



Supporting your community



Port Lincoln Community Bank® Branch

Spring
2020

Newsletter

Community Bank · Port Lincoln

Our community engagement – COVID-19 recovery

As the recovery from the recent COVID-19 economic shutdown continues to gather pace across South Australia, Community Bank Port Lincoln has reiterated its commitment to playing its part in the revival of the Port Lincoln economy. Through its extensive grants and sponsorships programs, Community Bank Port Lincoln returns more than \$200,000 to the local community each year, and 2020 will be no different. With local clubs, groups, businesses and families all doing it tough, we have requested feedback and input from local community leaders on which projects it should prioritise support for, and which initiatives will be best placed to improve the lives of Port Lincoln residents. Greg Eden, Chairman, Port Lincoln Community Enterprises Limited, said our Community Bank is keen to support and help as many community-focused projects as it can between now and the end of 2020, and into 2021. "Facilitating an increased level of community collaboration and co-operation will be crucial if local groups, clubs and initiatives are to survive and thrive post COVID-19," Mr Eden said.

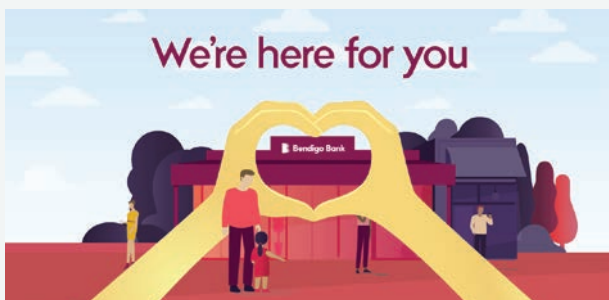
"We are committed to meeting and tackling the challenges the entire Port Lincoln community now face as a result of the pandemic shutdown. In particular, we are keen to focus on enhancing community connections and improving mental wellbeing services, so our community can bounce back stronger from this economic shock.

"To better manage health risks, social distancing and changing retail trends, the speed of digital adoption will continue to be fundamental to the viability of local businesses, community groups and clubs. While this transition is difficult for all organisations, the Bank's programs can assist with finding a way forward.

"Repositioning and retooling Port Lincoln for a post-pandemic world will be vital if the community is to continue to grow and develop as a tourism destination, a produce exporter and a liveable regional centre.

"Initiatives encouraging loyalty to local business and promoting the vitality of the Port Lincoln CBD will also be essential to stimulating and sustaining a vibrant community and business recovery," Mr Eden concluded.

Backed by Bendigo Bank, Australia's fifth biggest retail bank and one of Australia's most trusted brands, Community Bank Port Lincoln is firmly committed to its customers and communities through good times and tougher times.



Board Chair's message



Well, what a few months it has been! All I will say about COVID-19 is that our management and staff have done a great job, cooperating to ensure all staff, customers and other users of our branch are as safe as can be.

Business has continued despite all the distractions and activity levels have been surprisingly high.

In contrast to the substantial drops in lending approvals being experienced across the banking industry in the last couple of months, Bendigo Bank has experienced positive business growth. Going against the trend is positive news for the bank generally and for the business in which you are a part owner. It is fair to say that this has happened because of the outstanding levels of service provided by our staff and the direct contributions our bank makes back into its community. Our branch is on target for profit in excess of \$600,000 for 2019/20. We have been helped along a bit by a grant from the State Government in relation to COVID-19. Suffice to say, we have generated sufficient profits to be able to make a significant contribution into our community.

To that end, there has been a lot of work put in by our Community Engagement Committee to use its best endeavours to seek out areas where our money is most needed, especially in the light of the economic destruction that has been (and will continue to be) caused by COVID-19. You will hear more about this in due course, but I do want to thank particularly two our Directors, Rob Donaldson, and Diana Smith, for the tremendous contribution they have made in this regard.

