

# The Impact We Can Make Together!

Community Bank Buninyong & District is proud to have contributed **\$268,000** towards community investment projects during the 2019/2020 year. It's the everyday impact of these **79** investments we're passionate about. The reward comes in seeing how we've been able to make a significant difference within the community we operate. In our 10th year of operation, it's fitting to announce a cumulative Community Investment amount in-excess of **\$1.16 million**.



## Singing With One Voice

UFS Dispensaries brought the renowned With One Voice Choir to Ballarat in 2018 as a well-being initiative. The primary purpose of the choir is social interaction, belonging and fun, as opposed to musical output. For the 30 regular members, the group has developed a safe and friendly space, blossoming friendships and a sense of purpose with everyone united in song.

Our Community Bank has committed to supporting the project across a three-year period.

"Not everyone attending choir can contribute, and this is where Community Bank support helps relieve the pressure on some participants and provides the support which is an integral part of members mixing together socially.

**Impact Achievement:** Belonging, Wellness & Social Inclusion  
**Community Investment Category:** Society



## Innovation from a Global Pandemic

In the face of uncertainty and a global pandemic, the Ballarat community came together to back the locally created "GeVentor" project. The GeVentor is an Australian designed and manufactured ventilator developed as a response to COVID-19. The unit is easy to use, has simple start-up procedures but with additional, more sophisticated functionality. It's highly robust which means it can be transported and used in regional and remote environments.

Our Community Bank worked with the Committee for Ballarat, Ballarat Health Services, Gekko Systems (Gekko Medical) and the broader community to provide the gap needed to secure additional Government funding.

"Gekko Medical is extremely thankful for the investment - without investors none of this would have been possible. The new med tech would not have been born.

The initial investment helped us get further Government support. Thanks to the Community Bank we were able to put Ballarat on the map".

**Impact Achievement:** Innovative Life-Saving Equipment for Covid-19 Patients  
**Community Investment Category:** Society



## Off and Running

This year our Community Bank assisted the Buninyong Little Athletics Club purchase new timing gates. The new equipment is much lighter and safer for volunteers to handle, more efficient to set-up and pack-up, and more accurately records data for the athletes. The improved equipment encourages young members to do their best and this starts with knowing their benchmark data. Athletes can then set personal development goals for themselves.

The club feeling valued on a local level, "as your support has helped our athletes be the best they can be, and have their running times accurately recorded to enable them to compete. It enables the athletes to know and feel cared for by their community. That they are part of something bigger".

**Impact Achievement:** Safer Volunteer Environment and Measurement Tool  
**Community Investment Category:** Youth



## Little Play in Buninyong

Our Community Bank joined forces with the City of Ballarat driving the creation of a new Toddler Playspace in De Soza Park for children aged 0-4 years. The process included extensive community engagement and delivery of the full scope of works including little retail shops, sensory play and everyone's favourite...water!

Certainly not the first time the organisations have collaborated to deliver meaningful projects on a local level.

**Impact Achievement:** Joy, Smiles and Happiness  
**Community Investment Category:** Youth



## Nurturing Local Youth

Our Community Bank jumped on board Phoenix Community College's 'Nurture Room'. The portable classroom and resource centre provides a safe student space as part of this well-being project. Teachers and education support staff have seen marked improvements in student engagement, positive behaviour, emotional regulation and attachment to school since the inception of the program.

"We are touched by the support provided by Community Bank Buninyong & District and very proud of the Nurture Program currently being delivered to some of our most vulnerable students".

**Impact Achievement:** Safety, Security, Youth Well-being  
**Community Investment Category:** Youth



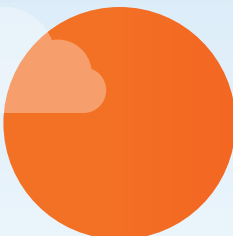
## Coming Together for Cancer Research

In true Community Bank style, four local branches (Buninyong, Creswick, Ballan and Beaufort) collaborated to fund the new Bendigo Bank Tissue Bank at the Fiona Elsey Cancer Research Centre (FECRI).

The Tissue Bank is a collection of human tissues stored as live cells in liquid nitrogen at -190°C and used later in FECRI's cancer research program. Community Bank funding allowed for an upgrade to the facility and relocation to a designated area in the laboratory.

"This expansion is key to the ground-breaking work that the team at the Institute is doing into the immunology of cancer. It is only through research that we can improve the outcomes for patients with cancer. Our program is building great momentum and will continue to achieve positive outcomes."

**Impact Achievement:** Improved Local Facilities for Cancer Research  
**Community Investment Category:** Society



## Our Values

Exceptional customer service with integrity and passion for community.

