

Summer
2021

Newsletter

Community Bank · Kwinana

Chairman's update

What a twelve months it has been.

In February 2020, we were coming to the end of our Franchise Agreement, had a lease due to expire, and had a country suffering devastating bushfires. In addition, we were on the cusp of a global pandemic the likes of which our generation had never seen.

What did we as Australians do? What we always did, assess the situation, consider the options, and got on with the job.

We had great leadership from both Federal and State Governments who were then supported by local governments, business, and best of all, the people, especially here in Western Australia. Everybody was sensible and compliant, when they had to be, even more recently when we again had to isolate and do it all again, for each other.

The Directors and staff of our Community Bank were no different. The Board worked tirelessly to renegotiate the Franchise Agreement, worked strategically to analyse options relating to property location and alternatives, and then beavered on to make it all happen. The bank staff, an essential service, worked through the

COVID-19 challenges, property challenges and turmoil surrounding them, and achieved even more than in past staid times, being recognised by our CEO for not only their resilience, but also their tremendous professionalism and business growth. All this while they moved seamlessly from one branch location to another over a weekend.

It proves that every challenge we successfully conquer serves to strengthen not only our will, but also our confidence, and therefore our ability to confront future obstacles.

I would like to thank the Directors, staff and shareholders for sticking with us over this tumultuous period. Congratulations on everything you achieved under exceptional circumstances. We now know that after this year, we, together, can and will achieve whatever we set our mind to.

Well done all.

John Iriks
Chairman



We have a new home

It's a good time to plant new roots and to grow.

Happiness is finding the right environment, and thriving where we are planted. From 6 October 2020, you and the rest of the community will feel most welcome in our new premises... exactly how the staff and the Board feel.

Find us at Suite 4, Unit 4, Challenger Avenue, in the Kwinana town centre.

Branch Manager's message

Happy New Year to our shareholders and customers, what a year 2020 was.

I would like to take this opportunity to thank our customers and shareholders for continuing to support our Community Bank throughout 2020, a year that saw us all be part of history with a global pandemic.

We have started 2021 strongly with some of the best results to date, and I am really looking forward to seeing where we finish this financial year.

We have been extremely busy with lending customers looking to purchase new homes or refinance from the Big Four banks. Rates are at an all time low and we are very competitive in the market currently, so I encourage anyone who hasn't had their home loan reviewed to visit the branch for a review. I would be more than happy to see if I can save you some money, and help you own your home faster.

I hope by now you have all had a chance to see our new home on Challenger Avenue.

Thank you so much for your patience throughout the move and for the positive comments about our new branch. We love our new home and feel that it was a great move for our business.

I wish everyone lots of happiness and success for 2021. And feel free to stick your head into my office when you are in the branch to say hello.

Best wishes,

Ashley Blower
Branch manager

Art Exhibition at the Koorliny Arts Centre

Community Bank Kwinana was proud to support Koorliny Arts Centre Kwinana with their first art exhibition in the Fremantle Ports Exhibition Zone. Themed 'Freedom', the exhibition features innovative and thought-provoking artworks by renowned artists including Richard Bristow, Gillian Peebles and Grahame Readwin.

The exhibition was launched by the WA Deputy Premier the Hon. Roger Cook MLA at an awards ceremony on 29 January 2021.

This exhibition is the first of future exhibitions designed to inspire, define and support our local, talented artists while nurturing, educating and providing enjoyment of the arts and culture in our community.

We provided funding for the Open Category Prize, which was won by Leon Holmes for his artwork, Old Coast Drive (pictured).



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Director's profile: Daniel Chan



Board of Directors and staff at the new premises. From left to right: John, Daniel, Bob, Steve, Les, Sarah, Ashley, Wayne, Tamara, Eva and Josie

At the Annual General Meeting in November last year we appointed Daniel Chan as a new Director on the Board for our Community Bank Kwinana.

"I accepted the invitation to the Board," he said, "because I thought it made sense to turn our everyday banking needs into a benefit for the community in our area."

Daniel, his wife and six children moved into the City of Kwinana in 2010. He is an active member of his Church community in Parmelia, along with his wife and children.

Originally from Singapore, he immigrated to Perth in 2007. With a background in media and communications, his work revolved around the Creative Industries in South-East Asia, as well as in academia and research, having spent some time in a think-tank in the South-East Asian region, as well as a global think-tank based in Belgium.

He coordinated and taught media units at Murdoch University for a few years in the South Street campus, and oversaw the delivery of courses in Dubai, Singapore and Kuala Lumpur. "I was teaching a unit called Global Media Industries," he recounted, "and I saw the truth that our money always slips right through our fingers and into the hands of conglomerates, Big Business and Big Tech. All our hard-earned income is actually someone else's income!"

After leaving academia, which he described as a "mutual parting", he managed a multicultural community radio station in North Perth, and later directed the WA and NT office of an international aid and development non-government organisation. He has since retired from the workforce, and dedicates his focus on home schooling his children in the Liberal Arts, and running a multinational business with his wife from home.

"I am very much looking forward to seeing our profits go directly into the hands of our community, to equip them and increase their capacity to contribute to the common good in our city," Daniel said.

Talk to us today

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We're open:

9.30am - 5.00pm Monday to Friday

Directors

John Iriks, Stephen Williams, Wayne Milnes, Maxwell Bird, Sarah Mahoney, Leslie Whiddett, Robert Cooper, Daniel Chan

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