



Spring
2024

Newsletter

Community Bank · Mount Gambier & District



A message from our Chair

To our valued community,

Welcome to our 2024 newsletter. Our Community Bank has performed well again this year. In our current changing environment, the Board regularly analyses our financial situation, to ensure we fulfil our responsibilities. We recognise your key role as our shareholders and thank you for your support.

Our strong performance is due to the leadership of our Branch Manager, Emma Horrigan, who gives so much to our branch and brings knowledge, experience, but most of all, that elusive and important talent for a community bank manager, of relating to people from across the community.

Thank you to the dedicated and skilled work of staff, who are part of our community and provide exemplary customer service. Thank you to all staff for your work this year, which has led to outstanding results for the company. This means that we are a high performing branch that can deliver great services and make a profit that benefits our shareholders and our community.

We have maintained our community investment grants program this year, and have now provided over \$1.34 million in financial support for community initiatives and projects.

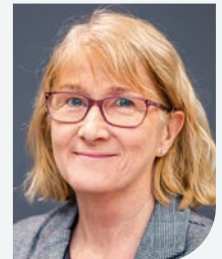
This is what makes our Community Bank special – we give back and we see this as a critical factor in our company. In addition, we have the benefit of being part of a national, highly respected Bendigo Bank brand, and can therefore provide a wide range of quality products to our customers.

I encourage all of you to help spread our story and promote our branch with friends and neighbours, because a stronger Community Bank branch can do more for our community.

Helen Strickland
Chair

Board News

We warmly welcome Helen Carlson to the Board.



Helen has 30 years of experience in the corporate environment in both large public listed companies and in privately owned companies. She specialises in senior accounting and management, including 15 years as a Chief Financial Officer and Company Secretary.

Helen will be a valuable part of our Board structure.

You can find our Annual Reports online at our website, please visit www.bendigobank.com.au/mtgambier for more information.

Scholarship for local students

In 2024 we awarded a record four \$6,000 scholarships to local students for our Community Bank Mount Gambier & District scholarship program!

Grant High School student Gemma Ralph (studying a Bachelor of Commerce at the University of Adelaide) and Millicent High School student Tayla Rowe (studying a Bachelor of Physiotherapy at the University of South Australia) were awarded the School Leavers' scholarship. Suad Awsee (studying a Bachelor of Law at the University of South Australia) and Brock Keding (studying a Bachelor of Education at Flinders University) were awarded the Open Scholarship.

The scholarships are provided to a first-time tertiary student to supplement their study costs (such as residential college accommodation and textbooks) in their first year of higher education. Applications for our 2025 program are now open – find out more at www.bendigobank.com.au/scholarships.



Spare Ya Change 4 Kids

Spare Ya Change 4 Kids is a local not for profit organisation that aims to eliminate hunger in young people. The team of volunteers cook nutritious hot meals weekly for 21 schools in our region. There has been a huge increase in the need for Spare Ya Change 4 Kids' services - they are now providing 400 meals a week (from previously cooking 300 meals a fortnight).

Through our community investment grants program we were able to provide the team with \$5,000 funding which covers a term of meals for school children.



Glencoe & District Sports Ground Association

We provided \$3,000 funding to the Glencoe & District Sports Ground Association towards new playground equipment at the Glencoe Sporting Complex. This is a fantastic initiative for the Glencoe community - well done to the local community members who made this happen.



Foodbank Limestone Coast

Foodbank Limestone Coast have faced a huge increase in demand for their services. This year they will deliver over 570,000 meals to those who would otherwise go without in the region.

We provided \$11,900 funding through our community grants program which enabled Foodbank to purchase a new freezer to increase the provision of food relief. This has helped reduce frozen food waste and provide nutritious frozen meals for those in need in the Limestone Coast.

