



Made possible by the customers of
Wantirna **Community Bank**® Branch



Message from the Chairman



Welcome to our new look newsletter.

This is part of the Board's commitment to open communication with the community and a great way to share our local stories.

I thank the Board who have all been working hard to build the awareness of Wantirna **Community Bank**® Branch in the community. The Board would also like to thank Sarah and the branch staff for all their efforts in promoting the branch and providing such a high level of customer service, well supported by Bendigo Bank.

We continue to expand our Board to ensure we have a good balance of members.

A number of our Board members attended the Bendigo **Community Bank**® State Conference in Bendigo from 19 and 20 March.

We would also like to thank Kim Warren for her fantastic contributions to our Marketing and Sponsorship committee. Kim's broad marketing knowledge has been a huge benefit to us. Kim is moving from the Wantirna area.

As you will see throughout this newsletter we have a number of activities planned in the next few months. These activities are selected to give us exposure to a good spread of community groups. The Knox Pet Expo, Green Foot Flicks, run by Knox Youth Events Crew and Knox Council, are just a few. We are also planning to connect with the local business community by holding a business

breakfast in mid April. Please come and say hello if you see us around.

Wantirna **Community Bank**® Branch is leading the way in involving youth in the **Community Bank**® model. We are in the process of forming a Youth Engagement Committee. This committee will be a sub committee of the Marketing and Sponsorship committee. The key objective of this group is to give younger members of the community exposure to the workings of a **Community Bank**® branch and also promote to and encourage younger people to bank with us.

Did you know our company, Wantirna Community Financial Services; is a public company listed on the low volume market? In simple terms, the low volume market involves a process of buyers matching up with sellers and exchanging shares at an agreed price. We can assist this matching process via our Company Secretary.

As a **Community Bank**® branch we like to involve as many people from the community as possible. There is a number of ways you can be involved. We are currently seeking new Board Directors. We are also looking for new committee members. If you are interested in buying shares and becoming a local shareholder, we would love to hear from you. We encourage all our shareholders to talk to us about your banking needs.

I hope you enjoy our newsletter. If you have any questions please email us at executive.wcfsf@gmail.com

Regards,

Adam Nichol
Chairman

Upcoming events



Pet Expo 7 April 2013



Green Foot flicks 8 April 2013



The Greenlight Youth Driver Education Program

Wantirna Community Financial Services Limited

Shop 5-6 Wantirna Mall,
348 Mountain Highway,
Wantirna VIC 3152

ABN 43 118 000 230

Directors:

Adam Nichol (Chairman), Alysha Van Dreumel (Treasurer), Mark Yeun (Secretary), John Devine, John Katselas, Geoffrey Purves, Matthias Muehlbauer.

Community stories

Defib machine for Wantirna South

Chairman Adam Nichol with Wantirna South Football Club President Ron as he presents a defib machine for the club to have available on their grounds. Wantirna **Community Bank**[®] Branch sponsored two machines in a joint partnership with the EFL and Bendigo Bank Eastern Region. The second machine was presented to the Wantirna South Junior Football club, which shares Templeton Reserve grounds with Templeton Cricket Club.



Switch to Save

At the end of 2012 the branch staff helped many customers sign up to receive a free Energy Saving Switch under the Bank's campaign 'Switch to Save' aimed to reduce customers' electricity bills and usage whilst driving community contributions. \$15 for each switch was then donated to a local school of our choice. The staff voted to support Regency Park Primary School, and the Principal and School Captains were thrilled to receive our giant cheque at Assembly for \$621. We look forward to working with Regency Park Primary School into the future on a range of initiatives, and thank our wonderful customers for supporting this campaign!



Sarah and Evelyn with the Principal and School Captains at Regency Park Primary School.

Driver education

In this photo are three participants from our Greenlight Youth Driver Education program that we jointly sponsored with CGU Insurance, Bendigo Bank and Lead On Youth Foundation Australia. They participated in a two-day driver awareness program, all adding to their experience and log book hours with a qualified instructor.



We are set to run this program again in the middle of 2013, so if you know anyone with their Learners or Probationary License who would be keen to spend two days advancing their skills please contact the branch.

Magic moments

Sarah, Kayla, Beauie and Bailee were selected to attend the Magic Moments Foundation Youth Leadership and Business Summit during July 2012. These inspiring young ladies are putting their new skills to good use helping us to select two more young people from local high schools and community to attend this year, and together will form our new Youth Engagement Committee for Wantirna Community Financial Services. The aim of this committee is to have young people advocate for their local area and their bank amongst their peers, further strengthening our point of difference and whilst adding immense value to our leaders of tomorrow.



