



Autumn
2021

Newsletter

Community Bank · Canning Vale



Welcome

Welcome to our first newsletter for 2021!

Given 2020 was difficult for many and we have had several changes recently in both the Board and branch we are reaching out to shareholders to provide an update on our team, changes being made and what we have achieved over the past twelve months.

Many understand that we are a Community Bank but don't understand what that means. In simple terms, we are owned (under the Bendigo Bank Licence) by shareholders. We are operated by volunteers who are vetted into the Board of Directors under different skill strengths.

Our friendly staff are trained directly by Bendigo Bank but our biggest point of difference is that we give back to your community!

80% of our profits go back to not-for-profit community groups in the way of sponsorships, donations or grants.

We offer a full banking suite of products to our customers and are always happy to sit down in person and discuss your needs.

If you do want to make an appointment with Michelle and her friendly staff, please call 9455 4650.

Share Registry

Recently the Gosnells Financial Services Limited, Board of Directors decided to transition to an online Share Registry providing easier access to our loyal shareholders.

Commencing 1 April 2021, we will formally transition to the AFS Chartered Accountants Share Registry.

The decision to transfer to AFS was not taken lightly and we thank Debie who has been responsible for the Register for many years immensely. She has been a real asset to the team.

Commencing 1 April 2021, shareholders will now be able to:

- Access their shareholdings anywhere 24/7
- Check holding balances
- Download dividends statements
- Update contact and banking details
- Receive communications including AGM notifications.

Whilst we encourage all shareholders to go paperless we understand this is not always possible. You will still be able to receive hard copies of the notifications, Annual Reports, Proxies etc.

You should have received an email or letter directly from AFS notifying you of the changes and what is required from shareholders.

Meet the Board of Directors

In the past twelve months, we have had several changes for Gosnells Financial Services Limited Board of Directors.

In late November 2020, we said goodbye to our long running Chairman Ray Norvill, who retired from Gosnells Financial Services Limited after over seven years of service. Ray was an integral part of our team and will be missed however we wish him all the best for his retirement.

The Board of Directors also welcomed three new Directors who we all inducted from the local community and we are very excited to have them as members of our team.



Steve Mitchinson – Chairperson

Steve has more than 30 years executive experience in successfully delivering improved business outcomes for a range of iconic enterprises, across many sectors, including extensive work

within financial services. He has extensive Board experience having chaired two national professional associations. A strong community supporter, he has spent many years supporting the not-for-profit sector through his work with the Starlight Foundation, Cure Brain Cancer Foundation and more recently the establishment of the Charlie Teo Foundation.

Steve looks forward to working with the staff and Directors to ensure the success of the Community Bank Canning Vale in our ever growing community.



Iggy Moro – Treasurer

Iggy has held a Director position twice with Gosnells Financial Services Limited totalling over seven years of service.

Iggy is a Director with Walker Wayland WA Chartered Accountants, is a Fellow

of Chartered Accountants Australia and New Zealand (CAANZ), a Chartered Tax Advisor of the Tax Institute of Australia and a CA SMSF specialist.

Iggy has worked in public practice since 1992 and over the years he has helped many clients achieve their business, financial and personal goals. Iggy has a client base ranging from start-up businesses and multi-national businesses, property and share investors, property and share investors, professions and trades, retail and financial service. He advises on all structures – sole trader, partnerships, trusts, companies and self-managed superannuation funds.

Over the years, Iggy has volunteered time and resources for various committees and not-for profits including former Treasurer and Committee Member of Mazenod Old Boys Association, former Treasurer and Chair of St Jude's

Catholic Primary School and a committee member of the Finance Committee for Catholic Education WA.

He has also been a workshop facilitator for Tax at UWA Business School and a Focus Session Facilitator and Exam Marker for the CAANZ CA Program.



Claire Hurst – Company Secretary

Claire has worked with Bendigo Bank for over 13 years. She has held positions both within the Branch/Community Bank network and also directly with Bendigo Bank including as a Local

Connection Coordinator and Business Banking Officer with Community Sector Banking supporting not-for-profit groups.

Claire commenced as Company Secretary with Gosnells Financial Services Limited in 2018 and her main role is to ensure that the company remains legally compliant. Due to her experience within Bendigo Bank, Claire also provides marketing, Human Resource, community and administration support.