So, to the future – how will your business look in the years to come? Well, there are significant headwinds. Low interest rates mean lower profit margins. The competition from other lenders is intense, to put it mildly. Yes, it always has been but these days it is at a 'hyper' level. In the months and possibly years to come, we will be supporting customers who will suffer great hardship from the economic flow on effects of COVID-19 restrictions.

Technology has come into its own as many lenders now enable people to access loans online. Obviously, this presents challenges to the traditional physical branch network. I can assure you that a tremendous amount of work is being put into these challenges by the bank. Crucially, we have to deliver services to customers in the ways that they want to receive them. Things are changing. Many people these days don't carry cash. Many people don't want to even walk into a bank branch as they expect all services to be accessible online. Our branch is no exception. Our goal will be to continue to offer first class service to our customers, whether it is through in branch face-to-face service or by digital means – we need to excel in both.

You will notice a change to our appearance in the next few months as we rebrand our premises. The look and the colours will change. This is all about 'refreshing' our look and making our business maintain a modern feel. In our hyper competitive world, this is very important. Thanks to all our staff and Directors (including some ex-Directors who continue to serve on committees of the bank) for their contributions in difficult times. Thanks to you for continuing to support our business. Don't forget to continue to spread the word about what your business does for your community.

Greg Eden
Chair

Business Manager's message

I have been on sick leave for the past six weeks having a total knee replacement, so have experienced the shutdown and isolation of COVID-19 firsthand both in hospital and at home, along with having a pretty sore knee!



As our Chairman indicated, our Community Bank Port Lincoln will produce a profit in the order of \$600,000, which given the circumstances is a credible result. This profit has been generated by the 4,054 valued customers we have who operate a total of 6,638 accounts, we are proud of our customers and assure you the service we offer is the best of any bank in Port Lincoln. The business has continued to grow with our total footings now having reached \$300 million – sadly the margin achieved has not been as strong as last year and will continue to be under pressure. These unprecedented times will have a significant impact on the entire economy and will remain uncertain until a vaccine is proven and available for wider distribution. The challenges will be many over the next couple of years for everyone in our community. We remain the largest Community Bank and most profitable in South Australia and within the top 3% nationally.

Our contributions back into the community now sit at \$3.55 million with our upcoming grants session still to come. In addition to this we are particularly keen to identify ways to assist in kick starting the many clubs and not-for-profit organisations that have had to cancel meetings and fund-raising activities due to COVID-19. Our Board are very much aware of the importance of our many sporting and social clubs, and the role they play in our community, I expect details of this will reach the press and social media in coming weeks so keep an eye out.

Community Bank Port Lincoln celebrated its 12th anniversary in March this year; in what was once a butcher shop and sports store, we have established a business that employs 12 people and supports the wider Port Lincoln community, everyone needs a bank so make that choice to join the bank that provides the best possible service and works hard to provide a brighter future for Port Lincoln and surrounding areas.

Phil Channon
Business Manager

Branch Operations Manager's message



The past few months have come with a variety of successes and challenges. Our amazing team have helped assist many of our customers that have experienced financial hardship through this COVID-19 period. Many changes have been implemented in our branch and all staff

have adhered to the social distancing guidelines with diligence. Whilst at times this has posed some difficulties, it is now the 'new normal' in our workplace.

We welcomed Holly-Elise Pervan to our team earlier this year. Previously Holly worked at Community Bank Cummins District as a Customer Relationship Officer. She was employed at Cummins for over seven years. Holly was awarded the Young Citizens award earlier this year and was a Tunarama entrant in 2019 and was successful in achieving highest fundraiser. Holly is dedicated to her community and customers and was recently promoted into a Customer Relationship Manager position.

Sadly, Gail Bassham left our team earlier this year. Gail commenced her employment with Community Bank Port Lincoln upon opening in 2008 and was a valued member of the team and an experienced lender who would go above and beyond for her customers. We wish Gail all the best with her new venture.

The EOFY closed with a strong month displaying impressive lending growth, increased teller transactions and branch activity. Our footings are currently sitting just shy of \$300 million.