## Our Purpose

We will contribute to the growth and prosperity of our communities.

## Our Land

We acknowledge the traditional owners of the land we live and work on, the Wadawurrung. We acknowledge the Wadawurrung elders, past, present and emerging and their culture which has nurtured this land for tens of thousands of years.

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# Community Investment Snapshot

## 2019 - 2020

### Buninyong & District Financial Services Ltd



Community Bank  
Buninyong & District



# Message From The Chair

- Ian J Corcoran

Hi and welcome to our very first Community Impact Snapshot.

We are justifiably proud of delivering on our purpose of building the community. We live the mantra of "feeding into prosperity, not off it" and our leadership is recognised and rewarded by the growth and trust of our customers.

Community investment goes to the very heart of what we do - to build a healthy thriving community driven by a healthy thriving Community Bank. It's about delivering shared value for every stakeholder and the communities we operate in.

The second half of the financial year saw an event few would have predicted. In a year that could be described as many things apart from a world-wide health pandemic, it has been the most challenging, economically and socially disruptive, personally confronting and history-shaping period that we will ever see in our lives.

With the Australian banking system deemed to be an "essential service", we focussed on delivering as much normality as possible albeit behind masks, screens and sanitising solution. We closed for Saturday trade during lockdown and re-commenced this service in November. A combination of a historically low cash rate and economic stimulus of first-home buyer incentives has seen an enormous rise in the volume of both enquiries and domestic home loans coming to the branch.

In the last financial year, our branch has seen enormous growth in a number of areas including size of footings to over \$200m, operating profit to over \$500,000, doubled the number of accounts for the size of the town's population whilst increasing staff numbers, increased shareholder equity to \$1.13 per share and paid a record dividend of 10c per share.

As the unrelenting Covid-19 crisis rolls on, we know the future will be a new frontier. The old joke is that nostalgia isn't what it used to be either. In our industry, we know the pandemic has changed everything, however what hasn't changed is our commitment to purpose, community and customer-first culture.

We look forward with optimism buoyed by the thought that what we do positively impacts the communities we serve. We love what we do and will continue to serve our communities with a passion long into the future.

# Key Focus Areas - Y.E.S!

Our work focuses on three main interconnecting areas:

## Youth

The young people of today are tomorrow's parents and community leaders. As responsible corporate and community citizens, we should assist, guide them and support them when contemporary lifestyle issues have an unhealthy influence on them or their families.

## Environment

Our home, our planet, is being rapidly degraded. It makes sense to look after our home, and it's our mutual duty to future generations to act to reduce our impact on nature.

## Society

We are caught in an inescapable network of mutuality. Whatever affects one directly, effects all indirectly. With that in mind, we believe that our modest contributions to the development of "society" can have a cumulative effect for positive transformation.

# Empowering Our Community

## Community Investment

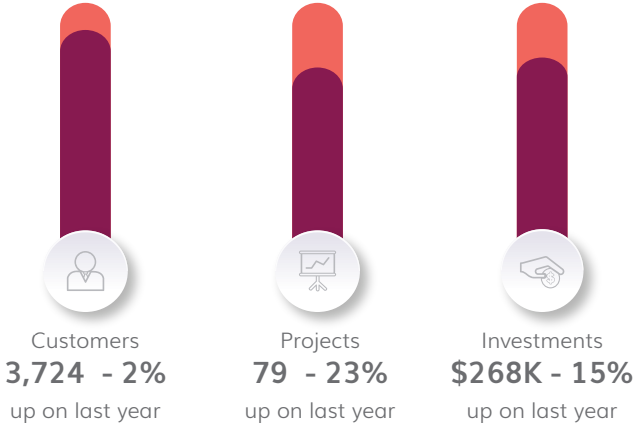
The Community Bank Business Model creates shared value for all stakeholders – community, customers, shareholders, employees and the environment. Each Community Bank is a franchise of Bendigo Bank and the company operating the franchise is owned by the members of the local community.

Directors of our community owned-company are voluntary, working in the interests of creating shared value for their community.

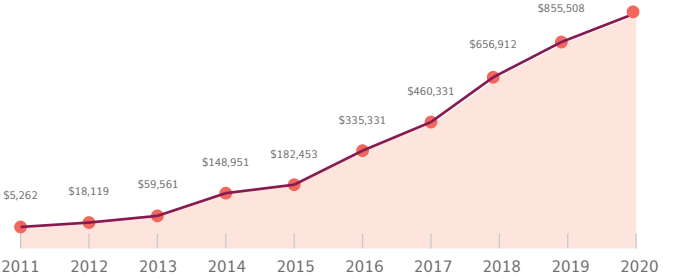
Community investment is the visible demonstration of our company's purpose. As our profits are invested into communities we see transformation, growth, a flourishing of hope and opportunity.

