



Spring  
2023

# Newsletter

Community Bank · Canning Vale



## A message from our Chairperson



Throughout the 2022-23 financial year, your banking has continued to play a role in the growth and prosperity of our communities.

Not only through a strong year in financial result - our net profit before tax and other adjustments is expected to be around \$450,000.

But also, through grants, sponsorships, and donations totalling \$554,000, we've been able to invest in events and initiatives that have brought people together for shared experiences.

Our lending program has helped small business owners and homeowners to access the resources they need to succeed, while our deposit rates remain competitive in the market.

We appreciate your continued trust and look forward to creating a better future for everyone.

**Geoff Wolfenden – Chairperson**  
**Gosnells Financial Services Limited**

## Acknowledgment of Country

Bendigo Bank acknowledges the Traditional Owners of country throughout Australia and recognises their continuing connection to land, waters and community. We pay our respects to them and their cultures; and to elders both past and present.

## Our Mission

To deliver a positive community impact through sustainable and ethical activities that benefit all stakeholders.

## Our Value

To be the bank of choice, by providing exceptional services resulting in growth and a stronger community.

## A message from our Company Secretary

The past year was a busy one for our team. Not only was the branch developing team members to assist our customers due to internal promotions, but the Directors were also very active in the community.

Overall, within the 2022-23 financial year, Gosnells Financial Services Limited provided funding of over \$42,000 back to local not-for-profits. To date, since opening the doors in Gosnells, this is over \$554,000.

This is a huge achievement and it's all thanks to our loyal Shareholders and customers. Thankyou to you all for your ongoing support to our community.

If you have a club or organisation looking for funding, please contact me via email [secretary@gosnellsfs.com.au](mailto:secretary@gosnellsfs.com.au) for a copy of our guidelines and application form.

**Claire Hurst, Secretary**

## A message from our Branch Manager

The past year has been busy for our team. We have had some staff changes. Three staff have left for internal promotions or to pursue other career options and we have employed three new staff members.

Whilst training new team members, we have continued to support our clients with our excellent customer service.

Our 'Point of Difference' is still relevant in today's banking world. we provide 80% of our profits back to local Not For Profits and are so proud of our funding to date.

Thankyou to our customers and shareholders for your ongoing support.

**Michelle Lennox, Branch Manager**

## Shares

Do you want to purchase shares within our company or do you have shares with us? To find out more or update your contact information and correspondence preference, contact AFS & Associates directly:

Phone: (03) 5443 0344

Email: [shareregistry@afsbendigo.com.au](mailto:shareregistry@afsbendigo.com.au)

Web: [www.afsbendigo.com.au](http://www.afsbendigo.com.au)



## Shares available now

Shares are now available in Gosnells Financial Services Limited, the company operating the locally owned Canning Vale.

Thanks to the support of our shareholders and customers, our community company has contributed over \$554,000 to the local community.

We now have over 350 shareholders and are continuing to grow and support our community. If you'd like to find out more about becoming a shareholder, go to [bendigobank.com.au/www.bendigobank.com.au/branch/wa/community-bank-canning-vale](http://bendigobank.com.au/www.bendigobank.com.au/branch/wa/community-bank-canning-vale) and select 'Trading Shares (LVM)'.

**To register your interest in becoming a shareholder, contact Claire Hurst on 0439 394 538 or email [secretary@gosnellsfs.com.au](mailto:secretary@gosnellsfs.com.au).**

### Gosnells Financial Services Limited

This is general information only. It is not intended to be relied on as advice to potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. You should consider whether such an investment is appropriate for you and consult your professional advisor before making any investment decision. Gosnells Financial Services Limited ABN 11 095 764 533 A1511561 OUT\_31006325

## We opened a bank to grow a community

**Bendigo Bank**



## Meet the Board of Directors...



### Geoff Wolfenden - Chairperson

Geoff commenced as a Director in March 2022 and was nominated as Chair in February 2023.

Geoff has been a long-time supporter of the Community Bank and understands our 'Point of Difference'. His background is highly involved

in giving back to the community and he is passionate about our Community Bank model and ethos of giving 80% of our profits back into local not-for-profits.

