



Winter  
2024

# Hello South Coast

Community Bank · South Coast

## Chair Message



It's been an incredibly busy few months, especially with our fabulous Emerald Ball in May. We were delighted to host 240 guests at this event, where our Board distributed \$194,960 in community investment funding to local community groups. The Ball was also a fantastic opportunity for us to reinforce the concept of reciprocity, showcasing how giving back can create a positive cycle within our community. This was a highlight of the year to date for us as Directors, as we were able to connect with our community and witness the impact of our reinvestment.

We hosted a shareholder luncheon to discuss the opportunity for Social Enterprise Certification and the inclusion of a Mission Statement into our constitution. This is an initiative that community bank companies across the network are pursuing, with over 20 already certified. This is not a change to our operating model, but recognition of the purpose and intent behind community banking. We will be holding a special meeting in August where shareholders will vote on the inclusion of a Mission Statement into our Constitution, we hope to see you there. See below for more details.

We are thrilled to welcome our new Branch Manager, Anthony van Breugel to the team, while our much-loved Caroline takes on a brand-new and extremely exciting role. Caz will be our Community Engagement Manager and the driving force behind our new Community Investment Strategy. You'll also notice a few new faces both in the branch and on our Board.

On a personal note, I'm thrilled to announce that I've recently been elected Chair of the Bendigo Bank Community Bank National Council (CBNC). This appointment provides our company with local representation at a national level and will ensure we stay informed of strategic changes within the network. It also offers a platform for a strong voice and influence for all community banks across the country. I look forward to the challenge.

I am incredibly proud of our team, and hope you are too.

**Justine Cox**  
Chair



Celebrating  
20 years



We have certainly been celebrating our 20th year in style. Our branch celebrations on 24 April were wonderful and we thoroughly enjoyed hosting customers and the community in branch.

The outside broadcast with PowerFM was a real hit and featured our own staff, Board Chair and Marine Rescue who also spoke about their experiences as a community investment recipient.

The day was filled with conversation, reminiscing and plenty of cupcakes and coffee. Kylie, the winner of our \$200 Birthday Bundle was thrilled with her local vouchers.

It was certainly a day to thank everyone... our shareholders, founders, customers and partner community organisations that have supported us over the past 20 years.

See inside for photos 

# Celebrating 20 years!



## \$194,960 Back to Community in the one Night!

Our Emerald Ball was an incredible community party at the Civic Centre on 17 May. It was a complete celebration of community: 20 years of community banking and the distribution of \$194,960 of community investment funding.

We simply can't thank the 240 people who attended enough for coming along and witnessing the distribution of \$194,960 to ten local community groups doing incredible things in our community.

What a proud evening for our directors and staff. The evening included nods to the founding team, ten pitch presentations by local organisations and the allocation of Bendigo Bucks by guests.

We thank everyone for their support, enthusiasm and ultimately to our customers. By choosing to bank with us, you made this happen. The more people that bank with us, the more profit we return to community groups just as we did at the Emerald Ball.

Congratulations to the following recipients and we can't wait to see what impact this funding has for both you and our local community...

- Growing Together
- Milton Rural Landcare Inc
- Milton Ulladula District Soup Kitchen
- Noah's Inclusion Services
- Safe Waters Community Care
- Shoalhaven Education Fund
- StoryFest Inc
- Treading Lightly Inc
- Ulladulla Blessing of the Fleet Festival
- Ulladulla Community Resources Centre

We also extend our heartfelt thanks to our event partners that helped bring the evening together under the direction of our Event Manager Caitlin Ferguson.

For all the photos taken, jump onto our Facebook page @communitybanksouthcoast for the full gallery.



# Social Enterprise Certification

We hosted a shareholder luncheon in June to consult with our community on Woodstock Financial Services' intention to apply for Social Traders Certification.



Certification speaks to our core purpose. It essentially formalises our status and the work our company has already been doing over the past 20 years. We've always been a social enterprise at heart, we're now just looking to recognise this.

With the help of our shareholders, Woodstock Financial Services Ltd is seeking to become a nationally certified social enterprise. Following a positive information luncheon, we will be holding a special meeting at the end of August to vote on this movement and would love you to be involved.

**Date:** Thursday 29 August 2024

**Time:** 5pm

**Location:** Country Universities Ulladulla, 146 Princes Hwy, Ulladulla

**RSVP to:** libby@woodstockfinancialservices.com.au by 21 August.

For us, receiving certification validates our operating model and demonstrates our social and financial commitment to return profits to our local community. Social enterprises are unique because they exist to create impact through trade.

More information is available at [socialtraders.com.au](https://socialtraders.com.au)

## Our People

### New Directors

Our Board has welcomed new faces over the past few months. We'd like to extend a warm and friendly welcome to Directors Peter Tulau, Marie-Claire Piga and Associate Member Jordan Hamilton.

It was wonderful to have them attend our recent Emerald Ball and see the impact of community banking at work.

### Welcome Brittney and Steph

We've recently welcomed new staff members Brittney and Steph in branch. Brittney used to work for us, and we are so pleased she's returned. Steph commenced in July. Be sure to pop in and introduce yourself to the team.