Community stories

Twenty20 Cricket

Right: Directors John Devine and Geoff Purves cook up a storm on the BBQ with Branch Manager Sarah Thurrowgood for the Twenty20 cricket at Bayswater Park Cricket Club.



Below: Tony Gawne from Wantirna South Cricket Club, Piggy, Jason Butcher from Bayswater Park Cricket Club and Sarah before the games got underway at the Charity Twenty20 match.

Bottom: Bayswater Sharks Cricket Club President Michael Finn with the winning Captain from Twenty20 Cricket charity day.



Christmas party

Karen, Sarah, Santa, Corey, Debbie and Evelyn volunteered at the Anchor Foster Care Christmas Party. The afternoon was filled with lots of smiling young faces thrilled to try the jumping castle, play with the baby animals in the petting zoo and see what Santa had in his bag of tricks for them! A fun and meaningful evening, it was a privilege to support the Anchor Staff and get involved.

Knox National Seniors Branch

Innes Russell and Sarah Thurrowgood make a presentation at Knox National Seniors Branch for \$1,200 to upgrade their printer and photocopier to assist with communications. President John Giles receives the cheque in late September 2012.



Good for **U**
AND your
community

Drop into your nearest branch at 348 Mountain Highway, Wantirna or phone 9720 4122 to find out more.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178
AFSL 237879. G4U25 (182969_v1) (2/04/2013)



Wantirna **Community Bank**® Branch

Bendigo Bank

Economic Road Signs for 2013

Life after the holidays is quickly snapping back to normal. But our financial confidence isn't rebounding. To navigate 2013 we need a few economic road signs. The Australian economy has some enviable features coming out of 2012; growth in excess of 3%p.a. and unemployment in the low 5 to 5.5% band. Yet the good news is not rubbing off on individual Australians.

Retail sales continue to show that people are less willing to spend and more inclined to save. Saving is a good thing, but a lack of confidence can be self-fulfilling. It can easily push the economy into a tailspin.

Two factors may contribute to the apparent disconnect between our personal doubts and the economic numbers: the Australian Dollar and the expectation of the end of the mining construction boom. The strong Australian Dollar is a blessing for those traveling overseas or shopping online. It helped keep a lid on interest rates and possibly contributed to stabilising the share market. But the high Dollar is more like a curse for Australian exporters and related industries.

The currency is notoriously unresponsive to the Reserve Bank and government action. But we all might benefit from a 'goldilocks' currency. A gentle fall would help, continued strength represents confidence in our economic good fortune, but too much of a good thing would be bad news for local industries and the economy more broadly.

There is a difference between the mining construction boom and the commodity boom. Australia has benefited from both in recent years. China's aggressive economic growth certainly propelled a commodity boom. While many predict good Chinese growth, it is not expected to return to the juggernaut rates of the last decade.

In contrast, the construction boom is driven by investment in long-term infrastructure projects. The question isn't really whether the mining construction boom will end; the list of projects is finite. The question is the extent to which the non-mining sector will pick up the slack. Indicators of business confidence suggest we may experience a bumpy transition.



Shane Raar is an accredited Financial Planner and representative of Bendigo Financial Planning, a part of the Bendigo and Adelaide Bank Group. Shane draws on over 20 years of experience to assist clients with a wide

range of financial needs including wealth creation, risk protection, superannuation, retirement planning and aged care.

Shane is available for consultations at Wantirna **Community Bank**[®] Branch. To book in for a complimentary first appointment with Shane simply visit your local **Community Bank**[®] branch at Wantirna Mall or call us on 9720 4122.

If pushed to make a prediction, interest rates are likely to remain around current levels, unemployment may edge up, hopefully the currency will ease a little and the share market is expected to continue its tentative crawl upwards. In short, we're right to be cautious but may need to add just a dash of optimism. But economic predications are barely worth the paper they are written on. The best approach for 2013 is to have a financial plan. A plan can reduce economic anxiety, set waypoints to check your direction and keep you focused on issues that affect your unique circumstances.

Please note that the information contained in this article is of general nature only and not intended to provide neither technical nor detailed advice. It is based on information believed to be accurate and reliable at the time of publication. You should seek individual advice regarding your personal situation.



Watch the **Community Bank**[®] story at www.bendigobank.com.au/snapshots

U can find our branch at...

Wantirna – Shop 5-6 Wantirna Mall, 348 Mountain Highway, Wantirna VIC 3152 Phone: 9720 4122

Website: www.bendigobank.com.au/wantirna

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0570 (04/13)

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