



## 2018 Scholarships.

### Three of the Gingin's best awarded Bank scholarships.

Jasmine Houghton, Bevan Hendon and Taisha McComish, each received a scholarship to the value of \$5,000 with the possibility of a further \$5,000 in their second year of study, helping them cover some of the costs of living and studying at university.

Taisha McComish will be studying a Bachelor of Education at Edith Cowan University, with her long-term goal of returning as a teacher at the Gingin District High School.

Ms McComish was grateful that the scholarship would alleviate some of the financial pressures for her family by helping to cover the costs of living away from home.

"I am extremely appreciative of the scholarship, it's amazing to have grown up in a close community where grants like this are possible," Ms McComish said.

"With the assistance of this scholarship I'm able to afford the materials and other costs associated with my course, which are essential to my success.

"I would take great pride in beginning my career as a teacher at Gingin D.H.S as it is where my love for school, in particular mathematics, began.

"It's a relief to be able to start university with the financial security a scholarship provides."

Bevan Hendon will be studying a Bachelor of Science/Bachelor of Commerce, also at Edith Cowan University.

"This scholarship means a great deal to me, allowing me to focus solely on university without having to worry as much about common financial struggles that a lot of students' experience," Mr Hendon said.

"It also means a lot to be able to repay my parents for years of sacrifice to put my brother and me through school, by taking the burden of these upfront payments away from them.



Scholarships 2018: Taisha, Bevan and Jasmine.

"I know my family is also extremely proud that I was even considered for this scholarship. They are extremely excited for my future."

Jasmine Houghton will be studying a Bachelor of Master of Professional Engineering at the University of Western Australia.

"Receiving the scholarship makes me feel that all the stress and hard work, and endless hours of study and effort are being rewarded; that my local community values my endeavors and aspirations," Ms Houghton said.

"The scholarship means I will have more time to devote to my chosen field of study and settle into University life, without having to panic about living costs straight away.

"Once I figure out what my study workload will be like, then I hope to find some part time work, but the scholarship means I don't have to worry about this straight away.

"Having the chance to devote more time to study will help me to do well in my courses, and in turn, give back to the community in the future."

Gingin District Community Fincancial Services Ltd 3 Constable Street, Gingin WA 6503 **ABN** 98 095 382 193 **Directors:** David Roe, Tom Cabassi, Robert Kestel, Malcolm Harrington, Tony Colotti, Wendy Harris, Irene Neville, Elle Armitage, David Burt.

## Chairman's update.



Gingin Districts Community Financial Services Ltd (GDCFS) continues to deliver to the wider Gingin and Lancelin communities on multiple fronts. Our wonderful hardworking staff provide a welcoming friendly, professional banking service and your support as shareholders and customers generate the banking profits that help fund so many GDCFS supported projects across our region. The cover photo illustrates the many sporting clubs that are supported by

Bendigo Bank, that played on a recent Saturday, when Lancelin and Gingin competed in netball, hockey and football. This financial year GDCFS contributed a total of \$291,000 in major grants, sponsorship and Community Enterprise Foundation™ contributions.

The Board and business are supported by strong management provided by Senior Manager Stephen Fidge and Branch Manager Christian Kelly.

Looking forward, we believe the banking Royal Commission will add additional compliance and regulatory costs along with tightening lending conditions which we believe will be offset by a recovering economy. We believe with continued community support we can keep growing the business and continue to make Gingin, Lancelin and the adjoining districts a better place to live.

Remember "Bank with your **Community Bank®** branch and your community will benefit".

**David Roe**  
Chairman

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## School Banking.

School Banking was a success this year with over 60 children enrolled in Gingin and Lancelin and an average of 35 students attending each week. The students are given small gifts such as library bags or luggage tags when they are consistent with their banking and reach the Piggy picture on their school banking cards.



## Dividend payment to shareholders.

Your Board is pleased to again declare a 24c dividend for the year ended 30 June 2018 (24c ff year ended 30 June 2017). As you can see this takes the total dividend payout to \$2.47. There was recently an offer to purchase shares in the company at \$3.45, well in excess of the \$1 original issue price.

### Dividend payment to date

Financial year	Cents per share	Total distribution per share \$
2003/04	7c	0.07
2004/05	8c	0.15
2005/06	9c	0.24
2006/07	12c	0.36
2007/08	12c	0.48
2008/09	15c	0.63
2009/10	16c	0.79
2010/11	18c	0.97
2011/12	19c	1.16
2012/13	20c	1.36
2013/14	21c	1.57
2014/15	21c	1.78
2015/16	21c	1.99
2016/17	24c	2.23
2017/18	24c	2.47



## Zero2hero.



Following a presentation at Bendigo Bank's **WA Community Bank®** State Conference in May this year, Ashlee Harrison, Founder and CEO of zero2hero urged the branch network

to become involved with one of zero2hero's residential training programs, Camp Hero. The Camp Hero program educates, equips and empowers young people to promote good mental health in their communities.

