

Corangamite Financial Services Ltd
Winter 2013

Our story so far...

Driver Ed Program heads to Moriac

Anglesea and Winchelsea **Community Bank**[®] branches, Vic Police and Surf Coast Shire are looking for participants aged 16 - 21 for the next CFS 'Driver Ed' program to be held in Moriac in September.

The Driver Ed program incorporates three sessions over two evenings, covering a range of topics including:

- Costs associated with owning a vehicle
- 'Knowing your car', which covers vehicle maintenance
- A safety session on road rules and how to reduce the risk of an accident.

Following the CFS Driver Ed program, four of the participants will be offered the opportunity to take part in the 'Greenlight Youth Driver Education Program'. The 'Greenlight' program is conducted by a qualified DECA driving instructor and includes a theory and practical drive session.

This is a free program for the participants, provided by the generous support of CGU Insurance, Lead On Australia and Anglesea and Winchelsea **Community Bank**[®] branches.

To register your interest contact Jeremy Morris on 5267 3189 or email jeremy.morris@bendigobank.com.au



Above: 'Greenlight Youth Driver Ed' participants with Rosie Gillett, Winchelsea Branch Manager and DECA Instructor.

Message from the Chairman



As we enter our 10th year of trading, I'm very proud to advise that your Anglesea and Winchelsea **Community Bank®** branches continue to achieve outstanding banking business results and community achievements.

Both branches have again exceeded the challenging growth targets, with combined banking business now in excess of \$230 million and a further \$100,000 to community groups and organisations over the past financial year.

Having accomplished all desired outcomes in our 2008-2013 Business Plan, the Board have recently completed the '2013-2018 Strategic Vision', outlining the company's future plans and objectives.

For a copy of our '2013-2018 Strategic Vision' booklet, drop in and see our staff at the Anglesea and Winchelsea **Community Bank®** branches. For further information, visit our website www.angleseawinchelsea.com.au or 'like us' on our new facebook page.

John Tebbutt
Chairman

Agribusiness



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

We are pleased to introduce our specialist Agribusiness Manager, Gavin Svanosio. Gavin has 15 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. Gavin offers a full range of specialised rural products and services through the 'new look' Bendigo Bank' Agribusiness range to assist your financial needs and objectives.

For further details, please do not hesitate to contact the Winchelsea **Community Bank®** Branch or Gavin direct on mobile 0437 957 164 or email gavin.svanosio@bendigobank.com.au

Anglesea 'Australia's Biggest Morning Tea'

2013 saw Australia's Biggest Morning Tea (ABMT) celebrate 20 years of morning tea and \$110 million in total funds raised, to help the Cancer Council to continue their work into cancer research, prevention, education and support services.

Local Surf Coast Volunteer Group member Barbara created a giant tea pot, which took pride of place at Anglesea **Community Bank®** Branch. People were able to write a message of support and hope onto the teapot. It certainly was a great idea, very impressive design and talking point amongst everyone.

There was a great crowd in attendance at this year's ABMT, with everyone enjoying the yummy food and raising much needed funds and awareness for the Cancer Council in their constant battle to try to beat cancer.

For more information go to www.biggestmorningtea.com.au



Above: Shane Madden, Anglesea Branch Manager with the local SurfCoast volunteer group.

We're now on facebook!

'Like us' – 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.



CFS Sponsorship Presentation Morning

On Thursday, 18 July at the Eastern Reserve Community Centre in Winchelsea, Corangamite Financial Services Limited (CFS) provided a Sponsorship Presentation to the successful recipients from the last round of sponsorship.

The representatives from each group/organisation were invited to briefly speak to the group in attendance about their upcoming event or current project, followed by some great networking and conversation while enjoying a cuppa and some morning tea.

Corangamite Financial Services Ltd have contributed over \$800,000 to local groups and organisations and it is through your banking business held at our branches, which gives us the ability to support our communities.



Above: 2013 Sponsorship Presentation.



Watch the Bendigo Bank story at
www.bendigobank.com.au/snapshots

'Working with Winchelsea' (WWW) Group launch 'student' mentoring program

The transition from grade six to secondary school can be a daunting experience for students. The 'Working with Winchelsea' (WWW) group has initiated a program in conjunction with the Winchelsea Primary School, by partnering students with selected adults to assist with building self-assurance and confidence, and to support the children through this changeover.

This program is one, on a long list of priorities, that the volunteer WWW group has embarked on. WWW aims to actively connect with other community organisations and clubs within our district, to bring about positive outcomes and support as identified by the community.

For further information about the mentoring program or the WWW group, contact Rosemary Gillett at Winchelsea **Community Bank**® Branch on 5267 3189 or rosemary.gillett@bendigobank.com.au



Above: 'Charlie' Earl, Rosie Gillett, Winchelsea Branch Manager, Karen Turner, Principal Winchelsea Primary School, Lauren Sands and Year 6 students.





Above: 'Piggy' taking a well-earned rest at 'Triple for Triers'.

Anglesea Bowling Club – 'Triples for Triers'

The 2012/2013 summer saw another highly successful 'Triples for Triers' event at the Anglesea Bowls Club. This immensely popular event, brings together the local Anglesea traders for a friendly twilight weekday competition, all about networking and a bit of fun.

There was a new competitor this year who stole the limelight, 'Piggy' from the **Community Bank®** branch.



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





Your banking can make a difference

When you choose to be a customer at Anglesea and Winchelsea **Community Bank**[®] branches, you make a decision that benefits you and your community.

➔ 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.

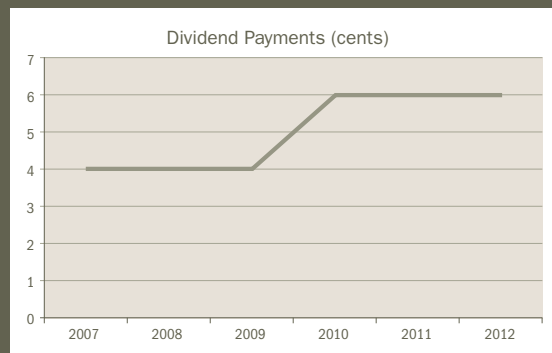
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Anglesea and Winchelsea
Community Bank[®] branches

Shareholder investment

Entering 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 four years being fully franked.

The below table shows shareholder returns over the past six years.



Copies of CFS Annual Reports are publicly available under the Anglesea and Winchelsea **Community Bank**[®] branches sections within the Bendigo Bank website or www.angleseawinchelsea.com.au

Corangamite Financial Services Ltd

ABN 11 068 049 178

11 Main Street, Winchelsea VIC 3241

Joint Chairmen: John Tebbutt & Vaughan Lamb.

Directors: Jenny Mathison, John Knuckey, Ken McDonald, Michael Fitzgerald, Mick McConnell, Robert Earl, Robyn Erwin, Jenny Sewell, Marie McPadden.

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

AngleseaWinchelseaCommunityBankBranch

Follow us on twitter at twitter.com/bendigobank



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0525) (01/13)

Anglesea and Wincheslea **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.angleseawinchelsea.com.au

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

