



Clovelly Community Bank® Branch newsletter

Clovelly Community Bank® Branch celebrates its 15th birthday!

On Saturday 29 July, the Clovelly **Community Bank**® Branch celebrated its 15th birthday with a community street party including sausage sizzle, face painting, a children's art competition and a live jazz band.

Thank you to our customers, supported community groups, shareholders, voluntary Board Directors, both past and present, staff, colleagues, local members of Parliament and our neighbours who took the time to help us celebrate.

Our Board's Chairman, Michael DeNavi also shared details of the branch's success in funding a broad range of local community groups through its sponsorship and grants program. Did you know the Clovelly **Community Bank**® Branch's profits have facilitated over \$1 million of local community sponsorships and grants? We can't wait to see what can be achieved over the next 15 years.



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

Directors: Michael De Navi, Daniela Crollini, Alison Cunniffe, William O'Connell, Elissa Raptis, Paul Simmons, Karen Taylor, Andrew Winters, Jonathan Hancock, Janet Kidson.

History of our Community Bank® Branch.

The campaign to bring a **Community Bank®** branch to Clovelly began in 1999 when the Commonwealth Bank closed its doors on the Clovelly shopping strip. In 2000 Christine Gardiner, a local shopkeeper formed a Steering Committee to raise awareness and capital to establish the Clovelly **Community Bank®** Branch in Clovelly. After numerous public meetings, sufficient capital was raised to facilitate the fit out of a vacant shop.

In July 2002, our first Manager Pat Monnox with four staff opened our branch. In the first two years we had opened over 1,800 accounts and written a total of \$32 million in business.

After five years we paid our first dividend of a modest 2 cents per share to our faithfully patient shareholders.

In June 2012, our 10th anniversary, we purchased the property we had occupied since 2002, securing the future of the branch's operations for many more years. Business was good, and in January 2013 we were able to pay a fully franked dividend of 0.13 cents per share.

Now celebrating 15 years in 2017, we hold over 5,200 accounts and have almost reached \$200 million in business.

Contributions to our community.

The Clovelly **Community Bank®** Branch is proud to support a diverse range of local community initiatives through its sponsorships and grants program. While some groups have sought funding for a specific project or emergency aid, others have required longer term support through a reoccurring sponsorship.

Our first sponsorship of \$250 was provided to the Lurline Bay Tenants association. Within 10 years we had contributed over \$500,000 to the community. Today, we are proud to celebrate that over \$1 million of branch profits have been reinvested into more than 100 local community programs and initiatives, thanks to the commitment of our banking customers.

Community sponsorship and grant applications are assessed twice a year by our voluntary Board of Directors. If you know of a local community group in need of funding, we'd love to hear from you. Please contact Nicola Powell on 9665 0099 to discuss the sponsorship and grants application process.

Let's hear from some of those community groups.

Coogee Dolphins.

Coogee Dolphins is a not-for-profit sports club that fields Netball and junior Rugby League teams in the local area. It provides a safe environment for local children to participate in sport, promoting a healthy lifestyle and an environment that promotes respect for teamwork and team mates whilst having fun.

The Clovelly **Community Bank®** Branch has been a supporter of Coogee Dolphins over the years as part of the branch's ongoing commitment to the development of youth in the area.

In addition to strengthening our community through positive sporting endeavours, the Coogee Dolphins have also supported a number of community fundraising events to assist local families experiencing financial hardship and family illness, in partnership with the Randwick Children's Hospital and Ronald McDonald House in Randwick.

You can find out more at coogeedolphins.com



Purple Hearts Football Club.



The Clovelly **Community Bank®** Branch has been an important and active supporter of the Randwick City Football Club for seven years, since its inception in 2010. Financial assistance from the branch enabled the club to start the Purple Hearts, a team of footballers with a disability who are able to enjoy all aspects of the game.

Purple Hearts play for 30 weeks a year and there is no cost to the players or parents. The **Community Bank®** branch's financial support helps buy gear and equipment such as uniforms and soccer balls. The funds also assist with the hiring of coaching assistants to shadow players to ensure they follow instructions and get the most out of each training session. Three to four times per year the players participate in gala days and in summer the seniors participate in the Football NSW Athletes with Disabilities Football Competition. The branch's help also covers the cost of hiring venues and a minibus to travel to the venues.

All players are provided with trophies at season's end to mark their contributions to the team. The program for the Purple Hearts is the only one of its kind in the eastern suburbs. The primary benefits are that young men and women with a disability are able to participate in sport and through this, become more active members of the community. Purple Hearts players, some of whom have quite severe intellectual and physical disabilities, have improved their health, motor skills and general well being, and grown in confidence on and off the pitch as a direct result of their participation in the Purple Hearts program.

Since 2010, some 70 people with a disability have participated in the program. Purple Hearts currently have 35 players: 20 juniors and 15 seniors. You can find out more at rcfc.org.au

Head On Photo Festival.

The Head on Photo Festival was established in 2010 to celebrate the medium of photography while promoting themes of inclusiveness, pursuit of excellence, collaboration, pushing boundaries, social awareness, fair play and innovation in creative endeavour.