Claire also provides support as a mentor with Bendigo Bank for any Community Company Board across the nation. This is a relatively new role within the Bendigo Bank network however has already proven invaluable providing support to new or existing Directors and Boards.



Viet Le – Director

Viet was recruited as a Director for Gosnells Financial Services Limited in October 2020 and is a member of the Audit and Compliance Committee.

Viet is a Commerce Graduate from Curtin University and a Chartered

Accountant, with over 10 years experience specialising in corporate tax advisory and compliance.

Prior to joining the Board, Viet held senior roles at KPMG and listed multinational organisations developing his experience across a range of different industries including resources, shipbuilding, energy and infrastructure. Viet is currently a Tax Principal for a listed infrastructure organisation where he is responsible for the tax function.

Viet plays an active role in his community coordinating fundraising campaigns and participates in volunteering activities for non-for-profit organisations.

Meet the Board of Directors (continued)



Terry Finlayson – Director

Terry became a Director of Gosnells Financial Services Limited in October 2020.

He has 40 years experience in the Banking and Finance industry. 28 years with another banking institution experiencing all facets of the banking industry with the main exposure being loan approvals and legal documentation. After leaving he joined a leading Mortgage Manager in Western Australia, leading the loan payout department. After three years he then joined Gadens Lawyers, a top 10 law firm in Australia. He held various roles with Gadens however his principal area was providing advice to most lenders within Australia plus supervising the loan documentation area within Gadens. He held managerial positions with all three organisations.

Terry has held various positions in community and not-for-profit organisations. The last senior position held was as Director of the Thornlie Bowling Inc. which entailed the pre-work for a \$6 million facility currently being constructed as a jointly funded project between the Federal Government, Lotteries Commission of WA, City of Gosnells and the bowling club.

Terry has a wealth of knowledge in the banking and finance sector and believes he can use this knowledge in assisting with the growth of the Community Bank Canning Vale.



Pamela Goverdor – Director

Pam has over 25 years of corporate experience and is also a serial entrepreneur. She exhibited entrepreneurial ambitions at a young age and now is the founder and CEO

of a not-for-profit organisation, Restore a Smile Foundation. Through one of the initiatives, she unearthed a massive social and health issue and has setup an organisation called Hope for Her. She realised that many woman and girls use unhygienic alternatives to sanitary pads, which puts them at risk of infection. With that in mind she set out to manufacture 100% biodegradable compostable sanitary pads, which is gentle on the body and the environment, taking care of Mother Earth and her daughters.

She is active in a wide array of community activities and is the recipient of the Australia Day Gosnells Community Citizen of the Year Awards (2020) in recognition of her support for people within the local community.

Pam holds a Master's Degree in Business Admin (Innovation and Leadership), Bachelor's Degree in Education, Diploma in Leadership and Management, Diploma in Business and a Diploma in IT. Pam strongly believes that her career in education, banking, management, community services, HR and government has prepared her well to make a significant contribution to Community Bank Canning Vale.



Daniel Newman – Director

Daniel is a well-rounded and experienced young professional and has been a Director for over twelve months. Recognised by professional institutes for his outstanding work

in the field of Public Relations and Marketing, Daniel's specialty is social marketing campaigns, political relations, and public engagement.

Completing a Bachelor of Commerce in 2010, and working in corporate affairs, sponsorship, advocacy and stakeholder engagement for over a decade in the not-for-profit and government sectors, Daniel has proven and diverse skills across a range of industries.

Daniel is a Justice of the Peace for Western Australia and is the youngest person to Preside in the Central Law Courts.

His volunteering work has been a longstanding demonstration of his community involvement having served as a board member of a local private school, volunteer fire fighter, meals-on-wheels delivery driver, Roadwise advisory committee volunteer, and dedicating over 15 years of service to St John Ambulance.



Terresa Lynes – Director

Terresa was first elected to the Gosnells Financial Services Limited Board in 2019, she is passionate community advocate who enthusiastically looks at ways to connect people and build community

interaction. Terresa has a keen interest in progressing the Community Bank through good governance, strategic planning and innovative thinking.

Terresa is from a sales orientated business development background, she has been a local resident for over 30 years and a mother to three. Terresa and her husband Michael are long term business owners within the local area, she therefore understands what it takes to source, service and maintain new clients.

Terresa has previously served for four years as an elected member on the City of Gosnells Council, two of which were in the role of Deputy Mayor. She is the current Chairperson of the Thornlie Senior High School board and the administrator of two local community social media pages.

