



Message from Simon.



Our focus in the last year has been to increase awareness of our branch in the local area as well as putting emphasis on our main point of difference – our community focus and the benefits we can provide to the community.

We continue to support numerous events and activities across our branch footprint and have begun expanding beyond this. We recognise that growing our communities is a

fundamental part of our business. Through our efforts, we are seeing small successes, and as a result we are beginning to trend in the opposite direction.

However, our branch still faces many challenges. Last year, I had the pleasure of presenting awards at an annual awards night that we sponsored. In the room were several hundred individuals. These were all members of the organisation and many who had direct ties within our local community. When asked the question about whether or not they knew anything about their local **Community Bank**[®] branch and our contributions to the community, I was left with blank stares and silence throughout the room. This is a challenge we face on a daily basis and is something I am looking to change, however I can't do this alone.

We need our shareholders to be advocates of our Bank and recommend our products and services to their network of friends, family and colleagues. We need the community to get behind our initiatives, and truly understand and support the **Community Bank**[®] concept.

Continuing on this, when I first started in the role, I was surprised with the feedback I was receiving from the community in regards to our general image. I would walk around The Mall introducing myself and would hear a common theme.

We are, I think justifiably, proud of the progress we have made in overall customer satisfaction. But at the same time, we have learned an important lesson. Even as customers overall are highly satisfied, we must pay more attention to the experiences of those who are not satisfied and have had poor experiences with our branch.

As Branch Manager, I take responsibility for that and I apologise for the distress we have caused. We need to ensure that we provide our customers with the best experiences possible, only then can we begin to strengthen our brand in the community.

The branch has a long road ahead in promoting awareness within the community and driving more business but with the support of our stakeholders there is no reason why this cannot be done.

You can be sure that our team at Wantirna will continue to work hard for our customers and our shareholders.

Simon Vu
Branch Manager

Shares available.

There are currently interested parties looking to sell shares in Wantirna Community Financial Services Limited 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.

Wantirna Community Financial Services Limited Shop 5-6 Wantirna Mall, 348 Mountain Highway, Wantirna VIC 3152 **ABN** 43 118 000 230
Directors: Peter Sheehy (Chairman/Treasurer), Lenette Griffin (Secretary), Vivian Gonsalves, Daniel Thambiratnam, Siva Sivagnanam, Kris Srikanthan, Phillipa Maloney-Walsh.

Community stories.

Ozchild 2017 Wishing Tree Christmas Gift Appeal.

For the third year running, Wantirna **Community Bank**® Branch has brought joy to disadvantaged and vulnerable kids at Christmas, supporting the 2017 Ozchild Wishing Tree Christmas Gift Appeal.

OzChild's Wishing Tree Appeal helps connect caring organisations, clubs, businesses and individuals with these at-risk and vulnerable children. Tags provided to community-focused organisations like Wantirna **Community Bank**® Branch describe a child's age and Christmas wishes then participants return an appropriate gift for that child to the branch.

These kids do it tough. In almost every case they've come into OzChild's care as the result of a Child Protection Order because of exposure to abuse, chronic neglect, family violence, substance misuse and more.

Every year OzChild works with 6,000 children, young people and their families, making sure that every night more than 300 children have a safe roof over their heads. There's always a lot of work for OzChild, protecting kids, healing trauma and rebuilding families. And a lot of kids still have a long way to go.



Branch staff Left to right: Simon, Liz, Vicky, Susan and Charmaine.

Thanks to the generosity of our customers, staff and the local community, Wantirna **Community Bank**® Branch provided over 90 gifts, for OzChild's children and young people as part of the OzChild 2017 Wishing Tree Christmas Gift Appeal.

Thank you for the support!

To find out more, visit www.ozchild.org.au

St Andrews Cricket Club Under 12 girls team.

St Andrews Cricket Club is proud to be fielding an Under 12 Girls team for the first time in the RDCA (Ringwood District Cricket Association).

Seemingly inspired by the success of the Women's Big Bash competition team, we are also seeing a strong increase in the number of female participants in our introductory Milo In2Cricket program for five to eight year olds.

It's an exciting time for the club to develop a strong pathway for the girls to improve their cricket and their enthusiasm and will to learn has been infectious on the entire club!

