

Autumn
2021

Newsletter

Community Bank · Milton & Districts and Sussex Inlet

\$1.497 million

COMMUNITY
INVESTMENT

Chair's report



Welcome to our Autumn 2021 Newsletter. The first quarter of 2021 has certainly delivered all the seasons with warm sunny days and cooler wet weather. Our visitor levels are high and we're seeing a bumper real estate market and we are thrilled to hear so many business successes – restaurants

booked out, new businesses opening, and new people joining our community. At Community Bank Sussex Inlet we have welcomed the Inlet Eats juice bar to our Sussex Community Hub. At the Hub, you can also rent office space both as a casual co-working space, meeting space and for longer term arrangements. Get in contact with branch staff on 4441 2775 if this space would assist you or your business. After several years in the planning and fit-out, we are pleased to now offer this space to our Sussex Inlet community.

In this issue we explore the NSW Flood Appeal and National Bushfire Disaster Appeal and Youth Education and Workplace Pathways Grants which will specifically support 100 local 15 to 25-year-olds – three fantastic initiatives supporting regional communities, made possible by our partner Bendigo Bank. I am particularly proud of our Give Card program, an idea that came from one of our Directors Suzanne Jones, which helps demonstrate our commitment to 'helping our locals build better lives'. For more information, please get in touch with our branch staff.

Matt Dell was a long-standing Board member who helped navigate Woodstock Financial Services Limited (WFSL) for 14 years and we recognise him for his outstanding contribution to WFSL. Thank you Matt, your legacy is deeply appreciated. Matt reflects on his time with us later in this newsletter and it's great to have him as part of our Board Alumni group.

Being a volunteer with WFSL provides a great opportunity to support our local community network with like-minded people and gain new skills. We have given back over \$1 million to support our locals to build better lives, so if you would like to be part of bringing our purpose to life, we are currently looking for volunteers to help our Community Engagement Committee – read on to find out more. If you are a shareholder or a customer please know that your support, as always, is greatly appreciated. It is because of you that we can continue to support our community and ensure banking services are available to our Milton and Sussex Inlet communities.

If you are part of a local community group and would like to understand how we can support you please get in touch with branch staff or via the Community Bank Milton & Districts and Sussex Inlet Facebook page.

We hope you enjoy this edition of our community newsletter.

Justine Cox
Chair

Disaster appeals and grants

NSW Flood Appeal

Communities across New South Wales have recently been impacted by high levels of rain and floods, causing extensive damage to property, livestock and businesses.

Bendigo Bank's charitable arm, Community Enterprise Foundation™, is running a NSW Flood Appeal and funds will be directed to aid individuals and communities affected by these floods.

Your generous donations will help the short, medium, and long term recovery effort. Donations can be made at any Bendigo Bank branch or online at NSW Flood Appeal, Community Enterprise Foundation™. All donations of \$2 or more are tax deductible and donors will be provided with a tax receipt through the Foundation.

National Bushfire Disaster Appeal – first grant round supports NSW South Coast recovery.

In the first grant round from the 2020 Bendigo Bank National Bushfire Disaster Appeal \$634,000 was granted to recovery on the NSW South Coast (Shoalhaven, Eurobodalla and Bega Valley). Congratulations to all the recipients for their hard work and dedication to bushfire recovery in our community including Southern Youth and Family Services; Shoalhaven Suicide Prevention and Awareness; Shoalhaven Education Fund; Sussex Inlet Chamber of Commerce; Foundation for Rural and Regional Renewal (FRRR); Yumaro; and Ulladulla Community Resources Centre.

Youth Education and Workplace Pathways Grants – more than 100 young people in the Shoalhaven receive grants.

Bendigo Bank and The Salvation Army jointly established a \$4 million Youth Education and Workplace Pathways Grants program for young people in bushfire affected communities.

The program assists 15 to 25-year-olds in communities impacted by the 2020 bushfires by awarding \$3,000 cash grants to support their educational development and further their future workplace aspirations. By early 2021 over 800 applications had been funded - of which 420 scholarships valued at \$1.26 million have been distributed across the Shoalhaven, Eurobodalla and Bega Valley and this includes 101 scholarships valued at \$303,000 in our local southern Shoalhaven community.

For more information on disaster appeals and community grants visit the Bendigo Bank Community Enterprise Foundation website Stories, Community Enterprise Foundation™.

Board alumni – Matt Dell

An amazing contribution spanning 14 years on our Community Bank Board.

