



## Banking is our business, Community is our purpose.



Lew Rimington, Branch Manager.

We're lucky to be blessed with an amazing community spirit here in Bayside. The latest example of this is the new **Beaumaris Sports Club** facility under construction at Banksia Reserve in Oak Street, Beaumaris. Soon the final touches will be made on what will be an incredible community venue thanks to the tireless dedication of many locals.

Of course, with the building close to completion, the illusion is that it was easy. The truth is plenty of

people volunteered hours (and HOURS) of their life to making this a reality. They lost way too much sleep and acquired many new grey hairs. And we are eternally grateful.

In this edition of *Community News* we're proud to announce our sponsorship of this facility to be named the **Beaumaris Community Bank® Centre**. By agreeing to be a major sponsor of the club, the branch provided a crucial piece of support necessary to get Council approval for the project.

You see Community Banks are not 'normal' banks, and I love that. Unlike other banks, up to **80% of our profits go back into the community**. Giving back is hardwired into our DNA. And every decision about how we spend our profits is made by our volunteer board – people like you.

So why is our branch investing part of our profits back into the Beaumaris Sports Club? Our goal is to grow our branch so we can make an even bigger impact on the wider Black Rock/Beaumaris community. Simply put, **with better profits we can make a bigger difference**.

### Imagine...

Imagine if this credo was followed by other financial institutions? The big four banks cleared a cool \$15 billion of profit in the first six months of this year. Imagine if 80% of those profits went back into the community? IMAGINE. That's \$12 BILLION returned to making a positive difference to people's lives – in just six months.

### How you can make a difference

I believe everyone wants better outcomes for all members of our society, but many people aren't sure how to help. When you choose to bank with Beaumaris **Community Bank®** you choose to make a difference in our community.

And because we offer full service banking, there are no compromises. You still get everything you need from a bank – except with a personal touch.

Imagine. What if more people put their money where their heart is?

Warmest regards,

Lew Rimington  
Branch Manager

## Help us to help you.

In this newsletter is a short questionnaire in which we're asking for your feedback about where you think we can make a difference in our community. We look forward to hearing from you. Together we can make a bigger difference.

Beaumaris Community Financial Services Limited | 32 East Concourse, Beaumaris Vic 3193 | **ABN** 25 100 506 643

**Directors:** Christopher Shaw (Chairman), Peter Demura, Lili James, Terry Michael, Janina Puttick, David Stewart, Paul Widdis.



## Local legend.

In this edition we meet Andy Sheldrake, the first Sharks football player to ever run onto Banksia Reserve! Andy is somewhat of an institution at Beaumaris Football Club.

As captain of the very first U13s team, Andy broke ground as it were for the Sharks on this oval. He then went on to captain the U15s, U17s, Seconds, Firsts, and Old Fellows. And then the club ran out of teams. And if that wasn't enough, to keep busy in the summer season, Andy started in the U12s side of Beaumaris Cricket Club and played with them for the next 45 years!



Andy Sheldrake.

Andy's on-field dedication continues to be mirrored to this day off the field. Andy is an active member of both clubs and currently Chairman of the committee that's cataloging all the football club memorabilia before the move to the new venue.

When we spoke to Andy he recalled how the Dunlop Family donated the land that is Banksia Reserve for use by the youth of the area. Back then the Reserve was a swamp and he and his



BEAUMARIS FOOTBALL CLUB  
— Inaugural Under 13 Football Team 1963 —

The inaugural U13s Beaumaris Sharks. Andy is front row with the ball. Back row: B. Cummings, S. Lockhart, J. Harris, D. Lewis, Mr P Eldred (President), D. Marshall, R. Lumsden, T. Wait. M. Lloyd. Centre row: Mr H. Lockhart (Manager), T. Lorback, M. Shone, B. Kirby (Vice Captain), L. Thompson, M. Kelly, K. Graves, M. Kinnane, Mr W. Kinnane (Coach). Front row: D. Nicholson, E. King, A. Sheldrake (Captain), D. Wright, N. Collier.

mates would tear around Bayside on bikes, on a network of dirt roads and through swathes of ti-tree.

