



Fourth birthday milestones – made possible by our customers.

23 June 2018 is another significant milestone for the Port Fairy & District **Community Bank**[®] Branch marking four years since opening. In that time our **Community Bank**[®] branch has injected significant funding into the community, provided great banking service and employed numerous locals. All staff past and present have given great service to the business ensuring it is positioned well to achieve great results into the future.

Belfast Community Enterprises Limited, the Board of volunteers that oversees the **Community Bank**[®] branch, has also evolved and provided the oversight necessary to have the business achieve the results that were envisaged four years ago.

Business footings now sit at \$102 million.

Community investment has reached in excess of \$210,000, which included assisting in the Port Fairy Streetscape project, supporting the numerous festivals and their volunteers to help ensure their viability and sustainability, sporting clubs including Port Fairy Football Netball Club, Port Fairy Cricket Club and Port Fairy Surf Club. These are just a few beneficiaries of the profit which is produced from the business of the many and greatly valued customers of the Port Fairy & District **Community Bank**[®] Branch.

Port Fairy & District **Community Bank**[®] Branch – here to stay.

In 1998, the first **Community Bank**[®] branch was opened because Bendigo Bank took the lead to ensure smaller rural communities continued to have access to banking services and at the same time provided a broader benefit to the community. The withdrawal of services by other banks lead to a banking revolution whereby a bank could be set up “by the people for the people”. They are known as the **Community Bank**[®] branch network.

Since then some 335 **Community Bank**[®] branches have sprung up around rural Australia and suburban shopping strips in response to the energy and will from local communities who banded together to raise capital and enter into a franchise agreement with Bendigo Bank.

A wonderful benefit of establishing a **Community Bank**[®] branch has been the production of profit that has been distributed back for community benefit on an ongoing and sustainable basis.

The success of the **Community Bank**[®] model has ensured that not only do smaller communities have all the banking facilities provided by the bigger banks but that it is done in an award winning and friendly environment by a Bank with a social conscience. Bendigo Bank has been named and awarded Australia’s most trustworthy bank.

The volunteer Boards behind the **Community Bank**[®] branches delight in seeing through their efforts and the banking business of the branch’s customers, profit being distributed throughout its community.

And because the branches are locally owned and operated with the guidance and input of Bendigo Bank the longevity of their branch is assured – that is the essence of your Port Fairy & District **Community Bank**[®] Branch.

The staff at Port Fairy & District **Community Bank**[®] Branch.

With a combined banking experience of over 55 years, our team of specialists are always here to help.

Right: L-R: Branch Manager, Julia O’Neill; Customer Relationship Manager, Amie Timewell; Customer Service Officer, Amy Harman; Customer Relationship Officer, Fiona Towler; Customer Service Officer, Deb Harris.



Belfast Community Enterprise Limited, Shop 4/32A Bank St, Port Fairy, VIC, 3284 ABN 65 161 382 83

Directors: Ralph Leutton, Peter Langley, Nick Abbott, Nicole Dwyer, Maggie Leutton, Di Officer, John Rahilly.

Chairman's address.



As we approach our fourth birthday, it is with a sense of pride in our work and our business. Belfast Community Enterprise Limited – the company that holds the franchise for the Port Fairy & District **Community Bank**[®] Branch – has had an exciting and a challenging year.

It has been exciting because we have seen our community investment grow. Elsewhere in the newsletter you can find commentary describing an investment in excess of \$200,000.

This is very exciting and all in a period of four years.

Many of our colleague banks have struggled to achieve this level of outcome and while it must be recognised that we have had exceptionally good support and management, we strongly support our partners in their endeavours in their own communities.

In recent days we have heard the news of the closing of one of the other bank branches within the town. This is unfortunate, because we do believe in the free market and being able to provide choice, but we do not believe in the strong hand of central administrations who seem to gloss over the importance of bank branches – of whatever brand – to the local community.

The Port Fairy & District **Community Bank**[®] Branch is here to stay.

Our challenges have come as we have transitioned from our initial Branch Manager, Ashley King, to our new Manager, Julia O'Neill.

Challenges that have been positive as we have seen a settling in the staff structure in our **Community Bank**[®] branch with a team in place now that is turning the tide in business development. While unfortunate for the community, the closing of a bank branch in town has been fortunate for our **Community Bank**[®] branch. Many new customers have presented themselves to our **Community Bank**[®] branch seeking a place where the old fashion value of loyalty still exists.

I would like to thank Ashley for the incredible role he has played in the establishment and initial growth of our branch. While he has stepped back from the day-to-day banking activities, he is still heavily involved supporting the company and providing advice to the Board. I would also like to congratulate Julia and her team for the great job they are doing. I am aware that the team has regular sessions in which they set themselves goals and task to be completed. I am also aware that in recent days they are outstripping those goals and leading the way in some areas on a national front.

