



Beamaris **Community Bank**[®] Branch

Community News

Spring
2016

Welcome to Community News!

“Community” is one of our favourite words at Bendigo Bank. It’s also one of the reasons why so many people love living in Bayside.

Our plethora of sporting clubs, special interest groups, and community events that get people up and out and enjoying the location and company keep the area bustling along.

There is also a strong community spirit; of pitching in and helping out when the call goes out. We are blessed to have many individuals living here fuelled with energy and passion for helping others, who are generous with their time and resources. At the Branch we take our hat off to all those local volunteers and businesses that help make living here so special.

As Manager it’s a privilege to be part of a bank that’s community minded. Our branch returns 80% of profits back to the community. In fact our board are all volunteers and the Bank’s ethos to be “of the community, by the community, for the community” underpins everything we do. At the same time, Bendigo Bank is a serious banking option. We’ve won Business Bank of the Year for four years in a row in the Roy Morgan Customer Satisfaction Awards for very good reasons.

In this edition we give you a snapshot of who’s been busy making a difference in the Black Rock/Beamaris area. From new and old businesses that enhance our way of life to individuals making a big difference at a grass roots level.

Warmest regards,

Lew Rimington
Manager



Lew Rimington, Branch Manager



New home for Farmers’ Market.

The Beamaris Rotary Farmers’ Market is pulling up pegs and heading for a new home.

The Beamaris College campus on Reserve Road has served the market well but with the school being redeveloped, it’s time to move to a new location at Beamaris North Primary School, corner of Wood Street and Reserve Road.

Peter Flude of Beamaris Rotary said, “We wanted to keep the market near our Reserve Road home and Sherril Duffy, Principal of Beamaris North Primary School, just a few hundred metres north, was happy to take us in. The new site is ideal and has a wonderful atmosphere.”

Come along and sample the fresh produce and enjoy the community spirit. The market will continue to be held on the second Saturday of every month from 8.00am - 1.00pm.

Next market: Saturday 10 September.



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

Directors: Christopher Shaw (Chairman), Peter Demura, Janine Puttnick, Terry Michael, Paul Widdis, David Wilson, David Stewart.



Visitors at last year's event. Photos courtesy of Stephen Kelly, Beau Photos.

Concourse Car and Bike Show roars back to life.

The Concourse Car and Bike Show will once again roll into town.

Now in its 5th year, this popular event sees the Beaumaris Concourse humming with over 200 vintage and cars bikes. The oldest automobile hails from 1923!

Initiated by Trevor Allwright (owner of the shop **I Found It**) in partnership with the Beaumaris Rotary Club, the event aims to raise over \$1,800 for charity.

This year over 3,000 people are expected to come through and enjoy the spectacle. There will also be fire truck rides, live music, face painting, a police display and public voting for the best cars and bikes in show.

The 5th Annual Concourse Car and Bike Show is on Sunday 11 September, 10.00am – 1.00pm and free to attend.

Community gardening blooming in Bayside.

The first sod has been turned at St Stephen's Community Garden! On 17 July 2016, Roger Prowd, Vicar at St Stephen's Anglican Church in North Brighton, declared the garden underway.

What was once a dream for Bayside resident, Heather Chisholm, is now a reality. "I was frustrated by the lack of community gardens in the area and thought something needed to be done to change this," said Heather. "It's been a huge team effort but we've been rewarded by this wonderful opportunity for gardeners young and old to come together, share ideas and experience the joy of growing their own produce."

In a wonderful act of generosity, St Stephen's has provided the land and in partnership with Beaumaris Rotary and Brighton North Rotary, helped raise the funds, organise permissions and provided advice required to grow a vacant, tired block into a flourishing hub of community spirit and green initiative.

According to Heather, "Potential plot owners are excited to get started. Most of the plots are already spoken for but a few remain to be snapped up at a very affordable \$80 per year."

Next on the agenda? Finding some land in the Beaumaris/Black Rock area to do it all again! Any suggestions?

The Beaumaris **Community Bank**[®] Branch congratulate all those involved. What a wonderful way to bring people together and create healthier lifestyles.

For more information go to: www.facebook.com/ststephenscommunitygarden or contact Martyn Thomas at martyn@frankmedia.com.au



Vicar Roger Prowd turning the first sod with St Stephen's Community Garden committee members Ross Stewart, Martyn Thomas, John Cowen and Heather Chisholm.



