



## Making great things happen in our community.

### Chair's message.



Shareholders of this company should be extremely pleased with their investment – it has paid fully franked dividends of 10 cents per share for several years now and the shares last changed hands at

\$2.50, a handsome return on the initial \$1 per share investment. The pleasing thing for all stakeholders in our company (staff, customers, shareholders and Directors) is that the Bank has done this whilst maintaining the highest standards of ethical behaviour.

The biggest news in banking this year has been the Royal Commission into misconduct in the banking industry. Bendigo Bank appeared in the Commission on its very last day of hearings and you heard very little in the media about it as there was nothing controversial about how it has done business in the past. Bendigo is an ethical bank that cares about all its stakeholders. Sure, it has a track record of being quite conservative when it comes to lending, but its long-term vision paid off when it came to a detailed public examination of the conduct of other players in the industry. While some in the past have viewed Bendigo's lending practices to have been overly conservative, it is clear that the vision has always been to lend responsibly, something the other banks cannot claim to have done in many cases. As a result of the Royal Commission, credit availability has dried up (the major

cause of the drop-in house prices in recent times) as the "big 4" have become too scared to lend as much as in the past. At Bendigo we are open for business as usual with no changes to our lending practices. All our customers should feel proud that they bank with a business that is demonstrably head and shoulders above the "big 4" banks in terms of ethical conduct. But we all need to recognise that Bendigo can do anything that the "big 4" can do – a fact not commonly understood by many in the market. We need our customers to tell their friends, family and associates that Bendigo has capabilities equal to all the others, but where Bendigo stands out is in the level of service that you get at our branches – it is second to none with a dedicated staff who really do try their hardest to please and who all love working in this business.

We look forward to 2019 and beyond where we intend to go on building this business. We have a great team at Port Lincoln **Community Bank®** Branch ready to help you and your friends with your banking needs. Our team has been very stable over the years and our customers have been the beneficiaries of the wealth of knowledge and experience that they bring to the table.

I wish our customers, staff, Directors and shareholders a Merry Christmas and all the best for 2019.

**Greg Eden**  
Chair

### Supporting cruise ship visits.

Port Lincoln cruise ship volunteers will be able to further assist cruise passengers this season with two new wheelchairs donated by the Port Lincoln **Community Bank®** Branch. The new wheelchairs will be used to help transport passengers with mobility issues from the gangway to the shuttle. Phil said the cruise ship volunteers worked hard to accommodate the visitors, who in turn supported local businesses.

"The number of these cruise ships will continue to grow," he said. "Each one of those cruise ships brings opportunities to the retailers of Port Lincoln."



Above: Cruise Ship Volunteers and Phil with the two new wheelchairs ready for our Cruise Ship Season.

# Port Lincoln Community Grants Program 2018.

Administered by Community Enterprise Foundation™, the philanthropic arm of Bendigo and Adelaide Bank, the fifth Port Lincoln Community Grants Program received many applications with more than 29 organisations seeking funding for projects. This year we funded grants for 19 community groups in the Port Lincoln and surrounding areas as part of our Port Lincoln Community Grants Program, totalling over \$394,000. It was with great excitement that we celebrated our largest ever grant funding with these organisations at our Grants Award Night in November at Ravendale Sporting Complex.

"We were very impressed with the quality of applications received and are delighted to be able to support a range of projects, many of which may not have been financially viable without the support of our **Community Bank®** branch," Business Manager Phil Channon said. "Grants have been awarded ranging from \$2,600 for a Mural Art project at Coffin Bay to our largest grant of \$56,478, which has been awarded to the Port Lincoln SES for their project 'Protecting Life & Property' to purchase an Aquaboat Lift that will be placed near the Marina entrance. "Since opening in 2008 the Port Lincoln **Community Bank®** Branch has returned \$2.7 million to the Port Lincoln community and surrounds. This year is particularly exciting for Port Lincoln **Community Bank®** Branch as we continue to celebrate our 10 years in business with our biggest grant program funding to date and witness the valuable contribution and impact our grants given this year will make to the community groups and the communities in which we live," Phil Channon said.



Top: Port Lincoln SES, Aqua Boat Lift Grant. Pictured are Max Coulson with Phil.

Above: Grant recipients 2018.

