



## Corangamite Financial Services Ltd Autumn 2014

## Our story so far...

Corangamite Financial Services Ltd (CFS) is celebrating a number of milestones, headlined by the return of more than \$1 million back into the local community. The Anglesea and Winchelsea **Community Bank®** branches have grown from strength to strength, with banking business now exceeding \$250 million, which has enabled these contributions to be put back into the community.

CFS consistently returns more than \$100,000 every year to more than 60 local groups and organisations, along with major funding toward significant community infrastructure. We have advocated many local projects, often providing the seed funding that then leads to funding support from other parties, enabling the project to be fulfilled.

Winchelsea **Community Bank®** Branch celebrated its 10th birthday with a community barbecue. The event brought together the original Steering Committee, who drove the initial **Community Bank®** branch campaign, along with past and present Directors to celebrate the company's achievements. Outgoing Chairman John Tebbutt thanked the Steering Committee and Directors

for their passion and voluntary contributions to establish the company, and reflected on the branch's journey over the past 10 years. John also thanked the shareholders who provided the initial capital that was the foundation to establish the Winchelsea **Community Bank®** Branch and later on the Anglesea **Community Bank®** Branch. The 500 local shareholders have received regular, annual dividends totalling more than \$500,000.





# The **Community Bank**® model comes to Lorne

Corangamite Financial Services Ltd (CFS) has extended its banking presence further along the Great Ocean Road, with the opening of an agency in Lorne. The new Lorne Agency, located at Beachouse Gifts, was opened in early December 2013. It provides 'real time' banking transactions and access to the full suite of Bendigo Bank products and services.

The new venture is in partnership with local business operators, Dee Stewart and Lester Barkley. Dee comes from a long-standing Lorne family, who has owned and operated Beachouse Gifts for the past 14 years. Lester is a local accountant operating Barkley and Associates, which is located upstairs from Great Ocean Road Real Estate.

Both Dee and Lester are excited about the new venture and the benefits to Lorne.

"This is a great business opportunity for us, but also a great opportunity for the Lorne community. The Lorne agency is connected to the Anglesea **Community Bank**® Branch, which contributes a portion of the profits back into the community under the Bendigo **Community Bank**® model," Dee said.

To find out more, call into the Lorne agency or contact Shane Madden at the Anglesea **Community Bank**® Branch on (03) 5263 3906 or [shane.madden@bendigobank.com.au](mailto:shane.madden@bendigobank.com.au)





## Actively involved within the community

In addition to the \$1 million returned back to local groups and organisations, the staff and directors of our **Community Bank®** branches are actively involved in many community activities, projects and events, volunteering their time and energy to assist where they can.

Some of the activities are displayed below and demonstrate that the **Community Bank®** model is a unique business.



