



# The better big bank – supporting your community, \$3.2 million given back.

## Chair’s message.



It’s been a tough year profit wise. Things have changed in banking. Our profit, whilst well down on last year, will still be substantial and

we will make meaningful contributions back into our community as in the past. Our margin has dropped significantly in the past 12 months, as it has across the entire banking industry. The rate of growth in business that we have experienced in past years has been difficult to match. And it is not going to get any easier. The cost of funding, severe competition from other banks, increased investment in staff and higher costs are all contributing factors. Going forward, we need to muster all of our resources to counter the headwinds that we face in a world of digital disruption, amongst other challenges.

I represent our branch and all others in SA and NT on the **Community Bank®** National Council. As a member, I know

that all branches across the national network (324 in total) face the same challenges. And the National Council is working collaboratively to find ways to address and possibly counter the threats to our businesses.

The big plus for us is the reputation of Bendigo Bank. It raised few concerns through the Banking Royal Commission. It is the most trusted bank in Australia. It is fair and ethical in the way it goes about its business. It cares about its staff and customers.

All shareholders should be proud of their investment in the local bank. And all shareholders should be customers. If you are not, do the right thing and go into the branch and open an account now (or open one online – make sure you domicile it to the Port Lincoln branch!). We need all shareholders to bank with us.

Your dividend will be paid as normal this year and we will be putting plenty back into community projects.

**Greg Eden**  
**Chair**

## Defibrillators around our community.

Over the last few months we have sponsored several Defibrillators in our community and we firmly believe that having the local community able to access Automated External Defibrillator (AED) treatment could help to save lives. The best medical advice tells us that access to an AED early on can greatly increase the chance of survival for one having a cardiac arrest. If you are part of a local group or club that could benefit from an AED unit, please get in touch with us to chat.



Phil hands over AED to Elaine from the Port Lincoln Golf Club.

Port Lincoln Community Enterprises Ltd. 34 Liverpool Street, Port Lincoln SA 5606 **ABN** 29 127 996 187 **Directors:** Greg Eden, Joyce Hardy, Steven James, Anne-Marie Hammond, Brad Flaherty, Sandra Lukin, Diana Smith, Mark Carr, Di Baker-Tagg and Caitlin Noonan.

## Business Manager's message.



We have reached a further milestone in our development as the Port Lincoln Bendigo **Community Bank®** Branch, having surpassed the

\$3 million mark in our contributions back into the Port Lincoln community. The sponsorships and projects over the last 12 months have been varied and covered a wide cross section. In fact, it is \$3.2 million as of 30 June 2019.

The commitment to the Bendigo Bank Tunarama Festival was extended to a three-year term to provide certainty in their funding and future. This event showcases the Lower Eyre Peninsula and brings visitors that fill the town to capacity and provides great opportunities for all our existing retail businesses to take advantage of the increased influx of tourists,

also providing a venue to show case our spectacular local produce. Given the Port Lincoln **Community Bank®** Branch's ongoing support they were able to leverage a further \$25,000 in a government grant to further improve the Festival.

We have continued our commitment to the Mentally Fit EP Programme, along with our Cummins District **Community Bank®** Branch we provide funding in excess of \$50,000, to support the youth of our region and provide an environment for them in which to grow. A number of these projects have also been implemented in partnership with Rotary.

Red Cross were provided with a new Community Vehicle recently that will be used to transport the elderly and disabled to medical appointments both locally and to Whyalla, a service most appreciated by those in need. The volunteers that drive the vehicle also

take these people for outings of social inclusion which is also very important for those living alone.

Your **Community Bank®** branch can only continue to grow our community with the continued support of our customers. In this day of the NBN and internet you have online banks advertising cheap home loan rates – the reality is they provide you with a call centre and very little else. Our Port Lincoln **Community Bank®** Branch now has 12 employees, all local and ready to help you every step of the way. With 4,168 customers we must be doing something right. So come and join with us, to achieve more great things for our community.

**Phil Channon**  
**Business Manager**

## Red Cross Community Vehicle grant.

The Red Cross have been gifted a new car from our branch. The 2018 Kia Sportage was donated by the branch to help the Red Cross transport clients to locations such as Whyalla for hospital visits and treatment. Red Cross regional areas coordinator Eyre Peninsula Kerry Schubert said it was a more economical option being a diesel and would be potentially easier for elderly patients to access compared to one of their previous vehicles. The previous vehicle, a Holden Commodore, was also donated by the Port Lincoln **Community Bank®** Branch seven years ago, travelled 180,000 kilometres, and was traded in for the new vehicle. The Kia is now part of a fleet of three vehicles for the Red Cross in Port Lincoln and has already travelled 4,000 kilometres since the Red Cross began using the vehicle in January. Business manager Phil Channon said it wasn't every day that you give away a car. "Because we are a **Community Bank®** branch, half of our profits generated goes back into

the community itself," he said. "So now in the 10 years we've been here we've been able to put \$3.2 million back into the Port Lincoln community. We are able to fund this car because of our customers. If you bank with us, then you have supported the donation of this car."



