

October  
2022

# Newsletter

Community Bank · Bindoon and Bullsbrook-Ellenbrook

## Chairs Report

We can all agree it's been a period of challenge. Covid disruptions have had a huge impact on our business however it appears we are past the worst of the pandemic in Australia.

The government worked hard to keep the economy moving and whilst inflation is now an issue, over the year Chattering Financial Services Ltd (CFS) saw an increase in customer borrowings which has had a positive result on our business and profitability. With inflation comes interest rate rises which although has slowed new lending we are likely to see an increase in our NET income. We have focused on developing our team's skills to better support our managers, each other, and become a 'sales-focused' team. This is evident in our wonderful customer service, increased business, and the momentum we see through community support and better engagement across our region.

As Chair, I like the Bendigo 'way' we operate. When you enter a branch, our staff always make customers feel most welcome with friendly service and smiles. Something you don't get with many businesses these days.

This edition of our newsletter includes many of the events we proudly supported and milestones we celebrated with our team this past year. The success of CFS depends on your support. Bendigo Bank offers a wide range of products that stand up well against other banks, so we ask you to bring your banking back to Bendigo through CFS Ltd branches in either Bullsbrook-Ellenbrook or Bindoon.

For full financial reports and my full address please see this year's Financial Report online at [www.bendigobank.com.au/branch/wa/bendigo-bank-bindoon/](http://www.bendigobank.com.au/branch/wa/bendigo-bank-bindoon/)

Jeffrey Hollands - CFS Chair

## Annual Profits

2022 - \$88,723

2021 - \$77,075

2020 - \$84,204

2019 - \$68,746

2018 - \$105,796

2017 - (\$44,539)

## Chat & Connect in Ellenbrook

Chat & Connect began in August 2020 as a community group to promote the social and mental well-being of the community in Ellenbrook and its surrounds. The group meets twice a week on Tuesdays and Fridays at the Ellenbrook library. Join them for fun activities and social interaction. They hope to make Chat & Connect the space for people in Ellenbrook to come together and be an active part of our community.



## Taste of Chittering is back in Bindoon!

We experienced a little taste of country life in Chittering this August and joined in the celebration of the region's best produce, art, history, lifestyle and more.

Over the years Community Bank Bindoon has been proud to support this fantastic local event. Our staff and directors take time out of their weekend to make a connection with local businesses and help set up the event.

## Helping Businesses get started

Community Bank Bindoon loves supporting local businesses, and we were delighted to be part of an event aimed at building small businesses in our local communities.

Together with the Shire of Chittering and Business Local - RSM Australia we hosted two workshops at Nesci Estate Winery. The Starting a Business and Branding with Canva workshops were a hit!

We'd love to know what other workshops you'd like to see delivered in your local area. Send us your topics by emailing us.

## Helping MVPs of the future

Through his association over many years with Bullsbrook Football Seniors Club, Bullsbrook local James Worsley and a small but dedicated group of parents recently established a separate program for Junior Football in the Bullsbrook Community and surrounding areas.

Whilst the initial start-up requirements were provided by Auskick, additional equipment also needed to be purchased, and it seemed that this required the volunteers, parents, and supporters to cover these costs.

We were delighted when James approached us for support, and recently Community Bank Bullsbrook-Ellenbrook Branch Manager Allen Amor presented the Bullsbrook Junior Football Club with two fully stocked St John Ambulance First Aid Kits. We are also in discussions with James and the committee about additional support that we can provide going forward, to make the club a success into the future.



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## Celebrating 20 years of Banking in Bindoon

Twenty years ago, local residents and key community members saw the benefit a local bank would have on the region. Community Bank Bindoon branch opened its doors on 6 July 2002, and twenty years later we are celebrating our amazing milestone.

Thank you to all of our customers, community groups, directors, shareholders, supporters and staff for helping us get to be the successful branch we are today.



## Coffee & Cake with the Community

We celebrated our 20th anniversary with morning tea in the Bindoon Community. The turnout was fantastic, we thank you for your continued support of our Community Bank. It was great to see the familiar faces of some shareholders who have been with us since the beginning. We enjoyed some delicious cakes and snacks made by the excellent team at Bindoon Bakehaus.



## Community Quiz Night

We invited local community and sporting groups to join us with a quiz night on the 8 of July.

We were at full capacity with 15 groups, that's 150 people! It was fantastic to see the community spirit. We all had a lot of fun and enjoyed the night.

Our theme was to come dressed as the letter 'B'. Visit our Facebook page to check out the photos of the great variety of costumes and for all the winners!



Anne Teti was recognised for her 20 years of service with the company having started with Community Bank Bindoon in late July 2002 before moving to the Community Bank Bullsbrook branch in August 2002.

Over the years she has been an integral part of the Chittering Financial Services group and helped to open the Community Bank Bullsbrook and Ellenbrook branches. Anne is our longest serving team member with a diverse range of skills and knowledge. She is certainly the go-to person for all things banking.

Anne is a huge asset to have as part of our business and is always a delightful lady and a remarkable member of the team.



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Terms, conditions, fees and charges apply. Full details available on application. Lending criteria apply. Bendigo and Adelaide Bank ABN 11 068 049 178 Australian Credit Licence 237879. (1645921-1645702) (08/21)

## Talk to us today

### Community Bank

#### Bullsbrook-Ellenbrook

6/38 Main Street

Ellenbrook WA 6069

**P** 6296 6319

**E** [bullsbrook-ellenbrookmailbox@bendigoadelaide.com.au](mailto:bullsbrook-ellenbrookmailbox@bendigoadelaide.com.au)

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### Community Bank

#### Bindoon

1/19 Binda Place

Bindoon WA 6502

**P** 9576 0333

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### We're open:

Monday - Thursday 9:30am till 4:00pm

Friday 9:30am till 5:00pm



@communitybankbullsbrookellenbrook

@communitybankbindoon



@communitybank\_chitteringfs

Chittering Financial Service Ltd

PO Box 2200 Ellenbrook WA 6069

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## Mental Health Week

October is Mental Health Month and this year's theme is 'Where we live. How we live. What we've lived.'

The Chat & Connect Community group celebrated their 2nd birthday by hosting a Wellbeing Celebration in conjunction with Mental Health Week. Community Bank Bullsbrook-Ellenbrook are a proud supporter of the work that Chat & Connect do in our community.



Did you know our mobile Business Development Manager can come to you?

Dave has been working with community, sporting, and Not-For-Profit groups across Bindoon, Bullsbrook, Ellenbrook and surrounds. He is able to help with all your personal and banking needs.

Call Dave on 0499 994 936 to organise your appointment now.