I would like this opportunity to thank all the staff, Directors, shareholders and customers for their dedication to growing this business for the benefit of our community.

Prue Hywood
Branch Operations Manager

Community Bank Port Lincoln Scholarship Recipient 2020

Our continued 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 and living away from home. Since beginning our Scholarship, the Board has approved \$87,000 of scholarship funding to 17 students which includes several special additional bursary payments due to the high quality of applications received over the past few years. This year our scholarship committee chose Ms Rhiannon Tree for a \$10,000 scholarship.



2020 Scholarship winner
Rhiannon Tree

Rhiannon, who attended St. Josephs School and boarded there also from Elliston, will study a Bachelor of Nursing with a view to study Midwifery following this. Here are a few words from Rhiannon:

"I would like to thank the Community Bank Port Lincoln for awarding me with the generous scholarship for bachelor's degree studies in 2020. I appreciate your recognition of my efforts and your support for my further study. This scholarship has lightened my financial burden which will allow me to focus more on my studies. I am extremely grateful to be the recipient of this scholarship."

We look forward to hearing from Rhiannon with an update on her studies later in the year.

Community Bank - Port Lincoln

Port Lincoln Community Investment Grants Program

A Community Grant may be just what your organisation needs to make a great idea happen. It's support for your organisation when it needs it most. Applications open Friday 7 August and close Monday 7 September.

bendigobank.com.au/foundation

**APPLY
NOW**



Community Enterprise Foundation™

The Port Lincoln Community Investment Grants Program is a management account of the Community Enterprise Charitable Fund ABN 12 102 649 968 (the Fund). The Bendigo Centre, Bendigo VIC 3550. Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL 237879, is the trustee of the Fund. OUT_1419416, 03/08/2020

Sponsorships 2020

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. Below are some of those groups we have assisted this year so far. We are also again, providing each of our staff with \$1,000 to give to their choice of local organisation to assist with their needs – in previous years the staff have donated to RFDS PL Auxiliary, Novita Children's Services and Epic Foundation Farmer Drought Relief just to name a few. If your club or organisation banks with us, come and chat to Phil or Prue about how we may be able to partner in sponsorship and support your group in different ways.

Port Lincoln Bridge Club	Automatic card sorter	\$800
Zonta Club Port Lincoln	International Women's Day Breakfast 14/3/2020	\$2,500
Port Lincoln Volleyball Association	Naming rights 2020 PL Volleyball Open	\$2,250
EP Autosports Club Inc	Sponsorship of Port Lincoln Auto Street Sprint event	\$4,263
City of Port Lincoln	Port Lincoln Art Prize	\$5,000
Road Runners Softball Club	Sponsorship of marquee for Road Runners Softball Club	\$1,373
Port Lincoln Golf Club	Signage and sponsorship Port Lincoln Open	\$1,818
Port Lincoln Tennis Association	Sponsorship of Paul Polkinghorne Tennis Australia conference	\$299
Port Lincoln Tuna Classic	Sponsorship of 2020 Riviera Port Lincoln Tuna Classic	\$4,000
Kirton Point Primary School	Paint Port Lincoln Read sponsorship	\$6,000
Marble Range Football Club	Footballs for Marble Range Junior Club	\$1,352
Port Lincoln Rotary	Marquee sandbags	\$220
SA/NT Bushfire Appeal	Donation to SA/NT Bushfire Appeal	\$5,000
National Bushfire Appeal	Donation to National Bushfire Appeal	\$5,000
Rhiannon Tree	Scholarship payment 2020	\$5,000
Miriam Santic	Scholarship payment 2020	\$5,000
Total:		\$49,876



Piggy at Tunarama 2020 – always a crowd pleaser!



Port Lincoln Hockey Association's new safety fencing thanks to a grant for \$23,000.



Sponsorship of our marquees at Tasman Cricket Club.