Finally, I would like to recognise the work of the Board and the individuals and their involvement in the Committees and other activities that seem to be numerous. All of this is to meet that initial goal set in place in the very early days of the Steering Committee, when began our community investment.

Thank you,

Ralph Leutton
Chairman

Taylor's testimonial.

Taylor Bobcat Services prides itself of being reliable, efficient and proudly local. Warwick can assist with your earthwork's needs – site cuts and levelling, rubbish and tree stump removal, farm tracks and driveways.

We approached the Port Fairy & District **Community Bank**[®] Branch seeking a comparison when purchasing our new truck. The flow on effect saw

us financing the truck and now trailer purchase, moving both our business and personal banking over to the **Community Bank**[®] branch at better interest rates with lower fees – the bonus of which the profit goes back into our community via schools, sports clubs and community groups. After insurance comparisons we have since moved our business and personal insurance policies over to the **Community Bank**[®] branch with an insurance specialist overseeing our needs.

The Port Fairy & District **Community Bank**[®] Branch have been a pleasure to deal with so Taylor Bobcat Services strongly encourage you to compare your personal banking, business banking and insurance needs."

Warwick Taylor



Growing the community balance sheet – preparing for the next 150 years.

The Port Fairy & District **Community Bank**[®] Branch proudly sponsors the Port Fairy Football Netball Club (PFFNC) which this year celebrates a milestone 150 years since its establishment.

The Board of Directors of Belfast Community Enterprises Limited recognises the important contribution the PFFNC makes to the social and recreational well-being of our community.

In 2017, the Port Fairy & District **Community Bank**[®] Branch announced grants to support developing facilities at the Gardens Oval to launch the PFFNC into the next exciting era of providing community sport and a hub for community involvement to benefit many user groups and organisations in the district.

The initial **Community Bank**[®] branch grant is being utilised to develop concept plans for the PFFNC as part of the Gardens Oval Master Plan being undertaken by Moyne Shire Council.

A successful outcome will deliver an additional and much needed multi use netball court, improved playground facilities, better traffic management and safety for all facility users, updated change rooms to cater for females, males and officials, enhanced social rooms and multi-purpose facilities.

The redevelopment of the facilities to meet today's standards and future needs will retain the iconic S & S Pavilion as part of the Gardens Oval landscape to be enjoyed by the generations to come.

This is all a part of building the community balance sheet to benefit our community for another 150 years, and made possible only by the customers of the Port Fairy & District **Community Bank**[®] Branch.

The PFFNC has been working closely with other stakeholders in the Gardens Oval Reserve and the Council appointed consultants for the Master Plan to ensure that the proposed redevelopment can best meet the needs of our community today and for generations throughout the next 150 years.

It is anticipated the Gardens Oval Master Plan will be on public exhibition during June 2018.

Community contributions.

Total contributed from opening date \$209,628.

Port Fairy Winter Weekends – Dachshund Dash
Port Fairy Bowling Club
Port Fairy Sea Scouts
Port Fairy Consolidated School Awards
Port Fairy Probus Club
Child Care Action Group
Port Fairy Community Garden Group
St Brigid's Hall Crossley
Yambuk Progress Club
Port Fairy Show Society
Port Fairy Film Society
Port Fairy Football Netball Club
Port Fairy St Patricks Primary School Fete
Port Fairy St Patricks Primary School Graduation Awards
Port Fairy Cricket Club
Moyneyana Festival Inc
Port Fairy Business Association
Koroit Business & Tourism Association
Port Fairy Community House
Koroit Race Day
Port Fairy Belfast Lions Art Show
Orford Vintage Rally
Sackville Street Streetscape
Koroit Football Netball Club Tower Hill Challenge
Commonwealth C'ship Sheep Dog Trails
Fun4Kids
Port Fairy Marine Rescue Service
Gourmet Port Fairy
Macarthur Pony Club
ExLibris – writing competition
ExLibris – Stories on Sackville
Port Fairy Petanque
Kirkstall Recreation Reserve
Port Fairy Angling Club
South West Working Equitation Club
All Abilities Equestrian
Port Fairy Playgroup
Port Fairy Tennis Club Inc
St John's Strawberry Fete
Rotary Club of Port Fairy
Port Fairy Consolidated School Bazaar
Port Fairy Surf Life Saving Club
Macarthur Music in the Vines

Port Fairy Jazz Festival
Port Fairy Heritage Boats
Moyné Health Services
Port Fairy Community House
Koroit Primary School
Port Fairy SES
Rotary Club of Warrnambool Central
Port Fairy Golf Club
St Johns Anglican Church
Friends Of Griffith Island
Port Fairy Citizens Band
Yambuk Hall Committee
Friends of Moyneyana House
Port Fairy Consolidated Parents and Friends
Port Fairy Community Race Day
Port Fairy Hospital Auxiliary
Winter Weekends – All Abilities Football
Brophy Family Youth Services
Port Fairy's Biggest Morning Tea
Macarthur Men's Shed



Port Fairy & District Community Bank® teams up in the Community Swim with Belfast Aquatics.

