

Lang Lang · Koo Wee Rup · Pearcedale · Narre Warren South · Tooradin

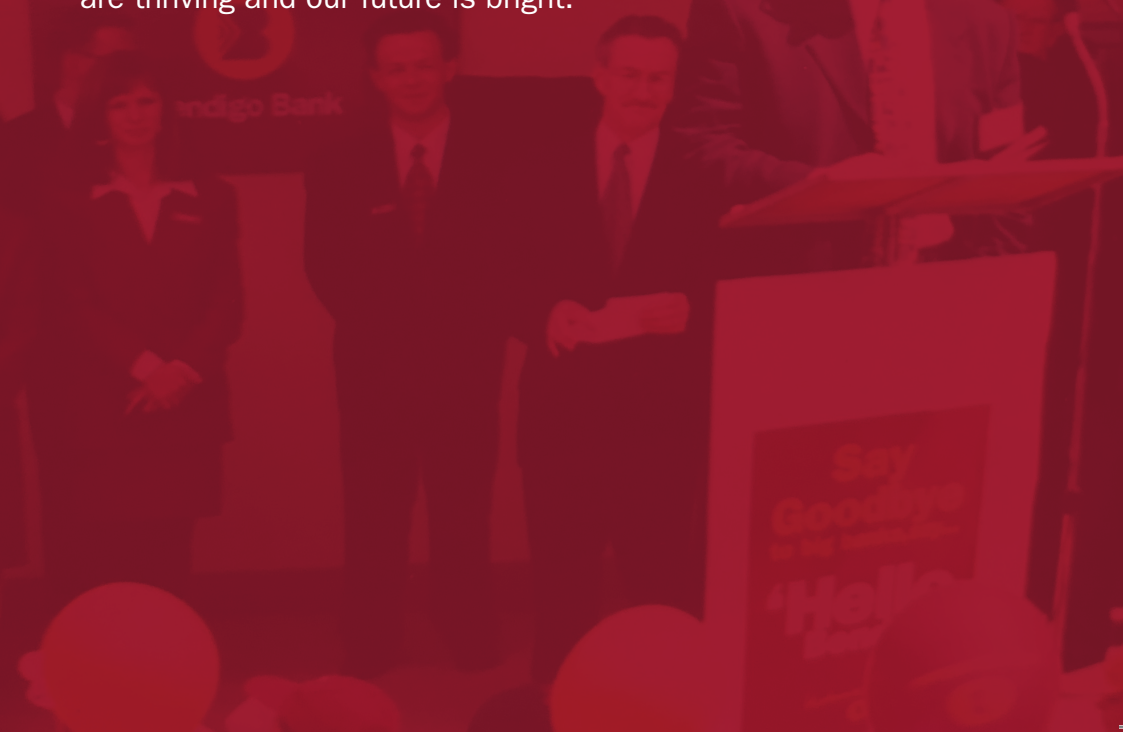


We opened a bank to grow a community.

When Lang Lang **Community Bank**[®] Branch opened its doors 20 years ago, we made a promise to the community that we would make things better. Two decades, five branches and \$12 million later we've made good on that promise.

When you look around the communities we operate in, it's not hard to see where we've made a difference. And it's all because our customers choose to bank locally.

Thanks to you, your business, your generosity, and your unwavering support, our communities are thriving and our future is bright.



Our ‘founding directors’

“Lang Lang wasn’t dying – it was in a state of rigor mortis.”

– Community leader and **Community Bank**[®] inaugural Chairman (and champion) Max Papley, in describing the state of his home town in the mid-1990s

Lang Lang **Community Bank**[®] Branch became the third **Community Bank**[®] to open in Australia, following quietly on the heels of Wimmera Mallee towns Rupanyup and Minyip, and the Dandenong community of Upwey.

This decision was made 20 years ago by community leaders intent on bringing banking and financial services to their region, with the understanding and faith that it would go on to create change, encourage growth, and make a lasting difference.

When Lang Lang **Community Bank**[®] Branch first opened its doors in 1998, it wasn’t just about opening a bank, it was about growing a community.

Here’s our journey so far...



Our shareholders

Twenty years ago our shareholders committed to a new concept, a model that held great potential to support communities right across Australia.

Our shareholders come from the communities of Lang Lang, Pearcedale and many surrounding towns. They span several generations and share a common vision of the change banking can bring to a small country town.

When pledges were originally collected, a number of families purchased shares for their children and grandchildren which helped cement **Community Bank®** into future generations, including the Kneebone family, who hold shares spanning four generations.