Community Investment Grants Program 2020

Community Bank Port Lincoln is pleased to announce applications will open on Friday 7 August to Monday 7 September for its seventh annual Community Investment Grants Program. With up to \$200,000 in grants available, the program – administered by Community Enterprise Foundation™, the philanthropic arm of Bendigo Bank – is open to all local community groups and organisations, large or small.

With many Port Lincoln clubs, groups, businesses and families doing it tough due to the COVID-19 pandemic, the focus of this year's Community Investment Grants Program will be on supporting initiatives best placed to improve the lives of local residents. To date, Community Bank Port Lincoln has returned more than \$3.55 million to the Port Lincoln community.



Branch Operations Manager Prue and Board Chair Greg open the 2020 Community Investment Grants Program.

Grant applications should address themes such as:

- collaboration and co-operation
- community strengthening
- confidence and safety
- digital transition of business and community groups/clubs
- community groups and clubs adapting
- surviving and succeeding
- marketing of Port Lincoln as a destination
- produce exporter and liveable regional centre
- local business loyalty and CBD vitality
- financial advice
- business planning
- diversification
- innovation
- start-up/expansion.

For more information:

Email: plcemarketing@gmail.com or please apply via the Community Enterprise Foundation™ online portal link: <http://cia.communityenterprisefoundation.com.au/Program/Index/1?programId=2273>

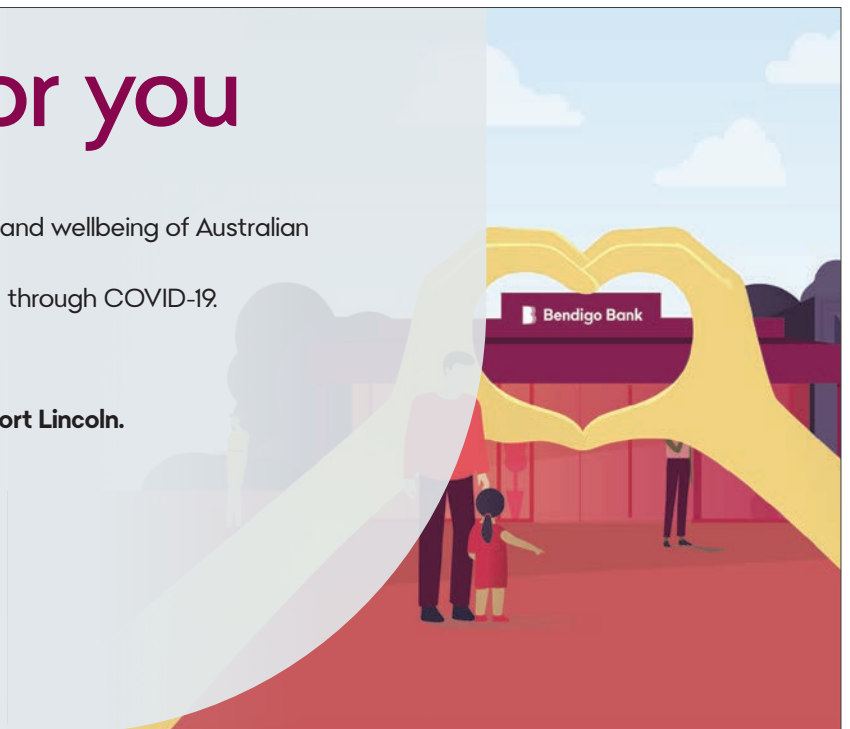
We're here for you

Bendigo Bank has committed itself to the care and wellbeing of Australian communities for over 160 years.

Now, more than ever, we're here to help see you through COVID-19.

Talk to us about how we can help.

Call us on 8682 5226 or search Bendigo Bank Port Lincoln.



Community Bank · Port Lincoln

Bendigo Bank Tunarama Festival



Phil awards Tuna Toss.



Port Lincoln Mayor and ex-Director Brad Flaherty shows his skills.

