



Berwick Rotary Golf Day.

Beaconsfield District **Community Bank**[®] Branch supports many local community groups so it was our pleasure to again sponsor the Berwick Rotary Golf Day which was held at the picturesque Cardinia Beaconhills Golf Links on 5 May 2017.

Players enjoyed a round of golf followed by a dinner with guest speaker Mike McKay OAM. Mike is considered one of Australia's most successful oarsmen, having competed in five Olympic Games winning two gold, one silver and one bronze medal as a member of the "Oarsome Foursome" rowing team.

Funds raised on the day went to St John of God Berwick Hospital to assist with the establishment of the first intensive care unit in the region, set to open later this year along with a dedicated cardiac unit. St John of God Berwick is a leading Catholic not-for-profit health care group, serving communities with hospitals, home nursing, and social outreach services throughout Australia, New Zealand and the wider Asia-Pacific region.

Through the generosity of golfers and sponsors substantial funds were raised for the hospital. A great day was had by all attendees and we look forward to the event next year.



Rotary Golf Day held on 5 May 2017. Beaconsfield District **Community Bank**[®] Branch is a major Sponsor of this day. The Guest Speaker Mike McKay is in the middle of the photograph and a Director of our Company. David Nutter is on the right.

Our inaugural trading profit.

It is pleasing to advise that our result for 2016/17 financial year sees our first trading profit which will come in at around \$40,000 before tax. This is well in excess of planned profit of \$24,717. Our budgeted profit for the current 2017/18 year is \$120,638 with the first two months trading seeing a trading profit of just under \$20,000 which is over budget.

Since commencing operations in 2009 a loss position has resulted each year although generally decreasing with each annual result. These losses have been covered by both our initial capital position and in recent years by an overdraft facility by Bendigo and Adelaide Bank. This overdraft facility has recently been reduced as the Bendigo and Adelaide Bank, considers our trading results sustainable although the year will not be an easy one for the banking industry. Our funds under management continue to increase steadily and drive our trading position and now stand at just over \$92 million. Driving our loan book remains a priority.

From the Chairman.

Welcome to our Shareholder Newsletter.

It was eight years ago when some members of the community decided we needed a **Community Bank**[®] branch in Beaconsfield. A Feasibility Study was completed and the Steering Committee decided to establish a **Community Bank**[®] branch. The branch was officially opened for business on 15 September 2009 and has achieved solid business growth each year of operation. To mark the occasion, a morning tea was held at the branch.

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

Our **Community Bank**[®] company receives Marketing Development Fund monies of \$35,000 per annum from Bendigo and Adelaide Bank. 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 will hold its Annual General Meeting on 28 November. This will give shareholders an opportunity to ask questions and mix with Directors, branch and region staff and other shareholders. The meeting will be

informed of the company's maiden profit of approximately \$40,000 in 2016/17 year and the Budget for the 2017/18 year projecting a profit of approximately \$120,000. The company continues to improve its financial operating results particularly in the past four years and the achievement of a maiden profit in the 2016/17 financial year vindicated the hard work done by staff and Directors increasing business over the years since establishing the branch.

The banking industry is constantly changing. A recent report highlighted rapid change and increased use of digital technology instead of the traditional banking that many of us are accustomed to. Make use of this move to digital technology and discuss with our branch staff.

The Board greatly appreciates the work done by staff headed by Manager Andrew Gardner, Customer Relationship Officer Natalie, Customer Service Officers Erin, Kylie and Simone.

Shareholders and potential customers are always welcome to phone or attend the branch to discuss their specific banking needs with Manager Andrew Gardner and his friendly branch staff. As a large Australian Bank, Bendigo and Adelaide Bank has a large range of products for all bank customers.

Graeme Taylor
Chairman

Manager's report.