Whilst that very first U13s Sharks footy team didn't win a game all season, the club has gone on to be extremely successful and provide a wonderful community for members, thanks to people like Andy.

## Meet Maddy.

Maddy Caswell is well known to many locals as Manager of the bar and kitchen in the old clubhouse at Banksia Reserve. With the new facilities nearing completion in December she will become the new Manager of Beaumaris Sports Club after beating many quality candidates for the top job.

Maddy brings with her qualifications as a Chef, a Pastry Chef, and a Certificate 3 in Hospitality. She has substantial experience in hospitality including Assistant Manager with the Australian Hospitality and Leisure Group.



Maddy Caswell, Manager, Beaumaris Sports Club.

Here's what Maddy had to say:

**What can we look forward to at the new venue?** It will be fantastic!

There will be a bar, a 100 seat restaurant, a 80 seat function room, a kiosk and a stunning north facing balcony that overlooks the oval. I can see many a coffee or meal enjoyed out there.

**What will be on the menu?** We're putting together a family-friendly menu with a good selection of old favourites and tasty new treats.

**What else can we look forward to?** Lots of new space for local events and social get togethers. We want the club to have the same community focus as the existing tennis, footy and cricket clubhouses that it's replacing. Of course, each club gets new rooms too.

**What do you like about this job?** I grew up in this area and love the community vibe!

[www.bscinc.com.au](http://www.bscinc.com.au)

## Lions Club keeps on giving.



From left: Richard Wilson, Leigh Hutton, President Barry Bruce, Graham Gehrig and Graham Head from the Lions Club presenting the \$5,000 cheque to Tracey Panozzo, Operations Manager, Sandringham Hospital.

The Sandringham Hospital Appeal was recently the grateful recipient of a \$5,000 donation from the Lions Club of Beaumaris as part of worldwide Lions Club centenary celebrations. Many tasty sausage sizzles at Bunning's Mentone resulted in this donation which goes towards the building of a much-needed Day Procedure Centre at our local hospital

Lions Clubs exist to serve the community and we extend our deep appreciation of their unwavering support.

[www.beaumaris.vic.lions.org.au](http://www.beaumaris.vic.lions.org.au)

## Inner Wheel making a difference.

The Inner Wheel Club of Bayside continued the good work of fundraising for a new Day Procedure Centre at Sandringham Hospital. A Games Day at Beaumaris Bowls Club hosted by Inner Wheel resulted in a generous \$4,000 donation. Sandringham Hospital is aiming to raise \$2.5 million to build a dedicated centre for day surgery through a capital appeal.



From left: Cita Mieog, President of Inner Wheel Club of Bayside, with Judy Reeves, Director of Nursing, Sandringham Hospital.

[www.sandringhamhospitalappeal.org.au](http://www.sandringhamhospitalappeal.org.au)  
[www.innerwheelaustralia.org.au](http://www.innerwheelaustralia.org.au)

# Step on the gas.

It's back! The popular **Concourse Car and Bike Show** returns for its sixth year.

This time around promises to be even bigger than ever with over 200 vintage cars and bikes cruising into town. Come and enjoy the fun atmosphere. There will be live music, great food, and free face painting and rides.

**Concourse Car and Bike Show, Beaumaris**  
Sunday 10 September  
9.30am – 1.00pm



## Love a good panto?

**Cinderella: The Pantomime** is the impressive 298th production by the Beaumaris Theatre.

Come along and enjoy this fun and creative adaptation of the well-loved story of Cinderella. Tickets from \$15.

8 - 10 September 2017  
[www.beaumaristheatre.com.au](http://www.beaumaristheatre.com.au)



## Supporting Beaumaris Soccer.

The thriving Beaumaris Soccer Club recently received a \$1,500 donation from the branch. As always, it's great to help our local clubs grow!



Beaumaris Soccer Club with their \$1,500 donation

## First job?

You can be brilliant with money.

Visit us in branch or online

[bendigobank.com.au/firstjob](http://bendigobank.com.au/firstjob) to find out more. You'll learn heaps.