The presentation clearly left a lasting impression on the **Community Bank®** network delegates with a total of 13 **Community Bank®** branches putting their hands up to fund 21 students to attend the Camp Hero Mental Health Leadership (MHL) program in October. The Bendigo Bank corporate branch network also committed to funding places for an additional four students, with Rural Bank – a wholly owned subsidiary of Bendigo and Adelaide Bank – matching this and bringing the total to 29.

Stephen Fidge Senior Branch Manager of Gingin **Community Bank®** Branch and Lancelin branch said, "Camp Hero MHL is a program that delivers vital skills and capabilities to our young people and we're delighted to be able to offer our support for this important initiative".

"Camp Hero MHL is a five-day youth leadership training camp that brings together students, mentors, and experts to equip young people with the skills they need to become mental health leaders and ambassadors when they return to their communities.

"The five-day residency is aimed at students from Year nine to twelve and focuses on five key themes of self-awareness, physical health, mental health, personal challenges and community impact.

"Participants return to their communities empowered as mental health leaders and ambassadors. The vital life skills they will learn and the relationships forged during the camp are just the beginning of their leadership journey.

"Upon completion of the course, participants will contribute to creating positive change, reducing the stigma associated with mental illness and helping to identify behaviours that will ultimately minimise harm and self-harm among young people back in their home communities," Stephen concluded.

Gingin **Community Bank®** Branch and Lancelin branch sent two students Zoe Harris and Madelyn Hendry to the camp and their stories on return were heartfelt and creates a great connection between Zero2hero and the community. We were also able to send one of our staff members Kellie Radalj as a mentor who said "the camp was emotionally, mentally and physically challenging but well worth it and a life changing program".

In a letter from Madelyn she says "I couldn't be anymore thankful for this opportunity that you all gave me. Nothing will ever compare to this life changing camp. If it wasn't for your thoughtfulness then I wouldn't know who I truly am and what my purpose in this universe is."

## Defibrillator and St John First Aid training Sponsorship.

Over the last 18 years we have been able to sponsor the purchase of 19 AED units to be positioned all through the Shire of Gingin. Two of these are in police cars situated at Gingin and Lancelin as they are often first responders to accidents throughout the Shire. We have also sponsored the training of local Suzie Wright, who at a function last year spoke about the values and importance of the St John Ambulance in the community and the Gingin **Community Bank®** Branch and Lancelin branch Defib program. Suzie spoke about the essence of time in an emergency and how having the Defibs spread throughout the Shire have helped save lives. Suzie also spoke about the importance of the First Responder App that is available through the App store for everyone to use in emergency situations.

Right: Mariner Tutavaha from the Woodridge Community receiving a Defib from Tanya Martinovich Assistant Branch Manager Gingin and Lancelin.



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## Community contributions.

The Board is proud to announce that over the past 18 years we have supported over 100 organisations with their sponsorship and grant needs totalling over \$2.6 million. This includes the following grant and sponsorship recipients from this years allocation:

The Woodridge Ambulance new Shed and Training Room	\$150,000
Gingin District High School STEM project	\$5,000
The Gingin Men's Shed mezzanine extension	\$10,000
The Shire Suite of Events	\$20,000

Sponsorships were given out to the following groups in 2018.

The Range Residents Group	Sovereign Hill Community Association
Lancelin Angling Club	Gingin Museum and Historical Society
Lancelin P&C	Gingin District High School P&C
Lancelin Ledge Point Hockey Club	Gingin District CRC
Lancelin CWA	Gingin Campdraft
Ledge Point Community Association	Gingin Golf Club
Lancelin Ledge Point Football Club	Lancelin Buskers Festival
Lancelin Ledge Point Netball Club	Lancelin community and Sports Club
Lancelin Primary School	Lancelin Chamber of Commerce
Ocean Farms Community & Recreation Association	DADAA
Gingin Hockey Club	Lancelin Healthy Community Forum
Gingin Netball Club	Gingin Volunteer Fire Rescue Service
Gingin Eagles Football Club	
Gingin Reds Cricket Club	

Right top to bottom: LCA cheque presentation, Gingin VFRS, Ledge Point Playground.



## Gingin Community Bank® Branch and Lancelin branch

### Gingin Community Bank® Branch

3 Constable Street, Gingin WA 6503

Phone: (08) 9575 1560

Opening hours: Monday to Thursday 9.00am – 4.00pm  
and Friday 9.00am – 5.00pm

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### Lancelin branch

442 Lancelin Plaza, Lancelin WA 6044

Phone: (08) 9655 2973

Opening hours: Monday to Friday 9.00am – 4.00pm  
[www.bendigobank.com.au/lancelin](http://www.bendigobank.com.au/lancelin)



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