



Winter  
2025

# Hello South Coast

Community Bank · South Coast

## Chair Message



As we step into another season, I can't help but reflect on the energy in our community and what a season it has been here.

From powerful storytelling on International Women's Day to the paddling spirit at the Makai Cup, we've seen our region shine yet again in classrooms, community halls and on croquet lawns! It's a privilege for us to support the people and projects that make this place more connected, inclusive and vibrant.

This newsletter is full of community impact stories, big and small, plus a lot of photos of our Community Engagement Manager, Caroline.

We're especially proud of the incredible women in our community leading with purpose and passion highlighted at our local International Women's Day event and the Blessing of the Fleet Ball. Similarly, we've done our part again supporting safe housing, enabling MUSOS to share a chair (new ones at that) and a song. This is the magic of community banking in action.

On behalf of our team, thank you for continuing to bank where it makes a difference.

**Mike Devlin**  
Chair



## Branch Refurbishment

Our branch had a little glow-up and consequently we're feeling a bit fresher! With new signage and some internal improvements, we now match the current Bendigo Bank branding.

Same friendly faces, same commitment to our community – just a tiny polish! Let us know what you think next time you're in!



## Meet Leah, your Business Development Expert



Leah's journey with Community Bank South Coast started as a member of our Community Investment Committee, where she helped distribute funding to impactful local projects. Leah loved the Community Bank model so much so that she joined us as our Business Development Manager.

With 15+ years in finance, including roles with Macquarie Group, Allied Credit and Taurus Motor Finance, Leah specialises in relationship management and asset finance. She's all about helping local businesses grow, building strong connections and making a real difference in the community.

When Leah's not working, you'll find her at Lake Conjola (her childhood holiday spot and happy place) or enjoying a beach day with her daughter and good friends.

Leah is the person to speak to for all your finance and lending needs.

To find out how Leah can help, email

[leah.spiers@bendigoadelaide.com.au](mailto:leah.spiers@bendigoadelaide.com.au) or call 0493 268 077.

## Dimity Celebrates 15 years

It was a significant milestone for Dimity on 3 May. A huge congratulations on reaching an incredible 15 years of service at Community Bank South Coast!

Your dedication, knowledge and unwavering commitment to our customers and community are what make you such a valued part of our team. A team that's enabled over \$1.6 million of profit to be invested in impactful projects in our local community. Thank you for everything you do and here's to many more milestones ahead!



## Celebrating 10 Years with Caitlin



While Caitlin's currently on maternity leave (sending her all the best with her gorgeous little gal Shiloh), we couldn't let this milestone pass by without giving her a huge shout-out!

10 years of dedication, hard work and being part of our team. Caitlin has been an integral part of our work family, and we can't wait to welcome her back when the time is right.

Caitlin, thank you for all you've done and we're proud to recognise your 10 years of service.



## How healthy is your home loan?

With the current cost of living, there's never been a better time to review your home loan.

We'll look at your rate, term, repayments, and equity, giving your loan a full check-up to make sure it's still right for you and your current needs.

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Community Bank · Milton & South Coast

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## Banking Online Safely



We had a fantastic evening with the Ulladulla Milton Lions Club, presenting our Banking Online Safely session. It was wonderful to see members of the club embracing digital banking with confidence and security. A big thank you to everyone who attended and engaged in this important conversation!

Of course, you can't miss Caz, front and centre, leading the charge!

If you're part of a community group and would also like to run a Banking Online Safely session for your members, then reach out to Caz at [caroline.boland@bendigoadelaide.com.au](mailto:caroline.boland@bendigoadelaide.com.au)



## International Women's Day Celebrations

Libby, Leah and Caroline attended a truly inspiring International Women's Day event at Cupitt's Estate alongside 100 inspiring women.

The day kicked off in style sipping mimosas (proudly sponsored by us!) and indulging in divine Beurre Noisette pastries, before diving into an afternoon of powerful storytelling.

It goes without saying, it really was the speakers who made a lasting impact:

**Gemma Tribe** - an author and local Councillor, shared the harsh realities of being a woman in politics. She talked about the criticism, the sexism, the resilience it takes. When she revealed she'd once been told to lose weight because she wasn't "pretty enough" to run, the entire room gasped, but it only fuelled her determination to use her voice and demand change.

**Mel Williams** - a proud First Nations woman and founder of Nowra's Blak Cede Cafe, spoke about turning adversity into education. As a mentor and advocate, she empowers young women and men to rise above racism and succeed.

Plus, our very own Director **Katie McCartney** shared her experiences in securing government funding for a Pelvic Pain and Endometriosis Clinic in Milton. As a doctor flying into rural communities with the Royal Flying Doctors Service, her impact is felt far and wide.

The event concluded with the Sing Express Choir led by Dr Tina Broad, proving that when women raise their voices together, magic really happens.

Our Community Engagement Manager, Caroline said, "**This was more than just an event, it was a reminder of the strength and passion that drives the women in our community. We left feeling empowered, inspired and incredibly proud to support this event. And... we also ate incredibly well thanks to Cupitt's**"

Here's to women uplifting women, not just on IWD, but every day.



