



## Chairman's report.

Another record year of impressive growth and profitability is great news for our shareholders and the Port Lincoln community.

The strongest driver for our success has been the customer service and enthusiasm of our wonderful staff. The fact that our growth has been built on word of mouth referral is testament to this.

Customers who visit the branch are recognised, respected and pick up on the sense of community that has been generated by us being able to invest our profits locally.

As we are now generating over half a million dollars a year to invest back in to our community our Board has decided to increase its number of Directors to nine and has expanded the committees to include non-Directors. This will share the workload, bring new talent and ideas, broaden the ownership and increase the networking ability.

Thank you to the customers and community organisations that have joined our ever growing happy family. The relationships established with you and your networks are the key to our success.

Don't forget to keep spreading the word because there are still plenty out there that don't get it yet.

**Pat Callaghan**  
Chairman

## Mortlock Shield continued sponsorship.

### Bendigo Bank Mortlock Shield

We were proud to partner with Cummins & District and Tumby Bay & District **Community Bank**® branches as major sponsors of the Mortlock Shield for the 2nd year. Last June long weekend saw matches held in Port Lincoln, and congratulations must go to the organisers for putting it all together.



## Supporting the young and the not so young.



Earlier this year our Board Chair Pat Callaghan and Director Sandra Lukin met up with two of our 2015 Scholarship recipients Brianna Herraman and Brittany Siviour in Adelaide at the Bendigo and Adelaide Bank - Grenfell Street branch. Also there was Director Diana Smith - taking the photo! Well done to these young people who have started their Uni year in the city.

In February 2015, the branch's first scholarship program was overwhelmed with 21 requests for financial assistance for first year tertiary students.

As a result of the scholarship program, five young people are well into their tertiary education journey with help from the local branch.

At the other end of the scale, cost efficiencies will become a reality following a \$44,000 local **Community Bank**® branch grant to Matthew Flinders Home.

The aged care facility has used the funding to install 120 solar panels at the centre.



Port Lincoln Community Enterprises The Centre, 34 Liverpool Street, Port Lincoln SA 5606 ABN 29 127 996 187 **Directors:** Pat Callaghan (Chair), Steven James (Treasurer), Terri Christensen (Secretary), Mike Munro (Vice Chair), Sandra Lukin, Anne-Marie Hammond, Cameron Foster, Diana Smith and Angela Cordon.

## Branch Manager report.



Our 2015 results are available in the Annual Report and reflect a business in a state of growth and vitality. The first two months of trading for this financial year confirm that growth remains strong and on track.

I would like to acknowledge the efforts of our retiring Chairman, Pat Callaghan

who has embraced that role with enormous enthusiasm and has been a rock solid performer. He has acted as a mentor to me on numerous occasions and has always held the view that any resources needed for increased customer service or staff facilitation should be made available.

I welcome our new Chairman, Greg Eden and know he will enjoy the full support of the Board and staff alike.

Our partner Bendigo and Adelaide Bank Limited has, in conjunction with the national **Community Bank**<sup>®</sup> network, recently completed the most comprehensive review of the **Community Bank**<sup>®</sup> model since inception.

The Project Horizon review looked at the **Community Bank**<sup>®</sup> model from its humble beginnings in 1998 to what is today, a network of 310 branches with representation in every state and territory. The review and implementation of Project Horizon may impact on our growth potential and bottom line in the future, but we are positive about another year of further growth and I commend my staff and our **Community Bank**<sup>®</sup> branch to you.

Yours sincerely,

**Phil Channon**  
**Branch Manager**



**Front from left:** Elke Smith, Natasha Kenny, Prue Hywood, Sally Bronca and Danielle Heaslip. **Back from left:** Breanna Price, Gail Bassham, Phil Channon – Branch Manager and Chris Miller – Business Banking Manager.



Staff receiving No:1 Branch for 2014 SA/NT.



Michael Van Lierop - Northern SA Regional Manager, Phil, Joe Formicelli - SA/NT Regional Manager.

## New staff member.

### Introducing: Jon Thompson – Trainee.



Hello all, my name is Jon and I joined the team at Port Lincoln **Community Bank**<sup>®</sup> Branch in late April 2015.

I spent my early childhood years in Port Lincoln and attended Port Lincoln Primary School. I

completed the majority of my high school years in Victor Harbor before moving to Darwin and completing my year 12 at Kormilda College.

Upon completion of my schooling I joined the Australian Defence Force as a rifleman, for which I spent the majority of my time at 7 RAR at RAAF base Edinburgh.

After leaving the ADF I was eager for a career change, I had a few friends and family suggest a career in banking.

My career at Port Lincoln **Community Bank**<sup>®</sup> Branch was initiated when Prue told me there was a position opening at the branch and she thought that I should apply. Soon after I was beginning my traineeship here at the branch.

I am enjoying my time here and am constantly learning new things. The staff here are exceptional and I look forward to completing my traineeship and further developing my skills in the banking industry.

## Port Lincoln Community Bank<sup>®</sup> Branch – Rotary Partnership.



PLHS Boat.

The Port Lincoln High School's aquaculture program has welcomed a new boat that will give students "a kick start" in to the local aquaculture and marine industries.

