



Summer
2022-23

Newsletter

Community Bank · Altona, Laverton and Point Cook



Important information

For the latest health information and advice visit www.dhhs.vic.gov.au/coronavirus

If you are concerned you may have coronavirus (COVID-19), call the coronavirus hotline **1800 675 398** (24 hours).

Hobsons Bay City Council are offering counselling for young people through Hobsons Bay UP. You can contact them on phone **9932 4000** or via email – adminys@hobsonsabay.vic.gov.au

Wyndham Council are offering help also. Visit www.wyndham.vic.gov.au/covid19 or call **9742 0777** for more information.

Message from the Chairman



As we come to the end of this year, we look back on not only 2022, but on our entire 22-year journey as part of this great Community Bank network. We have much to be proud of, and it has been wonderful to finally celebrate all that we have achieved throughout these many years.

Twenty-two years ago, we established our company to help shape our community. One of the first metropolitan Community Bank companies of its kind, we began with an idea that we could ensure the continuation of banking services for our local community, but also ensure that a segment of what we earned would be redistributed back to the community it served.

Through grants, donations, sponsorships, and dividends, we have been an integral part of our socially vibrant and economically successful community. This is our unique point of difference and is what our customers and shareholders value most about us.

Since opening our doors in July 2000, our branches have made a significant contribution to enhancing the prosperity, resilience, and capacity of our local community. To date, we have contributed over \$5.5 million back to the community – an incredible achievement!

We share this achievement with our customers, shareholders, our community partners, and our hard-working staff.

Our company was established under the principles of partnership and collaboration with our local community, and we have celebrated this partnership with our community during this very special year.

Our plans to come together with our community in celebration of 20 years of operation were placed on hold back in 2020, due to the global pandemic. However, we recently reinvigorated our plans for a community celebration, and I am pleased to say that a special celebration occurred on 15 October at Louis Joel Arts & Community Centre and at Logan Reserve, Altona. ►

Top of page: Just some of our Community Bank family

◀ Message from the Chairman (continued)

And we had much to celebrate this year despite the challenges.

In terms of our social impact, there are many projects and initiatives we have supported over the years that contributed to the prosperity of our community, such as the distribution of 105 Defibs across the Hobsons Bay and Wyndham communities, the Point Cook Transport Service – a community bus, the Scholarship Program – supporting local students transition to tertiary education, the Laverton Festival, Christmas at the Lakes, support for the Laverton Youth Foundation, and the L2P project – a driver mentor project for youth to work towards the 120 hours of driving required to get their license.

Our contribution to the community is a tremendous achievement, and we couldn't have done this without the support of our loyal customers and shareholders.

Our staff and our Board of Directors all have a strong connection to our local community and are passionate about making a difference.

I take this opportunity to thank our managers, staff of our Community Bank branches, administration and marketing staff. They each play a key role in helping meet the financial needs of our customers and assist us by promoting the wonderful work of our Community Bank company. Each of them has shown great resilience and professionalism in uncertain times.

They offer substantial support to the work of our volunteer Board. Together they work to strengthen and grow our business, and I can't thank them enough for maintaining focus and diligence during the past 12 months.

But above all, I thank all our shareholders and customers who continue to support what we do and for sharing in our vision of strengthening our local community.

The success of our Community Bank company over the past 22 years is directly the result of the strong partnership we have forged with our shareholders, customers, local community, and our staff. Our partnership is based on trust, goodwill and integrity and we remain strongly protective of what we have managed to achieve.

As we look ahead to 2023, it is our hope that we will get to see each other a bit more, enjoying the many events and activities generated by our community, many of which we proudly support.

To stay connected and for regular updates on what is happening at your local branches and around the community, you might like to follow us:

 /communitybankAltonaLavertonPointCook

 /bendigocb_altlavpcook

May you and your family enjoy a healthy and happy holiday season.

Stay safe and look out for each other.

Yours sincerely,

Henry Da Silva
Chairman



Top: Henry, Peter and Michael entertaining the crowd. Above left: A terrific turn out. Above right: Old friends coming together.

