



## Community Bank® branches reaches \$300 million milestone.

### Chair report.

This is certainly an exciting time to accept the Chairman role of our **Community Bank®** company. My predecessors in this role have made an enormous contribution to the success of the company.

With the continued combined efforts by the Board and staff to meet what has been a challenging period in the banking industry, we believe we are in a strong position to continue to grow the business and give back to the community now, and in the foreseeable future.

The \$300 million banking business attained through the 2016/17 financial year is truly a remarkable achievement for the **Community Bank®** company. Remembering the initial aim to reach \$50 million of

banking business makes this growth figure something we can all be very proud of.

As a Board we acknowledge the drive, passion and untiring hard work of our Senior Branch Manager, Jeremy Morris supported by the equally passionate and hardworking staff. Jeremy has been a major driver in the continued successful development of our business. The past roles of the Winchelsea Branch Manager, Rosemary Gillett and Anglesea Branch Manager, Shane Madden have played a significant role in our development and we thank them both for their pivotal early roles and wish them all the best for their future.

We thank our major partner Bendigo Bank for their assistance and guidance over the past reporting period, with a special thanks to Regional Manager, Sue Tansey and Regional Community Manager, Kevin Hannam for their personal help and advice throughout this period.

Most importantly of all we would like to say a big thankyou to all our customers for giving us the opportunity to assist them with their banking needs. We realise it is a competitive, personal and ever changing environment in the banking industry and the Board and staff along with Bendigo Bank, strive to meet our customers' needs as a number one priority.

**John Knuckey**  
Chair



John Knuckey welcomes new resident.

Corangamite Financial Services Ltd 11 Main Street, Winchelsea VIC 3241 ABN 80 105 703 099

## Staff.

The **Community Bank**<sup>®</sup> branches have experienced some change within our team structure in recent times, with the departure of a couple of long standing staff members. Shane Madden announced his retirement after 10 years as the Anglesea & District **Community Bank**<sup>®</sup> Branch Manager and Rosemary Gillett decided to transfer closer to home after seven years as the Winchelsea & District



Management team.

**Community Bank**<sup>®</sup> Branch Manager. We also say farewell to one of our original staff members, Dianne Meesen who has announced her retirement after 13 years of service. We sincerely thank Di, Rosie and Shane for their passion and outstanding contributions to the **Community Bank**<sup>®</sup> branches and the local communities.

Since the departure of our Branch Managers, we have introduced a new management method across our two sites led by founding Senior Branch Manager, Jeremy Morris. Our management team are more mobile between the branches and are out in our communities, continuing to provide the professional and personalised service that you have become accustomed to.

We would also like to welcome Rob Cameron and Matilda Trounson to our Management team and Alana Stevens to the Winchelsea & District **Community Bank**<sup>®</sup> Branch, who will complement the existing team.

As always, our staff are here to assist you with all your banking needs and to help you achieve your financial goals, tailored to your needs.

Remember, the more banking you do with us, the more we are able to give back to your local community.



Anglesea staff.



Winchelsea staff.

## Defibs available 24/7.

Your local **Community Bank**<sup>®</sup> branches have assisted with funding more than 20 defibrillator units within the local area, including nine schools, a number of community groups and partnering with some of our local CFA brigades to assist them with funds to purchase Defib units. The Defib unit is an automated unit that will talk you through the 'step by step' instructions, meaning it can be operated by any bystander.

The **Community Bank**<sup>®</sup> branches have provided defibrillator units with 24/7 public access, conveniently located in the main streets of Winchelsea, Anglesea, Deans Marsh, Lorne and Moriac.

All the Defib units are registered with 000, so in the event of an emergency call made for a cardiac arrest, the location of the nearest publicly available unit will be advised by 000.



Kelly and Matilda with a new defibrillator.



## The landscape is changing. Are you ready?

To be ready for every opportunity, talk to your Rural Bank Farm Finance Specialist.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 11 Main Street, Winchelsea or phone 5267 3189 to speak to John King.



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Available through  **Bendigo Bank**

## Community projects.

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. The advocacy and support of your **Community Bank®** branches has assisted in leverage funding of over \$8 million in local community infrastructure.



Anglesea Bowls Club.



H & G Field Day – Corangamite Financial Services Ltd and Rural Bank.



Inverleigh Progress Association presentation.



MCHC – 2012.



Lorne Hospital Residence.



Community Bank® branch bus.



Anglesea Fire Station.



Winchelsea Lions Relay for Life.



Rural Breakfast – Jane Bunn.



Relay for Life.



Eastern Reserve.



Lorne Spimmers.

## Shares available.

Having completed our 13th year of trading, Corangamite Financial Services Limited (CFSL) is financially sustainable, recording regular operating profits after community investments and distributing annual dividend payments to its shareholders, with the last seven years being fully franked.

If you have any enquiries in relation to shares in Corangamite Financial Services Limited or perhaps you need to update your shareholder details, please email [secretary@corangamitefs.com.au](mailto:secretary@corangamitefs.com.au)

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

**We've all had regrets.  
Don't let your home loan be one of them.**

Our home loan customers are the most satisfied customers of any Australian bank.\*

Because when you choose a Bendigo Home Loan you get a great rate and great service – every day.

**Drop into your nearest branch at 97 Great Ocean Road, Anglesea -5263 3906 or 11 Main Street, Winchelsea - 5267 3189 to find out more.**

 **Bendigo Bank**  
Bigger than a bank.

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

\*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S55518-3 (356679\_v1) (4/05/2017)



## Director profiles.

### Chairman.

**John Knuckey**

Occupation: Business  
Proprietor-Engineering  
Appointed: 29 July 2003

### Directors.

**Robert Earl**

Occupation: Civil Contractor  
Appointed: 29 July 2003

**Robyn Erwin**

Occupation: Small Business  
Owner  
Appointed: 08 November 2011

**Vaughan Lamb**

Occupation: Solicitor  
Appointed: 05 November 2009

**Raylene Fordham**

Occupation: Managing  
Director/Owner  
Appointed: 19 November 2013

**Ken McDonald**

Occupation: Real Estate Agent  
Appointed: 29 July 2003

**Pamela Sandlant**

Occupation: School Principal  
Appointed: 25 February 2015

**John Tebbutt**

Occupation: Retired Barrister  
at Law  
Appointed: 29 July 2003

**Michael McConnell**

Occupation: Retired Builder/  
Developer  
Appointed: 08 November 2007

It's switching your banking to us.  
But it's bigger than that.

It's \$1.7million poured back into our local  
communities.

Our bank invests its profits into our community, so just by banking with  
us, you automatically become part of something bigger. **Bigger than  
a bank.**

Drop into your nearest branch at **97 Great Ocean Road,  
Anglesea - 5263 3906** or **11 Main Street, Winchelsea - 5267 3189**  
or apply now at [bendigobank.com.au](http://bendigobank.com.au)



**Bendigo Bank**  
Bigger than a bank.

Anglesea & District and Winchelsea & District  
**Community Bank®** branches

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.  
S48164-5 (356328\_v2) (1/05/2017)

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

### 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 and Saturday mornings 9.00am – 12 noon

### 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 agency** Beachhouse Gifts, Shop 5, The Cumberland Resort, Mountjoy Parade, Lorne, VIC 3232 Phone: 5289 2444  
Opening hours: Monday to Friday 10.00am – 4.00pm.

**Lorne Business Office** 1/32 Mountjoy Parade, Lorne VIC 3232 Phone: 5289 1787  
Opening hours: December - April: Monday to Friday 10.00am – 4.00pm  
May - 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.



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Bigger than a bank.

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