School banking



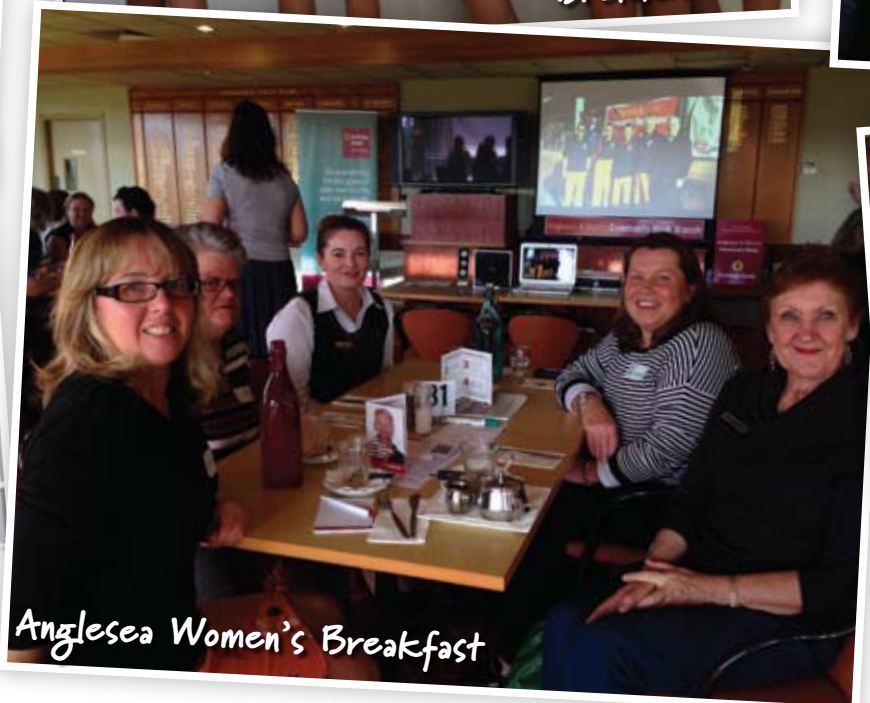
Anglesea BBQ Fundraiser



Winchelsea Primary School Brekkie Club



Lorne College



Anglesea Women's Breakfast





## Banking on safer communities

Eight CFA brigades in and around the Surf Coast, will be able to buy life-saving defibrillators with the help of a \$12,000 contribution from the Anglesea and Winchelsea **Community Bank®** branches.

New defibrillators have been bought for brigades at Freshwater Creek, Modewarre, Connewarre, Torquay, Bellbrae, Deans Marsh, Inverleigh and Wingeel.

The automated external defibrillators are portable electronic devices that recognise lethal cardiac rhythms and advise to shock the patient to re-establish an effective heartbeat.

The chances of recovery from cardiac arrest are significantly increased with the prompt application of a defibrillator unit.

The new units bring the total of defibrillators the **Community Bank®** branches have helped fund and install in the Surf Coast area to 20. This includes the installation of defibrillator units at nine local primary schools, along with others installed at sporting and community groups. The branches also plan to place more units in other public areas.

In the event of a suspected cardiac arrest, the nearest defib unit is advised by calling 000. To see the locations of our defib units supplied by the **Community Bank®** branches, please visit [www.bendigobank.com.au/anglesea](http://www.bendigobank.com.au/anglesea), or contact either Anglesea or Winchelsea **Community Bank®** branches.



## Anglesea and Winchelsea **Community Bank®** branches

# Your banking can make a difference



## It's simple

1

You choose to bank with your locally-owned **Community Bank®** branch.

2

You select from a competitive range of banking products.

3

The local community shares in the income generated by your banking. The more you bank with us, the more the community benefits.

4

The community, not Bendigo Bank, chooses which community projects receive support.

**So make a difference – to your own banking and your community.  
Drop into your nearest branch at 97 Great Ocean Road, Anglesea  
5263 3906 or 11 Main Street, Winchelsea 5267 3189.**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. CBM8 (208060\_v1) (4/03/2014)

## Message from the Chairman



I am very proud to be recently appointed as Chairman of Corangamite Financial Services Ltd, at a time where the company has achieved many significant milestones. A million dollars reinvested back into the community, \$500,000 back to the local

shareholders, \$250 million in banking business and 10 successful years of trading. We have also recently completed our strategic plan outlining our business and community intentions for the next five years.

The **Community Bank**® model is unique in many ways, which is very challenging, but at the same time extremely rewarding. A public company responsible for local shareholders has many reporting and regulatory obligations, coupled with the duty of running and growing two branches under franchise to Bendigo and Adelaide Bank Ltd. The commitments and responsibilities are large and often test and challenge the staff and Directors. But when you see the differences that our branches have made to our communities, the outcomes

overshadow the challenges and we remember the reason why the company was established, and why we strive to continue its growth.

This can be the feeling you get when you see our staff and Directors cooking sausages, fundraising for a local group or cause, or another large community project getting off the ground and accomplished due to a financial commitment and advocacy from our community company.

