



Community Involvement

Bicheno Primary School receives \$5000 for their Catch Up Literacy Program



Bicheno Primary School has undertaken a partnership between a federation of six other schools on the East Coast and Central Midlands of Tasmania to improve student learning outcomes in literacy and numeracy achievement, retention and attendance.

The "Catch Up" Literacy Program engages students in reading. Students work with a Teacher Assistant to develop their reading and literacy skills. This naturally promotes their attitude and ability to engage in their literacy and numeracy programs. The Program is an internationally recognised program, with significant data to show the development and ongoing retention of skills by students.

Bicheno Primary School Principal, Miss Jeanagh Viney, said the \$5000 financial assistance provided by the Swansea/Bicheno **Community Bank**[®] has enabled the program to continue. *"These funds ensure success of the program in building reading outcomes for our students. We as a school community are extremely thankful for the generous contribution from the Swansea/Bicheno **Community Bank**[®]. The ongoing support of the Swansea/Bicheno **Community Bank**[®] will help us to maintain current levels of one to one intervention and to develop the library necessary for the program to be implemented."*

See Change Sustainability Festival

The festival was hailed a success by both the organisers and people who attended. The event was organised by Cynthia Maxwell-Smith (and her various helpers) who is the Sustainability Officer for Glamorgan Spring Bay Council. The Festival's major sponsors were Glamorgan Spring Bay Council, Break O Day Council, NRM North and NRM South. The Festival was held over two consecutive days, Saturday in St Helens and Sunday in Bicheno and saw music, various local and other stall holders, as well as various guest speakers and entertainment all focusing on sustainability.

The Swansea/Bicheno **Community Bank**[®] was able to contribute to this important festival by sponsoring \$500 to assist the attendance of Paul Healy, sustainable garden and fowl guru, who delivered an interesting presentation *"The chook as metaphor for sustainable living"*. Throughout the day various speakers addressed the enthusiastic crowd including Phil Harrington, a former international climate change negotiator and Senior Executive Manager of the Australian Greenhouse Office who gave a captivating presentation on how climate change is expected to impact Tasmania. The festival provided the opportunity and information for locals to increase their capacity to engage in sustainable living.

Swansea Football Club

Recently the local Oatlands District Football Assoc. (ODFA) season came to an end and the Swansea Football Club celebrated the year at their recent presentation night held at the Swansea Barkmill Bakery. Although the team didn't make it to the final two, they still did a tremendous job overcoming many hurdles, including a string of injuries, and provided much entertainment for their supporters over the season. The presentation night celebrated the achievements of the whole team and various individuals, who all contribute to the club. On the night Freycinet Coast Financials Services Ltd Director Annie Browning presented a new award "The Swansea/Bicheno **Community Bank**[®] Community Spirit Award" which was awarded to Tim Colegrave who before this season had never played football but showed true Community Spirit by pitching in when the club needed him.

PO Box 125, Bicheno TAS 7215 ABN 32 127 068 222

Swansea/Bicheno **Community Bank**[®] Branch



Chair's Report

The Swansea/Bicheno **Community Bank**® continues to grow both the size of its business (\$41M) and our presence in the community. The Swansea/Bicheno **Community Bank**® is more than just a "Bank";- we are a business owned by community shareholders focused on benefiting our local communities. We support many community activities and provide first rate banking services.

Remember Bendigo and Adelaide Bank Ltd was one of the financial institutions that continued lending throughout the slow-down caused by the global financial crisis and this supported and benefited our region.

Through Bendigo and Adelaide Bank Ltd we provide a secure home for deposit funds and importantly lending to local business and individuals.

Directors

Recently one of our Directors since the formation of the Swansea/Bicheno **Community Bank**® resigned. Jeff Doyle resigned as he and his wife Maureen are travelling for an extended period of time. The Board appreciated Jeff's contribution and we wish Jeff and Maureen all the very best.

I am pleased to announce the appointment of two new Directors and both have a strong connection to their local community and are active in many community ventures.

Bruce Dunbabin - Bruce is the owner of "Mayfield" a property located at Little Swanport. Bruce has been involved with the Stud Merinos Breeders Association for 30 years; has been a member of the Volunteer Fire Fighters Brigade for 25 years and is currently the Brigade Chief which he has held for 5 years.

Greg Raspin - Greg is the business owner of The Swansea Corner Store. Greg is a Board member of the May Shaw Health Centre; a member of the Tasmanian Independent Retailers; a Justice of the Peace; and a past member of the local Lyons Club which he was involved with for 20 years.

The Board welcomes Bruce and Greg to the Board and hope there will also be a long association with Freycinet Coast Financial Services Limited.