**Bendigo Bank**  
Bigger than a bank.

## Lew's Tips.

**Bendigo Bank**  
Bigger than a bank

Let's talk today.

Starting out in the workforce is the perfect time to build financial foundations that can set you up for life. Here are Lew's tips for making smart choices early on - with a little sacrifice for a whole lot of reward.

### 1. Separate savings account for 10% of earnings.

Saving may not be sexy but it's a sure-fire way to wealth and more choice in life. Think about it. You are only transferring 10 cents of every dollar - and not touching it. It's small enough not to be noticeable, but over time it's big enough to make an ENORMOUS difference. I guarantee it.

**2. Lenders love savers.** Another reason to save. Banks want to see a solid savings history when you apply for a loan. If you can't save, you'll find it difficult to borrow.

**3. Low fee super fund.** Superannuation can quickly be drained by high fees. Do the initial research to find a fund that is in your best interests. If you have more than one fund, amalgamate them. Confused? Speak to a superannuation expert.

**4. Low interest credit card.** Some credit cards have ridiculously high interest rates. If you need or want a credit card, the low rate, no-frills cards are a great solution early on. Even better, commit to paying it off every month and avoid paying any interest.

**5. Watch the big 'sell'.** Some banks are focused on selling products. A good banker provides solutions that are in your best interests and help you meet your goals.

**Need help?** We are always happy to discuss your situation and explore options with no obligation. Come and see us at Beaumaris **Community Bank®** or call 9589 5366.

## Destination winner!

Big shout out to Stuart Ingram, Managing Director of **Destination HQ**. Stuart recently won Best Travel Agency Manager at the 2017 National Travel Industry Awards. What an achievement.

Not only is Stuart a passionate traveller himself, he brings to the area years of experience in the industry and loves nothing better than sharing the travel bug. **Destination HQ** has a shop in Beaumaris and Mentone. Take a detour and drop by.

[www.destinationhq.com.au](http://www.destinationhq.com.au)



[bendigobank.com.au/firstjob](http://bendigobank.com.au/firstjob)



# People's Choice Awards Winner.

We've done it again! **Bendigo Bank** continues to be recognised for outstanding customer satisfaction.

This time the Mozo community has rated the us first for Service, Trust, Friendliness and Most Recommended Bank in the **2017 People's Choice Awards**. Mozo.com.au is a leading website helping Australians easily compare banking and insurance.

This just proves: **It's not just what you do, it's the way that you do it.**

[www.mozo.com.au/banks/information/bendigo-bank](http://www.mozo.com.au/banks/information/bendigo-bank)

## Switch today and have no regrets.



**Voted first for service, trust, friendliness and most recommended bank.**

Drop into your nearest branch at 32 East Concourse, Beaumaris or phone **9589 5366** to find out more.

**Beaumaris Community Bank® Branch**

**Bendigo Bank**  
Bigger than a bank.

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (A279358) (08/17)



## Our newest team member.

Meet **Robert Pastorello**, your new Customer Relationship Manager at Beaumaris **Community Bank®** Branch.

Having worked for large and small banks previously, Robert realised he most enjoyed his very first role at the old State Bank of Victoria where the focus was on relationship banking. Thus began the search to return to a bank with heart, and to the door of Bendigo Bank's community model.

As Robert says, "Although people are using technology more and more for banking, when it comes to complex transactions, a personal relationship with a banker you can trust is highly valued. I love this focus on relationships at the Branch."

Robert brings over 20 years' experience in the banking sector and more than seven years as a small business owner.

**Welcome to the team!**



Robert Pastorello,  
Customer Relationship Manager.