### Congratulations Dimity

As we've just celebrated 20 years of community banking in Milton, Dimity has clocked up 14 years working with Community Bank South Coast. She started in 2010 and recently celebrated this milestone with our organisation.

Congratulations Dimity and thank you so much for your hard work and dedication over this time. This time next year, it will be a 15-year celebration... cue the cake!



Peter Tulau



Marie-Claire Piga



Jordan Hamilton



Brittney



Steph



Dimity

## New Branch Manager

We'd love to introduce you to our new Branch Manager Anthony.

He's a born and bred Victorian (but don't hold that against him)

who moved to NSW in 2010. He started

his career as an accountant and after a number of other

roles returned full circle to the finance industry.

You may recognise him from Community Bank Sanctuary Point and we're thrilled to have him join us. He's a proud father of four and former Ferrari owner (...now we have your attention).

To get to know Anthony a little more, we asked him a few questions.



### What do you love most about being involved with the Community Bank?

Being able to make a real contribution to the local community through funding.

### What's the most rewarding community investment project you've been involved with?

Last year, I was involved in a partnership with the StandbyU Foundation and Mission Australia to fund a proactive program to tackle domestic violence by providing people at risk with tools they can use to circumvent situations where they might be exposed to threat.

### Tell us something people wouldn't know about you?

I umpired over 380 games of Australia Rules Football and I once owned a Ferrari!

### What's your jam (key areas of expertise)?

Consumer Lending – home and personal loans, and understanding how businesses work having owned my own.

### What's your favourite place in the Shoalhaven area?

I've only been in the Shoalhaven area since 2015 and I don't think I've explored enough of it yet to say I have a clear favourite. However, my current top few would be Ulladulla, Huskisson and Berry.

### What words best describe Milton & Ulladulla for you?

A community I am very looking forward to being part of.

### Where's your next holiday destination and why?

I've been to all the overseas destinations I have wanted to see. So, I'd probably say Cairns. I've been there three times and I'd like to take my sons there.

### Tell us about your perfect day.

I'm a workaholic, so my perfect day is one where I am busy and am helping people.

### If you could make one change in the world, it would be to....

Give scammers a conscience so they stop ripping people off!

## Upcoming dates for your diary

### Thursday 29 August

Shareholder Meeting – Social Trader Certification

### Wednesday 20 November

Woodstock Financial Services Ltd Annual General Meeting



# The Norris's saved \$5,772 last year on their home loan!\*

All over Australia, homeowners are saving money with a free home loan health check.

How much could you save? Call Anthony on 4454 2659 to find out more.

📍 Community Bank · Milton & South Coast



## **B** Bendigo Bank

\*Amount saved was annual payments reduction on an owner-occupier home loan when repayments dropped by \$481 a month from lower interest rate and loan restructure. Actual savings will depend on individual circumstances. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply and are subject to change. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1963170 OUT\_38878256, 16/07/2024



### Talk to us today



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Branch Manager  
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#### Community Bank · South Coast

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[www.bendigobank.com.au/milton](http://www.bendigobank.com.au/milton)



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#### We're open:

9.30am - 4.00pm Monday to Friday

#### Our Leadership Team:

**Chair:** Justine Cox, **Secretary:** Laura Bacon,

**Treasurer:** Wayne Simpson.

**Directors:** Natalee Johnson, Gavin Hart, Mike Devlin, Katie Macartney, Greg Bergsma, Michael Ramsden, Justin Field, Marie-Claire Piga, Peter Tulau.

**Associate Members (CI Committee):** Leah Spiers and Jordan Hamilton.

**Branch Manager:** Anthony van Breugel

**Community Engagement Manager:** Caroline Boland

Woodstock Financial Services Ltd

83 Princes Hwy, Milton NSW 2538

ABN 61 105 527 697

## Home Loan Health Check

All over Australia, homeowners are saving money with a free Bendigo Bank home loan health check.

How much could you save?

Make an appointment today with us on 4454 2659 or email [miltonmailbox@bendigoadelaide.com.au](mailto:miltonmailbox@bendigoadelaide.com.au)

## New Role to Drive Community Impact

Our much-loved Branch Manager Caroline has just returned from a trip of a lifetime overseas and stepped into a brand-new role. She's now our Community Engagement Manager.

This new and exciting role is all about driving our Community Investment Program and working with community groups to leverage support so they can achieve wonderful things in our local area.

Our Board now has a purposeful Community Investment Strategy, which we're completely leaning in to (...especially after distributing \$194,960 at our Emerald Ball). We're 100% ramping up our community funding and support, and engaging Caz in this role is just part of the plan.

If you're part of a local community group, looking for support then reach out to Caz at [caroline.boland@bendigoadelaide.com.au](mailto:caroline.boland@bendigoadelaide.com.au)



## Let's Be Friends!



Jump on your socials and follow us on Facebook and Instagram @communitybanksouthcoast for local impact stories featuring your clubs, organisations and the community.

Scan the QR codes for Facebook and Instagram. We'd love to show you more of what we do each week.



Facebook



Instagram