### Chair's update.

Welcome to our 2019 newsletter. We have had a very busy and rewarding last 12 months and continue to provide outstanding services and products in a challenging banking climate. The community of Mount Gambier and courageous first shareholders were pioneers in the establishment of the Mount Gambier & District **Community Bank**<sup>®</sup> Branch in 2001 and it is now part of a successful network of more than 300 **Community Bank**<sup>®</sup> branches throughout Australia.

Thanks to our customers more than \$880,000 has been distributed to our local communities by our branch. This enormous contribution has funded many community groups, schools, sporting clubs and large scale projects such as Foodbank's Breakfast Program in local schools, Sunset Community Kitchen and our scholarships program. The four branches in the South East are also working together to sponsor all three football leagues and to promote health and activity in the youth of our region. If you belong to a community organisation or sporting body and have a worthwhile initiative that needs financial assistance, consider applying for one of our community investment grants.

Over the last year we have traded consistently and profitably. The Board has a Strategic Plan which guides a clear vision for the future, a solid understanding of the **Community Bank**<sup>®</sup> model and effective community engagement. We work closely with staff to jointly achieve results. At our last Annual General Meeting we farewelled Directors Roberta Coke and Terasa Nearmy. Roberta and Terasa have contributed significantly to the success of the company and will be missed, we wish them well. At this year's AGM to be held in November we will brief shareholders to keep them informed about how we plan to navigate the next few years. We know that we need to constantly look at innovative ways to provide banking services to our community.

Our dedicated team of staff and Board members is our greatest asset. Staff provide expert banking service, and Board members volunteer their time to guide the current and future direction of the branch. Staff and Board members represent the **Community Bank**<sup>®</sup> branch in our communities, at events and functions.

Our **Community Bank**<sup>®</sup> branch is well recognised for supporting our community as an essential part of our ethos. This is our point of difference. This is only possible because local people choose to do their banking business with us. I encourage all of you to help spread our story and promote our Branch with friends and neighbours because a stronger **Community Bank**<sup>®</sup> branch can do more for our community.

Helen Strickland Chair

## 2019 Annual General Meeting.

Date: Wednesday 13 November 2019 Time: 7.00pm

Place: Comfort Inn Silver Birch 96 Jubilee Highway East, Mount Gambier



COMMUN

\$880,000

#### Shareholder news.

A reminder to all shareholders that the Mount Gambier & District Financial Services Limited Share Registry is now managed by AFS & Associates Pty Ltd. Their details are:

PO Box 454, Bendigo VIC 3552 Tel: (03) 5443 0344 shareregistry@afsbendigo.com.au www.afsbendigo.com.au

There are still some unpaid dividends due to shareholders that have not provided their bank account details to the Share Registry for receipt of the dividends paid on 28 February 2019. If you are one of those shareholders, please do us a big favour and provide your bank details to the Share Registry or come into the branch for our assistance with this.

# South East Animal Welfare League.

Supporting those that work hard in our community is at the heart of what we do. South East Animal Welfare League (SEAWL) Mount Gambier have long been in need of a dedicated cat isolation ward for strays and kittens.



We were very proud to provide SEAWL

with \$2,500 towards this project as part of our community investment grants program. They now have completely fitted out an ATCO hut, including new stainless steel enclosures for cats that need to be isolated/treated before moving into the main cattery.



#### Supporting our community.



The Buddy Bench project is about inclusion, antibullying and fostering a sense of friendship in schools. The Lions Club of Mount Gambier, Australian Lions Foundation and Mount Gambier Independent

Learning Centre worked together to build and install 16 benches across the South East. An initiative of the Lions Club Mount Gambier, we were able to provide \$5,000 towards this important project through our community investment grants program.

We recognise regional students face an additional cost burden as they often must move away from the family home to study. Our scholarships help relieve some of that cost burden for students whose circumstances might otherwise preclude them from accepting their university course offer.

#### Scholarship for local student.



We are very pleased to announce the 2019 recipient of the Mount Gambier & District **Community Bank**® Branch scholarship is Lucy Lockwood. Lucy is undertaking a Bachelor of Dental Surgery at the University of Adelaide. This scholarship will help her to cover some of the costs of living on residence and studying at university in Adelaide this year.

Lucy has already spent some time in the dental field, having worked at a local dental practice

during her gap years, and also travelling to East Timor for a dental volunteer trip where she has helped treat adults and children and set up a fully equipped clinic. We wish you every success for the future Lucy, congratulations!

### Grants and sponsorships.

If you're a not-for-profit club or group who would like to apply for funding, there are two application opportunities each year. Requests must be on the official Community Investment form (available at our branch and online).

This year's next round of applications for events during January-June 2020 need to be submitted by 1 November 2019, with the next round closing on 1 May 2020.

Some recipients of our 2019 community investment grants are:

Bayside Festival	\$5,000 for annual Bay Escape Festival
Blue Lake Dog Obedience Club	\$1,000 for Blue Lake Dog Obedience Easter Trials
Blue Lake Gymnastics Club	\$1,050 for annual Invitational Competition
Mount Gambier & Districts Tertiary Health Education Grant	\$4,000 continued sponsorship of Mount Gambier & District Tertiary Health Education Grant Program
Foodbank SA	\$10,000 for School Breakfast Program
Mount Gambier Family Truck Show	\$1,000 for Family Truck Show
Mount Gambier Gun Club	\$1,000 sponsorship for annual tournament
Mount Gambier Toy Library	\$500 towards facility shelving replacement project
SA Rostrum	\$2,500 for annual schools public speaking competition
South East Animal Welfare League	\$2,500 for ATCO huts for cattery quarantine area
Sunset Community Kitchen	\$2,000 towards ongoing kitchen expenditure
Western Border Football League	\$12,500 sponsorship for 2019 season
Win TV Biggest Golf Day	\$6,000 sponsorship for golf day fundraiser

Thanks to those who have supported the branch by bringing their banking to the Mount Gambier & District **Community Bank**<sup>®</sup> Branch. The branch has now returned over \$880,000 to the community in grants, donations and sponsorships in the 18 years since it opened in 2001!

Mount Gambier & District Financial Services Limited. 16 James Street, Mount Gambier SA 5290 **ABN** 42 096 059 997 **Directors:** Helen Strickland (Chair), Anne Eitzen (Secretary), Mark Fullford, Josh Heaver, Ute Herrmann-Bullock, John Millhouse, Barb Munt, Karen Olive, Rodney Summers, Frank Wilcox.

#### Mount Gambier & District Community Bank® Branch

16 James Street, Mount Gambier SA 5290 Phone: 8726 3200

Opening hours: Monday to Friday 9.30am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/mtgambier facebook.com/MountGambierDistrictCommunityBankBranch

twitter.com/bendigobank

Port MacDonnell Agency

gency Port MacDonnell Community Complex, 7 Charles Street, Port MacDonnell Phone: 8738 3000 Opening hours: Monday to Friday 9.00am – 5.00pm



www.bendigobank.com.au

