



Clovelly Community Bank® Branch newsletter.

Prime Minister Turnbull launches our newly donated IRB at Bondi Beach.

Over the past 12 months, the Clovelly **Community Bank**® Branch has donated a total of three IRBs to Tamarama, Bronte and Bondi surf clubs.

In September last year, the new IRB donated to Tamarama Surf Life Saving Club was launched at Bondi Beach by the Prime Minister of Australia, Malcolm Turnbull MP. Mr Turnbull is a former life saver and the local Member for Wentworth.

In his address to the gathering the Prime Minister remarked that he was launching two sea-going vessels that day; the IRB for Tamarama and the new air warfare destroyer, HMAS Hobart. He said both vessels had something in common, in that, "They are all about keeping Australians safe and protecting Australians". He went on to say that he wanted to pay tribute to the surf life savers of today, of years past and of tomorrow, singling out the young Nippers who were among the surf life savers present.

The IRB boat crews showed the crowds on the beach exactly what their boats were capable of and gave the Prime Minister and others present a stunning display of skill out on the open sea.

The new IRB was dedicated to former life saver and member of the Tamarama Surf Life Saving Club, Kirsty Boden, who was killed in the 2017 terrorist attacks in London.

Clovelly **Community Bank**® Branch has been at the forefront of supporting local surf clubs who provide vital rescue services on our busy Eastern Suburbs beaches. The selfless work done by thousands of surf life savers protects the millions of beachgoers who visit the beaches each year.

Since 2011, Clovelly **Community Bank**® Branch has donated a grand total of eight Inflatable Rescue Boats (IRBs) to five local surf clubs: Bondi, Tamarama, Bronte, Clovelly and Coogee.

You can watch a short video showing the highlights of the IRB launch on our webpage or on our Facebook page: facebook.com/ClovellyCommunityBankBranch



Clovelly Community Financial Services Ltd 222-226 Clovelly Road, Coogee NSW 2034 **ABN** 69 097 378 740

Directors: Michael De Navi (Chairman), Daniela Crollini, Alison Cunniffe, William O'Connell, Elissa Raptis, Paul Simmons, Karen Taylor, Janet Kidson, Jon Hancock.

Investing in our children.

The Ian Potter Garden in Centennial Parklands.



Sometimes it's easy to think there is no other world out there beyond our city, and for some young children, the city may well be all they know. Now there is a way for children to get a sense of the Australian Bush at The Ian Potter Garden within Centennial Parklands.

It is the first of its kind in Australia and recently opened with the help of a grant from Clovelly **Community Bank**[®] Branch. The 6,500 square metre garden has a strong native theme and is made up of more than 12,000 new trees and around 200 tonnes of boulders. The goal of the garden is to encourage children to venture out of their apartments and engage with nature in order to build self-confidence, resilience and team work.

The water play area is a highlight where children can play across different levels of rock with spontaneous and refreshing water jets. From the top of the water play area, a wooden rope bridge leads the children across to a ten-metre high rustic-looking climbing tower where they take a hair raising helter-skelter slide back down to the ground. Other areas of the garden include a secret tunnel and secluded walkways that are purposely built at childrens' height, so no adults can spoil the fun!

Check out the Clovelly **Community Bank**[®] Branch fence paling on the path leading into the garden acknowledging our contribution to the garden along with all the other contributors.

Clovelly Community Bank[®] Branch congratulated in Federal Parliament.

On 18 December 2017 the Clovelly **Community Bank**[®] Branch had five minutes of fame in federal parliament thanks to local MP and supporter, the Hon. Matt Thistlethwaite MP, Member for Kingsford Smith.

Mr Thistlethwaite acknowledged and congratulated Clovelly **Community Bank**[®] Branch on its 15 years of service and acknowledged the \$1 million in contributions given to the community. He thanked the branch for helping over 100 community groups and mentioned many of them by name, including Windgap, Weave, The Junction Neighbourhood Centre, WAYS, The Purple Hearts and the Coogee Dolphins.