We are not waiting for "them" (other people, Governments) to fix things. We continue to believe that communities can be transformed by the human values of the people within. We stand for helping those communities – we can provide the seed capital for a project or the small assistance needed to achieve improvement or change, and to flourish. And in this way we are able to contribute to the global achievement of the UN's Sustainable Development Goals.

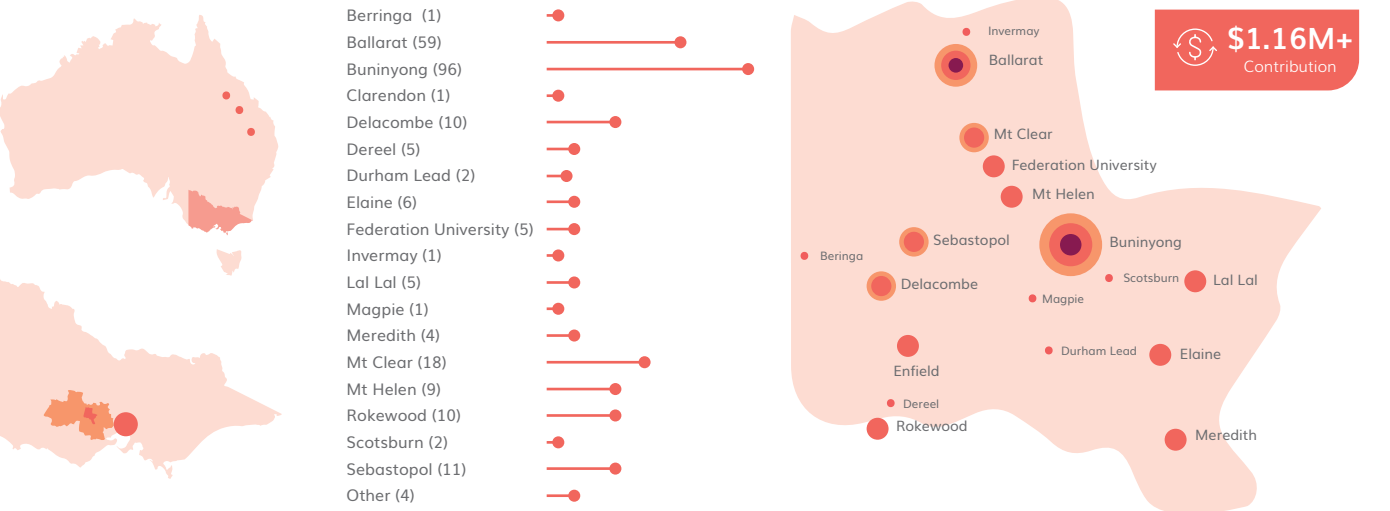