With the support of the Clovelly **Community Bank**[®] Branch and Instagrammers Sydney, Head On Photo Festival held a photowalk for World Wide Instameet #15 on the theme of Community and Kindness. Photographers from all over Sydney descended on Clovelly to join together, snap some photos and trade tips! Along the route photographers set-up and found beautiful imagery.

After the meet, the photographers met under the Clovelly **Community Bank**[®] Branch shade tent to eat some pizza and talk about their experiences. Images from the photowalk were then included in a Head On Photo Festival Exhibition within the branch.

Looking over, under and around Clovelly, the photographers captured portraits, landscapes and action shots along the walk. If you missed the exhibition in branch, then jump on Instagram and search #HOCommunity!

To learn more about Head On Photo Festival, visit: headon.com.au



Waverley Action for Youth Services - WAYS.

WAYS works with over 6,000 young people and their families in Eastern Sydney each year to build a stronger and healthier community. One of its principal activities is WAYS Secondary, a NSW Education Department accredited and independent high school offering an alternative education to young people in years 9 - 12 who are more suited to an alternative to mainstream education.

WAYS Secondary now has a new bus. It is the second bus funded jointly by the Clovelly **Community Bank**[®] Branch and Variety.

WAYS have been supporting the youth of Eastern Sydney for more than 38 years and Clovelly **Community Bank**[®] Branch is a strong believer in the work it does. Whilst WAYS goes from strength to strength, it still remains the grassroots community-based organisation that started in 1979. Go to ways.org.au to find out about the range of services it offers.



Junction Neighbourhood Centre.



For over 40 years, the Junction Neighbourhood Centre (JNC) has provided a range of services to the disadvantaged and vulnerable, to facilitate meaningful, inclusive and socially connected lives.

The Clovelly **Community Bank**[®] Branch has supported JNC by helping purchase cars that are used to take aged and disabled people who are socially isolated out into the community.

Each year, over 23,000 hours of social support is provided by JNC in the Randwick and Waverley local government areas.

Without the services and support of JNC, a huge number of elderly and disabled local residents would be home bound and isolated from our community.

To learn more about the good work and services of JNC go to jnc.org.au

Congratulations Michael DeNavi.

15 years service as a Director of Clovelly Community Bank® Branch.

Michael DeNavi has faithfully served his community for many years; as a local business owner, sportsman and coach, and a Director of our local **Community Bank®** Branch.

In each of these endeavours he has consistently demonstrated a strong sense of integrity, passion and commitment to excellence. In 2017, we celebrate Michael's achievement of 15 years of service as a Director and Chairman of the Clovelly **Community Bank®** Company.

Michael's involvement with the **Community Bank®** model commenced in 2000, as a founding member of the Steering Committee responsible for establishing the Clovelly **Community Bank®** Branch. In 2003 he accepted the role of Chairman and has since steered the branch through its difficult first years of operation to become a profitable company that has returned more than \$1 million in sponsorships and grants to the local community.

As the Chairman of the Clovelly **Community Bank®** Company, Michael is a steadfast and measured leader,

who leverages the individual strengths of Board members and branch staff, for cohesive and pragmatic action.

His quick wit and dry sense of humour enlivens Board meetings. His calm nature and objective approach dispels strain from contentious issues. Michael's dedication and commitment to his responsibilities as a Board Director have been a long standing source of inspiration to those involved with the Clovelly **Community Bank®** Branch.

Michael's passion to serve and nurture his community is also evident in the quality of produce, ready to eat meals and 'award winning' specialities available from DeNavi's Fine Foods, as evidenced by numerous Gold, Silver and Bronze medals from the Royal Sydney Fine Food Shows and Randwick City Business Excellence Awards. Michael is a lifetime member of the Clovelly Eagles Junior Rugby Union team and well regarded within the club for his time spent coaching for over ten years.



Meet one of our local supporters.

A closer look at Clovelly Optical.

Clovelly Optical, owned by local resident and optometrist Robyn Cottier, has been a customer of the Clovelly **Community Bank®** Branch

for almost 15 years. Robyn started her business not long after the branch opened in 2002 and has been a customer ever since.

"It has been a privilege to be part of the Clovelly community – both looking after the health of eyes but also getting to know customers as they come back year after year. It's amazing to see that some of my young patients from 15 years ago are married and have kids that I am now seeing." Robyn said. "My business is just across from the branch and I can't imagine what I would do without it. We've both gone from strength to strength over the last 15 years."



Beaches Outreach Project (BOP)

Beaches Outreach Project (BOP) is a marvellous youth outreach project run by volunteers who patrol the Eastern beaches area providing support and assistance to young people in public places such as beachfronts, parks and shopping malls.

BOP workers provide basic first aid, safe transport home and practical assistance with complex issues that face many young people today, such as the lack of safe accommodation, family support, health concerns and legal assistance.

The Clovelly **Community Bank®** Branch helps keep the BOP bus on the road. Sponsorship and grants over the years from the branch have provided assistance with many of the costs involved in conducting patrols, including petrol and maintenance costs for the bus, as well as branded clothing for the staff to identify them as youth workers.

To find out more or offer your own support, go to bop.org.au



Make a difference.

Join us in helping make a difference in your community by dropping into the branch or calling 9665 0099 to see how we can help with your banking needs.

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