Phil hands over the new Community Vehicle to local Red Cross coordinator Kerry Schubert.

## Bendigo Insurance. So good, you don't need the wrap.

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## Port Lincoln Community Grants Program 2019.

Last year we funded grants for 18 community groups in the Port Lincoln and Coffin Bay area as part of our 2018 Port Lincoln Community Grants Program, totalling close to \$395,000. This year we are planning our sixth Grants Program. We will open this year's applications with a Grant Information Session and launch on Monday 5 August at Ravendale Sporting Complex, where a specialist from the Community Enterprise Foundation<sup>(TM)</sup> who manages our program will be able to answer your questions. The Board have committed funds of up to \$200,000 to this year's program. If you would like to attend this information evening or for more information, please RSVP by 3 August to: [plcemarketing@gmail.com](mailto:plcemarketing@gmail.com) or call the branch on 8682 5226.



The Grant Program will be open for applications (online only) from 5 August to 2 September with successful grants awarded to groups at our AGM in November.



Top and centre left: Local SES Group 2018 grant for an Aquaboat lift.

Below: New tables and chairs revamp the Port Lincoln Bowling Clubrooms thanks to a grant provided last year.



## Port Lincoln Community Bank<sup>®</sup> Branch 2019 Scholarship.

Our Scholarship program aims to assist local students who are academically capable and community minded but are having trouble in funding the high cost of tertiary study.



Dylan Puckridge who received a \$2,000 bursary payment and branch team member Tim Kidney.

Since 2015 the branch has approved \$77,000 of scholarship funding to 16 students which included special additional bursary payments due to the high quality of applications received over the past five years. This year we had intended to fund only one scholarship, valued at \$10,000. Yet again however, the task of narrowing down to one recipient proved too difficult. Upon review the Bendigo Bank Port Lincoln Scholarship Committee, with support from the Board again decided to increase the funds provided to \$14,000.

Congratulations to this year's worthy recipients: Miriam Santic for our main scholarship and Dylan Puckridge and Elsie Figl who both received one off bursary payments. Miriam completed year 12 at Navigator College/St Joseph's School in 2018 and has moved to Adelaide this year to study a Bachelor of Nursing at the University of Adelaide. Miriam will receive \$5,000 a year for two years. Dylan Puckridge completed year 12 in 2017 at St Joseph's School and will study a Bachelor of Primary Education at the University of South Australia, Whyalla Campus. Elsie Figl completed year 12 in 2017 at St Joseph's School and will study a Bachelor of Pharmacy (Honours) at the University of South Australia. These two students have each been awarded \$2,000 bursary payments towards their study costs.

### Grants Information Session

### You're Invited

**When:** Monday 5 August

**Time:** 7pm

**Where:** Ravendale Sporting Complex, Windsor Avenue.

**RSVP:** by 3 August to our branch on 8682 5226 or email to [plcemarketing@gmail.com](mailto:plcemarketing@gmail.com)



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## Support for local boxing gym.



Natasha, Phil and the coaches and kids from Williams Boxing Gym.

Williams Boxing Gym has received support from our branch in the form of a donation and a funds to support the head coach's training. The gym received \$1,000 from branch staff member Natasha Kenny, who was given the choice to donate to a charity or community organisation of her choice. A cheque presentation was made at the gym recently involving Ms Kenny and the branch's Business Manager Phil, along with many of the gym's youngest members also in attendance. Our Board has also decided to fund head coach Scott Williams' study to achieve a Certificate Four in Mental Health. Mr Williams aims to develop programs and services around physical and mental health while working with local services. The gym has long supported mental health and has held charity boxing events promoting men's mental health.

## 2019 Tunarama major sponsors.

We were proud to again be the 2019 Tunarama Festival major sponsor. With a near capacity crowd in Port Lincoln due to two visiting cruise ships, we participated in the opening of the Festival, lead the parade and enjoyed an amazing 'Best of Eyre' dinner in the Port Lincoln **Community Bank®** Branch marquee. Phil awarded the trophies for the 'Tuna Toss' and our whole community and the many thousands of visitors who

attended the festival had an amazing time. Thanks to the Port Lincoln Gymnastics Club, Community House, Red Cross and West Coast Home Care who supported us in leading the parade and of course special thanks to Piggy who popped in to say 'hi!'