The boat, which was made possible by more than \$30,000 of community grant funding, will be used to give students from year 8 to 11 a hands-on experience in marine safety and aquaculture.

The boat was funded by \$28,000 from the Port Lincoln **Community Bank**<sup>®</sup> Branch and \$5,000 from the Port Lincoln Rotary Club.

Shaun Miller from Port Lincoln Boat Supplies also donated \$6,000 worth of safety equipment and a Garmin GPS and sounder worth \$2,000.

The boat would assist year 8 students doing their boat safety course, year 9 and 10 students getting their boat licence and Year 11 students doing their coxswain ticket.

Students would also learn about on-water safety and even get the opportunity to get up close and work with aquaculture leases in Boston Bay.

## Port Lincoln Football Umpires – new uniforms.

Next time you go to the Footy check out the great new umpires kits - proudly sponsored supported by our customers.



## Grants awarded 2014.



Seats at Ravensdale.

Name of Group	Project	Amount granted
Wanilla Progress Association	Upgrade kitchen in hall	\$5,000
Matthew Flinders Home	Solar system	\$44,616
Men's Shed	Completion of building extension	\$7,500
Port Lincoln Yacht Club	Renovate kitchen	\$12,630
North Shields Progress Association	Playground upgrade	\$15,000
Port Lincoln City Band	Come and try event	\$1,500
St Vincent de Paul Society	Fred's van chilled storage	\$3,935
Elliston RSL Memorial Children's Centre	Complete outdoor learning space and blinds	\$10,000
Port Lincoln High School	Indigenous cultural art camp and exhibition	\$7,558
Community House	Utility vehicle	\$15,000
Port Lincoln First Scout Group	Improve scouts equipment	\$7,260
Ravendale Community Sports Centre	Centre improvements and solar system	\$50,000
PL Show Society	Indoor pavilion display panels	\$2,473
Southern EP Family & Local History	Improve picture rails in Mill Cottage	\$800.
West Coast Home Care	Caravan to promote services to communities	\$16,160
Southern EP Family & Local History	Refresh interior paint at Mill Cottage	\$3,500
PL Gymnastics Club	New spring flooring	\$19,711
		<b>\$222,644</b>

## Good Sports and grant.



Good Sports Port Lincoln Gym Club.

The Port Lincoln Gymnastics Club has installed a new spring system for its gymnastics mat. The new springboard mat allows the gymnasts at the club to perform higher skilled tricks and train at national level standards. The Port Lincoln **Community Bank**<sup>®</sup> Branch was able to give us a \$19,000 grant for the new spring system, which is now fantastic new addition to their equipment.

Also during the year the branch supplied Port Lincoln sporting clubs with sets of 'Good Sports' signs. The signs are to encourage good sportsmanship behaviours both on and off the field. The Port Lincoln Gymnastics Club was the first group to place the signs up in their facility.

## Indigenous Cultural Art Camp and exhibition – grant recipient

A group of students from Port Lincoln High School attended an Indigenous Cultural Art Camp & Exhibition thanks to a grant for \$7,558.



Susie Betts from Warma Manda talking to students at Eyre's Waterhole.



Art Camp cheque presentation.

## Helping our community grow.

We recognise that local clubs, projects and community groups are an important part of the community. That's why we show our support in many different ways – like supporting West Coast Swimming Club & pledging funds for the Port Lincoln Pool Project.

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

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## Strengthening EP Youth Leadership Program – Weekend October 2015.



Port Lincoln **Community Bank**® Branch is committed to investing in local youth to encourage them to develop leadership skills.

This will enable 20 young future leaders to positively impact their local communities, to prepare for leadership roles across relevant community organisations, and to ensure that they have the skills, knowledge and attitude to create a viable, vibrant future for themselves and the communities in which they live.

Giving young people confidence in their strengths, supporting them to clarify their unique talents and purpose and fostering connection with peers, mentors and community leaders ensures a vibrant and viable future for our next generation of leaders. We are proud to have initiated this Leadership Program here in Port Lincoln and look forward to seeing the difference the weekend and follow program make in these young people's lives. The program is facilitated by Karynne Courts.

## FAME awards 2015.

For the 3rd year running the FAME Awards have been sponsored by the Port Lincoln **Community Bank**® Branch. This year's winning entry was Song for Isabella, an original song about a pioneering woman who lived at Koppio in the mid 1840s.

The red carpet was rolled out for the awards and a sellout crowd attended the space-themed awards night presented by the Port Lincoln City Band at the Nautilus Theatre, after a record number of entries were received for all categories. The event raised about \$3,000 to help the city band continue to perform music for the community and plan the 2016 FAME Awards. Band president Valerie Staunton said this awards show was the best the band had presented.



**Best music video:** Branch Manager Phil Channon with Best Music Video award winners The Dark Clouds: Gary Webster, Ben Christensen, Benita Doughty and Lisa Webster.

## It's not just a home loan. It's the start of something bigger.

At Port Lincoln **Community Bank**® Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

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



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All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply.  
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## Port Lincoln **Community Bank**® Branch

The Centre, 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) [www.facebook.com/portlincolncommunitybank](http://www.facebook.com/portlincolncommunitybank) [twitter.com/bendigobank](http://twitter.com/bendigobank)



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