Community Bank · Robe & Districts

Branch Manager – Robbie Chappel



We would like to take this opportunity to officially congratulate and thank Robbie once again for leading the team in the branch. Robbie is no stranger to this role, having managed the branch when his predecessor, Tracey, left to go on Maternity leave.

It is great to see Robbie thrive this role again! Albeit with some big shoes

to fill, Robbie has again hit the ground running and it has been fantastic to watch him connect with the Beachport, Kingston, Lucindale and Robe communities again. With Robbie already proving himself as a valuable asset to our branch, we know he will continue to spread the community banking message loud and proud, and provide a great service to our customers. We know you will continue to do great things for our team. Thank you Robbie!

A message from us

When you bank with your local Community Bank you make a difference in your local community. \$292 million has been returned to communities and initiatives Australia wide. Behind the numbers are real stories and real branches like Robe & Districts, making a real difference for real people. Continue to bank with your local Community Bank, or sign up if you aren't already, to make a difference in your community. Support the bank that supports you. We simply can't get enough of bringing your dreams, projects and events to life.

Learn to Sail at Robe Yacht Club

Together with our customers and shareholders, we are proud to sponsor another year of the Learn to Sail Classes, run by Robe Yacht Club. Each year the club brings Yachting Australia accredited instructors to Robe's shores to teach vital sailing skills. The weather was on their side in the week beginning on 8 January in 2024, and the sailors had a



fantastic time learning some lifelong skills.

The club thanks their experienced sailing instructors, Cameron Philcox, Joal Mackenzie and Harry Mudge, aswell as Mike Mudge on the rescue boat. Congratulations to the winners of the Robe Junior Challenge, generously supported by Community Bank Robe & Districts; Skipper Lyly Mudge, with crew Lucille Pike and Bridie Wilson. Well done to all sailors, great racing!

Each year the club looks forward to seeing familiar and new faces so if you would like to join in the fun next year, please contact Ali (aliqw68@gmail.com), and remember to get in quickly as spots are limited.





Farewell to Branch Manager, Tracey Bainger

In November 2023, the team said farewell and a big THANK YOU to Branch Manager, Tracey Bainger. Tracey was accepted into a Mobile Relationship Manager role, based in Mount Gambier. Although we have all still been seeing her smiling face around Robe, she has joined a new branch team, where she has been welcomed with open arms.

Tracey writes, "Some of the most significant moments of my career have without a doubt been with Community Bank Robe & Districts, and these are memories I will cherish forever. I relished the opportunity to expand the business, transforming the branch into a profitable venture in my initial years. It has been inspiring to see so many not-for-profit projects and initiatives receive funding and come to life from simply growing the branch business and being supported by shareholders, customers, and the community.

I am eternally grateful to the Board of Directors for providing me with the opportunity to be part of the Community Bank network 9.5 years ago which allowed me to be involved in a significant part of the Community Bank Robe & Districts journey. Whilst I will miss the Directors and team here at Robe, I am looking forward to a new challenge that is still within the Community Bank network and continuing to make a difference together."

Tracey was an asset to our team for many years and played a significant part in so many people's careers, and helped to make the bank a great place to work and learn. Thank you Tracey! All the best for everything your new role and team has to offer you. We appreciate all that you have done for our branch and for the wider community; including but certainly not limited to Robe's incredible annual Christmas Pageants.

South East Field Days

The South East Field Days held at Lucindale were again a huge hit. This long-standing event is always sure to draw in huge crowds, and we were so glad to be a part of it once more. If you missed us in 2023, we are again attending in 2024, and you can even find us at the same site (#225). We have food, drinks, outdoor games (and shade!) and would love to see you there. This is a great opportunity to meet Bendigo Bank and Rural Bank staff and the event is always a hive of activity spread across 2x days in March.







Community Bank Robe & Districts

Community Bank National Conference

Part of our team was feeling a sense of inspiration outside of our local community in September 2023, with six members attending the Community Bank National Conference held in Bendigo, Victoria. The group was made up of both branch staff and Directors, and each member walked away from the three-day event feeling grateful, inspired and proud to be a part of the bigger Community Bank picture.

It was great to see how our business fits into the wider Community Bank network, and to learn more about the incredible ways that other businesses contribute to and support their local community. Turns out we are not so different to even those large, city based branches; we all share the same passion and goals for supporting the customers and shareholders who support us. The conference was a great opportunity for our staff and directors to look back and celebrate 25 years of community banking and develop ways to help pave the way for the future in our local communities.



