



Supporting your community



Port Lincoln **Community Bank**® Branch

Summer
2021

Newsletter

Community Bank · Port Lincoln

Showing support for our community – over \$3.7 million given back!

Phil Channon retires after 13 years

On 31 December our Business Manager Phil Channon retired. Current and ex-Directors and staff celebrated with Phil and his family his well earned retirement. Here are a few words from Phil (we are going to miss his passionate words at community gatherings) – “I have led our Community Bank since its inception 13 years ago, when we commenced, I promised our Directors a minimum of five years! I have enjoyed the time with our bank enormously.



Greg Eden farewells and thanks Phil for 13 years of service.

When we opened, we had no customers, three staff, a great deal of enthusiasm and a commitment to provide the best customer service possible in Port Lincoln. Today we have nearly 4,500 customers, manage funds in excess of \$300 million, employ 12 staff and have distributed \$3.8 million back into Port Lincoln projects, sporting clubs, youth groups and not-for-profit organisations, along with meeting the promise of providing the best customer service. It is with great pride on behalf of our staff to share that we remain the largest and most profitable Community Bank in South Australia and have cemented ourselves within the top 2% nationally. I commend David Stoeckel and Prue Hywood to you as our new Management, along with our entire dedicated team.

I would like to take this opportunity to thank our customers for their support and confidence and for being part of this wonderful Community Bank Port Lincoln. If ever there was an example of doing business locally for the benefit of the local community, this must be it. Port Lincoln is our home and I look forward to retired life here. As our Mayor says, “It is the Greatest Place on Earth”.

Board Chairs message



Happy New Year to all stakeholders. Let's hope 2021 is a good year for you.

Despite the challenges of 2020, the company has done well. Profit wise, the company is trading satisfactorily with figures so far this year exceeding our targets. Competition is intense but we are holding

our own. Better than expected economic conditions are presenting plenty of opportunities in lending resulting in strong activity levels in the branch. The fact that interest rates are at their lowest levels ever is somewhat of a double-edged sword. On the one hand the low rates create stronger demand for credit. On the other hand, loans are being paid off more quickly than ever before (this is referred to in bank speak as amortisation). This means that we must continue to bring in new lending to replace loans that are being paid off.

Our Franchise Partner, Bendigo and Adelaide Bank Limited, has been investing very heavily in, amongst other things, systems that will deliver faster turnaround times for lending. We expect that this will benefit our branch in the near to medium term, providing us with an edge in the marketplace. The simple fact is that the quicker a lender can meet the expectations of the customer, the more likely the lender is to get the business.

As I write this message, the company has distributed \$212,000 in cash to local community groups since 1 July 2020. This has been extremely gratefully received by the groups. Your Board has put in a very large amount of work in consulting with community leaders and then deciding where our cash ought to be distributed to deliver maximum impact in our community.

In the past six months we have had several changes in staffing. We received high quality applications for positions and are very confident that we have the team required to maintain the momentum that we have built over the years. It is widely known now that Phil Channon, for many years our Branch Manager, retired on 31 December. The Board thanked Phil for his service over the years with a special farewell in December. I would like to take this opportunity to again thank Phil for his dedication and service over the years and to wish him all the best in retirement.

There are challenges ahead – reducing margins, digital banking, hyper competition to name a few. We will weather these challenges because we have a strong book of business, a very good brand, a strong reputation and a great team of people to run the business.

Greg Eden
Chair

Business Development Manager message



Compliments of the season to all and wishing everyone all the best for the year ahead. Perhaps the less said about 2020 the better! It has obviously been an extraordinary year and we are by no means out of the coronavirus grip at this stage.

There have been some silver linings for some businesses during this time, but the majority of individuals and local businesses have been adversely affected and many are just beginning to see the light at the end of the

tunnel after a wretched last 10 months or so. That being said, based on the number of people in Port Lincoln and surrounding areas during the summer months so far, hopefully many of our local businesses can make up for lost trade during this time.

On a personal note, I would like to extend an enormous thank you to the staff of the Community Bank Port Lincoln. Under difficult circumstances the staff have continued to service our customers in a great fashion and after my first 18 months here I can attest that I have never worked with a group of people so dedicated to their jobs, with a focus to assist our customers to the best of their ability at all times. Phil and Prue should be very proud of the calibre of people that they have recruited to the branch over the last 13 years.

