

Mandurah Community Financial Services Limited Newsletter August 2009

Welcome to Mandurah

We welcome nearly 700 delegates and partners from all over Australia for the first **Community Bank®** National Conference to be held outside of Victoria. Our successful tender to host the September 2009 Conference brings delegates representing the 237 **Community Bank®** branches spread across the nation.

The Western Australian State Office of Bendigo Bank and the Board of the Halls Head **Community Bank®** Branch have been actively involved in making arrangements for the past year to ensure the Conference is both well attended and is a meaningful experience for attendees.

The objective of the **Community Bank®** model developed by Bendigo Bank was and – 11 years on – still is to develop surpluses which can be injected into local communities. This has been more than successfully achieved. For example, since inception, **Community Bank®** branches have expended \$29.3 million to local grants, sponsorships and dividends; paid \$10.7 million in local Company shareholder dividends and injected \$200 million into local businesses, employing local people and purchasing locally, thereby boosting local economies from local spending.

To date, the Halls Head **Community Bank®** Branch has contributed and pledged well over \$300,000 in local grants and sponsorships, paid dividends to shareholders and boosted the greater Mandurah economy.

The Conference delegates, most being voluntary Directors, have a focus on strengthening their communities with the essence of the **Community Bank®** concept being the sharing of responsibility and reward between the community and the Bank. Underpinning this movement is the social and economic contribution as more capital is retained locally, commercial activity is stimulated and community leaders acquire new skills.

The Halls Head **Community Bank®** Branch warmly welcomes delegates and accompanying partners to Mandurah.

David Waddell
Chairman

Branch Manager's report

What an interesting year we have had with the major worldwide economic downturn impacting on all financial institutions and also having to deal with a second armed hold-up at our branch.

Despite this, we had a very good 2008 - 2009 year with continued sound growth which now sees our total business portfolio at \$123 million and over 7,800 accounts.

I would like to thank our staff for their continued dedication during the difficult period following the hold-up and their continued commitment to provide the highest level of service to our clients, hopefully making a better banking experience for all.

The Halls Head **Community Bank®** Branch of Bendigo Bank remains committed to our local community and is proud to be involved with and support many organisations each year.

Thank you also to the many clients and shareholders who remain our most valuable asset and who continue to support the **Community Bank®** concept and therefore ensure the ongoing success of the **Community Bank®** network.

With this continued support and commitment from all involved in our **Community Bank®** branch, I am confident our business will continue to grow for the benefit of our community.

David Williams
Branch Manager

Expansion into Meadow Springs

For some time the Board of Mandurah Community Financial Services Ltd has been evaluating the opportunity to establish a second bank site at Meadow Springs.

As shareholders are aware we have already contributed over \$300,000 to a wide range of community initiatives.

Given a site at both Meadow Springs and at Halls Head, if this occurs, it will be possible for your **Community Bank®** branch to support the broader community in the City of Mandurah.

At a meeting of the Board of Mandurah Community Financial Services Ltd, held on 2 June, 2009 an 'in principle' decision was reached that, subject to certain conditions, a banking outlet will be established in the Meadow Springs area. Further developments will be advised in due course.

First branch scholarship awarded



On Tuesday 28 July, Shane McRobbie was awarded the first scholarship in a new partnership between the Bank and Mandurah Senior College.

Shane is the first student at Mandurah Senior College to undertake a TAFELINK Program in Accounting with Challenger TAFE. Under the program, collaborative scheduling of classes by Mandurah Senior College and the Business Section of Challenger TAFE has allowed Shane to attend the Peel TAFE Campus and study alongside full-time TAFE students for three part days a week for three semesters.

Shane completed the award for Certificate III in Financial Services (Accounts Clerical) in 2008 while in Year 11 and he has made excellent progress at the Certificate IV Level across two different courses. He is currently completing his final three units which will qualify him for the awards of Certificate IV in Financial Services – Bookkeeping and Certificate IV in Accounting.

In addition to completed secondary school graduation, achievement of the Certificate IV in Accounting means that Shane has also met University entrance requirements through completing a vocational pathway as an alternative to TEE studies.

Allowing Shane to focus on accounting, through a combination of school and TAFE attendances, the TAFELINK program has opened up a wide range of options.

Mandurah Senior College and the Business Section at Challenger TAFE are very proud of Shane's achievements and the success of the program as part of the ongoing partnership between the two organisations.

The Bank will be considering further scholarships in the future.