We are proud of this parliamentary exposure and advocacy for our **Community Bank**[®] branch, which acknowledges the hard work put in to achieve many positive outcomes for our community. To watch his parliamentary speech, please go to our Facebook page at ClovellyCommunityBankBranch or you can watch on our webpage www.bendigobank.com.au/clovelly



Solar my School.

Clovelly **Community Bank**[®] Branch recently donated funds towards supplying and installing solar panels at South Sydney High School in Maroubra. The project is part of a Council initiative in the Eastern Suburbs that provides support and guidance to primary and secondary schools looking to power their buildings through low cost energy sources.

The system will provide locally generated solar energy to power the school's classrooms, sports and arts facilities and engage the entire school community on the benefits of solar. The planned 30kW system will be one of the largest solar PV systems in the Eastern Suburbs.

In producing this type of clean green energy, the solar project will help avoid 39 tonnes of carbon emissions, and more importantly save close to \$5,000 per year on electricity bills which can be re-invested into much needed equipment and activities to support the students. It will also provide educational benefits for students, the parent body and wider community on alternative energy solutions.

This project is well aligned with the core values of the Clovelly **Community Bank**[®] Branch. We are an eco-friendly bank and we do not lend to companies for whom the core activity is the exploration, mining, manufacture or export of thermal coal and coal seam gas. We have a strong environmentalist customer following as a result of our environmental ethos.

We support the Solar my School initiative, a free Council program to help local schools navigate a path to solar success, from start to finish.

This is the first time Clovelly **Community Bank**[®] Branch has supported such a project and it is proud to be a partner in the Solar my School initiative.



Clovelly Community Bank® Branch – Winners of the 2017 Business Excellence Awards.



In November 2017 Clovelly **Community Bank**® Branch won the professional services category at the Randwick City Business Excellence Awards.

What a great accolade for our small local business that employs eight local staff and provides a banking service to local businesses, community groups and families, to have been presented with this award. We know we are doing a good job by the personal relationships we have with our customers and by the stories we hear from our supported community groups. To have won this award is the icing on the cake.

Celebrating 15 years of serving our community.

In November we celebrated the proud milestone of serving our community for 15 years. We also celebrated giving over \$1 million to our local community via our grants and sponsorships program. To celebrate,



we held a VIP event at the headquarters of one of our supported community groups, the Clovelly Bowling Club. Tickets were hot for this big event and we celebrated with customers, shareholders, community partners, stakeholders, board directors and most importantly the community groups that we support.

On the night we heard personal stories from members of our community groups about the impact the support of the organisations has had on their lives: Weave Kool Kids Club program, The Purple Hearts Football Club, The Junction Neighbourhood Centre, The Deli Women and Children's Centre, The Coogee Dolphins and Windgap.

Looking forward to the next 15 years!

Meet one of our local customers.

Sam Kelley is a Coogee local and customer of Clovelly **Community Bank**® Branch. We spoke to him about his life and about how he came to be a customer at the branch. Sam has just completed a degree in renewable energy engineering and works locally in the sustainability sector. He likes the **Community Bank**® branch's environmental focus and its generosity towards local community groups. As a customer, he likes the personal service and the down-to-earth friendly approach to dealing with people. Sam wants his finances to be aligned to his personal ethical values and that is why he banks with Clovelly **Community Bank**® Branch. He says his meetings at the branch are unlike any other bank he has known (see photo)!



A new mobility hoist for Randwick Waverley Community Transport.

Randwick Waverley Community Transport provides transport solutions for the frail and aged and younger people with disabilities. It has increased its capacity to service low mobility and wheelchair bound clients thanks to a recent grant from the Clovelly **Community Bank**® Branch. The grant enabled the purchase of a hoist that can attach to the side of their buses to enable those who were previously excluded from using the service to gain entry to this great community minibus service.