Thank you Matt Dell for reflecting on your 14.5 years on the Board and sharing your vision for the future of our community.



Matt told us it was a privilege and he loved his time on the Board. He enjoyed interacting with the community groups to provide grants and assist them with their events. It's the ability of the Community Bank to give back via grants and see the multiplier effect of giving community groups the opportunity to do more of their fabulous work that Matt enjoyed most. "It's awesome to be around such great community volunteers."

And people involved in the Community Bank are those kind of (great) people too. The fantastic staff do their job really well and customer service is the best because they know it's more than just a bank.

What Matt hadn't anticipated was how the Board has evolved – while it was always a skilled and dedicated group of volunteers, and he's always appreciated spending time with his Board colleagues, Matt says the professionalism of the current Board is "through the roof". "Big corporations would love to have the quality of Board we have. That professionalism delivers benefits to shareholders, staff and the wider community. I wasn't expecting to learn as much and grow my own management skills but I did and hopefully also brought something to the table to share. That's what I enjoyed."

Since I stepped back from the Board I'm proud to be part of the alumni group and still involved. One of my passions is Community Connect Shoalhaven, a new group started out of the bushfire crisis of 2019/20 which recognised a number of groups could have used better communications and collaboration during the crisis. Auspiced by the Milton Ulladulla Business Chamber, and with a grant from the Foundation for Rural and Regional Renewal (FRRR) we're doing some work to connect and support community groups - so I'm still part of helping our locals build better lives.

Thank you Matt – what you brought to the table is priceless and we can't thank you enough for your service to the community and for sharing your reflections with us.

Do you have a passion for community engagement and communication?

The Community Engagement Committee of Community Bank Milton & Districts and Sussex Inlet are seeking two volunteers to join the committee and assist with helping our locals build better lives. The committee supports and works with the staff and Board to develop and implement projects like Give Card (see article in this edition of e-news); community donations, grants and sponsorship and stakeholder engagement and communications. As a committee member you can lead or support a project and get to know us better – if a role on the Board is something you've thought about why not start with a committee role?

Lee Manning, who joined the Board in 2020 told us "Volunteering to work with a committee was a great introduction to the Community Bank Milton & Districts and Sussex Inlet. I worked on a project that improved the way staff and Board evaluate incoming requests for sponsorship support - that's a really important part of how we are helping locals build better lives. It was a natural next step to put my hand up to take on a full Board role when there was an opening." Thanks Lee and we are so glad you did!

For more information or to nominate please contact Donna Payne, Chair Community Engagement Committee: donna@woodstockfinancialservices.com.au or 0417 497 869.

Spotlight on Community Lending Associate Laura Betts



Laura Betts has been working with Bendigo Bank for the last 12 months. In that time, she has excelled in her role and transitioned from a Customer Service Officer to a Community Lending Associate. Laura has a Bachelor of Commerce with Accounting and Finance Majors and Certificate III and Certificate IV in Accounting. So with Laura's love of figures, she is excelling in her lending role.

Laura has also just started a Graduate Diploma in Financial Planning.

A little bit more about Laura:

Favourite footy team – I'm not the biggest footy fan, but I will always support the local guys so the Sydney Swans and the Illawarra Dragons for me.

What I love doing – I love snowboarding in winter and swimming in the ocean in summer. I am fortunate to live in Mollymook so it's hard not to love our beautiful beaches.

Sporting groups - I have played hockey since I was five and I still do, I have previously been the treasurer for my hockey club. I am also helping organise the new Mollymook Charity Ocean Swim event happening in May this year which is pretty exciting.

My Favourite food – Japanese, nothing better than a warm Ramen in winter.

If you would like to chat to Laura about your lending needs don't hesitate to give her a call on 0491 768 631.

Shareholder updates

Shares for sale

Woodstock Financial Services Limited is the community company trading as Community Bank Milton & Districts and Sussex Inlet. There are share parcels in Woodstock Financial Services Limited available for purchase. For more information about purchasing shares please contact Gaven Dorrell: shares@woodstockfinancialservices.com.au or visit the Low Volume Market share website.

Shareholder communications

We encourage all shareholders to contact us if you need to update your address, email, phone or bank account details.

Share registry

Woodstock Financial Services Limited
 PO Box 880, Milton NSW 2538
P 02 4454 2659
F 02 4454 2651
E shares@woodstockfinancialservices.com.au
W www.bendigobank.com.au/milton

Give Card

Thanking our volunteers and supporting small business.