Little Nippers Mawitt Kara Children's Festival

A message from the City of Mandurah

The Little Nippers Mawitt Kara Children's Festival will be Blasting off on a Space Adventure Sunday 18 October 2009 from 10.00am till 4.00pm, launching the City of Mandurah's festival season. Children and parents alike will be carried away at this year's free family fun day full of games, arts, crafts, healthy eating and lots more healthy activities all located on the Eastern Foreshore, Mandurah.



Celebrating the year of Astronomy, this year's festivities will be touching down with the free Bendigo Bank Healthy Breakfast on the Eastern Foreshore from 9.00am where children and their families will be able to start their day with delicious healthy choices served by the friendly staff and Board from the Halls Head **Community Bank**® Branch.

Stop by and celebrate the official opening of the Festival with Mandurah's Junior Mayor and Council Representative on the main entertainment stage at 10.00am, before following the solar system down the foreshore to enjoy the many activities on offer including rides, exciting displays from Scitech, live performances and much more.

The Peel Sports Fest will be joining the festival this year to celebrate sport in the community including fun demonstrations from a range of sports clubs providing plenty of opportunities for everyone to get involved.

For more information contact the City of Mandurah on 9550 3272.

Your **Community Bank**® branch is pleased to be able to participate in this excellent community initiative of the City of Mandurah.

Board members



▲ Board of Mandurah Community Financial Services Limited
L-R: Stan Brice, Ian Ilsley, David Waddell, Leonie Hasen, Andrew Brown, Elaine Fisk (Board Admin. Officer) and David Williams.
Absent: Peter Drown and Colin Frizzell.

Staff



▲ Bank staff L-R: Amanda Dhue, Danica Smith, David Williams, Donna Olney, Courtney Nichols, Kelly Jones and Jessica Wood.
Absent: Meegan Reid.

Bendigo and MPAC in fine voice

As part of its ongoing sponsorship with the Halls Head **Community Bank**® Branch, the Mandjar Youth Choir of the Mandurah Performing Arts Centre has been singing since 2006.

The Choir, skilfully led by Cat Baxter as Choir Master and Christine Timoney as Accompanist, brings together the talents of many of Mandurah's young people and presents their voices in harmonious fashion which has delighted many of the patrons at Mandurah Performing Arts Centre. The Choir has performed before many of MPAC's in-house productions and at events such as the Mandjar Art Awards.

The Choir's repertoire includes pop, jazz and classic pieces and it branches out into the Christmas spirit as the year draws to a close. Rehearsals occur weekly and the Choir is always looking for new members – no prior singing experience required!

In 2009, the Choir will host two major performances including a Celebration of Spring performance in September at MPAC. This will be a culmination of pieces by the Choir in an afternoon performance for young and the young at heart.

At the end of the year the Choir hosts its end of Christmas performance with a range of songs bringing the Christmas spirit to the hearts of many. This show will also feature many special guests drawn from the talent pool in the Peel Region.

The Mandjar Youth Choir is strongly supported by the Halls Head **Community Bank**® Branch, and looks forward to Performing at the **Community Bank**® National Conference which will take place in the Mandurah Performing Arts Centre in the first week of September this year.

James Nerva
General Manager, MPAC

Community support

In 1998, Bendigo Bank worked with two country Victorian towns on a pilot to return a banking service to their communities.

Today, eleven years later, these two towns have been joined by 235 other communities to form Australia's fastest growing **Community Bank**® network.

As Australia's only regionally based bank, Bendigo Bank was eagerly sought out by many rural communities looking for a sustainable solution that could be quickly implemented.

Through honouring the history – as a bank formed by community for the benefit of community – a model was devised that retained a greater share of local capital by engaging local people in securing branch banking.

Communities across Australia have accepted the responsibility of providing start-up capital and making their branches successful and these communities are increasingly sharing in the rewards.

The 237 **Community Bank**® branches of Bendigo and Adelaide Bank Ltd spread throughout Australia have contributed some \$29 million to communities and community groups. The Halls Head **Community Bank**® Branch has contributed over \$300,000 to local community initiatives, which is quite significant for its size and age compared with the older **Community Bank**® branches.