On this I would like to congratulate Phil on the work that he has done over this time and what he has been able to achieve (with the help of many others). To date \$3,793,627. has been returned to the community in sponsorships, grants, scholarships, and donations. As an example of this, \$66,000 was handed out in grants to 30 local clubs/associations in October as a boost to them and hopefully assist them all to get back up and running again. I attended the Port Lincoln Art Awards on 14 January where we handed over \$8,500 in prizes and \$1,500 for a virtual exhibition tour, which will make a total of \$21,500 that we have provided for this event over the past five years.

I would like to wish Phil all the best in retirement, hopefully he leaves a few fish out there for the rest of us and again congratulate him on the legacy that he leaves behind. They are indeed big shoes to fill, but I am greatly looking forward to the challenges ahead and continuing to provide the service and assistance to our local community that has become a hallmark of the Community Bank Port Lincoln.

David Stoeckel
Business Development Manager



Sponsorship for town decorations through the Port Lincoln Chamber of Commerce & Tourism has given joy and hope for the New Year.

Branch Operations Manager message



Happy New Year to everyone and here's hoping 2021 is a good year for all.

Our team have done an excellent job of handling the challenges we were faced in 2020.

Our primary focus has been to reach out and support our COVID-19 affected customers to the best of our ability. Despite the virus, our branch has maintained a high level of activity.

As the majority of people are aware, we farewelled Phil last year. I worked alongside Phil for 11 years and in this time, we shared many highs and lows. I wish him the very best for his hard earned retirement.

I am very pleased to now be working alongside David in our leadership capacity and am excited for what the future will bring with growing our business. With various staffing changes I would like to welcome Kerryn, Rachel and Lilee to our team this year. It is wonderful to have the three of you on Board.

Our Community Bank Port Lincoln has given out almost \$3.8 million since establishment and this is such a tribute to all our customers, staff, shareholders, and Directors for making this possible.

I'd also like to give a big shout out to Rae Moore for managing all these grants, sponsorships, scholarships and all things marketing. You do an amazing job!

By sharing our story, offering quality customer service and competitive interest rates I am confident we will be able to deliver another strong year and continue to support our local community.

Prue Hywood
Branch Operations Manager



Our Board – L to R: Greg Eden, Caitlin Noonan, Steven James, Diana Smith, Tim Coote, Rob Donaldson and Mark Carr.

Our people - Board

On 12 November 2020 we held our AGM and Community Investment Grants Awards. Our volunteer Board have worked diligently over the past 12 months to provide good governance and funding support to groups looking for sponsorship and grant funding, whilst navigating the many changes that COVID-19 brought to us. It is with pride that we say thank you to them for their outstanding efforts.

We also welcomed two new Directors to the Board, Rob Donaldson and Tim Coote. Both bring a wealth of knowledge and experience to our company. Our Board for 2020/21 is: Greg Eden – Chair, Caitlin Noonan – Secretary, Steven James – Treasurer, Diana Smith, Mark Carr, Rob Donaldson and Tim Coote. Our committees are supported by three ex-Directors Terri Christensen, Mike Munro and Pat Callaghan – we thank them for their continued input into these committees. We continue to engage with our community to provide support where we can and encourage groups and organisations to work with us to benefit all involved.

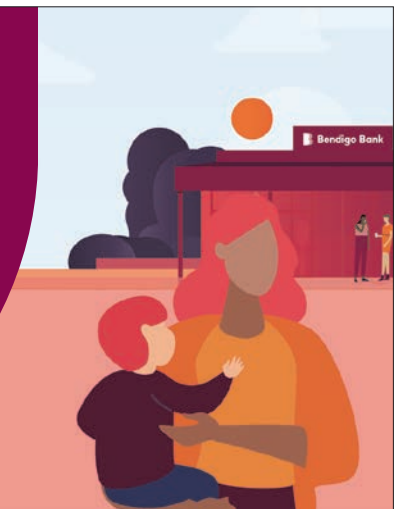
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Community House Port Lincoln

The Community House team have been very busy over the Christmas break making great use of their Community Investment Grant from last year.

We provided \$7,793.50 funding for materials for 'the Volunteers wish list' – completed is a new reception desk, tea and coffee station and cash register the area has been painted and opened up all the dining space. We think it looks amazing! Well done to all involved in this transformation.

New reception area at Community House.

Our people – branch team

We have had over the course of 2020 many changes with team in the branch. We said goodbye to Gail Bassham, Danielle Heaslip, Breanna Price and Phil Channon and welcomed Kerryn Cresswell and Rachel Watherston as Customer Relationship Managers and Lilee Trenowden as a Trainee Customer Service Officer. Our branch team is now:

David Stoeckel – Business Development Manager

Prue Hywood – Branch Operations Manager

Holly-Elise Pervan – Customer Relationship Manager

Natasha Kenny – Customer Service Officer

Sally Bronca – Customer Relationship Officer

Rachel Boxer – Customer Service Officer

Elke Hill – Senior Customer Service Officer

Shari Davis – Customer Relationship Officer

The branch is supported by two Business Banking Managers Tiffany Franklin and Darren Goodwin.