Our communities

October
1998

Lang Lang

October
2000

Pearcedale

December
2001

Koo Wee Rup

December
2004

Narre Warren South

May
2009

Tooradin

Our partner

Bendigo Bank was founded 160 years ago in the wake of a community's need for a financier to develop the fledgling goldrush city of Bendigo. As Australia's only regionally-based bank, and currently Australia's fifth largest retail bank, Bendigo Bank never lost sight of its community origins. Which is why, in November 1997, it announced a plan to help rural communities secure long-term branch banking services. Knowing from experience that partnering with communities works, while other banks were leaving town, Bendigo Bank was arriving; and with it came **Community Bank**[®].

As with any great idea however, there was a catch. The catch was the community had to own the project, and the local people had to use it. And that's exactly what happened.

Bendigo Bank is proud of **Community Bank**[®] and the community partners who have helped make it happen. There's little doubt that the decision to remain, was the correct one, and today, 20 years later, the figures speak for themselves.

While **Community Bank**[®] reflects on past achievements, what's truly exciting is what lies ahead. Every day we see evidence of the next generation taking up the challenge from our founding fathers, because community remains just as relevant to them two decades later, as it was to us when it all began.

And more than ever, we're looking forward to what comes next in the towns of Lang Lang, Koo Wee Rup, Pearcedale, Narre Warren South, and Tooradin.

Our customers

In 1998 Ben Barwick was a Lang Lang Primary School Prep student who attended the opening of Lang Lang **Community Bank**[®] Branch. Not only because his whole class was there, but to cheer on his Mum, Fiona, an inaugural branch staff member.

Ben was one of the branch's first Piggy account customers. Fast forward to 2018 and Ben and his fiancé Taihla have moved on from Piggy accounts to hold a host of banking products with the branch.

However, the fun of a Piggy account has been passed on to their three young boys who are proud Piggy account holders and our next generation of **Community Bank**[®] supporters.



Our staff



From left: Shannon Egan, Brenda Watts, Dale Smith,
Fiona Barwick & Keith MacQueen



From left: Christopher Wood, Keryn O'Hehir, Molly Farnham,
Eve Cameron & Stacey Tannard

“ We’re not just opening a bank,
we’re building our future’

Max Papley

Our 'field of dreams'

When Lang Lang **Community Bank**[®] Branch first opened, we knew the time would come when we would be in a position to really invest in our community - after all, that was one of the selling points of Bendigo Bank's model.

Instead of our board of 10 deciding what Lang Lang needed, we took it to the people. And the overwhelming response was the development of a multi-purpose community recreation reserve.

In 2014, in partnership with Cardinia Shire Council and the Rotary Club of Koo Wee Rup - Lang Lang, we committed \$1 million to purchase the land, which was immediately gifted to Cardinia Shire. Our **Community Bank**[®] company then committed a further \$2.3 million to the project. This pledge showed our local, state and federal government representatives as well as our community, that we were serious about making our 'field of dreams' happen.

This was one of the first major projects our board committed to, and in 2018, 20 years later, Stage One of our \$18 million integrated community facility will officially open.

We set out to achieve a goal and \$3.3 million **Community Bank**[®] 'dollars' later, our community has a multi-million, first-class facility for everyone.

This is the power of **Community Bank**[®] and the power of community - right here in Lang Lang.





Our children

Lang Lang **Community Bank**[®] Branch supports the children of our district in a variety of ways, including programs through schools, kindergarten, playgroups and our local community centre.

We consistently invest in initiatives that support the development of young people within our community with projects such as breakfast club, cooking classes, interactive whiteboards, school infrastructure, school banking programs, and Life Education subsidy to name a few.

Without the **Community Bank**[®] investment into these programs many would not have developed into what they are today.

Our young people

Youth engagement has long been an area in which our **Community Bank®** branch has always felt its largest connection. Our company strongly believes that investing in our young people is an investment into the future of our communities.

Community Bank® Scholarship Program

Magic Moments

Youth Foundation

Motorvate Driver Education

Greenlight Driver Education

School banking sessions

Infrastructure investment

Youth Hub support

Leadership programs within schools



Scholarships

With much pride, we gave our first **Community Bank®** company funded scholarships in 2012.

Since then, we've supported 38 young people with a combined \$330,000 to help them enrol in their chosen TAFE or university courses.

Our scholarship program is aimed at financially supporting young people and their families with the costs associated with tertiary education. It's an investment in our future.

We're extremely proud of every single one of our scholarship recipients who have, and are, studying a variety of different courses ranging from primary school teaching, to criminology, to electronic engineering.