It would be very appropriate to name some of the local organisations and groups which have been supported by the Halls Head **Community Bank**® Branch:

Peel Health Campus Foundation: • Children's Ward • Mandurah Island Challenge	Beacon Foundation: • Coodanup Community College • Mandurah Senior High School
Falcon Over 50s 'Keep Fit' – supporting the aged	Mandurah Boat Show – for the development of a Children's Bendigo Beach
Lions Club Mandurah for Community Endeavours	Mandurah Performing Arts Centre
Small Business Centre Peel	Mandjar Youth Choir
Mandjar Art Awards	City of Mandurah CrabFest
Peel Community Foundation	Peel Hockey

CWA National Conference	Halls Head Country Club
Halls Head Community College	National Seniors' Conference
Peel Chamber of Commerce & Industry Inc	Mandurah Performing Arts Centre Trust
Street Net for preventative and pastoral programs for youth at risk	City of Mandurah Little Nippers Healthy Breakfast
Halls Head Bowling Club	Halls Head Primary School
Ocean Road Primary School	Glencoe Primary School
Falcon Primary School	Halls Head Community College
Winjan Aboriginal Corporation	Youthcare
Mandurah Senior College	Pulse Youth Performance Company
Mandurah Offshore Fishing Club, Youth Maritime Program	

In terms of contributions by the Halls Head **Community Bank**® Branch the benefits received by community groups will grow and are sustainable for as long as customers bank at the branch. There has been a tremendous social and economic contribution to our community as more capital is retained locally, commercial activity is stimulated and community leaders acquire new skills and confidence.

U can find out more at
Halls Head **Community Bank**® Branch
Shop 7, Halls Head Shopping Centre
Corner Peelwood & Glencoe Parades
Phone 9586 1399.

Bendigo and Adelaide Bank Limited,
ABN 11 068 049 178, AFSL 237879. (92267-v6)
(4/08/2009)

It starts with

 **Bendigo Bank**

Junior bowlers at Halls Head



The Halls Head Bowling Club, along with its Junior Program sponsor, the Halls Head **Community Bank®** Branch, recently presented Club Shirts to two of its new Junior bowlers.

Branch Manager, David Williams, and the Coach, Ken Hannah, presented

Club shirts to William Bone and Ernie Playle on the completion of an eight week coaching course.,.

The Halls Head Bowling Club has been running a schools' Bowls program in conjunction with the Glencoe Primary School and, with the Bank's sponsorship, the Club purchased the bowls specifically for use by juniors.

David Williams said "It's great to be able to give young school children the opportunity to get involved in activity programs such as the junior bowling."

Winjan Aboriginal Corporation

As part of the 'Taste of WA' for the upcoming National Conference, the Bank has commissioned an arts project with local students at the Winjan Aboriginal Corporation.

Under the supervision of tutor and local artist, Barbara Pannell, several students at Winjan have attended workshops to produce six silk banners which will hang in the Mandurah Performing Arts Centre. The banners are 3.5m long and designs cover the six Noongar seasons.

The Bank has met all costs for the workshops and plans to auction the six banners during the National Conference. Profits from the auction will then be given to Winjan in the form of a scholarship or assistance with a future project. The Bank would like to thank Barbara Pannell and fellow artists Judith Gardiner

and Carol Nicolson, who have assisted at the workshops, for their expertise and guidance in the project. We especially thank the staff and students at Winjan for their participation in such wonderful work.

The Bank looks forward to a continuing beneficial relationship with the Winjan Aboriginal Corporation.



▲ Philip Mears and Leslie Pickett ('Coomie') work on one of the banners at Winjan.

The Shed



Thank You Bendigo Bank.

On Behalf of the students, teachers and parents of Halls Head Education Support Centre, I would like to thank the Halls Head **Community Bank®** Branch for their fantastic support and ongoing contribution to our Life Skills Unit.

Your generous support has provided our students with the opportunity for hands-on learning in a real outdoor environment.

'The Shed' has provided the centre of this experience, focusing on the propagation and care of our plants; teaching brick-laying and wood-working skills as well as manual skills involved with the handling and care of tools and the basic etiquette of a workshop environment. The street education bikes are also repaired and stored here.

The Life Skill Unit is involved with Coast Care and the City of Mandurah and grows and plant trees, shrubs and other vegetation for coastal rehabilitation. We even have our own worm farm and compost area.

The students in our school take a little longer than others to learn these skills and it is hoped that, on the completion of their schooling, they will have the necessary knowledge to start a Certificate 1 or 2 levels in their chosen field.

It was a great pleasure for the students to see the signage of "The Shed" erected on their return from the school holidays. It was a great design and very appropriate. We thank you for your support and look forward to a continuing relationship in the future.

Yours sincerely

Kelly Crooks
Chairperson – Halls Head Education Support Centre & P&C
President
August 2009

Halls Head **Community Bank®** Branch,
Shop 7, Halls Head Shopping Centre,
Corner Peelwood & Glencoe Parades,
Halls Head WA 6210
Phone: 9586 1399

Website: www.bendigobank.com.au

Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12noon.

Chairman: David Waddell.

Directors: Colin Frizzell (Deputy Chairman),
Stan Brice, Andrew Brown, Peter Drown,
Leonie Hansen, Ian Ilsley.