Grant recipients 2018		
Australian Red Cross	Around the Eyre Peninsula with Bendigo Bank – New community vehicle	\$29,341
Australian Red Cross	Access to our beach for all – Disabled beach access	\$10,000
Port Lincoln Tennis Association	Don't Trip on our Lip – Court resurfacing	\$18,000
Rotary Club of Port Lincoln	Puckridge Park upgrade	\$7,800
Coffin Bay Progress Association Inc.	Wall Mural – Brighten the wall of the community hall	\$2,600
Park Terrace Kindergarten	Play shade project	\$16,000
Friends of Brinkworth Reserve	Ken Brinkworth Memorial picnic shelters	\$23,724
Lighthouse Family Church	Repair and upgrade outdoor area of church building	\$8,047
Port Lincoln Art Group	Help Us with Our Hang Ups – Art equipment	\$11,461
Port Lincoln Bowling Club	Clubroom refurbishment	\$34,210
Port Lincoln Hockey Association	Safety fencing around Ravendale Fields	\$23,101
Port Lincoln Tunarama INC	Dinosaur Relief – New computers	\$5,500
Riding for the Disabled Association Inc - Port Lincoln Centre	Volunteer Safety and Horse Care Sheds – Challenge grant	\$24,750
Port Lincoln Lions Club	Lions Picnic Park upgrade	\$10,628
Mentally Fit EP	Mentally Fit Eyre Peninsula	\$27,500
Wayback Football and Sporting Club Inc.	Wheelies for Waybacks – Disabled access	\$29,027
Port Lincoln SES Unit	Protecting Life and Property – Aquaboat lift	\$56,478
Toybox Community Childcare Centre	Toybox Community Childcare Centre – Backyard renovations	\$33,000
Anglican Church of Saint Thomas Port Lincoln	Disability Access Parish Hall and Supper Room – Challenge grant	\$23,100

**Total granted: \$394,269**

## Be prepared for fire season.

With the bushfire season fast approaching, it's timely to think about the protection of your home, contents or investment property.

And knowing your biggest assets are properly covered is important.

Is the insurance you have, the cover you need?

To review your insurance needs, get a quick quote or arrange cover call 8682 5226 or drop into Port Lincoln Community Bank® Branch at 34 Liverpool Street.

**Bendigo Bank**  
Bigger than a bank.

[bendigobank.com.au](http://bendigobank.com.au)



Bendigo and Adelaide Bank Limited (The Bank) ABN 11 068 049 178 AFSL237879. The Bank acts under its own Australian Financial Services Licence and under an agreement with the insurers. Bendigo Bank Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 (IAI) trading as C&U Insurance (C&U). The information in this brochure is general and has been prepared without considering your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statements available from any branch or online at [bendigobank.com.au](http://bendigobank.com.au). The Bank receives a commission based on a proportion of the product's premium. Full details can be found in the Bank's Financial Services Guide and PDS. The Bank and its related bodies corporate do not accept any liability for, or guarantee benefit in respect of this insurance. 1103800-1103811-6 (424467\_v1) (3/12/2018)





## Business Manager's message.



As we approach the end of the calendar year of our 10th anniversary it is timely to note a milestone in your **Community Bank®** branch's growth. At the end of October our Bank recorded 4,023 customers – it has been a major achievement for us to surpass the 4,000 mark. Those 4,000 customers have over 6,000 accounts. ABS statistics suggests these numbers represent between 22 and

25% of the market share in Port Lincoln. When we opened 10 years ago, I recall hitting 500 customers; we have come a long way! I firmly believe we can continue to grow this business for the betterment of the Port Lincoln community. Our branch remains the top-ranking **Community Bank®** branch in South Australia and is placed in the top 10 nationally.

You may ask what does it take to grow a business like we have? We can talk about service, stability, reputation and of course the funds that we are able to re-invest back into the Port Lincoln Community; however, it is not much publicised that in fact Bendigo Bank is the fifth largest Bank in Australia. This provides the stability and sureness to our **Community Bank®** branch that is so often overlooked. We are indeed fortunate to have a partner like Bendigo and Adelaide Bank who are committed to rural and regional Australia. In the last 12 months we have continued to see a number of the major banks withdraw services from country areas. Cleve is a recent example and just last month the community of Burra suffered the closure of a bank branch that has left them without any banking facilities in the town.

We have just completed our Grants round for 2018 with some very worthwhile projects underway. The SES will be on the water 20 minutes quicker thanks to a new floating pontoon. The Port Lincoln Bowling Club will undergo a refurbishment, the tennis club will finalise their surface areas and the Wayback Footy Club will complete their disabled access to the Club. The full list of beneficiaries is available on our Facebook page, the point of course is that these and many other projects would not be funded without your **Community Bank®** branch.

As we complete this milestone 10th year, I say thank you to you our customers. Please continue to refer and recommend us to your family and friends. There is no greater advertisement than the recommendation of an existing customer. We will not let you down.

**Phil Channon**  
Business Manager

## Our people.

Our Port Lincoln **Community Bank®** Branch team works hard to provide exceptional service to our customers. Phil has taken on the role of Business Manager with Prue Hywood as Branch Operations Manager. Our new Business Banker, Darren Goodwin, joined our team in July. Darren has 32 years in banking and finance and 12 years as a business banking manager. Darren has lived for 25 years in Whyalla prior to moving to Port Lincoln to take up the role of Business Banking Manager for the Eyre Peninsula and has always worked in regional South Australia. He has settled into our team well and is making some great local business connections. We have a staff of 12 now in the branch with Sally Bronca back part-time from maternity leave, so pop in and experience real banking service for yourself.