# Impact Results



# Cumulative Investment \$1.16M+



# Ten Years Supporting Community Sustainability

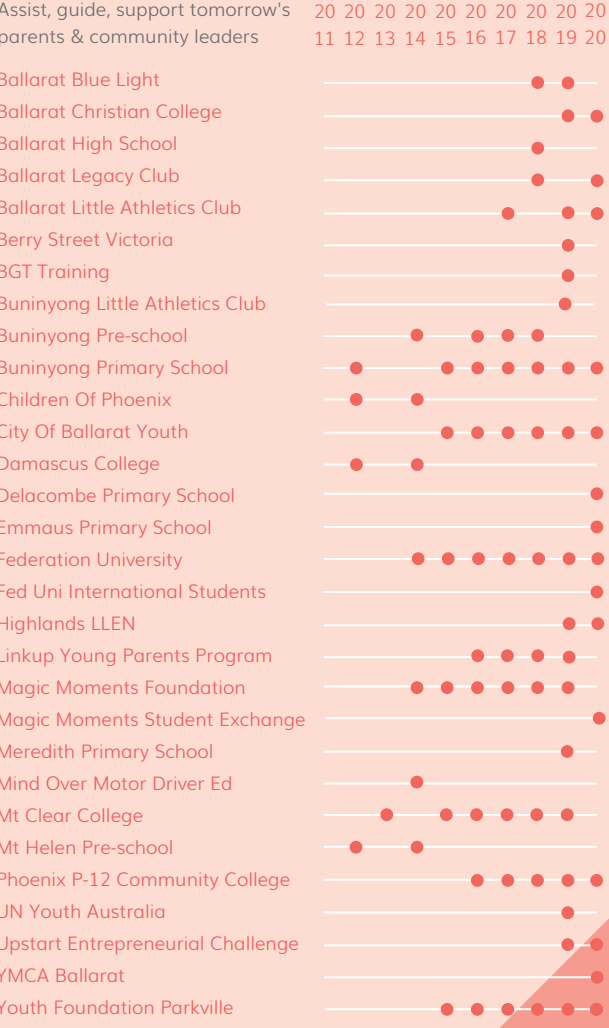


# Partnering for Greater Impact

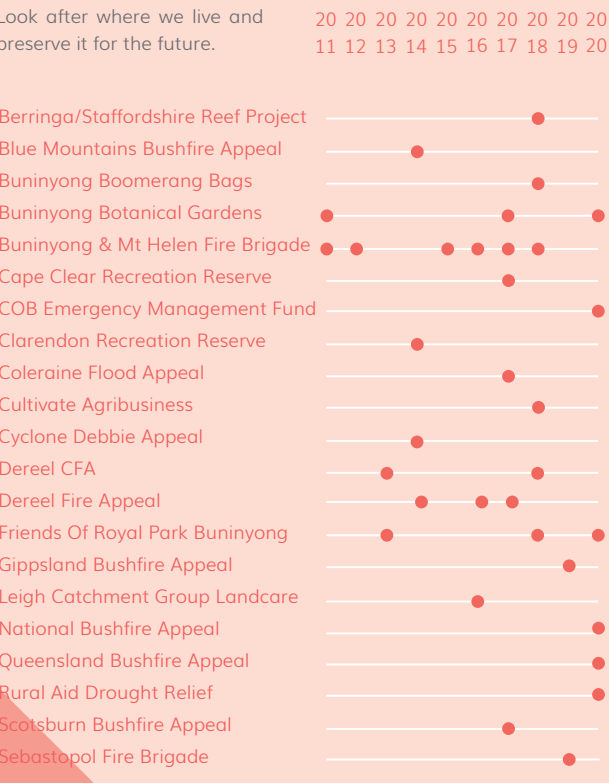
Many of our successes are a result of new and established partnerships and collaborations with other organisations in our community investment program such as:



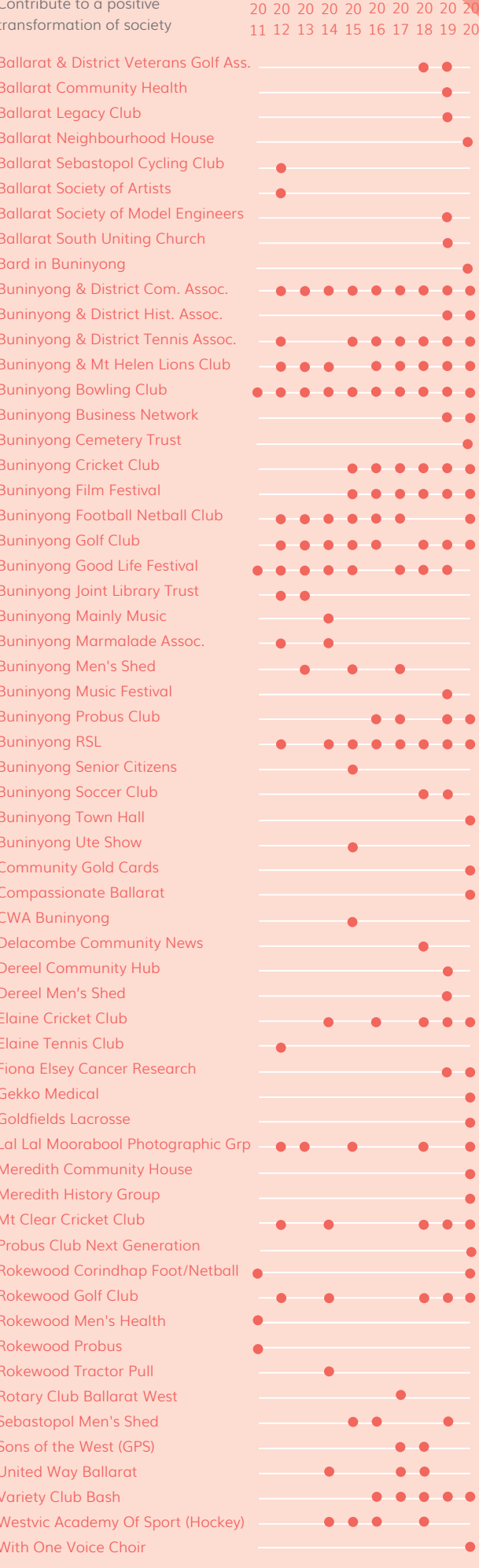
# Youth



# Environment



# Society



List of recipients not conclusive.