Our **Community Bank**® company was established by a Board of passionate, local volunteers to return and improve local banking services and give back to community. It has grown from strength to strength, and has proven to be more than just a bank.

I would like to thank everyone that have supported us thus far by banking with us and letting us help you achieve your financial goals. This is complimented by the personalised service that our staff are renowned for. I would also like to thank John Tebbutt, for his valuable contribution as Chairman over the past six years and leading our voluntary Board of Directors.

**Vaughan Lamb**  
Chairman

## Agribusiness

A farmer says: 'Many banks pretend to know farming, but Bendigo is big enough to admit it doesn't ... and so it sends out an expert from Rural Bank.'



Above: Jeremy Morris, Senior Manager of Anglesea and Winchelsea **Community Bank**® branches and Gavin Svanosio, Agribusiness Manager.

We would like to introduce our specialist Rural Bank Agribusiness Manager – Gavin Svanosio. Gavin has 16 years experience as an agribusiness rural lender with knowledge and experience in a wide and diverse range of industries including dairy, beef, sheep, aquaculture, horticulture, broad acre cropping and forestry.

Rural Bank is a wholly-owned subsidiary of Bendigo and Adelaide Bank Ltd, established to back primary producers, providing them with financial tools to help grow their business and smooth out seasonal fluctuations in income and expenditure.

For further details, contact Winchelsea **Community Bank**® Branch Manager Rosemary Gillett on 5267 3189, or Gavin Svanosio on 0437 957 164 or [gavin.svanosio@bendigobank.com.au](mailto:gavin.svanosio@bendigobank.com.au)

*We're now on facebook!*

'Like us' – [www.facebook.com/AngleseaWinchelseaCommunityBankBranch](https://www.facebook.com/AngleseaWinchelseaCommunityBankBranch)

Keep up to date with the latest news and events happening in your community. We would love to hear about your stories and you can look at some of ours.



## Anglesea and Winchelsea **Community Bank®** branches

# Everything U need

Transaction and savings accounts

Term deposits

Home loans

Personal loans

Credit/debit cards

Business banking

Equipment finance

Insurance

Investments

Financial planning

Green loans

Agribusiness



## Shares available

Having completed our 10th year of trading, CFS is financially sustainable, recording regular operating profits after community investments and distributing annual dividend payments to its shareholders, with the last five years being fully franked.

Copies of the CFS Annual Reports are publicly available under the Anglesea and Winchelsea **Community Bank®** branches section of the Bendigo Bank website or at:  
[www.bendigobank.com.au/winchelsea](http://www.bendigobank.com.au/winchelsea)

### Corangamite Financial Services Ltd

ABN 11 068 049 178

11 Main Street, Winchelsea VIC 3241

**Chairman:** Vaughan Lamb.

**Directors:** John Tebbutt, Jenny Sewell, Robert Earl, Ken McDonald, Michael Fitzgerald, Michael McConnell, John Knuckey, Robyn Erwin, Marie McPadden, Raylene Fordham.

Find us on Facebook at [facebook.com/](https://facebook.com/AngleseaWinchelseaCommunityBankBranch)

**AngleseaWinchelseaCommunityBankBranch**

Follow us on twitter at [twitter.com/bendigobank](https://twitter.com/bendigobank)



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0738) (03/14)

## Anglesea and Winchelsea **Community Bank®** branches

**Anglesea** – 97 Great Ocean Road, Anglesea VIC 3230 Phone: 5263 3906

**Winchelsea** – 11 Main Road, Winchelsea VIC 3241 Phone: 5267 3189

[www.bendigobank.com.au/winchelsea](http://www.bendigobank.com.au/winchelsea)

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

**Lorne Agency** – Beachouse Gifts, Shop 5 The Cumberland Resort, Mountjoy Parade, Lorne VIC 3232

Phone: 5289 2444 Opening hours: Monday to Friday 10.00am – 4.30pm