We were proud to be the 2020 Tunarama Festival major sponsor, for the second year. We participated in the opening of the festival, lead the parade, enjoyed an amazing 'Best of Eyre' dinner in the Bendigo Bank Marquee and Phil awarded the trophies for the Tuna Toss. Our whole community and the many thousands of visitors who attended our iconic festival had an amazing time over the January long weekend. Special thanks to the Port Lincoln Gymnastics Club, Community House and EP Red Cross who joined our 'entourage' and supported us in the parade and of course huge thanks to 'Piggy' who made a special visit for the kids.

We are again sponsoring the 2021 event which organisers are in the

process of planning for now, easing concerns that it could be derailed by COVID-19. We are told however that the event will adopt a radically different format in 2021, including reduced festival length, increased fencing and no live band gatherings. The popular tuna toss and slippery pole competitions will still go ahead. New Festival Coordinator Jane Intini has come on-board and we are pleased to be working with the committee to bring this annual event to the community.

Riveria Tuna Classic 2020

An action-packed weekend of fishing in the 2020 Riviera Port Lincoln Tuna Classic in March (after a bad weather postponement) has once again proved the fishing grounds off the Eyre Peninsula as superb. Our branch was proud to become a major sponsor of this event. In its 14th year, the Riviera Port Lincoln Tuna Classic is a 10-kilogram line class competition that shines a light on sustainable fishing practices. It is a catch and release event that only targets Southern Bluefin tuna and is the first of its kind in Australia to disallow three-pronged fishing hooks. Twenty-three boats with crew from far and wide took part – with an exciting shotgun start; but it was a mix of local knowledge and a sense of adventure by the skippers of two Riviera luxury motor yachts that saw them haul in the major trophies. It was a great event for all involved - Phil lent his auctioneering skills at the Calcutta Event.



Phil leads the Calcutta auction.

Making good things happen

When you bank with us, profits pour into the community. \$3.55 Million so far.

A bank giving back sounds unusual. For us, it's business as usual.

Find out more. Call us on 8682 5226 or search Bendigo Bank Port Lincoln.



Community Bank
Port Lincoln

Completed Community Investment Grant projects

Port Lincoln Racing Club

In 2019 we granted \$20,000 towards the building of a permanent facility. The Port Lincoln Racing Club is the largest racing club on Eyre Peninsula and conducts 14 race meetings annually, along with the Kimba Racing Club conducting its annual cup meeting. Port Lincoln is one of six provincial racing clubs in South Australia and conducts an annual cup meeting, attracting many thousands of people from the community, region, and state to the event. The ability to use this facility for major race meetings and for various events has showcased the bank's ongoing commitment to our community.



New facility at the Port Lincoln Racing Club.



New facility Interior.



Grant funding has made this centre an engaging safe place for our children to learn.

Toybox Community Childcare Centre

The importance of quality childcare has never been more important. In these trying times it is a balancing act between the family budget and the knowledge that your children are in safe hands, whilst you are at work. The Port Lincoln economy relies on the everyday Mums and Dads that work and live in our amazing city, in many respects they are the section of our community that generate so many opportunities. We recognise this and over the past five years have supplied grant funding to the Toybox Community Childcare Centre of \$77,000. These funds have been used to provide solar panels for the facility, major upgrades to the Nursery and Backyard Learning Area, with most recently \$8,000 for the Cubby House fit out, an area used by all the children every day. Another example of your Community Bank Port Lincoln at work in your community.