Here's a little bit of information about our three newest team members:



Lilee Trenowden

Trainee Customer Service Officer

I grew up in Port Lincoln playing netball for Waybacks and starting my schooling reception to year 6 at Navigator College, then made the move to Kimba where I completed my schooling until year 10. I completed year 10 and 11 in Port Lincoln at St

Joseph's School, where I boarded with my grandparents. During my time in Port Lincoln, I have participated in many events and sporting carnivals. I was lucky enough to be a part of the first Women's Eyre Peninsula Football League where we competed in Port Pirie. I never intended on working in the banking industry however, when this position became vacant, I was very excited to put my application in. I was the nervous kind when completing my interviews, but the outcome was exactly what I wished for. I am more than thankful to be working full time at the age of 17 in such a friendly environment with a helpful and supporting team behind me. I hope to continue my role working at Bendigo Bank whether it be locally or elsewhere and wish for a successful future ahead of me.



Rachel Watherston

Customer Relationship Manager

I fell in love with lending when I worked for another financial institution four-and-a-half years ago when I worked there as Home Lender. I have grown a family since then – I now have two young boys (a three-year-old and a nine-month-old) and during my hiatus I completed my Diploma of Finance and

Mortgage Broking Management. When the position for CRM came up at Bendigo I was still on maternity leave but had to apply! The chance to do again what I am passionate about doing and work for a Community Bank who gives back to my local community – this is my dream job! I am so grateful to be given this opportunity at Bendigo Bank and excited for what the future holds.



Kerryn Cresswell

Customer Relationship Manager

I have been living in Port Lincoln for nearly four years and in the banking industry for over 15 years. My previous roles with other financial institutions included a Senior Personal Banker and a Senior Customer Service Officer. I was looking for a new challenge and I felt that I had the right skills

and motivation to be a Customer Relationship Manager with Bendigo Bank. I enjoy giving back to the community and want to be the best role model to my children, and I didn't want to be on the sidelines as Phil would say.

I have three girls aged nine, 11 and 12 and we moved to Port Lincoln after a few holidays here and fell in love with the town, the people, and the lifestyle that it could offer to a young family. We very quickly became a sporting family with netball, gymnastics, swimming, sailing and football filling much of our weekends. In my time in Port Lincoln, I have become an SES Volunteer and through this association I became aware of Bendigo Bank and their commitment to our community. As you may know Port Lincoln SES received a significant grant for the Aqua Boat Lift for our Rescue Boat which you will see proudly displayed out the front of the Marina Hotel, what you may not know is the difference that has made to our Marine rescue response time is incredible. What we do here really makes a difference for our community and that is something to be proud of and something I want to be a part of.

Community Investment Grants Program 2020

We presented to the 11 recipients of the seventh Port Lincoln Community Investment Grants Program at our presentation and Annual General Meeting at Ravendale Community Sports Centre on 12 November.

A total of \$122,676.15 was presented in this latest round, which included \$27,500 to West Coast Youth and Community Support for its Mentally Fit EP program. Other grants included \$1,068 to Cottages for Country Care for Connecting Cottages (internet access) for Country Patients, \$11,000 to Port Lincoln Primary School for its Specky Space and a \$11,925.65 challenge grant to Port Lincoln Yacht Club for solar panels.

This grant announcement further demonstrated the deep connection the Bank has with the Port Lincoln community. Business Manager Phil Channon (retired) noted that these grants are just another important investment the Bank has made locally since opening in 2008 and is on top of the more than \$358,000 returned to the Port Lincoln community this last financial year. We look forward to the year ahead and the many opportunities to work with and support our local clubs and organisations.

