



## The better big bank – supporting your community, over \$3.52 million given back.

### Chair's message.



As we close out a tumultuous 2019, yet another scandal has rocked the banking industry and has once again brought the critical importance of good governance into very sharp focus.

We strive, as a Board, to balance all issues and concerns in a fair and reasonable manner, and we believe we have robust, effective governance processes in place. This was reinforced

– earlier this year – by the positive overall rating received from an independent review into the board's capabilities and overall governance structures.

Bendigo Bank listens to and acts on issues and concerns raised at all levels of the organisation. At a local level, your Board is in constant contact with the management of the Bank - particularly Phil Channon (Business and Community Manager) and Prue Hywood (Branch operations Manager) - and they, in turn, are in constant contact with all staff.

All our customers should feel proud to bank with a business that is demonstrably head and shoulders above the "big 4" banks in terms of ethical conduct. However, while we all know Bendigo Bank can do anything the "big 4" banks can do, we must also recognise this capability is not commonly understood by many in the market.

We must also emphasise that unlike other banks, Bendigo Bank's Community Bank model is based on a 'profit-with-purpose' philosophy, which means profits are returned directly to the local

community that helps generate them. It is a distinct point of difference and importantly, local communities decide when and where those profits are invested.

For example, this year alone, South Australian Community Bank branches returned more than \$1.19 million to local communities across the state.

Here at Port Lincoln Community Bank Branch, we delivered the single largest community group grant in the state by donating more than \$56,000 to Port Lincoln SES to help it fund a new AquaBoat Lift, which will improve launch response times during potentially life-saving marine rescues.

At a time when upholding community expectations in banking has never been more important, we must continue to remind our communities of the holistic benefits of banking with us and to encourage our customers to continue to be our champions with friends, family and associates.

We look forward to 2020 and I wish our customers, staff, Directors and shareholders a Merry Christmas and a successful new year.

**Greg Eden**  
Chair

## Business Manager's message.



As we find ourselves at the end of another calendar year I would first of all take this opportunity on behalf of all of our staff to wish you all the compliments of the season and a bright and prosperous New Year.

This has been an extraordinary year, where we find ourselves in uncharted waters in terms of low interest rates. I recall when we opened our doors here we were faced with the Global Financial Crisis, we weathered through it and I

am just as confident that we will do the same with today's uncertainties and challenges. The one thing that is paramount to me though is that our wonderful city of Port Lincoln and Lower Eyre Peninsula is a resilient place and has numerous forms of industry that will stand us in good stead.

Our Community Bank branch supports a number of upcoming events, all of which bring our City to capacity visitor wise, these massive increases in tourist numbers give all of our retailers, service providers and sporting bodies the opportunity to capitalise on the extra people in town; The Bendigo Bank Tunarama is our premiere event for the Australia Day long weekend, it not only has a proud history stretching back many decades but is the real flagship of Port Lincoln. It showcases our local seafood industry and demonstrates the home-grown technology in terms of Tuna feed lotting, abalone propagation and oyster growing along with many other local industries and interstate entertainment. The Teakle Auto Sprint has quickly become a major event that is streamed worldwide, providing a venue for enthusiasts to test their skills in a real-life street environment. This year your Community Bank branch has provided students from the Port Lincoln High School the opportunity to work in a real time situation in bringing the action images to the big screens around the track and streaming live on the internet. The Bendigo Bank Mortlock Shield is the longest running Football Carnival in Australia and once again fills Port Lincoln to capacity. Other highlights for the year include the Bendigo Bank Port Lincoln Art Prize and the Lower EP Sportspersons Award all of which are supported by your Community Bank branch; couple these events with the anticipated 14 cruise ships that will visit next year make our city a fantastic tourist destination for such a wide variety of pursuits, as well as being a great place to live.