Wayback Football and Sporting Club

Thanks to a grant provided by Community Bank Port Lincoln for over \$29,000, this project is now complete and the 'big cheque' has been presented. Branch Operations Manager Prue Hywood and Wayback Football and Sporting Club President Andrew Fraser are pictured at the new rear accessible entrance. The goal of this project was to provide secure wheelchair and disability access to the Club's facility, directly from the rear carpark. This involved constructing a disability access ramp from the rear door and enclosing the ramp with walls and a roof to create a new sheltered entranceway. The successful grant application funded the purchase of necessary materials and a builder to construct the ramp and entrance. The project was long overdue as the existing entrances to the facility did not cater for disability access. The rear entrance was narrow and required navigating several steep stairs and two heavy doors, this has now been substantially altered and provides ease of access for all to the club's facility and a great internal area to display memorabilia for the club. To date our bank has provided funding of over \$46,000 to support Wayback Football and Sporting Club including medical supplies and junior area upgrades.



Work in progress and the 'Big Cheque' presentation.

Art Prize 2020

We were proud to be major sponsors of the Bendigo Bank 2020 Port Lincoln Art Prize, with prizes awarded at the Nautilus Arts Centre in January. There were 82 paintings, sculptures and installations entered from 52 different artists – up from 64 entries the previous year. Susan Tingay, who lives on the Horse Peninsula near Coffin Bay won the \$5,000 Port Lincoln Bendigo Bank Major Award with her painting 'Mallees at Coffin Bay'.



2020 Port Lincoln Art Prize Awards - David, Diana and Danielle check out the amazing artworks.

Our bank was represented on the night by Director Diana Smith along with staff members David Stoekel and Danielle Heaslip.

We welcome Holly-Elise to our team

I grew up living in the countryside on the lower EP, completing my schooling at Cummins Area School (CAS) and playing netball for a couple Great Flinders teams. While completing year 12 at CAS I completed a school-based traineeship at the Community Bank Cummins District! Once this was completed, I was offered a full-time position as a Customer Service Officer with Cummins in 2014 and greatly accepted. Between the six years of working for Cummins I was promoted to the Customer Relationship Officer role. In February 2020 I made the move to Community Bank Port Lincoln, as I was living in the seaside town and an opportunity arose. I have since been promoted to a Customer Relationship Manager with Community Bank Port Lincoln. During my spare time out of the bank I still play netball for St Marys Netball Club and in 2019 competed as a Tunarama ambassador taking out people's choice and highest fundraiser. I am currently the secretary for St Mary's Netball Club and a committee member for West Coast Youth Community Services. I am pleased to be still working within a regional/rural community and for such a great business that puts back within the community. I look forward to seeing new and returning faces with my new chapter here at Port Lincoln.



Talk to us today

Community Bank

Port Lincoln

The Centre, 34 Liverpool Street,
Port Lincoln SA 5606

P 08 8682 5226

E PortLincolnMailbox@bendigobank.com.au

bendigobank.com.au/port-lincoln

 /PortLincolnCommunityBank

We're open:

9.00am - 5.00pm Monday to Friday

Directors

Greg Eden, Caitlin Noonan, Steven James, Diana Smith, Mark Carr, Rob Donaldson, Tim Coote

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

Our people

Our volunteer Board continues to work diligently to provide good governance and funding support to groups and organisations looking for sponsorship and grant funding – an especially important role given the effects of COVID-19 in our community. It is with pride that we thank them for their outstanding efforts. We have had two of our Directors resign during the past months – we have said goodbye to Sandra Lukin and Brad Flaherty and wish them all the best for the future and thank them for sharing their skills and knowledge with us. We would like to introduce our two new Board members – this being Rob Donaldson and Tim Coote. Our Board for 2020 is: Greg Eden – Chair, Caitlin Noonan – Secretary, Steven James – Treasurer, Diana Smith, Mark Carr, Rob Donaldson, and Tim Coote. The Board are actively looking at recruitment of new Directors. The Board has continued to be supported by three ex-Directors on our committees – we thank Terri Christensen, Pat Callaghan, and Mike Munro for their continued input to our committees and business.

In the branch we have had a few changes also as we said goodbye earlier this year to Gail Bassham and Tim Kidney and hello to new staff member Holly-Elise Pervan. Our branch team continues to work hard to provide exceptional service to our customers – so pop in to see our friendly local staff to discuss your banking needs.