wealth, insurance products etc. the higher income generated for the **Community Bank**[®] company. The Beaconsfield District **Community Bank**[®] Branch commenced with total Funds Under Management of approximately \$9 million, which has now increased to \$73 million. The Board's Strategic Plan is to increase Funds Under Management by \$9 to \$10 million p.a. which assists greatly the "bottom line" of our **Community Bank**[®] company to become profitable.

Our **Community Bank**[®] company currently receives \$50,000 p.a. in Marketing Development Fund monies from Bendigo and Adelaide Bank Ltd. to financially support local not-for-profit organisations including Schools, Sporting

Clubs, CFA'S and Service Organisations. The Sponsorships involve developing a business relationship for the mutual benefit of the organisation and the **Community Bank**[®] branch. Articles in this newsletter demonstrate sponsorship support we are providing. Since the last Newsletter, Bruce Shaw retired as a Director and David Nutter was appointed as a Director of our **Community Bank**[®] company. Thank you to all Directors for their commitment and involvement in managing the **Community Bank**[®] company.

The Board greatly appreciates the work done by our staff including Manager Andrew Gardner, CRO Natalie and CSO Kylie. We welcome two new staff members Lucy and Simone. Congratulations to new mum Erin, who is currently on maternity leave.

You are always welcome to come into our branch even if you are not an existing customer and discuss your specific banking needs with Manager Andrew Gardner and his friendly experienced branch staff.

Graeme Taylor
Chairman

Director vacancy.

Due to the pending retirement of a Director of our company, a vacancy exists for a local community minded person to become a Director or a Sub Committee member. If you are interested in being involved with the management, administration and/or promotion of our company, the Franchisee of the Beaconsfield District **Community Bank**[®] Branch of Bendigo and Adelaide Bank Ltd, please contact Chairman Graeme Taylor on 0438 719 960.

Introducing Lucy and Simone.

Lucy and Simone are new members of the Beaconsfield District **Community Bank**[®] Branch.

Lucy has lived in the Berwick area for over 20 years and attended the local primary and high schools. Now with three children of her own, she supports her local sporting clubs through her childrens' sporting passions. She has a particular passion for customer service and making everyone feel welcome and well looked after. Lucy has come from a banking background and is now thoroughly enjoying her time at Bendigo being involved with a community focused **Community Bank**[®] branch.

Simone was born in England and moved to Beaconsfield at the age of two and has been living here ever since. Simone attended Beaconsfield Primary School and Berwick Secondary College.

Simone is new to the banking industry and is very excited to be working in an organisation that makes a difference in her local community.



Supporting the St. Francis Xavier Football Club.

Beaconsfield District **Community Bank**[®] Branch has been very proud to support the St. Francis Xavier "Saints" football club. The Saints is a brand new club located in Beaconsfield which is part of FIDA, the Football Integration Development Program. The club is open to both males and females and is a fantastic opportunity for those with an intellectual disability to be involved in a well managed, family focused local organisation with an emphasis on fun and fitness.

Joining Cardinia Shire as a major sponsor, we have assisted the club with a contribution of \$1,000. This will allow them to purchase much needed supplies including uniforms and footballs.

The club has had some great opportunities such as playing an exhibition match at Etihad Stadium as part of the EJ Whitten Legends match, which wouldn't be possible without community support.

Branch Manager Andrew Gardner and Board member Maurie Potter have enjoyed attending matches and presentation days at the Club.



Beaconsfield Cricket Club.

Beaconsfield Cricket Club is celebrating a very successful year so far, after some of the biggest changes in the club's history. After a long and distinguished history in the West Gippsland Cricket Association, this year saw a move to the Dandenong District Cricket Association, coinciding with the club's first season on a turf pitch.

In recent years the club has completed several significant projects, including new training facilities and a new turf cricket pitch. These have helped to make the recreation reserve safer and more enjoyable for all members and attracted new people to get involved in regular physical activity.

Beaconsfield Cricket Club was a founding shareholder of the Beaconsfield District **Community Bank**[®] Branch. We have been proud to be associated with a community organisation that provides active recreation and a social outlet for many local residents, and look forward to further success in the future.



Branch Manager's report.

Welcome to the latest edition of the Beaconsfield District **Community Bank**[®] Branch newsletter. A lot has happened since our last newsletter. We have been involved with many great projects and initiatives, and none of this would have happened without the support from our loyal customers and shareholders. So, thank you for your continued support. At Beaconsfield District **Community Bank**[®] Branch, we see our involvement in the community as much more than just providing essential banking services. It's about using funds donated by the local branch to develop and sustain our remarkable community, and to help inspire others to become involved as well.

The staff and myself have had a busy year outside of our roles in the branch, helping to support the Upper Beaconsfield Festival and the Fun Run, the Berwick show Fun Run and Farmers Markets, CFA Thanks the Community picnic and movie night and ongoing support of the Beaconsfield and Officer Football, Netball, Cricket and Tennis clubs.

Thank you for taking the time to read this newsletter and learning how the Beaconsfield District **Community Bank**[®] Branch supports your community.

Andrew Gardner
Branch Manager



Berwick Montuna Golf Club.

Beaconsfield District **Community Bank**[®] Branch was again a major Sponsor of the Corporate Cup held by Berwick Montuna Golf Club. A feature of the day was the \$10,000 on offer for a hole in one at the fourth hole as well as a competition for players to guess the number of golf balls in a jar. Board Chairman, Graeme Taylor was assisted by branch staff Natalie and Simone speaking to players and encouraging entry into the competition. Sadly no-one managed a hole in one but a lucky player has a big supply of golf balls.



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News from Officer.

A Director of our **Community Bank**[®] company Carol Porter, whose family are long time Officer residents, is actively involved in many Officer Community Organisations. Carol is a member of the Officer and District Community Association Inc. Carol celebrated 25 years of service with Make-A-Wish Foundation, Cardinia-Casey Branch.

During the past year, Officer and District Community Assoc. Inc. completed a major project to move and rebuild the Memorial Gates and precinct at the Officer Recreation Reserve. These Gates honour servicemen of World

War I and World War II. A rededication ceremony of the Memorial Gates was held on Remembrance Day. An Anzac Day Dawn Service was held at the Memorial Gates and precinct. Beaconsfield District **Community Bank**[®] Branch participated in these days with some Directors present and providing the Marquee.

Beaconsfield District **Community Bank**[®] Branch proudly provides sponsorship support to local sporting groups including Officer Senior and Junior Football Clubs.

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Beaconsfield District **Community Bank**[®] Branch

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

Website: www.bendigobank.com.au/beaconsfield



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