Held on 24 September at Yakka Park, the third Annual Lucindale Working Dog Auction was a great event with lots of talented

animals on show. Your local Community Bank was a Platinum Sponsor and organisers of the event were grateful for our contribution. As a project of the Lucindale Lions Club, the Auction is a not-for-profit event that raises valuable funds that are returned to our



local community. It again drew quite the crowd, bringing people from near and far to Lucindale. See you at the next one!

Robe Primary School

Your local Community Bank is proud to announce that about mid-way through 2023, we awarded our largest sponsorship grant to Robe Primary School. The funds were put towards developing a nature play area at the school, which has already seen loads and loads of use, not only by the students at this amazing little school but by the community and tourists who flock to Robe at our various school holiday periods. Principal, Anne Grayson, and her team were ecstatic to receive this funding, which really helped to get the project off the ground. It was a daunting thought to begin with, as the school really wasn't sure how they were going to get the money to complete the project. Almost \$100,000 was donated to the school by Community Bank Robe & Districts, which is all made possible by the support of our wonderful community, customers and shareholders. The school kids couldn't be happier with their new equipment, such as a zip line and rope swing, and are all looking forward to completion of the project in May this year. The school is sincerely grateful for the bank's contribution, which is a true testament to the power of community banking. The nature playground will have an on-going positive impact for many years to come.





Robe Christmas Parade

Victoria Street in Robe was once again a mass of colour and noise for an afternoon of fun at the Robe Mayoral Christmas Parade. This year's parade did not disappoint, and the townspeople love to put on a great show for the thousands and thousands of visitors that flock to the area at this time of year. Well done and thank you to all who participated.

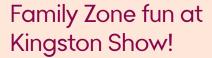
Please remember that the parade is a free event and floats can also be entered for free, with some fantastic prizes on offer for the winners. Community Bank Robe & Districts is a proud sponsor of this event, and we love seeing it all come together and how much families all enjoy to watch.



Breaking The Silence Suicide Prevention Network Inc

A huge thank you to the committee working upfront and behind the scenes within the Breaking The Silence Suicide Prevention Network Inc, for allowing us to present everyone with their brand new jackets and shirts. These garments were sponsored by Community Bank Robe & Districts, who provided a \$1,000 sponsorship to the group. This donation allowed for all volunteers to be easily recognised within the community and at various events.

The Breaking The Silence Suicide Prevention Network Inc committee's mission is to help our community to become connected, inspired and empowered to promote resilience and well-being. We are thankful for these associations in our towns. Their work is invaluable.



We were proud sponsors of the Kingston Show this



past year and were thrilled to be asked to be involved with this fantastic event again. As Major Sponsors, we were able to contribute a huge \$5,000, which is all thanks to you – our amazing customers and shareholders. We sincerely thank you for supporting us, which in turn allows us to support great events such as this.

The funds allowed for FREE family entertainment to be offered at the show; having our own 'Community Bank Robe & Districts Family Zone' set up. This area boasted free activities such as face painting, games and entertainment. The show was a successful day, despite some hiccups with the weather prior to gates opening, and everyone involved should be proud of their involvement and efforts.



Lucindale Show

It was showtime in Lucindale on 25 and 26 February with the Lucindale AP&H Society holding their 124th show at the Lucindale Oval. Community Bank Robe & Districts are proud to be a major sponsor of this event, with sponsorship funds being contributed towards the running costs as well as sponsoring Old MacDonald's Travelling Farm. There was so much to see and do at this year's show, and we are sure that the next one will be no different. The group thanks their sponsors, committee members and their community for all of their support and attendance. We hope you can join us at the next show!



Park Run at Kingston

Congratulations to Barb, Deb, Anne and all the volunteers involved in a successful launch of Park Run at Kingston in February 2023. Community Bank Robe & Districts are proud sponsors of this foundation; providing sponsorship funds of \$2,500 to be put towards a defibrillator machine.

Many Community Banks in the Australia-wide network have provided this type of emergency equipment to clubs and venues in their communities, and your local community bank is no different. In addition to the portable machine in Kingston, Community Bank Robe & Districts have in the past funded two permanent defibrillator machines in Robe; one installed on the pharmacy wall on Victoria Street, and one on White Street located at SE Plumbing.

This equipment helps to keep people safe and saves lives. Helping to make it available is just another way we are having a big impact every day. We extend a final 'well done' Kingston and to all who participated in the Park Run.





Beachport Surf Life Saving Club

The season wrap up was a fantastic morning at Beachport Surf Life Saving Club back in February 2023. Well done to club members and the community, who enjoyed being involved in the club's program and contributing to the success of another season. Community Bank Robe & Districts was proud to sponsor the Rising Star award for the club, which was awarded to Taine Wright. The bank also awarded \$5,500 of funding to be put towards solar panels for the club house. We have loved getting around the Beachport community!