## Local events calendar.

2nd Saturday of  
every month  
8.00am - 12.30pm

**Beaumaris Rotary Farmers' Market**  
Beaumaris North Primary School

8 - 10 September

**Cinderella: The Pantomime**  
Beaumaris Theatre

Last Friday of  
every month  
From 4.00pm

**LIVE at the Bowlo**  
Black Rock Sports Club

10 September  
9.30am - 1.00pm

**Concourse Car and Bike Show**  
Concourse, Beaumaris

**Up to 80% of our  
profits go to the  
community through  
sponsorships, grants  
and initiatives.**



### Beaumaris **Community Bank®** Branch

32 East Concourse, Beaumaris Vic 3193 | Phone: 9589 5366

Opening hours:

Monday to Friday 9.00am – 5.00pm and Saturday 9.00am – 12 noon

[www.bendigobank.com.au/beaumaris](http://www.bendigobank.com.au/beaumaris)

[facebook.com/beaumariscommunitybankbranch](https://facebook.com/beaumariscommunitybankbranch)

[twitter.com/BendigoBank](https://twitter.com/BendigoBank)

From left:  
Sharan Talbot, Sue Buckell,  
Lew Rimington, Jonalyn Snell  
and Rebecca Pettigrew.



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[bendigobank.com.au/beaumaris](http://bendigobank.com.au/beaumaris)

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879



# Help us to help you.

Did you know the Beaumaris **Community Bank**<sup>®</sup> Branch donates up to 80% of profits back into the community? Banking may be our business, but community is our purpose.

In order to fulfil our purpose better, we want to find out what's important to our local community, what you know about us, and how we can better engage and support local initiatives.

Thank you for taking time to give us feedback. Together we can make a bigger difference.

## OUR COMMUNITY

What word/s describe our local Beaumaris/Black Rock community?

\_\_\_\_\_

\_\_\_\_\_

What are the top 3 strengths or assets in our community?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

What 3 areas in our community need improving?

<input type="checkbox"/> Aged care	<input type="checkbox"/> Arts, culture and heritage
<input type="checkbox"/> Community connections	<input type="checkbox"/> Education
<input type="checkbox"/> Emergency services	<input type="checkbox"/> Health
<input type="checkbox"/> Local economy	<input type="checkbox"/> Social connections
<input type="checkbox"/> Sport	<input type="checkbox"/> Transport
<input type="checkbox"/> Youth opportunities	<input type="checkbox"/> Other (please describe)

\_\_\_\_\_

Can you tell us about the change that would make the biggest difference to you?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## WHAT IS COMMUNITY BANKING?

Did you know that a **Community Bank**<sup>®</sup> is different to a normal bank, in that it's run by a board of volunteers and returns a percentage of profits back to the community?

☐ Yes ☐ No

Do you know that the more people that bank with the Beaumaris **Community Bank**<sup>®</sup> Branch, the more profits we can invest back into our community?

☐ Yes ☐ No

## YOUR INVOLVEMENT IN THE COMMUNITY

Do you belong to a community group? If so, which one/s?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Are there any projects or initiatives you or your community group would like to talk to us about?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## WHAT IS COMMUNITY BANKING?

Would you like to be contacted by the Beaumaris **Community Bank**<sup>®</sup> Branch to discuss what's important in the community or how we can help?

☐ Yes ☐ No

If Yes, please provide your contact details.

Name: \_\_\_\_\_

Preferred method of contact: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### RETURN THIS SURVEY VIA

**Mail or in person:** Beaumaris **Community Bank**<sup>®</sup> Branch  
32 East Concourse, Beaumaris 3193

**Email:** [BeaumarisMailbox@bendigoadelaide.com.au](mailto:BeaumarisMailbox@bendigoadelaide.com.au)

**Online:** [www.surveymonkey.com/r/M9RFSPQ](http://www.surveymonkey.com/r/M9RFSPQ)

### QUESTIONS?

Come and see us or call 03 9589 5366.

# A question for you.

If you could make a positive change in the Beaumaris/Black Rock community what would it be?

This isn't just a hypothetical question.

When you bank with Beaumaris **Community Bank**® Branch great things happen.

Projects find funding, local clubs find sponsorship, schools benefit, and people take ownership in the future of our community.

This is because up to 80% of our profits go back into the community.

## Here's how it works.



## Help us to help you.

Overleaf is a short survey where you get to tell us what is important to you in our community.

We appreciate you taking the time to share your feedback and let us know how we can be of greater service.

Remember the Beaumaris **Community Bank**® Branch is different.

We're not just good with money, we're about the good that money can bring.