We are looking forward to the 2020 Tunarama Festival and are sure that this will be even better than this year!



Phil awards the Ladies Tuna Toss prize.



Chair Greg Eden speaks at this year's Festival opening.

## Beach access for all – Red Cross grant.

The Red Cross in Port Lincoln unveiled their new beach matting and floating beach chair for people with disabilities over the summer. The matting is used to allow people of all abilities to access the beach freely, and the beach chair can be used to help people enter the water and swim with aid.

The project was spearheaded by Red Cross volunteer Janet Whittaker and Regional Manager Kerry Schubert. The apparatus and mat cost about \$20,000 in total and our branch provided a grant of \$10,000 towards the project. The mat can be rolled over the sand, and the beach chair allows people to feel the sensation of being in the water. For enquiries regarding its use please contact Red Cross Eyre Peninsula.





## Sponsorships awarded for 2019.

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 the groups and organisations we have assisted with in the first half of this year:

Marble Range Football Club – Juniors	Junior's footys	\$500
Biggest Morning Tea	Fundraiser for SA Cancer Council	\$500
Combined Probus Club	Sponsorship of 2019 Rally	\$1,500
Eyre Futures Incorporated	Wheels in motion vehicle	\$6,600
Passionis Productions	Sponsorship 2019 – Gold	\$250
Port Lincoln Football League – Umpires Association	Three new footballs	\$336
Port Lincoln Primary School – Eyre Peninsula Schools Gymkhana	Event Sponsorship	\$500
Port Lincoln Hockey Association	SA Regional Junior Hockey Champs sponsorship and team uniforms	\$5,668
Port Lincoln Motorcycle Club	2019 Motocross event	\$1,000
Port Lincoln Trust Home	2019 Reunion event	\$500
Port Lincoln Show Society	A & H Annual Show	\$500
RFDS Port Lincoln Auxiliary	Annual fundraiser raffle	\$600
Rotary Club of Port Lincoln	Lower Eyre Peninsula Sportsperson Awards – Gala Dinner 2020	\$2,000
Runaway Brides	Car MLC Sponsorship – Variety the Children's Charity	\$2,500
Tasman Football Club	Junior's footys	\$660
Tobruk Centre for Children's Development	Children's Wellbeing Event	\$2,500
Williams Boxing Gym	Training and Sponsorship Donation	\$4,480



New shelters have been erected at The Brinkworth Reserve made possible with a grant in 2018 – head on up for a BBQ soon with your family.



Massive thanks to Port Lincoln **Community Bank®** Branch for their generosity and sponsorship of our new uniforms. Thank you to Phil and Tim Kidney (Souths rep and coach) and Danyan Nisbett (Icon Sports) for attending the presentation of the uniforms. Phil spoke to the boys about the importance of sport and participation. To the C grade boys' thanks for modelling them.

Port Lincoln **Community Bank®** Branch

**Making great things happen.**

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When you bank with Port Lincoln **Community Bank®** Branch great things happen in your community.

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## Wheels in motion vehicle donation.

Eyre Futures is very appreciative to Port Lincoln **Community Bank**® Branch for the donation of the Ford Focus for the Wheels in Motion driving lessons program given this month. Our branch has been supporting the program since 2013, supplying the vehicle for weekly driving lessons, however having the vehicle donated by the Port Lincoln **Community Bank**® Branch to Eyre Futures will provide the opportunity for Wheels in Motion to expand the delivery of this service to meet the needs and provide increased positive outcomes to more people in the community. If you know someone who would benefit from being a part of this driver education program assisting youth to gain their 'P's' then get in touch with Eyre Futures.



Philippa Schmucker, Wheels in Motion Program and Student Leaver Employment Services (SLES) Coordinator for Eyre Futures gets the keys for the donated Wheels in Motion car.

## Mortlock Shield Championship 2019.



Eyre Peninsula Cluster Managers – L-R: Braden Gale (Cummins), Chris Miller (Rural Bank), Phil Channon and Judy Arbery (Tumby Bay and Cleve), Darren Goodwin (Eyre Peninsula Business Banking).



Great Flinders – The 2019 Bendigo Bank Mortlock Shield Champions.

Again, this year we were proud to be the major sponsor along with Cummins District **Community Bank**® Branch, Tumby Bay District **Community Bank**® Branch & Cleve agency and Rural Bank for the Mortlock Shield Championship for the sixth consecutive year. Without our customers, this \$90,000 partnership to support country football would not be possible. Congratulations to Great Flinders! The 2019 Bendigo Bank Mortlock Shield Champions.

**Making great things happen.**

When you choose to bank with us, great outcomes – as determined by your local community – are the result.

That's the power of community banking

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## 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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