As a **Community Bank**[®] branch we continue to support the many worthy community groups because of our shareholders and customers who continue to be loyal to Beaconsfield District **Community Bank**[®] Branch. Your support of all our services is crucial to our success. The more our business grows, the more we're able to give back to our local community in the form of grants, donations and sponsorships to worthy recipients in our local community. To continue our business growth, and therefore our ability to return more funds back to our local community, I encourage you all to call into our branch and have a chat with either myself or my friendly team of Nat, Kylie, Erin and Simone as to how we can help you with all your banking needs.

We are a full service bank, offering a complete range of financial products from everyday Savings Accounts, Credit Cards, Personal Loans and Home Loans, through to all your business banking products, including Trade Finance, Foreign Exchange and Leasing, along with Financial Planning and Insurance products.*

The more people we can help with their financial needs results in us being able to contribute more back to our local

community. On a final note, on behalf of the staff here at the Beaconsfield District **Community Bank**[®] Branch, I would like to thank you for your continued support of your **Community Bank**[®] branch, the Beaconsfield District **Community Bank**[®] Branch.

Andrew Gardner
Branch Manager

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St Francis Xavier Saints.



The SFX Saints held their annual Family Day at St Francis Xavier College on Sunday 2 July with a great turn out of family and friends to help celebrate all that is great about sport. The Saints are a local football team playing in the AFL Victoria Football Integration Development Association or FIDA competition. FIDA provides an opportunity for adults with a disability to play competitive sport in an inclusive and supportive environment. The Saints are into their third season and continue to go from strength to strength. With an increase in player numbers each year and the development of their off-field support network, this fledgling club is creating a wonderful community of positive minded people, focussed on enjoyment and skill development.

The Beaconsfield District **Community Bank**[®] Branch has been a part of the club since its inception and have been active supporters of the Family Day each year. Branch Manager, Andrew Gardner enjoyed his involvement in this year's Family Day and was impressed with the improvement he has witnessed over the past three years. Club Secretary, Jen McKenna said, "It is fantastic to have the Bendigo Bank so closely involved with the Club, particularly given that they share the same focus on community and opportunity."

Director – Sam McCurdy.



Sam was born in Larne, N.Ireland. He attended Queens University in Belfast, where he achieved an Honours Degree of Bachelor of Science in Chemistry. On graduating, he worked for eight years at ICI Fibres researching and developing high tenacity Terylene filament yarns. He married his wife Patricia in 1967 and his eldest son Sam was born in 1970. After

experiencing the "Irish Troubles" for five years, the family decided to seek a better life in Australia, so they immigrated to Melbourne in 1972. His second son Richard was born in Dandenong in 1974. The family moved to their present home in Berwick in 2008 after living for 32 years at Dewhurst.

Sam gained a Diploma of Education at Monash University in 1975 and taught Chemistry, Physics and Mathematics at RMIT until 1987, before moving into a curriculum development role. He retired as the Director of Training, Research and Development from William Angliss Institute of TAFE in 2001, to concentrate on running his consulting business. The consulting role involved the auditing of Registered Training Organisations against National Standards on behalf of the Victorian Regulator, as well as curriculum development across a diverse range of industries. Sam joined the Rotary Club of Berwick in 2011 and has held positions on the Board as Director of Foundation and Public Relations, as well as Secretary. He became a Director on the Board of the Beaconsfield District Community Financial Services Limited in November 2016.

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Tee Up For Kids Golf Day.

On Friday 31 March Beaconsfield District **Community Bank**[®] Branch was a proud supporter of the Tee Up For Kids Golf Day which was held at the Pakenham Golf Club. Four local branches came together to organise the event to raise much needed funds for more than 6,400 vulnerable children living in foster care.

The Tee Up For Kids Foundation supports children who can't live at home by providing opportunities and assistance with education, safety and wellbeing. Education is the key to the future of these children and it is the primary objective of the foundation to raise funds for children's educational purpose. The local golfing community came together for a great day of golf and through their generosity and the help of



local sponsors a fantastic total of \$9,500 was raised for the foundation. This was a great result and we look forward to being involved in the event next year.

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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

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