Staff team: Natasha Kenny, Shari Davis, Prue Hywood, Elke Smith, Tim Kidney, Phil Channon, Gail Bassham, Chris Miller (Rural Bank), Danielle Heaslip, Breanna Price, Sara Edwards, Rachel Boxer. Absent: Sally Bronca. Inset: Darren Goodwin.

## AGM – Board members.

On 8 November we held our AGM and Grants awards night. Our volunteer Board have worked hard over the past 12 months to provide good governance and funding support to groups looking for sponsorship and grant funding. It is with pride that we say thank you to them for their outstanding efforts. We also said goodbye to two of our 'original' Board members Terri Christensen and Pat Callaghan who have both served 10 years. We wish them all the best with their retirement. We have two new Board members with Joyce Hardy and Brad Flaherty joining us. Our Board for 2018/19 is: Greg Eden (Chair), Joyce Hardy (Secretary), Steven James (Treasurer), Anne-Marie Hammond, Sandra Lukin, Diana Smith, Mark Carr, Matt Noonan, Di Baker-Tagg and Brad Flaherty.



**There are  
four big  
reasons to  
try number  
five.**

If your bank isn't doing the right thing by you, change to one you can feel better about.

- Australia's 5th largest retail bank.
- 1.6 million customers.
- Competitive products. Innovative service.
- \$200 million back to communities.

**Drop into your nearest branch at  
34 Liverpool Street, Port Lincoln  
or phone 8682 5226 to find  
out more.**



## Sponsorships awarded for 2018.

We continue to support and sponsor many groups, organisations and events. Please come and talk to us about how we may be able to work with your organisation through sponsorship. Below are just a few of those groups we have assisted this year.

1st Scout group Port Lincoln	Sponsorship for Jamboree	\$1,000
Coffin Bay Tourist Assoc.	Day on the Bay Sponsorship	\$200
Cruise Ship Volunteers	Two wheelchairs	\$1,600
Elliston Football Club	Sponsorship 2018	\$1,000
Elliston Speed Shear	Sponsorship of event	\$250
EP Community Foundation	New Laptop	\$2,500
EP Schools Gymkhana	Gymkhana	\$500
Epic Charitable Trust	Famer drought donation	\$10,000
Kirton Point Bowling Club	Annual tournament	\$3,600
Lower EP Baseball League	Portable pitch mound	\$2,760
Leukaemia Foundation	Muscle Car Run	\$1,500
Lincoln South Basketball Club	Uniform sponsorship	\$3,272
Matthew Flinders Home	Disabled access vehicle	\$10,000
Miltaburra Area School	Led Steer group to Royal Show	\$580
Navigator College	Lower EP Careers, Further Education Expo and Pedal Car Prix	\$1,200
Novita Children's Service	Charity Golf Day	\$1,000
Novita/Bedford	Disability stander	\$1,550
Passionis Productions	Sponsorship of production	\$200
Port Lincoln Bowling Club	Official sponsor of 2019 Seafood Classic	\$1,100
Port Lincoln Calisthenics Club	Sponsorship – Club	\$4,500
Port Lincoln City Council	Port Lincoln Art Prize	\$5,000
Port Lincoln Croquet Club	Annual tournament 2018	\$700
Port Lincoln Golf Club	2018/19 Sponsorship and defibrillator	\$3,410
Port Lincoln Ministers Assoc	Carols on the Foreshore	\$5,000
Port Lincoln Netball Assoc.	Gems uniforms 2018	\$600
Port Lincoln Police Golf Day	Charity Golf Event	\$1,000
Port Lincoln Racing Cub	Sponsorship 2018/19 season	\$1,200

Port Lincoln Show Society	Sponsorship 2018 event	\$500
Port Lincoln Soccer & Sporting Assoc.	Uniforms	\$1,000
Port Lincoln Volley Ball Assoc.	2018 Volleyball tournament	\$1,650
Rotary Club of Port Lincoln	Tuna Poler statue	\$15,000
RSPCA Port Lincoln	Cup Cake Day fundraising	\$100
Salvation Army	Blankets, hats and scarves for community	\$650
Something Fishy Project	Bendigo Fish on Art installation	\$1,000
Streaky Bay Areas Basketball Assoc.	Mini Hoops Youth Program	\$500
Tunarama Incorporated	Tunarama Festival 2019	\$35,000
Variety the Children's Charity SA	Runaway Brides Vests and Car MLC sponsorship 2018	\$4,623
Wayback Football & Sporting Club	Junior member area	\$4,512
West Coast Youth & Community Support	Skate and Scooter Day and Straight Talk Program	\$5,800
Williams Boxing Gym	Boxing Event July – Major sponsors	\$3,000
Zonta Club Port Lincoln	International Women's Day Brunch 2019	\$2,000



Farmer Drought Charity Donation.