Since our opening over \$3.52 million has been invested back into Port Lincoln and surrounds, in a wide variety of projects and infrastructure, we always ask "is it good for the wider community, will it engage our Youth and provide them opportunities, will it provide social inclusion for the elderly and provide facilities to the town. I sincerely believe we are meeting and providing all of those goals.

All of these things don't just happen I urge you all to support the Bank that supports your community.

**Phil Channon**  
Business Manager

## Bendigo Bank Tunarama Festival 2020

We are looking forward to the January Long Weekend next year and to being major sponsors of this iconic Port Lincoln festival, now celebrating its 59th year. Look for us leading the parade (we may even get Piggy to attend) and awarding the Tuna Toss prizes! Featuring a wide array of participation events, arts and cultural displays, local market stalls, plus some of the freshest seafood in the world, there truly is something for the whole family to enjoy. This event showcases the Lower Eyre Peninsula & brings visitors that fill the town to capacity & provides great opportunities for all of our existing retail businesses to take advantage of the increased influx of tourists, also providing a venue to showcase our spectacular local produce. Given the branch's ongoing support over the past three years they were able

to leverage a further \$25,000 in a Government grant to further improve the Festival. We are very pleased to be again able to assist to bring this local event to our community.



## 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.

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



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## Our people – Board and branch team.

On 7 November we held our 11th AGM. Our volunteer Board have worked hard over the past year 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 have had three of our Directors resign during the past months – we say good-bye to Anne-Marie Hammond, who has served on our Board for 11 years, Di Baker Tagg and Joyce Hardy. We wish them all the best for the future and thank them for sharing their skills and knowledge with us. We would like to thank new Director Caitlin Noonan for taking over the Secretary's role from Joyce Hardy. Our Board for 2019/20 is: Greg Eden – Chair, Caitlin Noonan – Secretary, Steven James – Treasurer, Sandra Lukin, Diana Smith, Mark Carr and Brad

Flaherty. The Board are actively looking at recruitment of new Directors. The Board is supported also by three ex-Directors on our committees – we thank Terri Christensen, Pat Callaghan and Mike Munro for their continued input to our business. Rae Moore continues to support as Marketing and Administration Assistant to the Board.

In the branch we have had a few changes also. Our Branch Operations Manager Prue Hywood looks after the day-to-day operations and staffing – she has an amazing team to work with. We have had two staff members celebrate their 10 years with the business; Natasha Kenny and Breanna Price – thank you for all your work in our business. A new team member has joined us this year David Stoeckel, he has great experience in lending and is a great

addition to our business – welcome David. We also had Elke Smith (now Hill) get married – congratulations Elke and Tynan. We are sad though to be losing Tim Kidney early next year as he moves onto further his studies in Adelaide, we wish him all the best.

We are in the process of recruiting for a branch Customer Service Officer position.

We are looking forward to an exciting 2020 to grow our business, we have Bendigo Bank Brand refresh coming and a new focus on promotion of our local Community Bank branch story via social and multimedia.

Our branch team works hard to provide exceptional service to our customers so pop in to see our friendly local staff to discuss your banking needs.



AGM Board and Managers: L - R – Paul Mertin – State Manager SA/NT Bendigo Bank, Phil Channon – Business Manager, Caitlin Noonan, Joyce Hardy, Sandra Lukin, Greg Eden, Diana Smith and Brad Flaherty.



Our Team: L - R – Rae Moore, Tim Kidney, Phil Channon, Prue Hywood, Shari Davis, Elke Hill, Breanna Price, Darren Goodwin – Business Banking, David Stoeckel and Chris Miller – Rural Bank.

## Bendigo Bank Port Lincoln Art Prize 2020 – Major Art Prize Sponsors.

The Port Lincoln Art Prize exhibition is an annual event and provides a prestigious competition for the many artists who enter and the opportunity to have their efforts publicly acknowledged with the chance to win cash prizes.

This year The Port Lincoln Art Prize is celebrating its 12th year and has grown and developed into a significant award and exhibition for the region attracting artwork from Australia wide.