To thank our front line volunteers and provide an injection of funds to local small businesses, our Give Card initiative was launched in 2020. The Give Cards, valued at \$30 each, can be redeemed at any of the 31 participating merchants who in turn receive a cash payment from Community Bank Milton & Districts and Sussex Inlet. Local SES, Rural Fire Service, Rural Fire Brigades and Ulladulla Marine Rescue received Give Cards to the total value of \$13,000.

If you're saving your Give Card for a special occasion remember they do have an expiry date so please use it soon. Please visit a participating local business to redeem your Give Card.

Milton/Ulladulla	Sussex Inlet
Annabel's Cafe	Cudmirrah General Store
Better Coastal Cleaning	For the Love of Flowers
Devine Collections	Inlet Eats
Maverick Coffee	Inlet Pizza House
Milton Farm Shop	JD Hair
Milton Hair Design	Mobys Mechanical Repairs
Nikki B's	Riviera Caravan Park
Nulladolla Pottery Group Inc	Robs Mobile Bumper Repairs
Pilgrims Wholefoods	Seacrest Takeaway Food & General Store
Reflections of Spirit	Squirrel Trading Co
Sarah Gabrielle	Sussex Inlet Ice Creamery
Star Hotel Milton	
Sweet & Scrumptious	
Ted's Butchers	
The Milton Clothes Line	
The Milton Florist	
The Mulberry Tree at Milton	
Ulladulla Fish Traders	
Ulladulla Schnitzel House	
Woodburn Deli	



Be a Changemaker



L-R: Ruby Lea and Charlotte Walker.

Scholarship recipients helping our community.

The Sonder Youth Changemakers Program empowers young people to design and implement youth-driven projects in their communities. In 2020 we provided four scholarships for the Changemakers Program. Three of the four Community Bank Milton & Districts and Sussex Inlet scholarship recipients, Charlotte Walker, Jasmine Klimiuk and Nicola Boyle (pictured together on page 1), teamed up to work on a project called "Bio Enviro" to reduce plastic pollution in our region by providing reusable alternatives to single-use plastic items. These three changemakers and Bio Enviro are now working with Sonder Youth Ltd and Shoalhaven City Council to develop an

education program about plastic waste and pollution for high school students which will run during 2021.

The fourth scholarship recipient, Ruby Lea, developed an upcycled clothing initiative called "Eunoia Vintage Apparel". Ruby collects second-hand clothing, which would otherwise have been discarded, and alters them for second-hand use. Ruby sells the items at a youth market with profits donated to charities fighting the fast fashion trend.

Sonder Youth's founder Avalon Bourne told us "In spite of the challenging circumstances this year, thanks to your contribution we were able to conduct a successful Changemakers Program. Thank you for your valuable support of young people in the region through this program. Both participants and our communities are better for it!"

Talk to us today

Community Bank - Milton & Districts

83 Princes Highway, Milton NSW 2538

P 02 4454 2659

E miltonmailbox@bendigoadelaide.com.au
bendigobank.com.au/milton

Community Bank - Sussex Inlet

4/168 Jacobs Drive, Sussex Inlet NSW 2540

P 02 4441 2775

E sussexinletmailbox@bendigoadelaide.com.au
bendigobank.com.au/sussex-inlet

 [/miltonandistrictcommunitybankbranch](https://www.facebook.com/miltonandistrictcommunitybankbranch)

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Justine Cox (Chair), Stuart Emslie (Company Secretary), Wayne Dedden, Mike Devlin, Gaven Dorrell, Ross Earby, Suzanne Jones, Katie Macartney, Lee Manning, Alison Murray (Treasurer), Donna Payne

Woodstock Financial Services Limited
PO Box 880, Milton NSW 2538
ABN 61 105 527 697

Community EFTPOS facility

One more way we're helping our locals build better lives.

Do you know that Community Bank Milton & Districts and Sussex Inlet offer a merchant facility to assist our local community groups with their not for profit fundraising events.

Who can apply?

Any community groups (non-profit) are eligible to apply for the hire of the Community POS terminal. This could include sporting groups, schools or charitable clubs, for events such as school fetes, registration days, a trivia night or other fundraising events. The community group must have an account with Bendigo Bank.

If you have an event coming up and need an alternative way for attendees or donors to make payments, please talk to the team at Community Bank Milton & Districts and Sussex Inlet branches for more information.

Please note that for non-profit community organisations we waive the hiring fee for the mobile EFTPOS however transaction fees do apply.