We would like to thank Wantirna **Community Bank**® Branch for their ongoing support of St Andrews Cricket Club and specifically their support for our Under 12 girls team.

Cricket is a fun team sport and if you would like your child to join the Saints in the girls or boys competition, please contact Matthew Harvey on 0408 309 371.

Go Saints!



Matthew Harvey's Junior Club President and Team Manager of Under 12 girls.

Your support makes a difference!

Did you know that one in seven Australian children are growing up in poverty, where even the bare necessities are hard to come by? In a family where there is no regular income, money goes on food, rent and bills. Finding money for school uniforms, proper shoes, textbooks or the next school excursion is often impossible. Through no fault of their own, these disadvantaged children are struggling at school because they don't have what they need to fit in, catch up or keep up with their peers.

It is with great appreciation that we thank the Wantirna **Community Bank®** Branch for its generous support of our recent 'Comedy for a Cause' fundraiser. With their support and that of the 150 people who attended, the event was a huge success raising just under \$10,000! All of these funds will go toward sponsoring the educational needs of disadvantaged school children through the Smith family 'Sponsor a Child Program'.

Our sponsorship of several children through the Smith Family 'Sponsor a Child Program' will provide them with the necessary financial support for vital school essentials that will help them fit in with their peers and build their confidence at school. Each sponsored child also receives guidance and support from a Learning for Life Coordinator. Sponsorship also ensures access to extra educational support programs and mentoring that allows them to make the most of their education.

Once again, a huge thank you to the Wantirna **Community Bank®** Branch your support makes a difference and helps us all to 'Be the change'.

Wantirna Lions Club.



Glen Waverley Hawks Cricket Club.

The Glen Waverley Hawks Cricket Club is affiliated with the Box Hill Reporter District Cricket Association.

We have four senior teams competing on Saturdays and nine junior teams competing on Friday nights and Saturday mornings.

Our club also runs the Milo In2 Cricket on Friday nights for 12 weeks teaching young kids the basics and fundamentals of cricket while also having fun!

The club has been extremely successful on the field having won premierships in numerous grades over the last 10 years.

The club has an extremely well developed junior program, affording as it does the opportunity for many boys and girls (Milo) to develop their cricketing skills, whatever their cricketing aspirations may be. The fundamental principle is to offer the kids a safe and respectful environment to grow and have fun along the way.

The club is a family friendly place with great respect for the game of cricket and its brand.

The sponsorship from Wantirna **Community Bank®** Branch means so much to the club in that it will let us invest in our juniors and continue to hire the best coaches to aid our up and coming youngsters.

We appreciate the support and look forward to a long and mutually beneficial relationship.

We share the common values of community spirit and giving back to the families.

Thank you on behalf of the Glen Waverley Hawks Cricket Club.

GWHCC Committee.



Great benefits for you.

BIG Bendigo Benefits is an exciting package of products and services designed to benefit members of clubs/organisations and our local community.

Drop into our branch at Wantirna Mall, 348 Mountain Highway, Wantirna or phone **9720 4122** for more details on the **discounted rates, waived fees and bonus cover available.**



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BIG
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Benefits



Sponsorship rewards - your banking supporting your community organisation.

Our support in terms of sponsorships to local not for profit organisations is a direct result of customer support and the banking business they have with us. Our Sponsorship Rewards Program is a way of thanking clubs/groups/schools whose members have brought new business to our branch.

Thank you for supporting your local **Community Bank®** branch!

We have provided over \$6,500 so far to clubs/schools/ organisation through this program. It's a great way of rewarding the organisations/schools that our customers hold close to their hearts. Drop into the branch and find out how your club/school/ organisation can benefit from your banking.

Congratulations to the following organisations which have received Sponsorship.

Rewards in November/December 2017:

Marshere Dance Studios	\$1,160
Bridges Connecting Communities	\$50
Wantirna Lions Club	\$200
Regent Calisthenics	\$40
Regency Park Primary School	\$20



See the change your home loan can make.

Bendigo Connect Home Loan Package.

When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount.

And your home loan will add to the \$183 million already given back to help Australian communities thrive.

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

Be the change.



Wantirna **Community Bank®** Branch

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Wantirna Community Bank® Branch

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

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

Website: www.bendigobank.com.au/wantirna facebook.com/wantirnacommunitybankbranch twitter.com/bendigobank



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