Kingston Agency

Happy first birthday to our Kingston Agency, who celebrated this milestone in October 2023! We wish Peter and Bree all the best for more successful years ahead.



Get Home Safe Foundation

We are thrilled to have supported for the eighth year, the Year 10 High School program that was rolled out to schools in the South East this week back in July.

This funding has been a collaboration between the four South East Community Banks – Mount Gambier, Penola, Keith and Robe – over the years, and has all been made possible by choosing to bank local. Thank you to our community who continues to support us, so we can keep supporting wonderful initiatives like this one.

The programs delivered by the Get Home Safe Foundation are invaluable to young (and inexperienced) drivers and we also encourage parents to attend the parent information session to be held at each school. Parents of Kingston Community School can catch up with Darren from the Get Home Safe Foundation and Jack Sneath from our branch for the parent information



evenings that we hope are to be held each year in around July. We work with students and parents from Lucindale, Kangaroo Inn, Mount Gambier, Naracoorte and Penola and look forward to a continued relationship.

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Happy 20th Birthday to us

20 years ago, a group of passionate founding members opened a Community Bank to grow our community in Robe, and what an achievement that was. Serving Robe and districts, Robe was the fifth Community Bank to open in South Australia, and the 111th to open Australia wide. Since opening our doors back on 24 October 2003, we

have reinvested over \$750,000 back into our local communities to bring so many projects and initiatives to life.

We are so proud of all that we have achieved, with your help. Thank you again to our



shareholders, Directors, customers and staff. You should all be immensely proud of what we have accomplished together. Here's to the next 20 years! Happy 20th Birthday Community Bank Robe & Districts

\$750,000 in Community Contributions

We were thrilled to announce that from October 2023, we have contributed a total of \$750,000 in funding to over 100 different community projects and initiatives. This is such a huge achievement for us all, and we simply couldn't have done it without YOU - our amazing customers, Directors, shareholders and community. Your continued support has allowed us to make a positive impact in the areas that matter most. Thank you for being a part of this journey with us. This truly is exciting news and something for us all to be extremely proud of!



Robe Sports & Recreation Association

Your local Community Bank were approached last year by the Robe Sports & Recreation Association, who were requesting assistance to cover costs for a Masterplan to be created as a starting point for a new sporting grounds facility. A group of keen community members, which included a representative from each of the various sporting bodies (including football, netball, tennis, cricket, squash and even the nearby golf club) gathered to discuss what was possible.

The group hoped to be able to include most (if not all) requests from each club, in terms of what they would like to have included in their space. The tennis club for example, requested six new courts, to replace the four courts that are currently in a usable condition. All up, there is approximately 6,000sqm of space to work with, and the committee hopes that each club will be happy with their updated features such as clubrooms, courts and ovals.

The Sports & Recreation Association did a lot of their own fundraising, and Community Bank Robe & Districts is proud to share that we were able to contribute \$40,000 to the project, which covered the Masterplan in full. In order for the masterplan to be created, an external planning team visited the site, considered what is required by each sporting body and the community, then came up with a plan as to how it can all come together as one big sporting venue. Included in the plan is a full-scale gym and a swimming pool, and should space and funds allow, we are sure that these will be great additions to the township of Robe.

We hope you agree that the new grounds will be a wonderful asset once completed in the next five to 10 years, and we are sure that our community will benefit for many decades to come.

Welcome back, Megan

We welcomed Megan back to the team in July, which was a pretty special week at the branch. Megan returned from maternity leave with a tiny new addition to her family; baby Sophie. Sophie and her family are all doing well, and we have been grateful to have Megan back on deck.



Congratulations and farewell, Tara

Customer Service Office, Tara, celebrated her one-year employment milestone with the branch in September. Congratulations Tara, and thank you for being a valuable member of our team and community. On the same note, we are also preparing to say farewell to Tara, who will begin her maternity leave in the coming weeks.



We wish you all the best with your family and friends during this special time!

Community BBQ Fundraiser

We were set up on Robe's beautiful (and busy!) foreshore in the second week of January this year, to raise much appreciated funds for the Lucindale Community Economic Development Board, Beachport and Robe Nippers and Kingston National Trust. We timed the fundraiser perfectly this year; coinciding with the VacSwim program held in Robe. We had lots of hungry swimmers and parents come and grab a sausage in bread after their Front Beach-based swimming lessons had wrapped up for the day. Head down to show your support next year, or volunteer to help with next year's cook-up if you have a spare hour. Rain, hail or shine; the influx of tourists we see at the foreshore each year is somewhat guaranteed.



2023 Annual General Meeting

On Saturday 4 November, Community Bank Robe & Districts held its Annual General Meeting. We saw record numbers of shareholders attend the meeting this year, which began with a gathering for breakfast outside at the Robe Golf Club. We were blessed with some sunshine and warmth that morning, and enjoyed a chat and a cuppa before the formalities of the meeting began at 9am.