In all cases, these young people had both the grades and the enthusiasm to continuing their education, but financially it was always going to be a strain for them, and their families.

A **Community Bank®** scholarship has helped each of them to take the next step on their education journey.



One of our first scholarship recipients from 2012 was Lang Lang's Allyson Beilharz.

Allyson's education goal was to study a Bachelor of Engineering (Civil/Infrastructure) at RMIT University.

Fast forward six years and Allyson has graduated and is working as an engineer.

This is why we support youth scholarships and continue to offer them to our local young people. It's great for Allyson, it's great for her family, and it's great for our community.

This investment in our younger generation helps build the capacity of our region, not only in the workforce, but through local groups and organisations.

We started small...

One of our first grants was \$7500 towards the Rotary Club of Koo Wee Rup – Lang Lang walking track project.

Thousands of pairs of feet have trodden this path since then.

Establishing a Business Centre within our Lang Lang branch was another early project which has been repeated in other **Community Bank®** communities throughout Australia.

The launch of our Business Centre in 2001 achieved another of our original **Community Bank®** goals. Even back then, we were on a mission for our **Community Bank®** branches to provide more than simply banking to our communities. We were, and continue to be, committed to do whatever we can to support the communities we're represented in.



Saving lives

The health of our communities is important to us. Two of our key partners in the health sector are Defib your Club and Lang Lang Community Emergency Response Team (LL Cert).

Through these partnerships we have helped install more than 35 defibrillators across the five communities our **Community Bank**[®] branches represent. These machines are located at local sporting clubs and organisations which identified a need for these lifesaving technology.

At a cost of \$3,000 per defibrillator pack, this is a large, but critical, investment in the health and safety of our people.

Through our partnership with LL CERT we have funded the purchase of training equipment used with local communities to educate on CPR and defibrillator training.

Partnerships with organisations doing great work within our community enables them to reach further and achieve higher ambitions.

We're proud to play our part in making that happen.



Connecting our communities

Coastal Villages Community Buses is a local organisation offering an affordable hire service of self-drive mini buses for groups and individuals in the Coastal Villages and beyond. It was introduced to address economic, geographical and social isolation of people living in this region.

So far, the community buses have supported more than 7,800 people with the need to travel to various regions of Victoria and Melbourne.

This organisation, and the passengers using the service, are extremely grateful for the support our **Community Bank**[®] company has provided which equates to almost \$50,000 over the past eight years.



We're helping to build better communities.

We're assisting our communities to improve our quality of life.

Our company was started to bring banking back to Lang Lang. This has evolved into a company that helps our communities.

Provide and develop a community culture in our local areas, to which our community members can own and belong.

Residents can benefit from improved facilities and all ages can be involved.



The organisations we support are what keep communities together.

Stronger communities have good job prospects, are educated, are affluent and there are a range of social activities available for them to connect and further the community.

Our Community Company Ltd is, and will continue to be, a catalyst for strong social fabric design and structure.

We provide leadership and capital for our communities to grow and prosper.

...eland's Kooweerup manager Brian Intosh with the assistance of rental manager Pam Hamilton and Erin Gay in customer service.

"We are happy to provide this service that makes banking easier for Kooweerup residents who want an alternative to the... about having to travel to

Homeland principal Simon... he was thrilled to be bringing... Bank to Kooweerup residents.

Lang Lang Community Bank chairman Max Papeley said the Kooweerup represented a... of Lang Lang's service... when you've... to do banking business

celebrates its own... Papeley, who runs a local hardware business with her husband Max.

Max, a former South Melbourne football star, was spearheading in bringing the Bendigo Bank into town - a move driven by the closure of the Commonwealth Bank... more than... to do business... "It's giving... of the bank... potential to change banking acco...

Bank on a winner

by RENAE STOIKOS

THERE'S more good news for Pearceedale this week with the announcement that their community bank could open on July 1.

About 100 residents heard the

"It's great, some payments are starting to come in," he said.

Pearcedale's John Lyle said the bank was a "real feather in the cap of the community".

"While towns everywhere are losing banks, here is one growing

weekdays and 9am to noon on Saturdays.

All proceeds from the bank will be returned to the Pearceedale community. Three new jobs will also be created once fully operational.



Lang residents Gerry Phipps and daughter Brianna joined the day's celebrations at the opening of the Lang Lang Community Bendigo Bank.

RECORD BANKING

By Emily Broadbent

THE Lang Lang Community Bank features on the first day of...