Port Fairy & District **Community Bank®** Branch is introducing the inaugural **Community Bank®** branch Community Swim Challenge at the pool to support Belfast Aquatics and the Winter Weekends Port Fairy Program.

A novel and unique fundraiser – the purpose of the event is to raise funds for the Aquatic Centre and other community groups in a fun and competitive environment.

Made up of teams of five swimmers representing a local community group. Each group swims as many laps as they can, relay style, in a two hour timeslot. The **Community Bank®** branch will pay \$1 for every lap! Plus, we'll match that money and donate it to Belfast Aquatics. Who can raise the most and take out the Community Swim Challenge?

To be eligible, community groups must be not-for-profit and be an appropriately incorporated body or supported by one. To register your team please contact Nicole Dwyer at nicole@portfairyrealestate.com or on 0419 568 775 by 13 July 2018.

The event is scheduled for 10.00am – 2.00pm Sunday 22 July 2018, the last winter weekend, at Belfast Aquatics.

Volunteer Board driving the success.

The Belfast Community Enterprises Limited is the company which oversees the running of the Port Fairy & District **Community Bank**[®] Branch. Its Board of volunteer Directors put many hours into attending Board and committee meetings to ensure the success of the business.

They are all community minded who have come together to provide this platform that is producing revenue which has allowed \$210,000 to be invested back into our community.

They also are involved in numerous other community organisations which indicates their truly enormous community spirit.

Board and interests:

Ralph Leutton – Moyne Health Services, Port Fairy Men's Shed, Demo Dairy, Red Cross Emergency Services.

Peter Langley – Founding member Warrnambool Seahawks/Mermaids Basketball Club, Member Port Fairy Golf club and past treasurer, member Warrnambool Golf Club, Vic Country Junior Basketball coach, Regional Basketball squad coach.

Nick Abbott – Port Fairy Coastal Group (chairman), Streetscape Committee, Men's Shed member.

Nicole Dwyer – Port Fairy Football Netball Club, Port Fairy Netball Association. Port Fairy Surf Life Saving Club, Port Fairy Consolidated School, Port Fairy Community Centre, Southcombe Park Committee of Management, Sport in Port.

Maggie Leutton - Warrnambool Emergency Services Team Member, Port Fairy Red Cross Branch, Servas Victoria / Australia, Moyne Health Services Volunteer.

Di Officer – Warrnambool Legacy Club, Warrnambool Lawn Tennis Club, Port Fairy Golf Club.

John Rahilly – Port Fairy Golf Club, St Brigid's Friends, Men's Shed.

Community Bank[®] branch continues to support the Winter Weekends Port Fairy Dachshund Dash.

Port Fairy & District **Community Bank**[®] Branch has continued its association with the hugely popular Dachshund Dash held on 10 June 2018 at 10.30am – noon at Southcombe Park.

The **Community Bank**[®] branch has sponsored the Dash since 2011, building its contribution over the years to ensure its scope for entertainment and growth.

Over the years it was evident that the portable sound system utilised was inadequate, so last year the **Community Bank**[®] branch provided funding in the amount of \$5,000 to the Port Fairy Cricket Club to install a sound system that could be utilised by the cricket club and partner users of the pavilion on Avery's paddock.

This year everyone should be able to hear the commentary and announcements more clearly. This is all made possible by the customers of the Port Fairy & District **Community Bank**[®] Branch.

Port Fairy Community Bank[®] Branch thanks you.

Thank you for banking with the Port Fairy and District **Community Bank** and making this possible.

The Port Fairy & District **Community Bank**[®] Branch opened its doors on 23 June 2014, during this timeframe, with the support of the local and wider **Community Banking** with us, we have been able to put back over \$210,000 back into the community.



Port Fairy & District **Community Bank**[®] Branch

Home & Contents Insurance so good, you don't need the wrap.

At Bendigo Bank we have a range of home and contents insurance options to suit your needs and your budget. Bendigo Insurance offers exceptional cover, excellent service, and the ability to pay fortnightly or monthly at no extra cost.

Drop into your nearest branch at 32A Bank Street, Port Fairy or phone 5568 1200 to find out more.

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Port Fairy & District Community Bank[®] Branch

Shop 4/32A Bank Street, Port Fairy VIC 3284 Phone: (03) 5568 1200

Opening hours: Monday to Thursday 9.30am – 4.00pm and Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/port-fairy facebook.com/port.fairy.district.community.bank twitter.com/bendigobank

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