His role is to promote and tell the story of the Community Bank and to profile positive Social Returns of Investment on our broader community. Community Banks strengths are the ability to give back and support organisations and services in order to help them deliver better outcomes.

Geoff is also the Chair of the Community Football Advisory Council advocating for best practice across the AFL Football landscape – a role he is highly passionate about.

Geoff and his wife are also actively involved in the Armadale SES Unit where they spend a lot of time working with other local volunteers supporting those in need.



### Ron Costanzo – Deputy Chairperson

Ron formally commenced on the Board of Directors in March 2022 and is currently the Deputy Chairperson.

Ron has a background in Organisational and Technology Consulting for government, health care and commercial organisations and brings expertise in strategic planning, customer engagement, commercial relationships, marketing and promotion.

Ron enjoys volunteering in the community and supporting organisations achieve their goals. Ron's passion is reflected in his focus on the Board which is to share the Community Bank vision and point of difference.



### Iggy Moro – Treasurer

Iggy is our longest serving Director and Treasurer. He has been on the Board of Directors for over 15 years and has been instrumental in supporting the branch and its vision.

Iggy is passionate about the Community Bank model and appreciates that local Community Banks support, not just by providing banking services, but also local employment and local banking options for business and the general public.

By supporting local not-for-profit groups it also allows the local community to come together for events and provide a community atmosphere. He appreciates that as a bank we need to make a profit but with our point of difference understands that 80% going back to the community in the way of local sponsorships and grants.



### Claire Hurst – Company Secretary

Claire has a long history within Bendigo Bank and commenced as Company Secretary for Gosnells Financial Services Limited in 2017.

Claire's main role on the Board is ensuring that the branch and company comply with ASIC regulations. She is also the Executive working closely with the Branch Manager on matters such as Human Resources and Marketing.

Claire enjoys being out in the community representing Community Bank Canning Vale and learning about the local not-for-profits and their main purpose. Coming from a small country town, Claire understands the role everyone plays to make a community succeed and looks forward to meeting more groups.



### Efthalia Samaras - Director

Efthalia is our newest Director and formally joined the Board in October 2022.

She is a Chartered Accountant with over 20 years' experience in external audit and financial analysis across both the public and private sector.

Efthalia has been recognised within the public sector for leading, developing and implementing strategic initiatives.

Efthalia is local to the City of Gosnells and enjoys being able to give back to the community. Her passion and dedication to working in teams to support those in need, are well aligned to the values of the board and the objectives of the Community Bank and its point of difference.



### Dean Morris – Director

Dean Morris has been a Director for the Community Company for nearly 18 months.

Dean has over 10 years in the not-for-profit sector running a charity (GOSAC - Give Our Strays A Chance) and understands how important it is to make sure our local community groups are supported and have the resources they need to thrive.

GOSAC sponsor a wide variety of organisations and not-for-profits that aim to make our community a better place.

Dean enjoys attending our sponsored events to see people come together for a common cause.



## All about the Branch Team...



### Michelle Lennox – Branch Manager

Michelle joined the branch in 2004 and has been the Branch Manager of Community Bank Canning Vale for nearly 20 years. Michelle 'knows banking' as she started at the age of 16 and has worked for other competitors before starting with Bendigo Bank where she has stayed and loved how we operate.

Michelle gets her job satisfaction from watching her customers achieve their goals. That could include purchasing a house, a car or even watching their savings grow.

Michelle has worked with an amazing array of staff members and Directors over the years and enjoys watching them grow and develop into their chosen areas of expertise.



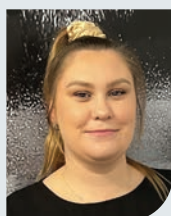
### Solomon Dech – Mobile Relationship Manager

Solomon is our new Mobile Relationship Manager and will be focusing on home lending within the area and surrounds.

He has an extensive banking background with a strong focus on lending.

Solomon has a strong interest in basketball and is a player agent with the National Basketball League (NBL) and internationally. He has previously played for the Perth Eagles.

He also has strong ties to the community and runs two not-for-profit basketball organisations which provide elite training and pathways for youth from disadvantaged backgrounds.