A morning tea to remember...

At 10.00am on Saturday 15 October, our shareholders, Community Partners, past Directors, current staff, Directors and local Council Representatives were invited to Louis Joel Arts & Community Centre for a special presentation, followed by champagne and morning tea.

It was a fantastic turnout and a wonderful opportunity to catch up with old friends and new.

The amazing team at Louis Joel created the perfect backdrop for our event and the wonderful women from the Point Cook CWA ensured everyone was well fed.

Thanks to everyone who came and made this such a special moment.

AGM time

We had our first in-person AGM in November, after two years of Pandemic-related interruptions, it was so lovely to be back together again. How great was it to catch up with our staff, board and shareholders.

We got to hear from the fabulous Emily Wright from the WYNBAY L2P Program- we are so proud to support that program.

We also honoured Kate and Kelly, for 21 and 20 years with us respectively - what an achievement!

Thanks to the team from Koorngal Golf Club for having us – it was a wonderful evening.

Below: Congrats to Kelly and Kate



...The main event

After our Morning tea, we headed across to Logan Reserve for a Community Fair. With many of our community partners setting up displays, live music, face-painting, vehicle displays, a petting zoo and a super sized sausage sizzle by our friends from the Lions and Rotary Clubs, there really was something for everyone!

The weather held out and the turnout was absolutely phenomenal.

We had a fantastic day and we hope that our community enjoyed it as much as we did.



Above: Our incredible team.

Above left: Mayor Hemphill, Cr. Tyler and Cr. Grima had a wonderful day.
Above and below: Teamwork makes the dream work!



Piggy has been busy...

After too long tucked away, Piggy has hit the streets, attending anything he could get to...

He visited our friends at the Altona Miniature Railway, a soccer clinic for the Laverton Youth Foundation, the Truganina Fire Brigade Open Day and our Community Fair, of course!





Meet Daniela
your local Senior
Branch Manager

Talk to us today

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We're open:

9.30am - 4.00pm Monday to Friday

Directors

Mr H Da Silva (Chairperson), Mr M S Pernar (Secretary),
Mr G Ryan (Treasurer), Ms E Driscoll, Mr M Fischer,
Mr J Gundran, Ms M Serle, Mr T Ferreri

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Branch Manager's message

Altona, Laverton & Point Cook – Budgeting tips for the holiday season...

With the holiday season fast approaching, families across Australia are feeling the pinch. The cost of living is continuing to rise, and end-of-year festivities can be costly at the best of times. Luckily, there are a few things you can do to minimise your expenses.

Here are some tips to save you money this holiday season...

Get creative with gift giving

Set a challenge to make each gift at home - jams, chutneys, cocktail mixes, salts, spices, etc.

Try a Secret Santa or Bad Santa, so each person buys one gift at a set price limit, rather than buying for everyone.

Instead of individual gifts, agree on a group experience or activity to do together as a festive celebration.



Do potluck celebrations to spread the cost

Not only is it expensive to host holiday celebrations, the costs and responsibilities often fall on one person. Instead, consider a potluck - each person brings a plate of food to share. Alternatively, you could each take responsibility for a certain course. It brings everyone together, makes for interesting recipe conversation and splits the cost. It's a win, win, win!

Ditch expensive gift wrap

Gift wrap can be wasteful and expensive – and close to Christmas, it can be hard to find. Instead, get creative with alternative wrapping solutions. Think cloths, tea towels, fabric offcuts, and even newspapers. It makes your present pile look artisanal and rustic!

Open the communication with friends and family

This year's cost of living crisis is unprecedented, and almost everyone is feeling the pinch in some way. One of the most powerful things you can do at times like this, is open the dialogue with friends and family. Create a safe space for people to say 'sorry, I can't afford that this year', and come to an agreement that makes everyone feel like they're being heard.

Above all else, remember that the holiday season is really about togetherness, and take time to enjoy the simple things in life.

Have a safe and happy summer!

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Senior Branch Manager

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