Thank you to staff, Directors, shareholders and sponsorship recipients who came along; we always enjoy that time of year to reflect on what we have achieved and to show you, the community, what we have been up to. It's great to be able to show how banking with us can truly impact the community members and groups around you. It is also a nice opportunity to meet community

members, staff and directors; and see what us as a team can achieve. Chairperson, Andrew Brown announced our updated community contributions tally, which is in excess of \$750,000, and also announced that the business would again be paying shareholders a 5c dividend. Copies of our annual report can be collected from the Robe branch or get in touch with us to be emailed a digital copy.

Celebrating 20 years from our humble beginnings, with the support of local community banking, we have been able to achieve some fantastic milestones. This year alone, we were able to reinvest \$116,506 back into the community, by means of supporting local education, healthcare and sporting groups (to name a few sectors). We thank you for your attendance and hope to see you at our next Annual General meeting.



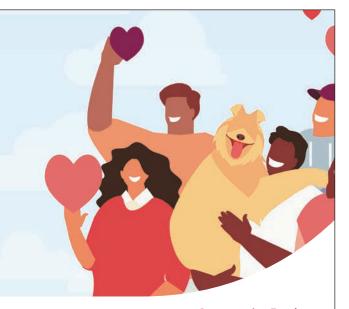


Better banking. Big impact.

It's a win-win when you bank with us.

Banking convenience for you creates community support for all.

\$750,000 and counting!





Community Bank Robe & Districts

2024 Lions Club and Community Bank Scholarships

Applications for our 2024 tertiary education scholarships again opened in October 2023, and closed in November 2023. We welcome new applications in 2024, inviting eligible year 12 students in Kingston and Robe, and eligible year 10 students from Lucindale Area School to apply for funding to assist with educational costs for their tertiary study. If you need to purchase expensive textbooks or if you need help with accommodation or travel costs; then this scholarship program could be for you. The program is run each year in conjunction with our local Lions Clubs. There are six scholarships on offer to students. Feel free to contact the branch for more information on how to apply this year.



Talk to us today



Robbie Chappel Branch Manager 8768 1855 or 0400 403 771 Robbie.Chappel@ bendigoadelaide.com.au

Community Bank · Robe & Districts

9 Victoria Street, Robe **P** 8768 1855 E robemailbox@bendigoadelaide.com.au bendigobank.com.au/robe



(†) /RobeDistrictsCommunityBankBranch

We're open:

9.30am - 4.00pm Monday to Thursday 9.30am - 4.30pm Friday

Kingston Agency

33 Agnes Street, Kingston **P** 8767 2403

We're open: 10.00am - 4.00pm Monday to Friday

Lucindale

21 Musgrave Avenue, Lucindale

P 0400 403 771

We're open: 10.00am - 4.00pm Tuesday

Beachport

Shop 1, 4 Railway Terrace, Beachport

P 0400 403 771

We're open: 10.00am - 4.00pm Thursday

Annie Matthews, Geoff Saunders, Tom White, Michael Mattei, Samantha Matthews, Andrew Brown, Julie Merrett

Robe Community Financial Services Ltd 9 Victoria Street, Robe SA 5276 ABN 24 101 974 887

Banking with us in Beachport

In July 2022, we opened a visiting office in Beachport, which has been a great success so far. We are proud to be able to provide this service to the thriving little town of Beachport and we are grateful to our wider regional community support that has allowed us to extend our services in this way.

You may have seen us recently removing signage and clearing out the office on Railway Terrace, but please be assured that we aren't leaving! We are relocating to another space in Beachport - keep a look out for our new home which should be revealed very soon.

We hope to be all set up again in early-mid February. If you do need to catch up with us for an appointment, or have one booked already, please phone us on 08 8768 1855 and we will chat to you about an alternate meeting location if need be. We hope everyone has been enjoying the holiday season and we look forward to supporting you how we can.

Business Develop Manager -**Antony Kokiousis**

While Antony will be a familiar face to most of our community, he has just begun an exciting, newly created role, as Business Development Manager for our Robe & Districts branch.

Antony will be working to strengthen the bank's current relationships with community groups and clubs and develop new relationships with those we may not have partnered with before. Antony will continue to spread our community



banking message and hopefully reach more people who may not yet be aware of what we do.

The more our community supports us, the more we can support them, by means or grants and sponsorships; returning profits to the community.

Did you know that our products are often better than the 'big four' bank's? And nothing needs to be sacrificed to bank with your local Community Bank.

Reach out to Antony if you have a community project that could use some help to go further or get off the ground.