In closing I would like to remind you that *Your Community Bank*® is a two way project and the more support we get from the people of Swansea, Bicheno, Coles Bay/Swanwick and the surrounds then the more dollars we have to put back for the benefit of our communities. We all marvel at the contribution to the region by so many people; using the Swansea/Bicheno **Community Bank**® is another way you can put dollars into community projects.



At the Bendigo it starts with **U**

Rob Woolley
Chair

A Message from our Branch Manager

DO YOU WANT TO HELP OUR COMMUNITY?

Would you one day like to be a part of directing profits to community projects or supporting schools, charities and sporting clubs within our region? Just by doing something as simple as banking with us can help make things happen in our community. For most of us community and banking are worlds apart, but since Bendigo and Adelaide Bank Ltd began its own individual form of banking, people are realising the benefits to be gained by linking the two. It may be your desire to buy a new car or start saving for your own home – we have the ability to assist you and build our relationships with all of your banking needs. We at Swansea/Bicheno **Community Bank**® are focused on helping customers achieve their financial goals and improving the prospects of the communities we serve.

As we head to profit it is time for us to stop and start to think about where our profits can be directed in the future. We all have needs and wants for our areas and when profit is reached we will look to our community for suggestions and planning as to how and where to spend this money. You will assist us in making these decisions.

In July, I was lucky enough to attend the Victoria/Tasmania Bendigo and Adelaide Bank Conference in Lorne Victoria. To be part of a conference and see the success of other **Community Bank**® branches in the last 10 years was an inspiration not only to myself, but Board members that attended. Locally owned **Community Bank**® companies recently exceeded more than \$40 million in contributions to their communities.

Over the last months we have had regular visits from Malcolm Caire, assisting old and new customers with their investment, superannuation and retirement enquiries. Malcolm is starting to build a great base here on the east coast and looks forward to these visits. Please contact us at the branch if you would like to make an appointment.



Come in and visit us at our Swansea or Bicheno Branches – we look forward to meeting with you and showing you that just by Banking with us, you too can help your local community.

Lyn Mansfield
Branch Manager

Staff Profiles

Leissa Dane

Customer Service Officer
Bicheno **Community Bank**® Branch

Leissa moved to Tasmania from northern NSW with her family 16 years ago and now lives on a property 5 minutes outside St Mary's. She has two adult children – one lives in Melbourne and one is working and travelling overseas.

Before working for the Swansea/Bicheno **Community Bank**®



she was a community worker and interpreter for the deaf for more than 18 years, in NSW and then in Tasmania.

She is a keen bushwalker with a strong interest in growing organic food, the environment and sustainable living. She enjoys being involved with her local community and is a member of the Break O'Day Regional Arts group and environment associations, and sings with "The Chocolate Shop", an a cappella choir in St Marys.

Jon Pedler

*Retail Lending Manager,
Bendigo Bank Launceston*



Jon Pedler has been a part of the Bendigo "family" since 1989 when he joined Capital Building Society in Geelong. Since then Jon has worked as a Lending Consultant, Branch Supervisor and as relieving Branch manager worked throughout Victoria in branches, Business Banking Units and Regional Offices.

It seemed a natural progression for Jon to move into the Bank's Learning & Development Area as Senior Lending Consultant where he was responsible for training the Bank's lenders throughout Australia.

After five years of flying around this wide brown land delivering training workshops to Bank staff and **Community Bank**[®] directors the opportunity came for Jon to combine 2 of his passions: lending and learning & development - and the chance to do this in one of his favourite locations was too good to pass up!

Away from work, Jon spends time "at the theatre, chilling at a gallery with a head full of music or taking in the breathtaking Tassie scenery while waiting for his errant family to visit him".

How does the **Community Bank**[®] concept really work?

Some people in our community may still be unsure how a **Community Bank**[®] branch actually works. The following information may help to clarify why we think our **Community Bank**[®] branches are pretty important for our towns.

- A **Community Bank**[®] branch is a locally owned and operated company, which functions as a franchise of Bendigo and Adelaide Bank Ltd.
- All **Community Bank**[®] branches and their associated local company are responsible for paying branch running costs.
- You have no doubt seen publicity about sponsorships and donation that the Company has made to date. Such amounts are from a "Market Development Fund" provided by our partner Bendigo and Adelaide Bank for business promotion purposes. This also includes costs associated with advertising and business promotion in general. The larger benefits to the Community will come when adequate available profits can be released by way of Community Grants/Sponsorships.