The committee will hold a public meeting on... The Bendigo Bank... committee secretary Susan White said the... had been discussing the idea of a... bank ever since they were... chairman of the Lang Lang Community... and Western Port Water... Max Papeley... on our agenda, but when... (p. 2)



Dr David... Lang Lang Community... Hansen... Duff and... Murrer... Moore... Picture: SH...

Community space grows for Lang Lan... BEN CAMERON... said "This will provide an area... to run their training courses... we're outside the designated am... sports centre, recreation trails for... and bike riding, meeting... ensure that what is... meets community ne... "The Community... contributed \$1m for... and land

Great results for the Lang Lang Community Bank

RECENT business gains at the Lang Lang Community Bank have seen overall banking balances top the \$30 million mark.

"We set some high...

...taking a good share of local banking business."

Lending manager Dale...

Help celebrate the opening of 'our bank'

Lang Lang Community Bank Branch of Bendigo

By MIRANDA McLACHLAN

BENDIGO Bank's highly successful Community Bank program has amassed more than \$70 million of business.

And it continues to steam ahead with its 10th locally owned branch opening today in Maldon.

Bendigo Bank managing director Rob Hunt has forecast there will be 20 Community Banks by the year's end.

"Our early results exceed every expectation," Mr Hunt said.

"And that is now consistently growing at the rate of \$2 million to \$4 million a week as the recently opened branches... gather momentum.

"We have seen a number of instances now where branches have added more than a million dollars business in a single week."

Bendigo has established community banks in Victoria in Rupanyup, Minyip, Upwey, Lang Lang, Toora and Avoca.

New South Wales branches are in Henly, Coleambally and Wentworth.

The bank has overcome legal hurdles preventing it creating separate companies for each town, which will allow people who have donated funds to become shareholders.

The bank is attracting interest from metropolitan and rural areas and interstate, all of which are still serviced by big banks.

While t...

THE Lang Lang Community Bank branch Bendigo Bank will open on Sunday... Chairman...

Page 10 - THE CRANBOURNE INDEPENDENT, Wednesday, June 16, 1999

Lang Lang bank branches out



EXCITED at the prospect of community... Pam Hamilton, Erin Gay and... Lang Lang Community Bank Branch of...

"We believe local people will welcome the chance to support bank which shows it puts community and customers first," Sheldy said.

Max Papeley, Lang Lang Community Bank chairman believes the expansion into Koo Wee Rup will be well supported by local people as it will aim to return profits to the community and secure face-to-face banking the long term.

"Like Lang Lang, Koo Wee Rup has not been immune from downsizing. They have already seen one bank cut back to one hour. Our agency... personal bank... Papeley

Lang Lang Community Bank opened...

...1000th account at community bank

LANG Lang Community Bank branch of Bendigo Bank has reached just its 1000th milestone, signing up its 1000th account... in the next few months after the... of the district's reaction to the new bank.

It is not only the people of Lang Lang who are supporting the bank, but also the area's... and... are bringing in their bank... "I think people appreciate having... up to how they banking... rather than being dictated to, and that our branch is sharing in the revenue generated locally.

"A bank, we are trading essentially about four targeted banks."

The Lang Lang branch, Bendigo Bank's 10th Community Bank, opened on 29 October last year.

"Business has been terrific," said branch manager Dale Macdonald. "Our staff have been... working... and... also a compliment."

"I've enjoyed a lot of... and confidence across the district which

The power of partnerships

We never underestimate the importance of partnerships. When two or more organisations come together with a common vision of building better communities, great things can, and do happen.

We hold long standing partnerships with a variety of large organisations including Cardinia Shire Council, City of Casey and the Community Enterprise Foundation™.

We also recognise the power of partnerships with smaller organisations, including local business groups, township committees, service clubs like Rotary and Lions, Lang Lang Golf Club, and the many other businesses we partner with to run charity and fundraising events.

The very definition of partnership is to work together, which is why we partner with strong organisations that seek the same outcome as us – to create strong communities.



Our future – what's next?

If the past 20 years has taught us anything, it's that we're on the right track. We will continue to build strong partnerships with aligned organisations to ensure we support the development of our young people and the overall social wellbeing of our communities.

Mission statement

To positively influence the development of the social and economic capital of communities, through investing in initiatives that will improve the available support, resources, infrastructure and wellbeing in those communities

Together, we've invested in multiple community projects, sports, aged care, and education. We've hosted hundreds of special events and organised countless fundraising activities. Our communities are thriving, and our future is bright.

So if you still need a reason to bank with us, simply look around you... and make the change.



Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.
A1198102-1198103 (06/18)

bendigobank.com.au