Salvation Army Port Lincoln – Winter donation of blankets, hats and scarves.



Spot our Bendigo Bank fish! Something Fish Art Installation.



Armistice Community Group – Grant for Memorial Wall at Gallipoli Beach.





Above: Mortlock Shield Champions 2018 – Working with Cummins and Tumbly Bay **Community Bank®** branches to sponsor this iconic Eyre Peninsula event.

Top left: Director Diana Smith at Port Lincoln Golf Club for their Golf and Seafood Week presentations.

Left: Port Lincoln Soccer Assoc. Uniforms.

## 2019 Scholarship.

The commitment of the Port Lincoln **Community Bank®** Branch to build stronger communities is demonstrated by what we do; from sponsoring local sporting clubs through to providing grants to local community groups. Much of this commitment is focused on our youth and from 2015 we took this one step further when we launched our Port Lincoln **Community Bank®** Scholarship, which was aimed at assisting local students who were academically capable and community minded but having trouble in funding the high cost of tertiary study. Subsequently we have supported 13 local students with their studies at Universities for a total of \$63,000. Our **Community Bank®** branch is proud to support local youth to further their education, and maybe one day the Eyre Peninsula communities will benefit directly from the skills and knowledge they bring. We were delighted to support Jemma Pycroft (pictured with Phil) with our 2018 Scholarship award and we are excited to announce that our Scholarship program will continue with support of another local student in 2019. Our Scholarship will invite applications from 3 December 2018 until 29 January 2019. For more information please contact the branch.



## Continued partnerships with the Port Lincoln Rotary Club.

During this year we have continued to support our community in partnership with our local Rotarians. At Brinkworth Reserve we combined to fund a more visible entrance and access point for the public. Brinkworth Reserve trustee Peter Southam said the entrance project, funded with \$2,000 from the Port Lincoln Rotary Club and \$2,575 from the Port Lincoln **Community Bank®** Branch, was a way to encourage people to visit the reserve. He said the new entrance would hopefully draw people's attention to the park. We have also partnered recently with the Rotary Club to provide a \$20,000 vehicle that has wheel chair access for Matthew Flinders Home. Working with the Port Lincoln Rotary Club enables us to provide more funding opportunities for organisations locally.



Going to Uni for the first time in 2019?

## Scholarship now open.

Applications are invited from eligible students in the local district attending university for the first time in 2019.

**Drop into your nearest branch at 34 Liverpool Street, Port Lincoln or phone 8682 5226 for more information or visit [bendigobank.com.au/scholarships](http://bendigobank.com.au/scholarships).**



Port Lincoln **Community Bank®** Branch





## Tunarama major sponsors for next three years.

We have reaffirmed our support for the Tunarama Festival with a sponsorship deal worth \$105,000 over three years. We have recommitted as naming rights sponsor of the event with a contribution of \$35,000 per year over the next three years. Business Manager Phil Channon said, "Tunarama generated more than \$3.2 million of new money for the region and it was a big part of Port Lincoln. From the bank's point of view, we see the Tunarama Festival

has been operating for 58 years and we acknowledge that it is an important feature of the Port Lincoln community." Phil said Tunarama was an event that filled Port Lincoln with visitors, giving many businesses the opportunity to capitalise on the increased numbers. He said the bank supported three of the city's biggest events, Tunarama, the Mortlock Shield and the Teakle Auto Sprint.



Port Lincoln **Community Bank®** Branch

# Merry Christmas.

From all of us at Port Lincoln **Community Bank®** Branch, best wishes for the holiday season and thank you for your loyalty and support.

**Drop Into your nearest branch at 34 Liverpool Street, Port Lincoln or phone 8682 5226.**



Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A1251168-4 (424474\_v1) (3/12/2018)

[bendigobank.com.au](http://bendigobank.com.au)

Port Lincoln Community Enterprises Ltd 34 Liverpool Street, Port Lincoln SA 5606 **ABN** 29 127 996 187

**Directors:** Greg Eden (Chair), Joyce Hardy (Secretary), Steven James (Treasurer), Anne-Marie Hammond, Sandra Lukin, Diana Smith, Matt Noonan, Dianne Baker-Tagg, Brad Flaherty, Mark Carr.

## Port Lincoln Community Bank® Branch

34 Liverpool Street, Port Lincoln SA 5606 Phone: 8682 5226

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: [www.bendigobank.com.au/port-lincoln](http://www.bendigobank.com.au/port-lincoln) [facebook.com/portlincolncommunitybank](https://facebook.com/portlincolncommunitybank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



[www.bendigobank.com.au](http://www.bendigobank.com.au)