- When a local company begins to make an operating surplus, funds are then reinvested into the community via dividends to shareholders and grants/sponsorship to community groups and projects.
- Australia wide in excess of \$40.3 million in **Community Bank**[®] branch profits has been returned to community projects and \$14.7 million has been paid in dividends to more than 63,000 local shareholders.
- Since its inception in 1998, more than 256 **Community Bank**[®] branches have been opened in partnership with 1,690 volunteer directors dedicated to delivering better outcomes for their local communities.
- The network now has 788,218 accounts and boasts a total banking book of \$16.3 billion.

How do Swansea/Bicheno **Community Bank**[®] branches work?

- The branches are run by a local company Freycinet Coast Financial Services Limited. This company is managed by a Board of Directors who are locals or who have a connection to the area and who all volunteer their time.
- Freycinet Coast Financial Services Limited has a long term franchise agreement with Bendigo and Adelaide Bank Ltd.
- Bendigo and Adelaide Bank Ltd operates and guarantees all the banking roles.
- Freycinet Coast Financial Services Limited leases and maintains the premises and pays for all the day to day operating costs of the two branches.
- Freycinet Coast Financial Services Limited employs all the staff at the two branches.
- Freycinet Coast Financial Services Limited employs an Administration Officer/ Company Secretary.

Why bank with the Swansea/Bicheno **Community Bank**[®] branches?

- The branches offer a full range of banking services just like other banks! This includes deposits, loans, superannuation, internet banking, credit cards, ATM's, Insurance sales, superannuation etc.
- The Branch Manager, Lyn Mansfield, and her staff Cherie, Susan, Bianca, Suzanne, Leissa and Georgia are all locals and are passionate about supporting our community.
- Specific Bendigo and Adelaide Bank Ltd staff such as a Financial Planner, Business Banker and Retail Lending Manager visit the branches regularly to address the needs of our customers.
- But most importantly... profits made are returned to the community through dividends back to shareholders and via sponsorships, donations and grants to community groups. So effectively returns from the business remain in our community!





Annual General Meeting.

Freycinet Coast Financial Services Limited held their third Annual General Meeting on Monday 25 October 2010 at the May Shaw Health and Wellbeing Centre, Swansea. The 30 June 2010 Financial Reports were tabled and all Directors scheduled for election were successfully appointed.

2010 Annual Report

The twelve months to 30 June 2010 Annual Report has been completed and is available to download at www.bendigobank.com.au/bicheno or www.bendigobank.com.au/swansea

Who's working for you?

There are many ways banks can do business. Then there's the Bendigo way. At Bendigo Bank we pride ourselves on being here to serve you, not the other way around. We believe that listening and getting to know our customers is the most important service we offer. And our local teams in Swansea and Bicheno are no exception.

So come in and meet the wonderful staff at the Swansea/Bicheno **Community Bank®**

Swansea **Community Bank®** Branch
Shop 1/1 Victoria Street, Swansea TAS 7190
Staff: Cherie Hill, Bianca Melling, Susan Sinclair
Opening Hours:
Monday, Wednesday, Friday 10 am to 4 pm
Saturday 9-12 noon
Phone: 03 6257 8825

Bicheno **Community Bank®** Branch
Shop 1/64 Burgess Street Bicheno TAS 7215
Staff: Suzanne Whytcross, Leissa Dane, Georgia Alexander
Opening Hours:
Monday, Tuesday, Thursday 10am to 4pm
Saturday 9-12 noon
Phone: 03 6375 1772

Branch Manager: Lyn Mansfield - Mobile: 0409 550 063

Shares Available

Some of our original shareholders have registered their interest in selling their shares in Freycinet Coast Financial Services Limited. As the Company's shares are not listed on any market, opportunities to transfer shares are limited.

The Board keeps a register of "shares for sale" and would be pleased to hear from anyone who may be interested in acquiring new or additional shares.

The Company cannot re-purchase the shares issued but will introduce any prospective purchaser to the seller who is next in line.

For more information, please contact our Company Secretary on **6375 1681**.

Your Board of Directors

Bicheno: Rob Woolley-Chair (0414 508 130), Jenny Logie (0409 401 322) Miranda Randall (0417 108 514), Shayne Williams (03 6375 1699), Derek Freeman (0409 003 988)

Swansea/Cranbrook: John Austwick (03 6257 8626), Annie Browning (03 6257 8531), Jeni Crawford (03 6257 8676), Nadine Ozols (0417 751 989), Greg Raspin (03 6257 8118) and Bruce Dunbabin (03 6257 7597)

Coles Bay/Swanwick: Ken Dean (0418 132 466) Harvey Cuthill (0409 446 408)

Company Secretary:

Freycinet Coast Financial Services Limited
PO Box 125 Bicheno TAS 7215
Email: secretary@freycinet.own.net.au
Phone: 03 6375 1681 Fax: 03 6375 1683

Swansea/Bicheno **Community Bank®** Branch