University of the Third Age

U3A Mt Gambier was a recipient of a community investment grant - we provided \$2,000 towards their member exercise program. Exercise training for older people is associated with a large range of health and social benefits, and the University of the Third Age group are certainly benefiting from this fantastic program. BFT Mount Gambier lets the group use their space twice a week and Marissa's classes are extremely popular.



Staff News

We are delighted to introduce our new Mobile Relationship Manager, Angel Caldwell!



As a Mobile Relationship Manager, Angel is happy to work around your busy schedule to ensure your lending needs are taken care of. Whether it's at your home, office, or your local café – whatever works for you.

With experience as a mortgage lender specialising in home lending, investment properties, refinancing, and first home buyers, Angel is ready to help with a broad range of your finance and banking needs.

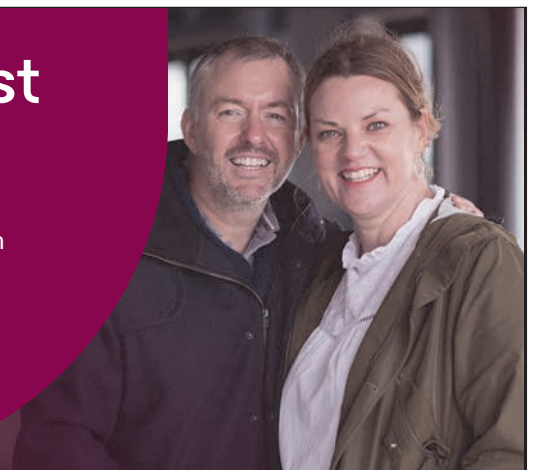
You can get in touch with Angel on 0431 993 551 or simply call us at the branch on 8726 3200 and we can help organise an appointment.

The Norris's saved \$5,772 last year on their home loan!*

All over Australia, homeowners are saving money with a free home loan health check.

How much could you save?

 Community Bank - Mt Gambier & District 8726 3200



Bendigo Bank

*Amount saved was annual payments reduction on an owner-occupier home loan when repayments dropped by \$481 a month from lower interest rate and loan restructure. Actual savings will depend on individual circumstances. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply and are subject to change. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1963170 OUT_40404970, 18/09/2024

Talk to us today



Emma Horrigan
Branch
Manager



Angel Caldwell
Mobile
Relationship
Manager



Jenny Dobie
Customer
Relationship
Manager



Taylor Freeman
Customer
Service Officer



Anita Gerritsen
Customer
Service Officer



Adam Jones
Customer
Relationship
Officer



Abdullah Kamara
Customer
Relationship
Manager



Kristy McKinnon
Customer
Relationship
Officer



Alisha Stephens
Customer
Relationship
Officer



Janet Walters
Customer
Service Officer

Community Bank · Mount Gambier & District

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P 08 8726 3200

E MtGambierRetailMailbox@bendigoadelaide.com.au

bendigobank.com.au/mtgambier



/communitybankmountgambierdistrict



/communitybankmtgambier

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Helen Strickland, Anne Eitzen, Rodney Summers, Barbara Munt, Mark Fullford, Francis Wilcox, John Millhouse, Joshua Heaver, Helen Carlson

Mount Gambier & District Financial Services Limited

16 James Street, Mount Gambier SA 5290

ABN 42 096 059 997

You're
invited

Annual General
Meeting

Wednesday 13th November
6.30pm, Wulanda Centre

Community Bank
Mt Gambier &
District

Does your club or organisation
have a project planned that will
have a positive impact on our
community?

Are you looking for some funding for a
community project or event? Applications are
now open at our new online grants application
hub: [communitybankmountgambier.
smartygrants.com.au](http://communitybankmountgambier.smartygrants.com.au)

If you would like to discuss your idea before
you apply, double check eligibility terms or
don't know if you should apply for a grant or a
sponsorship, contact info.mgdfs@gmail.com

Your Mobile
Lending
Specialist,
Angel.

Call 0431 993 551.



 **Bendigo Bank**