Terresa has a positive outlook for the future of the Community Bank Canning Vale, she looks forward to working with the staff and her fellow Board members to ensure a quality service is provided to the shareholders.

Community Bank · Canning Vale

Making good things happen

Find out more. Call 9455 4650 or search Bendigo Bank Canning Vale.



Staff profiles



Michelle Lennox – Branch Manager

Michelle commenced as the Branch Manager of Gosnells Community Bank Branch in July 2004 where she remains as the Branch Manager of the Community Bank Canning Vale (relocated 2018).

Michelle holds a Certificate III in Financial Services and has completed many courses throughout her successful banking career.

Michelle enjoys her small team of three other staff members within the Community Bank Canning Vale and loves meeting new clients.

She thoroughly enjoys attending community events and providing support to not-for-profit groups.

To Michelle banking is just one part of her role and the most exciting part is her involvement within the community in which she lives and works. To see community groups prosper from our sponsorships and assistance is the best possible reward she feels she could ever ask for.

Michelle has had a long, successful career within the Community Bank network and is looking forward to growing the business further after its relocation to Canning Vale.



Mat Nott – Customer Relationship Officer

Mat commenced in 2017 as a Customer Service Officer at the Gosnells Community Bank Branch. He was an integral staff member and provided support and assistance when the move

was announced of our relocation to Canning Vale. Previous to commencing with the branch, Mat was in Telecommunications which provided him training in both customer service and being 'quick paced'.

In June 2020, Mat was promoted to Customer Relationship Officer. His new role allows him to spend more time with customers assisting to achieve their financial goals.

Mat tries to attend as many community events as possible. In some instances you may not even know he is there as he has hopped into our mascot suit 'Piggy' several times.



Julia English – Customer Service Officer

Julia commenced at the Gosnells Community Bank Branch over five years ago as a part time Customer Service Officer coming from an insurance background. In June 2020, Julia transition

to full time at the Community Bank Canning Vale.

Julia really enjoys going out to community events and either providing support for the community group or being an advocate for the bank helping customers achieve their financial goals.

Julia was also an integral part of the move to Canning Vale and provided the Board and Bendigo Bank much needed assistance during the transition.



Alex Cutting – Customer Service Officer

Alex is our newest member of the branch. He commenced as a Customer Service Officer at the Community Bank Canning Vale in July 2019.

Prior to commencing at the branch, Alex spent over eleven years in the retail sector of Telecommunications where he was managing several phone stores in WA.

He also spent six of years in the management team of the Perth CBD flagship phone store. This experience has provided him with excellent customer service skills, he is used to a high paced service and he has an understanding of customer needs.

Alex feels that the most rewarding part of his role is building genuine relationships with customers in the bank, and getting to know and care for them as individuals.



Our home loan specialists...

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And big on local banking

We deliver the products and technology you'd expect from a big bank, plus the personal service you wouldn't.

And while we've grown into Australia's 5th biggest retail bank, our heartland remains firmly local. As does our focus. On you and the quality banking products you need.

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Talk to us today

Community Bank Canning Vale

Shop 2, The Vale Shopping Centre,
Warton Road, Canning Vale

P 9455 4650

E canningvalemmailbox@bendigoadelaide.com.au

f /canningvalecommunitybankbranch

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Steve Mitchinson (Chair), Iggy Moro (Treasurer), Claire Hurst (Company Secretary), Teresa Lynes, Pamela Govender, Viet Le, Terry Finlayson, Daniel Newman

Gosnells Financial Services Limited
PO Box 417, Gosnells WA 6990
ABN 11 095 764 533

Sponsorships

2020 was definitely a difficult year for the local not-for-profit groups who have continued to battle with restrictions for COVID-19.

Whilst difficult, all groups have handled the concerns well and when able, have continued supporting their community as have we!

Over the past twelve months, we have supported several community groups with sponsorships. These include:

Thornlie Bowling Club

Harrisdale Mens Shed

Gosnells Bowling Club

Gosnells Mens Shed

South Thornlie REDSOX Teeball Club

Hope for Her

If you know of a local not-for-profit group looking for sponsorships, please direct them to contact the branch on 9455 4650 to obtain an Application Form.

We are looking to update our Sponsorship Guidelines in the near future to support more community partners. Watch this space!

B Bendigo Bank

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