This year we are proud to be Naming Sponsor of the \$5,000 Major Prize. The winners of The Bendigo Bank Port Lincoln Art Prize 2020 will be announced at a reception held at the Nautilus Arts Centre on Thursday 9 January 2020 with entries being exhibited at the Nautilus Arts Centre from Thursday 9 January to Saturday 15 February 2020.



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 Bank

Port Lincoln Community Bank Branch

## Sponsorships Awarded for 2019.

We continue to support and sponsor many groups, organisations and events. Our branch may be able to work with your organisation or group through sponsorship for much needed equipment or infrastructure items. Here are some of those groups we have assisted this year. There are also listed some of our Staff Donations that have been given this year. Our Board gives each staff member \$1,000 to provide to a group or club of their choice locally, (which they often tell me is a hard decision to make for them) – what a great initiative by the Board.

If your club or organisation banks with us, come and chat to Phil about how we may be able to partner and support your group in different ways.



Director, Diana Smith at Golf and Seafood Week.



Tim and Natasha hand over \$2,000 to Lincoln Souths FC as their staff donation.



Funding given to MTC Dance enabled them to attend a competition in Adelaide.



Gail awards her Staff Donation of \$1,000 to Novita Children's Services for gym equipment.

Biggest Morning Tea	Fundraiser for SA Cancer Council	\$500
Coffin Bay Tourist Association	Day on the bay - Sponsorship with Cummins – \$2,000	\$1,000
Combined Probus Club	2019 Rally	\$1,500
Elliston Area School	Wool Show 2019	\$500
Elliston Camera Club	2020 calendar	\$50
EP Schools Gymkhana	Event Sponsorship	\$500
EP Speed Shearing Comp	Sponsorship of Event	\$1,000
Eyre Futures Incorporated	Wheels in Motion Vehicle - Grant	\$6,600
Eyre Peninsula Community Foundation	2020 School Vouchers Matched funding	\$1,000
Kirton Point Bowling Club	2020 Autumn Carnival	\$4,000
Leukaemia Foundation Fundraiser	Sponsorship	\$500
Lincoln Souths FC	Staff Donation - Tim and Natasha	\$2,000
Marble Range FC - Juniors	footy giveaways	\$500
Melanoma Fundraiser	Open Garden Event PL	\$250
Mentally Fit EP	Staff Donation - Elke	\$1,000
MTC Dance	Competition Event	\$500
Novita Children's Services	Novita Gym Equipment Staff Donation - Gail	\$1,000
Passionis Productions	Sponsorship 2019	\$250
Port Lincoln Hockey Association	SA Regional Junior Hockey Champs	\$2,500
Port Lincoln Ministers Association	Carols on the foreshore 2019	\$3,300
Port Lincoln Soccer Association	Polo shirts for team	\$2,000
Port Lincoln Trust Home Reunion	Sponsorship of Reunion Event	\$500
Port Lincoln Show Society - A & H Annual Show	Gold Sponsor Annual Event	\$500
Port Lincoln Football League Umpires Association	Three new footballs	\$336
Port Lincoln Art Prize 2020	Major Art Prize Event sponsor	\$5,000
Port Lincoln Bowling Club	Seafood Classic 2020	\$1,100
Port Lincoln Bridge Club	Card Dealing machine	\$800
Port Lincoln Community House	Thankyou BBQ for local CFS	\$500
Port Lincoln Croquet Club	Annual Tournament 2019	\$800
Port Lincoln High School	Year 12 Award 2019	\$150
Port Lincoln Hockey Association	Uniforms for Junior Regional Hockey Team	\$3,168
Port Lincoln Library	Literacy and Learning Kits	\$3,255
Port Lincoln Motorcycle Club	Motor X Event	\$1,000
Qld bushfire appeal	Donation	\$2,000
RFDS Port Lincoln Auxiliary	Staff Donation - Prue, Rachel and Shari	\$3,000
RFDS Port Lincoln Auxiliary	Annual Fundraiser raffle	\$600
Riviera Port Lincoln Tuna Classic	Tuna Classic Event Major Sponsor	\$4,000
Rotary Club of Port Lincoln	Lower EP sportsperson Awards Gala Dinner 2020	\$2,000
SA 125 Yachts Association	PL Event 2020	\$1,000
St Joseph's School	Year 12 Award 2019	\$100
Tasman Cricket Club	Balls for juniors	\$2,037
Tasman Cricket Club	Security System for Clubrooms	\$280
Tasman FC	Juniors footy incentive	\$660
Teakle Auto Sprint	Six Big screens for 2020 Event	\$25,000
Tobruk Centre for Children's Development	Children's Well-being Event	\$2,500
Variety SA - Runaway Brides	2020 Sponsorship	\$3,000
Wayback Basketball Club	Players Singlets	\$3,000
Williams Boxing Gym	Staff donations - Natasha	\$1,000
Williams Boxing Gym	Scott Williams TAFE courses mental health certificate	\$3,480
Zonta Club of Port Lincoln	IWD Brunch 2020	\$2,500