Ben Whitehorn, Randwick Waverley Community Transport Manager, has acknowledged the generosity of Clovelly **Community Bank**® Branch that helped make this initiative a success, "A big part of living independently in your own home is accessing social and community events. This keeps us connected to our family and our community. Randwick Waverley Community Transport is an important enabler in staying happy, active, safe and connected," he said.

Andrew Winters – Board Director since 2003.



Being a Board Director of a **Community Bank**[®] company is all about connecting with the community, and few have done that better than Andrew Winters. He has been invaluable over the years in

building relationships with local community groups who partner with the bank to help others in need.

Andy is probably best known for his contributions to Surf Life Saving in Sydney, especially with the Bondi Surf Bathers Surf Life Saving Club as President for eight years, Boat Captain for ten years and Treasurer for four years. He was also Vice-President of the Sydney Branch of Surf Life Saving for eight years. Clovelly is one of a number of beachside communities that rely on Surf Life Saving volunteers who patrol the beaches and save thousands per year from drowning. Andy was instrumental in getting Clovelly **Community Bank**[®] Branch to donate Inflatable Rescue Boats (IRBs) to local surf life saving clubs and since 2011 the **Community Bank**[®] company has donated eight IRBs to Bondi, Tamarama, Bronte, Clovelly and Coogee Surf Life Saving Clubs. (See front page story.)

Surf Life Saving is only part of the Andrew Winters' story. His is a life packed full of activity in business as a marketer, the theatrical arts and even as a recording artist. You may have listened to some of his CDs, including An Evening with Winkie and Winkie's Wonderful World.

A few years ago Andy was diagnosed with symptoms of Parkinson's Disease, but he didn't let it get the better of him. Instead, he researched the disease and organised a local information seminar featuring John Pepper, an internationally recognised speaker who developed his own treatment that does not rely on medication.

There are many community organisations in and around Clovelly that hold Andrew Winters in high esteem, and Clovelly **Community Bank**[®] Branch is grateful for the contributions he has made as a member of our Board and to our community. Thank you, Andy!

Going strong in our 16th year.

In 1999 a group of local Clovelly shopkeepers and residents got together to discuss the provision of banking services in the local area. Their fear was that the established banks would withdraw services and once that fear became a reality the group approached Bendigo Bank about opening a **Community Bank**[®] branch.



If a new bank was needed why not let it be one that benefitted the local community instead of a big corporation. Under the **Community Bank**[®] model the branch is owned by local shareholders and up to 80 per cent of the profits are invested in the local community by the way of sponsorships and grants. After numerous public meetings, sufficient capital was raised from local residents and business owners who became the founding shareholders of Clovelly **Community Bank**[®] Branch.

In July 2002 the branch opened with a Manager and four staff and within two years 1,800 accounts were opened. By 2007 the branch became profitable and commenced its community sponsorship and grants programme and paid its first fully franked dividend to shareholders.

Now in its 16th year, Clovelly **Community Bank**[®] Branch manages \$200 million in customer funds and loans. Its voluntary Board of ten local Directors provides professional expertise across a wide range of industries and disciplines.

Applications for sponsorships and grants are assessed twice a year by the Board. If a local community group is in need of funding, we'd love to hear from it by contacting our Community Partnership Manager, Nicola Powell, on 9665 0099.

Help us make a difference.

Imagine walking into a bank and being greeted with a smile by staff who probably know your name and who give you exceptional service at all times. If you're already a customer you'll know what we're talking about.

By banking with Clovelly **Community Bank**[®] Branch customers contribute to their local community through the branch's program of sponsorships and grants that have invested over \$1 million into local initiatives and projects over the past 15 years.

So, if you'd like to learn more about how your banking choices can make a real difference in your local community, drop into the branch or call us on 9665 0099.

Clovelly Community Bank[®] Branch

222-226 Clovelly Road, Coogee NSW 2034 Phone: 9665 0099

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/clovelly facebook.com/ClovellyCommunityBankBranch twitter.com/bendigobank



www.bendigobank.com.au