### Sara Wilkinson – Customer Service Officer

Customer Service Officer Sara, is a very bubbly and enthusiastic individual who was raised in a small country town called Newdegate.

Sara has an extensive background in customer service and loves helping our loyal customers with their financial needs.

Sara has a Certificate IV in Optical Dispensing and has worked for retail organisations such as Specsavers and Oscar Wylee before commencing at the Community Bank Canning Vale.

Coming from a small town has shown Sara the need for funding and support to community organisations and as such she tries to be involved with as many events supported



through the Community Company as possible.

### Curtis Boylan – Customer Service Officer

Curtis is a Customer Service Officer with a very vibrant personality!

He has extensive history in customer service and is very excited to have commenced a career within the Community Bank.

Throughout his time with Community Bank Canning Vale, he has enjoyed getting to know the customers and supporting the model while supporting our local not-for-profit groups.

He enjoys learning and developing within the branch.



### Roshan Singh – Customer Service Officer

Our newest Customer Service Officer is Roshan. Roshan has an extensive background in face-to-face customer service and sales within in a retail environment.

He has an outgoing personality and enjoys meeting new people.

He is eager to meet our customers and build a long-lasting relationship's with them as well as developing within Community Bank Canning Vale.

He is very interested in supporting the community and being involved with our events.

# Community investment

## It's time to say thank you!

We love celebrating all the great things your better banking has done for our community.

One of the highlights this year has been partnering with AFL Masters and supporting the First Nations Inaugural Round.

Supporting such a great organisation is just one of many reasons why we do what we do, which is deliver exceptional banking to you that creates positive impact in our community – it's a win-win for everyone!

It's a win-win when you bank with us.

Your better banking has helped support the clubs, projects and organisations at the heart of our local community.

Where else can great banking create such a positive impact - \$554,000 and counting!

Here's 20 of the most recent funding through Sponsorships, donation or a grant:



AFL Masters
Canning Vale Senior Football Club – PRIDE Round
Real Life Community Services
Gosnells Bowling Club
GOSAC – Give Our Strays A Chance
5 students received university or Tafe scholarships
REDSOX Teeball Association
Perth Heat
Southern River P&C (Drama Program)
Gosnells Mens Shed
Canning Vale Senior Football Club
Harrisdale Mens Shed
Piara Waters Cricket Club
Armadale SES Unit
Gosnells Writers Circle
Thornlie Bowling Club
Gosnells Football Club
Forrestdale Primary School
Kenwick Cricket Club
Huntingdale Primary School



Clockwise from top: Canning Vale Senior Football Club – PRIDE Round, AFL Master cheque presentation, ASouthern River P&C (Drama Program), EDO Nigeria Association of WA, AFL Masters First Nations Round.





# A bank with the lot.

## For locals anywhere

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

Feel good about who you bank with. Try Bendigo.

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

**BANK  
LOCAL**

**Bendigo Bank**

Community Bank · Canning Vale

Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879 A1455027 OUT\_31006252, 21/08/2023

## Talk to us today



**Michelle Lennox**  
Branch Manager  
**9455 4650**  
Michelle.Lennox @  
bendigoadelaide.com.au

### Community Bank · Canning Vale

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

**P** 9455 4650

**E** [canningvalemailbox@bendigoadelaide.com.au](mailto:canningvalemailbox@bendigoadelaide.com.au)

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

**f** /canningvalecommunitybankbranch

### We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

### Directors

Geoff Wolfenden, Claire Hurst, Ron Costanzo,  
Efthalia Samaras, Dean Morris, Iggy Morro

Gosnells Financial Services Limited

PO Box 417, Gosnells WA 6990

ABN 11 095 764 533



## Time for a home loan health check!

With the current cost of living, there's never been a better time to review your home loan.

Enquire online at [bendigobank.com.au/healthcheck](http://bendigobank.com.au/healthcheck) or call your nearest branch on 9455 465.

**Community Bank · Canning Vale**

**Bendigo Bank**

\*Roy Morgan Single Source (Australia), May 2023. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read the Terms and Conditions, available online at [www.bendigobank.com.au](http://www.bendigobank.com.au) or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (1676698-1734981) (05/22) OUT\_31870333, 22/09/2023

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