## Port Lincoln Community Bank Scholarship 2020.

One local student will again benefit from our 2020 Scholarship Program, which will supplement their study costs in their first year of higher education. We have supported this scholarship, which is now open for applications for 2020, since 2015 because the branch believed local students deserved every opportunity to achieve their dreams. An investment in education yields great long-term dividends and by helping young people gain access to tertiary education, the returns to the student, their families and the local community are significant. The Port Lincoln Community Bank Branch Scholarship Program is a transformative undertaking that changes the lives of local students, strengthens communities for the long term and is a tangible example of the good that banking with us can achieve.

Successful Port Lincoln Community Bank Branch Scholarship applicants will initially receive funding for one year and depending on academic performance, the scholarship may be renewed to assist in the second year of their study. Now open – applications are invited from eligible students, starting their studies in 2020, from 2 December 2019. Applications close on 28 January 2020 and will be assessed in early February 2020.

For 2019 the Port Lincoln Community Bank Branch Scholarship recipient was Miriam Santic, for our main scholarship and Dylan Puckridge and Elsie Figl who both received one off bursary payments. Miss Miriam Santic completed year 12 at Navigator College / St Joseph's School in 2018 and will receive \$5,000 a year for two years, to assist with her cost of study. Dylan Puckridge and Elsie Figl have each been awarded a \$2,000 bursary payment towards their study costs.

Since 2015 our Scholarship and bursary program has funded 16 local students, with \$77,000 paid towards their studies.

### A message from Miriam Santic.

My scholarship funded a portion of my enrolment at St Ann's Residential College. This financial aid was crucial, as there would have been no possibility for me to make the move otherwise, as I had not had a gap year and was funding the move myself, thank you. I have been fully engaged in my study so far and am absolutely loving my nursing course! Completing my first placement at Flinders Medical Centre, I have never felt more excited for my future. This did however come at the cost of numerous vaccinations and blood tests, which thanks to my scholarship, caused me no concern. I have wanted to be a nurse since I had the privilege of volunteering at the local Matthew Flinders Home, I worked with a number of allied health staff, but it was nursing that stood out to me. I have always wanted to pursue a career where I would help people, especially having such strong role models in my life who are nurses, it was inevitable. Your support has meant that I can extensively focus on participating in my nursing course, where I would otherwise have to compromise this to work 20 hours a week to

cover the cost of living away from home. I now also have the time to commit to sport, both through my college and the Adelaide University netball teams, allowing me to both play and umpire the sport I was most dedicated to in Port Lincoln. College has given me many opportunities, which I have taken full advantage of.



Above: Miriam said thanks to the Board and staff with some flowers for her Scholarship.