Kirton Bowling Club Inc.	Installing Bowls Weather Shelter - Challenge Grant	\$6,250
Rosemary's Place Inc.	Connecting Cottages for Country Patients	\$1,068
Port Lincoln Yacht Club Inc.	Solar Panels - Challenge Grant	\$11,925.65
City of Port Lincoln	Port Lincoln Summer Indulgence Video	\$13,050
West Coast Youth and Community Support Inc.	Mentally Fit EP	\$27,500
Port Lincoln History Group Inc.	"AUDIO TOUR - COVID SAFE"	\$7,459
Port Lincoln Multicultural Council Inc.	Office fitout - "A PLACE TO CALL HOME"	\$9,350
Koppio Smithy Museum	Koppio Museum Grounds Keeper Maintenance	\$5,280
Port Lincoln Primary School	Specky Space	\$11,000
Community House Port Lincoln Inc.	Growing with our Volunteers	\$7,793.50
Eyre Peninsula Railway Preservation Society Inc.	Locomotive display shed - Challenge Grant	\$22,000



2020 Grants recipients.

Helping Eyre Peninsula breast cancer patients

20% of people who have treatment for breast cancer experience lymphoedema. Lymph nodes are often removed during breast cancer surgery and tissue can be damaged by other treatments. The natural flow of lymph fluid from the breast and arm can be restricted causing lymphoedema. This condition can be debilitating as it is uncomfortable, heavy and there is swelling. This swelling can become chronic and can spread to the hand and impacts on patient's ability to do certain activities.

An emerging treatment is the use of pneumatic pumps such as the LX9 SIPC Pump. This machine applies external pressure to promote the circulation of lymphatic fluid from areas such as the arm.

The LX9 SIPC Pump has provided relief to many clients but not all can afford to purchase one. Thanks to the generosity of Zonta Port Lincoln and our branch, two compression pumps have been donated to Eyre and Far North Local Health Network. To have a pump for our more vulnerable clients to use under the guidance of the McGrath Breast Care Nurse is an exciting and welcomed addition to our community. They are portable and will be used in outlying regions including Ceduna. We are pleased to have been able to provide this valuable item for our community.



Pictured: Prue Hywood - Branch Operations Manager, Jo Hay PL Zonta Club President, Michelle Lydeamore - McGrath Breast Care Nurse and Sally Bronca - Customer Relationship Officer.

Our Community Engagement – Special COVID-19 Recovery Sponsorships

In October last year we awarded \$66,000 in special COVID-19 recovery sponsorships. These sponsorships assisted 30 local community groups and clubs with \$2,000 each for much needed operational funding, in response to changes and pressures experienced during the COVID-19 pandemic. Business Manager Phil Channon (retired) said, "The Community Bank Port Lincoln Board and staff looked forward to these sponsorships supporting real local action to 'kick-start' the ongoing recovery of our local clubs and groups, which play such a critical role in our community." Applicants nominated their specific COVID-19 recovery needs or sought support in categories that the Board has identified in its engagement with community leaders. The common themes in these sponsorships were focusing on supporting involvement of young people in sport, rapid take-up of digital operations for club activities and ensuring diverse member and community participation in activities. Along with COVID-19 compliance, training, equipment and supplies for 'game day', the Board is pleased to note the initiative of clubs and groups across and around Port Lincoln as they built back to 'normal and on-going' operation. "As a locally owned Community Bank we exist to invest into our community. We listened to our community about the very real and immediate needs amongst the groups and clubs that are so important for health, well-being and belonging. Your local Community Bank is the only bank that invests into the Port Lincoln community," Phil Channon said.



Community group representatives braved a miserable rainy afternoon to gather to celebrate these much-needed sponsorships.

Port Lincoln Community Scholarships

Once again, this year our Board Scholarship Committee have the unenviable task of picking one local student for our \$10,000 Scholarship who is academically capable and community minded, but may be having trouble in funding the high cost of tertiary study and living away from home. This is how our scholarship program aims to assist local students planning on attending University. Since its inception the Board has approved \$85,000 of scholarship funding to 17 students, which has included several special additional bursary payments.



Rhiannon Tree 2020 Scholarship recipient.

Last year's recipient was Rhiannon Tree, who is now working on completing her second year of study. While 2020 was certainly a very different year for us all, being at University for the first time and under COVID-19 restrictions would be even more difficult for our youth. We did catch up with Rhiannon late last year to see how the year had progressed and here's a few words from her: "Receiving the scholarship for bachelor's degree studies in 2020 has significantly assisted me with my studies. The scholarship has allowed me to focus on achieving good results within my studies without having to be concerned about my finances and study expenses. I am extremely grateful to have been awarded with this scholarship as it has provided me with support for my first year of studying at University."

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Sponsorships 2020

In 2020 we continued to support and sponsor many groups and organisations, although many events planned were cancelled or have been postponed due to the pandemic. We offered a special COVID-19 recovery sponsorship which thus far has benefitted over 35 local groups. Our community engagement via these sponsorships is very valuable to us and through this shows many ways in which we can continue to support the community, however it is only with the ongoing banking by locals that we can give these funds back – under our franchise agreement 50% of our profits must be invested back into the community – it really is a win-win for our customers. Not only do they get great service and products they are assisting their community. Our branch may be able to work with your organisation or group through sponsorship for much needed equipment, infrastructure item or a local event. Please come and chat to us about supporting your group.

