

Newsletter

April
2020

Community Bank · Wantirna

Message from the Chairman



What a start to the year and unfortunately for all the wrong reasons. Just when we thought we could commence rebuilding, after what was the most devastating bushfires in recent history, along comes the Coronavirus to inflict more pain and

anxiety to the Australian public. Our hearts and thoughts go out to all those impacted by these unprecedented events. But we are a resilient lot and no doubt will overcome this with our true grit and determination.

I want to let you know that your bank is here to help our staff, shareholders and customers during this difficult time. As an essential service, we will endeavour to assist the Wantirna and broader Knox communities. At the time of writing, our branch continues to operate as normal – we are doing everything we can to maintain our usually high level of service, whilst keeping our staff and everyone who interacts with us safe.

On the operational front, the team at your Wantirna Community Bank have been also had a very challenging environment to contend with but despite that, have turned in a performance that has us marginally ahead of our budgeted half year profit – whilst revenue has not grown in line with budget, savings, primarily generated by staff rationalization, have helped tilt the scales in our favour.

However, courtesy of the virus, we have had further reduction of interest rates, taking it to all all-time low of 0.25%. This is going to impact our already thin margins very significantly. Truly, there

can be no better a time to support your bank and enlist your family and friends to reach out to John and the team at the branch.

At the corporate level, Bendigo Bank is currently undergoing a rebranding of the business, which is expected to be rolled out in the coming years.

Should you have been impacted by the current events, please arrange to meet with John and explore what assistance your bank might be able to render.

On behalf of the Board and branch team, I would like to thank you for your ongoing support.

Vivian Gonsalves
Chairman

Vivian.gonsalves@wantirnacommunitybank.com.au



Dividend 2019 – a call out to shareholders

We currently have 84 shareholders who have not received their dividend as their bank account details have not been provided / updated. Kindly contact our Share Registrar, AFS & Associates Pty Ltd on (03) 5443 0344, at the very earliest so that we can disburse your dividend.

Community stories

Bayswater Strikers Soccer Club

The Bayswater Strikers are excited to continue our partnership with Wantirna Community Bank.

Thanks to John and the team, last year we were able to purchase new equipment, increasing the complexity of training sessions, making life easier for the coaches and of course our players always love new things!

The 2019 season also saw the Men's reserves side take out the Presidents Shield while the Men's thirds side were unlucky runners up in the Arnold Visser Cup.

The upcoming season is going to be a challenge for every club. Sports clubs rely heavily on sponsorship, player fees and club functions to survive.

All of these are currently on hold due to the Covid-19 pandemic. Football Victoria has put all soccer on hold until at least 31 May, but this date is likely to be extended resulting in compact season of games.

We all hope that soccer will resume in the near future, more importantly normal life returns as the health of our fellow Victorians is essential.

Thank you again to Wantirna Community Bank for your continued support of the Bayswater Strikers Soccer Club.

Mark Eaton
President
Bayswater Strikers



Wrangler Pro Rodeo Series at Chesterfield Farm

We took the bull by the horns (literally) and enjoyed a night of fun and entertainment at the Wrangler Pro Rodeo Series Chesterfield Farm Scoresby Round 2 Saturday 22 February.

It was an honour to support the local event at Chesterfield Farm. There was live entertainment, giveaways and a whole lotta excitement. We can't wait to do it all again!

If your local community group needs some support, pop into the branch and find out how we can sponsor your upcoming event. After all, life's all about the ride and at Wantirna Community Bank we can help you make it an amazing one!



Natalie – \$200 Rodeo account voucher winner.



Branch Manager John Tiganis enjoying the Rodeo.

We're here for you

For over 160 years we've supported Australians and the communities in which they live. Throughout this time we've relied on you to make us the bank we are today. Now, more than ever, you can rely on us to help see you through COVID-19.

Access your money

- Withdraw cash and deposit funds via our extensive ATM network
- Access your accounts, check your balance, pay bills, change your PIN, and perform everyday transactions 24/7 via e-banking or the Bendigo Bank app
- Use your digital wallet for contactless payments.

Access help

- Home loan support and repayment relief
- Reduced rates, range of support and assistance packages for all businesses including faster process times for business owners
- Agribusiness support and range of assistance packages.