## Teakle Autosprint 2020.

The Teakle Auto Sprint is a tarmac-based sprint race held biennially on the streets of Port Lincoln in South Australia. The inaugural event was held in 2017 and after receiving overwhelming positive support from competitors, visitors and the local community, it returned bigger and better in 2018, and now for 2020.

We have been supporting this event each year and for 2020 we will be providing \$25,000 for the six Big Screens for around the track at the event; what makes it even better is that we have the Port Lincoln High School Media Students and staff assisting with the operations for the screens. These screens make the track action viewable from many more angles. This event will have extensive online exposure, we look forward to the 'Bendigo Bank Replay' and a weekend of great car action live here in Port Lincoln.



Above: One of the Big Screens around the track – shows all the action!

Going to Uni for the first time in 2020?

**Scholarship**  
now open.

Applications are invited from eligible students in the local district attending university for the first time in 2020.

**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).**



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Port Lincoln Community Bank Branch

# Port Lincoln Community Grants Program 2019.

This year on 7 November at Ravendale Sporting Complex we gathered for our sixth Grants Awards Night to celebrate a total of \$152,518 in grants being awarded to 12 organisations undertaking valuable projects in our local area. Administered by Community Enterprise Foundation™, the philanthropic arm of Bendigo and Adelaide Bank, our program received a large number of applications, with more than 21 organisations seeking funding for projects.

“We were very impressed with the quality of applications received this year 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 branch,” Business Manager Phil Channon said. Since opening in 2008 the Port Lincoln Community Bank Branch has returned more than \$3.52 million to the Port Lincoln, Elliston and Coffin Bay communities, and provide many groups and organisations with infrastructure, equipment and uniforms, events and activities they may well have missed out on having, if our Community Bank branch wasn't available for our community.

“This year is particularly exciting for the Port Lincoln Community Bank Branch as we witness the valuable contribution and impact our over \$152,000 in grants will make to the community groups and the communities in which we live,” Mr Channon said.

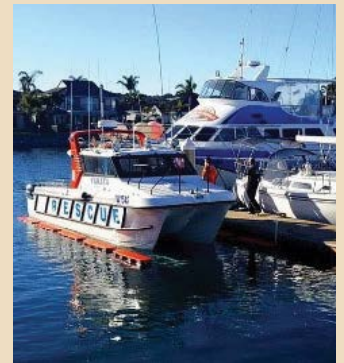
Port Lincoln community - Grant recipients 2019		
Port Lincoln Gymnastics Club Inc	NO MORE WEDGIES!!	\$31,938
Coffin Bay Progress Association Inc	Hall to HUB	\$11,812
Community House Port Lincoln Incorporated	Helping Homeless	\$14,300
Friends of Southern Eyre Peninsula Parks	Safety First for Parks Volunteers	\$1,277
Australian Red Cross - KPCC	Together we laugh, learn and play	\$4,757
PT Lincoln Primary School	SPECCY SPACE	\$9,900
Youth Opportunities Association (SA) Inc	Empowering Port Lincoln's Young People to Thrive	\$5,500
Kirton Point Children's Centre for Early Childhood Development and Parenting	Don't let the Kids Burn	\$10,000
WCYCS Inc - Mentally Fit EP	Mentally Fit EP	\$27,500
Port Lincoln Racing Club Inc	For All Ages	\$22,000
Lower Eyre Peninsula Community Child Care Services Inc – Toy Box	Toybox Community Childcare Centre Cubby Fit-out	\$8,034
West Coast Youth and Community Support Inc	Youth Engaged Program	\$5,500
<b>Total funded</b>		<b>\$152,518</b>



Grant Recipients for 2019 with Phil Channon.



Red Cross Eyre Peninsula partnered with Kirton Point Children's Centre for a grant to assist with transport of children to sessions.



This year saw the official launch of the AquaBoat Lift for our local SES Group thanks to a grant from us.

## Port Lincoln Community Bank Branch

34 Liverpool Street, Port Lincoln 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/bendigobank](https://facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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