These are some of those groups we have assisted throughout 2020.



A \$2,000 sponsorship was given to Lincoln Orienteers for S.I. Sticks to assist with events. Pictured is (L-R) Club President Phil Clem, Phil Channon and Warren Dickie from the club.



Sponsorship for Running out of Eyre who ran an amazing 4,183 kms to raise funds for Mentally Fit EP. Pictured is Lain Montgomerie from Mentally Fit EP, Darren Goodwin, Alison Hoopman and David Stoeckel.

Port Lincoln Bridge Club	Automatic Card Sorter	\$800
Zonta Club Port Lincoln	International Women's Day Breakfast	\$2,500
Port Lincoln Volleyball Association	2020 PL Volleyball Open	\$2,250
EP Autosports Club Inc	Sponsorship of Port Lincoln Auto Street Sprint event	\$4,263.25
City of Port Lincoln	Port Lincoln Art Prize 2020	\$5,000
Road Runners Softball Club	New Marquee	\$1,373.64
Port Lincoln Golf Club	EP Open Event	\$1,818.18
Eyre & Far North Local Health Network	Breastcare - LX9 SIPC Pump	\$1,780
Port Lincoln Tennis Association	Paul Polkinghorne Tennis Australia Conference	\$299
Port Lincoln Tuna Classic	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	\$1,352.73
Port Lincoln Rotary	Marquee sandbags	\$660
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
Marble Range FC	Sponsorship 2020	\$380
Tasman Cricket Club	Sponsorship – Season Balls	\$2,409
Waybacks Basketball Club	Junior Uniforms	\$3,000
Port Lincoln Racing Club	2020/21 Sponsorship	\$1,100
Nautilus Arts Centre	2021 Art Prize & Exhibition Virtual Tour	\$10,000
Port Lincoln RFDS Auxiliary	Xmas Raffle Fundraiser	\$1,000
Port Lincoln Bowling Club	Seafood Classic Event 2021	\$1,100
Elliston Area School	2021 Wool Show	\$500
Lincoln Orienteers	50 S.I. Sticks - Equipment	\$2,000
Riviera Port Lincoln	Tuna Classic 2021 Event	\$4,000
Port Lincoln Chamber of Commerce & Tourism	Christmas Town Decorations	\$3,000
Running out of Eyre	Fundraiser for Mentally Fit EP	\$500
St Joseph's School	Year 12 Awards	\$100
Port Lincoln High School	Year 12 Awards x 2	\$200
Port Lincoln Squash Club	Club Shirts	\$1,408
Coffin Bay Bowling Club	2021 Sponsorship	\$200
Port Lincoln Golf Club	EP Open Sponsorship / Signage	\$2,400
Navigator College	Year 12 Awards	\$200
Scouts SA	Nyroca Camp Equipment	\$2,000
Elliston Camera Club	2021 Calendar	\$50
Total:		\$87,643.80



Riding for the Disabled SA - Port Lincoln Centre

We were very pleased to be able to have provided funds for new infrastructure at our Port Lincoln Centre thanks to a challenge grant for \$24,000 provided in 2018. The local team celebrated very quietly, due to COVID-19 restrictions; these projects that had been planned over many years that assist volunteer safety and horse care, including a stable and storage shed. We also acknowledge the many local businesses that have also provided support for these projects and to this amazing organisation in our community.

Pictured top left is Director Diana Smith at the official opening in November last year.

Below left: New stables and shed at the RDASA Port Lincoln Centre.



Eyre Peninsula Railway Preservation Society

The Eyre Peninsula Railway Preservation Society, who received a \$22,000 challenge grant to go towards a display shed for locomotive 850 and grain hopper, donated by One Rail Australia (formerly Genesee and Wyoming Australia). The challenge grant tasks the society to match the funding for the project – this being a total of \$44,000. Society president Peter Knife said the project was now at 58% towards its goal with about \$18,000 left to raise. "We really appreciate the bank's help with this," he said. "This is our first Bendigo Bank grant, it's a big one and it's fantastic." Community Bank Business Manager Phil Channon (retired) said the bank saw this project as an important one as the society, and the Port Lincoln Railway Museum, played an important part in tourism and preserving local history. "Railways in their role in supporting agriculture across the entire Eyre Peninsula played a very important part," he said. "We see it as a very important part of our history."

Talk to us today

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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



'Shakira' the Paint Port Lincoln Read mascot and helpers visited the branch. \$6,000 was provided for this great community reading initiative.