Local Legends.

Sig Symes, Graeme Matthews and Stephen Edmunds

Fifty years in business is quite a feat! This year accountancy firm Bruce Edmunds & Associates reach this milestone. Forty-seven of those years have been in the Concourse as one of its original tenants. We spoke to Stephen Edmunds about their story.

How did Bruce Edmunds & Associates get started in the area?

The business opened in 1966 in Collins Street, Melbourne. Bruce lived in Beaumaris and found most clients were actually in the suburbs. He rented a new, little shop at 13 North Concourse in 1972 and we're still here today.

What does the business look like today?

These days we have 25 amazing staff, the building has grown significantly and we service around 1,500 clients in all aspects of business, tax, superannuation and finance. We're community conscious too, sponsoring local groups, activities and charities and are a long-term sponsor of Cottage By The Sea, an NGO that supports children in need.

What do you love best about working in Bayside?

Being able to meet local people and having an impact on the community. For example, in 2000 I formed the steering committee that resulted in the incorporation of Beaumaris **Community Bank**[®] Branch. I was the founding Chairman and proudly continue to support the branch.

How has business changed over the years?

It's changed enormously. Technology has caused most change. Things happen quicker, we use cloud-based systems and have a big technology budget, globalisation even affects us in Beaumaris. These days we work for people all over the world, but we can do it like they lived in Reserve Road!



Starting out in the 1970's: Directors Bruce Edmunds and Sig Syme

**Bruce Edmunds & Associates, 13 North Concourse, Beaumaris.
Ph: 9589 5488 | www.edmunds.com.au**

Three 100 game milestones.

Euen McTaggart, Owen Leonard and Jack Milligan recently celebrated 100 games of quality junior football with Beaumaris Sharks Football Club. All three players began with the Sharks in Under 9's and now, 100 games later, are still going strong in Under 17s Division 3.

Congratulations goes to the football club and all of the volunteers. This milestone shows just what an outstanding job they do to nurture the passion for the game amongst such a large group of players. This year there were over 750 registered players ranging from young children at Auskick to those at the senior level.

www.beaumarisfc.com.au

Quilting talent uncovered.

Bay Quilters are delighted to be hosting their second exhibition of members' quilts. With over 100 exquisitely crafted quilts on display, voting for favourites and a variety of quilt-related traders in attendance it promises to be a busy event.

This year a student textile challenge is also underway for anything textile-related – not just quilts. The School Challenge Project is a great opportunity for year 10 and 11 students to display their work to a large audience. First prize is a two-day pass to classes at the Australasian Quilt Convention in April 2017.

At the upcoming Quilt Show a beautiful, hand-made quilt will be raffled and all proceeds from the Show will be donated to Beaumaris and Sandringham Life Saving Clubs.



Ken Bateman and nipper Mia von Gleichenstein, from Beaumaris Life Saving Club, with the quilt to be raffled.

**2016 Quilt Show, Beaumaris Library Complex, Reserve Road.
Saturday 1 October (10.00am – 5.00pm) and Sunday 2 October 2016 (10.00am – 4.00pm)
Further information: www.bayquilters.com.au | 0420 820 240**

30 years for Beaumaris Pharmacy.

Congratulations to Malcolm Cosgriff for celebrating 30 years in business with Beaumaris Pharmacy.

Malcolm said, "We set up here because it has a great community atmosphere. We see the same faces regularly."

In that time he has seen generational change as young babies needing prescriptions grow up to be parents themselves. Today Malcolm estimates he would know over 2,500 customers by name.

**Beaumaris Pharmacy, 1A East Concourse, Beaumaris.
Ph: 9589 2676**

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



Lew's Tips.

Bendigo Bank
Bigger than a bank.

Let's talk today.

Teenagers and Money.

The teenage years are a time of learning how to handle increased responsibilities. Money is a big part of this. For many parents though imparting sensible money management and appreciation for the value of "things" is a big challenge.