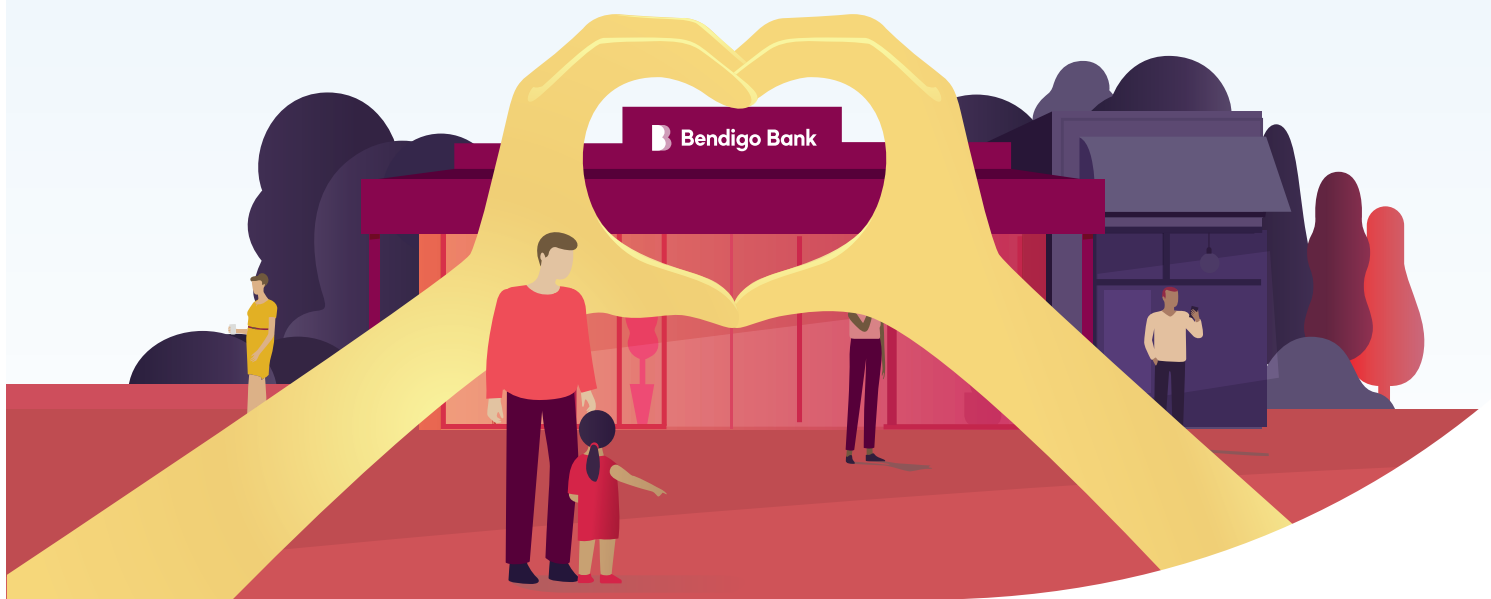
As Australia's fifth biggest retail bank, we have can help you in times of uncertainty. Alongside COVID-19, this extends to a range of assistance packages still in place for bushfire and drought.

Talk to us

Search 'Bendigo Bank near me'

Visit bendigobank.com.au/covid-help

Bendigo Bank – the better big bank



 **Bendigo Bank**



National Bushfire Disaster Appeal

The overall amount raised for the national bushfire disaster appeal was \$41 million of which \$32.9 million was for Vic Bushfire and \$6.7 million nationally. This goes to show Australians band together in times of crisis. We received \$40,959 donations at our local Wantirna Community Bank. How fantastic, thank you to everyone who donated, how generous you all are!

Follow us for the latest news

See our latest news on Facebook and Instagram. Like and share:
[facebook.com/wantirnacommunitybankbranch](https://www.facebook.com/wantirnacommunitybankbranch)
[instagram.com/bendigocb_wantirna](https://www.instagram.com/bendigocb_wantirna)

Talk to us today

Community Bank

Wantirna

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

P 9720 4122

E wantirna@bendigoadelaide.com.au
bendigobank.com.au/wantirna

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Vivian Gonsalves (Chairman),
 Daniel Thambiratnam (Treasurer),
 Phillipa Maloney-Walsh (Secretary),
 Jeff Somers, Wendy van Horssen

Wantirna Community Financial Services Ltd
 Shop 5-6 Wantirna Mall,
 348 Mountain Highway, Wantirna VIC 3152
 ABN 43 118 000 230



Top left: A happy snap of our Branch Manager, John alongside Derrick Junkeer and Peter Elvis, presenting a cheque for \$16,003.17 to support the Bushfire Disaster Appeal, thanks to their Gala night to raise funds.

Above: Amber selling her lemon-aid outside our branch at Wantirna Mall.

To help support the bush fire appeal, our Executive Officer's daughter Amber held a 'lemon-aid' stall outside the Wantirna Community Bank, Wantirna Mall. Locals enjoyed a cup of freshly squeezed homemade lemon-aid and raised \$658 for the VIC Bushfire Disaster Appeal. As a branch we donated \$1,000 to the VIC Bushfire Disaster Appeal with 100% of proceeds going directly to communities in need.

Shares available

There are currently interested parties looking to sell shares in Wantirna Community Financial Services Ltd through the company's low volume market.

To register your interest in purchasing shares please contact Chelsea Fletcher at executive@wantirnacommunitybank.com.au for further details.