



## Lorne branch opens.

On behalf of the Board, our shareholders, and our customers, we would like to thank the Lorne agency Manager, Dee Stewart, for her continual efforts in growing and strengthening our Bank's presence. It is only because of this hard work, passion and dedication that we can now move into the next exciting chapter in our joint company and community journey and open a small Bendigo Bank branch within our existing offices located at 1/32 Mountjoy Parade, Lorne.

The branch will provide a full range of transactions and services that rival any other bank in the country, which will allow Lorne residents, traders and community groups the chance to choose to bank with Bendigo Bank and see the change that their banking can make in the community.

Our unique model of banking reinvests a portion of the profit back into the community to achieve positive community outcomes and sustainability.



### So, how can you help your community?

Well it's simple, when you choose to become a customer at one of our Bendigo Bank branch and **Community Bank®** branches, you benefit from our wide range of competitive products plus our outstanding service, and the local community shares in the income generated by your banking.

So see the change your banking can make in Lorne, call into your new branch and speak to our friendly staff about our opening offers.

Right to left: Gary Allen (Lorne Bowling Club), Jeremy Morris (Senior Branch Manager), John Knuckey (Chairman), Gary Fenton (Lorne Men's Shed).



# 2016/17 Community investment recipients.

Thanks to our local customers, your **Community Bank®** branches have returned in excess of \$1.7 million back into our local communities since opening in 2003. This includes over \$100,000 in sponsorships and grants to more than 60 local groups and organisations annually.

AIRAR

Aireys Inlet Tennis Club

Aireys Inlet Town Christmas Party

AITTA

ANGAIR Inc

Anglesea & Dist Community House

Anglesea Art House

Anglesea Bowling club

Anglesea Bowls Club

Anglesea CFA

Anglesea Cricket Club

Anglesea Football Club

Anglesea Lions Club

Anglesea Mens Shed

Anglesea Motor Yacht Club

Anglesea Performing Arts Inc

Anglesea Primary School

Anglesea SLSC

Anglesea Tennis

Anglesea Tennis Club

Barwon Hunt Club

Barwon Valley Pony Club

Bellbrae Primary School

Birregurra CFA

Birregurra Primary School

Business & Tourism Anglesea

Deans Marsh Community Cottage

Diversitat

Eastern Reserve COM

Geelong Landcare Network

Geelong Winegrowers Assoc

Growing Winchelsea

Growing Winchelsea - Movie Club



Lions Club Winchelsea



Winchelsea Group CFA Golf Day



Geelong Landcare Network



Lorne CFA vehicle



Geelong Mums



AMYC



Scouts Bus Trip





**Lorne Spinners**



**Lorne Bowling Club**



**Jane Bunn at Rural Breakfast**



**Anglesea CFA**



**Lorne Men's Shed**

- Hunt & Gather Field Days
- Inverleigh - Lean on Me Fundraiser
- Inverleigh Kindergarten
- Leisure Networks
- Lions Club of Anglesea
- Lions Club of Lorne
- Lorne - Biggest Morning Tea
- Lorne Aquatic & Angling Club
- Lorne Bowling Club
- Lorne CFA
- Lorne Football Netball Club
- Lorne Independent
- Lorne Kindergarten
- Lorne Men's Shed
- Lorne P-12 College
- Lorne-Aireys P-12 College - Aireys Campus
- Lorne spinners - M2M
- Modewarre FNC
- Moriac Community Network
- Moriac P&F Group
- Music Workshop
- NHW Winchelsea
- Relay for Life
- Surfcoast Energy Group
- The Mark West Foundation
- TUFK's Golf Day (24/3)
- Winch & Modda Scout Group
- Winch CFA
- Winch Horticulture & Garden Club
- Winch Primary School
- Winchelsea Bowls Club
- Winchelsea CWA
- Winchelsea FNC
- Winchelsea Golf Club
- Winchelsea Lions Club
- Winchelsea Uniting Church
- Wye River CFA

## Our history.

The **Community Bank®** model is unique, initially driven by the demand for quality banking services in small communities. It allows employment opportunities for local people, keeps local capital in the community, is a local investment option for shareholders and most importantly community project funding is determined by the local community.

Winchelsea was identified as a community in need of banking services and due to the strong public support, the hard work of volunteer Directors and the backing from the Bendigo Bank, the Winchelsea **Community Bank®** Branch was opened on the 13 November 2003. The **Community Bank®** branch achieved a significant business holdings milestones of \$20 million within six months of trading, allowing this banking service to be extended to the Anglesea community, with the sub-branch opening on 23 June 2005.

Corangamite Financial Services Limited is the locally owned public company that operates the Anglesea and Winchelsea **Community Bank®** branches, under franchise of Bendigo Bank.

Over the 14 years, some of the contributions we have made are:

- Shareholder dividends and bonus shares totalling over \$700,000;



- Grants to 80+ local organisations annually adding to \$1.7 million in total;
- Commissions to community partnerships totalling \$200,000;
- 24 defibrillator units provided to the local areas;
- A 27-seater **Community Bank®** bus is available to local schools and community groups at a nominal fee.

The advocacy and support of the **Community Bank®** branches has played a pivotal role in leveraging funds of over \$8 million for local community infrastructure including, but not limited to the:

- Hesse Rural Health Dementia Wing
- Winchelsea Eastern Reserve Community Centre
- Anglesea Fire Station of the Future
- Moriac Community Health Centre
- Lorne Hospital Locum Residence

In addition to the investments returned

back to the community, our staff and Directors are actively involved by volunteering their time to helping out the many activities, projects and events within the communities, demonstrating the uniqueness of the **Community Bank®** model.