Here are Lew's top tips:

- 1.** Make sure your children are aware of what things really cost. If they have saved \$100 for a skateboard and it costs \$180, help them make a plan to save the rest.
- 2.** Give your children some money to last the whole day on a family day out, so they'll notice what they're spending and think about priorities.
- 3.** Let your children buy Christmas, birthday or other presents for family. Working out what to spend on whom will help them to plan and budget.
- 4.** Have your children plan, budget and then buy a family meal on a regular basis. Have them compare this to the cost (not to mention nutritional value) of a takeaway or restaurant meal. Home cooking never looked better.
- 5.** Give your children a fixed regular amount you would normally spend on social outings and clothes to manage. When the money is gone, it's gone.
- 6.** Once you think they're responsible enough to move from cash to card, set up a student bank account with a debit card and a small limit.
- 7.** Games are a fun way to learn. Online there are many money management games for teenagers. Alternatively get the whole family involved with a board game. (Sometimes the adults learn something too!)

Like to know more about excellent student accounts for teenagers? Come and see us at Beaumaris **Community Bank**® Branch.



Teenagers love the freedom that comes with their own money.

Giveaway!

In the month of September we're giving away a \$50 voucher at **Est Cafe**. Simply fill out the form below with your best tip for teaching teenagers about money and drop it into the Branch by 30 September 2016. The best tip as judged by Lew is the winner.



My Top Money Tip For Teenagers.

Name:

Phone:

My tip:

.....

Seen in Bayside.

Guess who we bumped into? Monks from Cambodia also enjoy stretching their legs along the beautiful Bayside foreshore. Hope they enjoyed the scenery just as much as the locals do! We extend a respectful Khmer greeting to our visitors; "Sampeah."



Photo: Amanda Stokes Photography

Leveraging your investments.

Are you interested in gearing in your investment portfolio?

Leveraged Equities is Bendigo Bank's specialised margin lending business. It enables you to borrow in addition to your capital to invest in shares, managed funds, cash deposits and assets.

The benefits of a margin loan are that you can enhance your investment gains. On the other side, it can also magnify your investment losses. This means it's always important to get good financial advice and understand the risks and benefits involved.

For more information on the products available through **Leveraged Equities**, contact Beaumaris **Community Bank**® Branch on 9589 5366 or go to: www.leveraged.com.au

Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). Please consider your personal circumstances, consult a professional investment provider and read the PDS and Product Guide at before making an investment decision.

Bendigo Invest Direct.

Bendigo Invest Direct is Bendigo Bank's new online share trading platform that is easy to use and affordable. It has all the features you need to effectively manage your portfolio online including straight through processing which gets your order to market instantly.

As a **Bendigo Invest Direct** client you'll have access to powerful stock trading tools, charts, research and analysis at your fingertips. There are tools for portfolio tracking, tax reporting and ranking your shares by performance.

Visit the branch for more information, call us on 9589 5366 or go to: www.bendigobank.com.au/public/wealth/investing

Full steam ahead for Est.

Local business profile

We are lucky enough to have many excellent coffee shops and restaurants at our finger-tips in Bayside. **Est** at the Concourse is one such establishment with a tribe of loyal clientele and coffee machine working overtime.

A resident of 20 years, Steve Bottomley recently opted out of management consulting, to tackle hospitality as owner of **Est**.

Est is open seven days a week offering a tasty and diverse menu for breakfast and lunch each day, and dinner on Friday and Saturday nights. Catering is available and soon to come will be live music, social events and functions. Stay tuned!

Est, 38 East Concourse, Beaumaris. Ph: 9589 0599



Branch Manager Lew Rimington, **Est** Owner Steve Bottomley and Chairman Chris Shaw.

Local events calendar.

2nd Sunday of every month	Beaumaris Farmers' Market Beaumaris North Primary School
11 September 10.00am - 1.00pm	Concourse Car and Bike Show The Concourse, Beaumaris
1 - 2 October	2016 Quilt Show Beaumaris www.bayquilters.com.au
26 November	Beaumaris Carnivale
24 December 7.45pm	40th Annual Beaumaris Christmas Carols Rear Beaumaris Community Centre

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

facebook.com/beaumariscommunitybankbranch

twitter.com/BendigoBank

From Left to Right:
Sharan Talbot, Sue Buckell,
Lew Rimington, Jonalyn Snell
and Rebecca Pettigrew.



 **Bendigo Bank**
Bigger than a bank



bendigobank.com.au/beaumaris