### Highlights for this year so far:

- Reaching the magical figure of \$300 million in business holdings;
- Investment of \$230,000 for future community investment;
- Nominated for the National Bendigo **Community Bank®** 'Hall of Fame';
- Neighbourhood Watch State Award.

Aside from the business and community achievements, the good nature of Corangamite Financial Service Limited, together with its Directors and staff, are eager to instil its community goodwill and empowerment in Lorne to build a stronger, more sustainable community.

## A question for you.

If you could make a positive change in your community what would it be?

This isn't just a hypothetical question.

When you bank with Bendigo Bank great things happen.

Projects find funding, local clubs find sponsorship, schools benefit, and people take ownership in the future of our community.

At Bendigo Bank, we're not just good with money, we're about the good that money can bring.

## Here's the proof.

We're part of an active **Community Bank®** branch network that has invested more than \$130 million in communities Australia-wide.

By the standard measures, we're not a big bank. But in the things that matter, we're bigger. Much bigger.

## Here's how it works.





## We know what you're thinking...

**"It sounds great, but you won't have the banking services I need."**

When you choose to bank with Bendigo Bank you'll have access to a competitive suite of banking products and services rivalling any bank in the country.

Bendigo Bank dominates financial industry customer satisfaction awards, and has been recognised as Australia's Business Bank of the year by Roy Morgan Research (four years in a row and counting).

Business Solutions	Credit Cards
Farm Finance Solutions	Financial Planning
Home Loans	Insurance
Investments	Not-For-Profit Organisations
Personal Accounts	Superannuation
Foreign Exchange	Personal Loans

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at [bendigobank.com.au](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

## Doing well by doing good.

Earlier in September we were thrilled when Bendigo Bank ranked number 13 in FORTUNE 2017 Annual 'Change the World' List, along with other international companies that are 'Doing Well by Doing Good'. Placing us as the number one Australian company and the second in the world for commercial banks.

This award considers enterprises from all around the world and ranks them based on the social and environmental impact that their operations and profit-making strategy has on their country. It also recognises companies for their innovative strategies that are making a positive impact on the world, and we are proud that our **Community Bank®** branches have been noticed for our 'shared value' model.

We have always believed in the value that our business has on the community and the individuals who allow this to happen, but it was nice to know that our passion and hard work is being recognised on an international scale. Other notable awards for the 2016/17 period are:

- 2017 Mozo People's Choice Awards: Rated the top bank in six of the eight banking categories.
- 2017 RFI Group Australian Business Banking Awards: Best Non-Major Business Bank.
- 2017 Mozo Experts Choice Award: Rural Bank, a subsidiary of the Bendigo Bank, took home this award for its ONE Saver Account & ONE DIY Super Saver Account.
- 2017 Roy Morgan: Bendigo Bank continues to be the top retail bank this year for customer advocacy and satisfaction.
- 2017 Victorian Corporate Citizen of the Year: Making Bendigo Bank the only company to receive this accolade twice.

## See the change your banking can make.

Our customers create change every day. A change for good. A change for better.

You need a bank you can trust to give you the products and services you need. We need you to help us make a difference.

It's time to feel good about your banking.

**Drop into your nearest branch in Anglesea, Winchelsea or Lorne and see the change your banking can make.**



Anglesea and Winchelsea **Community Bank®** branches,  
Lorne branch

## Our Board.

**Chairman:** John Knuckey; **Deputy Chairs:** John Tebbutt, Vaughan Lamb; **Directors:** Ken McDonald, Robert Earl, Robyn Erwin, Raylene Fordham, and Pamela Sandlant.

## Our team.

**Management team:** Jeremy Morris, Matilda Trounson, Rob Cameron, Julie Dunkley, Dean Hackwill.

**Staff:** Alana, Natasha, Sally, Josie, Kelly, Bec, Kim, Jenna, Shannyn.



**Left:** Winchelsea & District **Community Bank®** Branch team. **Middle:** Management team. **Right:** Anglesea & District **Community Bank®** Branch team.



### CHOOSE A BANK THAT'S 100% FOCUSED ON AUSTRALIAN FARMERS.

Rural Bank is a partner you can rely on to help you take control of your banking, stay on top of challenges and make the most of opportunities.

**To find out more visit your local branch at Lorne and speak to one of our banking specialists.**

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Products issued by Rural Bank Limited, ABN 74 083 938 416 AFSL/ Australian Credit Licence 238042 and distributed by Bendigo Bank. A278858\_3 (376623\_v2) (7/11/2017)



Farmer focused.  
Future driven.

Available through  **Bendigo Bank**

### Anglesea & District Community Bank® Branch

97 Great Ocean Road, Anglesea VIC 3230 Phone: 5263 3906 Website: [www.bendigobank.com.au/anglesea](http://www.bendigobank.com.au/anglesea)

**Opening hours:** Monday to Friday 9.30am – 5.00pm

### Winchelsea & District Community Bank® Branch

11 Main Street, Winchelsea VIC 3241 Phone: 5267 3189 Website: [www.bendigobank.com.au/winchelsea](http://www.bendigobank.com.au/winchelsea)

**Opening hours:** Monday to Friday 9.30am – 5.00pm and Saturday mornings 9.00am – 12 noon

### Lorne branch

1/32 Mountjoy Parade, Lorne VIC 3232 Phone: 5289 1787

**December to April:** Monday to Friday 10.00am – 4.00pm; **May to November:** Monday, Thursday, Friday 10.00am – 4.00pm

[facebook.com/bendigobank](https://facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)

Please contact the branches to make appointment with our Mobile Lender for after hour appointments.



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