## Director Alumni – Tony Hardman



We're catching up with founding WFSL Chair Tony Hardman, who played a key role in shaping our Community Bank's success over the past 20+ years. From memorable milestones to lessons learned, Tony shares insights from his time on the Board and what he's up to now.

### When were you a WFSL Director?

I was the Chairman of the Steering Committee, which was in operation for about three years, and then elected as the first Chair. I retired after thirteen years in the role.

### What roles did you have on the Board?

I held a few other positions across WFSL and BEN during that time, and was a keynote speaker at several State Conferences. I was also a Community Bank mentor.

### Why did you join the Board and what did you enjoy most?

I was driven to establish a Community Bank to meet the needs of our community at a time when the major banks were beginning a spree of closures. "The importance of profit beyond service" seemed to be their motto. Corporates were cutting back sponsorship and investment in local organisations, and continue to do so.

### What's a standout moment you're most proud of?

The day we opened the branch in April 2004. In 2011, I was honoured with the Seniors Week Achievement Award for Business Mentoring by the NSW Premier. That same year, I received the International Men's Day Certificate, a local award presented by the Community Resources Centre Inc.

### What makes the Community Bank model unique and valuable?

Community ownership is what makes the Community Bank model so unique and valuable. After more than 25 years, the model's enduring qualities continue to stand out.

### What advice would you give to the current team?

Stand up to BEN when changes to the model are being considered. Plus, being both a customer and shareholder is a powerful tool when encouraging new people to support the community branch. Networking works... and legacy matters! The very well-known Matt Dell retired as a Director after around 15 years. Matt followed in the footsteps of his father, a former Steering Committee member and Director of the Company. An original, you might say.

### What are you up to now, and how do you stay engaged with the community?

I'm a great-grandfather these days, which I enjoy immensely. I'm still a JP, and community groups still seek my opinion from time to time. I've witnessed a lot of growth in the Milton and Ulladulla districts since the Community Bank began. Milton has reinvented itself, businesses have upgraded their premises and there's great energy in the town. I was once told that you're only considered a local once you're interred in Sandridge Cemetery!

## 21st Birthday

We marked our milestone birthday on 28 April with cupcakes, balloons and big smiles in the branch. Thank you to everyone who dropped by to celebrate with us! For 21 years, we've been proudly supporting our local community through banking



which gives back. It's been an incredible journey and we're so grateful to have shared it with you. Here's to the next chapter and always with community at the heart of everything we do.

## Our People



### Meet the Team – Chloe

Some places just have a way of pulling you back and for our newest team member Chloe, Ulladulla is one of them.

Moving from Western Sydney to the South Coast as a child, she wasn't too thrilled at first, but it didn't take long to love the area. Following her grandparents here turned out to be the best decision, and over the years

Chloe's built lifelong friendships and strong community ties. Learn more about Chloe below.

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

Initially, I wasn't quite sure how a Community Bank model worked, however, I have learnt so much. I love that profits are fed directly back into our beautiful, ever-growing community and can be used for various community events and groups, which I think is fantastic!

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

I haven't yet had the opportunity to be a part of any of our local community investments, but I look forward to being a part of our future ones!

**What's something people wouldn't know about you?** My younger brother and I share the same age for two weeks each year until my birthday comes around!

**What's your area of expertise?** I love getting to know new people, having interesting conversations, and being available to help in any way I can. I love showing customers simple ways of making money and/or saving money!

**What's your favourite place in the Shoalhaven area?** Blue Gum on the Clyde River!

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

Home, Connection, and Support.

**Where's your next holiday destination and why?** I would love to take my family on a trip to the Northern Territory and Western Australia and explore the more remote areas of our country.

**Tell us about your perfect day.** Being out in the bush, by the river, with no service and my family.

**If you could make one change in the world, it would be...** To ensure no child was ever hungry, homeless or bullied!

Welcome to the team, Chloe! We're rapt to have you on board.

## Kind Words

We love receiving kind words from our customers and Community Investment recipients. This one giving us all the good feels.



Caroline, your personal commitment to our community project has been a wonderful encouragement. We particularly appreciated your willingness to provide support for a grant application, which will help us complete additional necessary renovations.

Aiden, South Coast Anglican Church

# Community Impact Stories



## Paddling Strong, Community Proud at Cup

What an incredible weekend at the MAKAI Paddlers Cup! The South Coast put on a show and we were thrilled to be part of the action. And by action, we mean supporting an event that brings the paddling community together at a showstopping meet!

We love the fact Caz came so close to the podium! Maybe that big cheque was just too heavy to carry up there!

Caz said, "It was the perfect day to attend the Makai Cup and it was great to see so many people from across Australia! The weather was amazing all day, with the cup presentations wrapping up just in time before a huge thunderstorm rolled through"

"Our local Makai Paddlers Club hosted a well-organised event and I was proud that we were a major sponsor. To see what our local funding dollars can do is incredible. Banking local really does shape what our community groups can achieve!", she said.

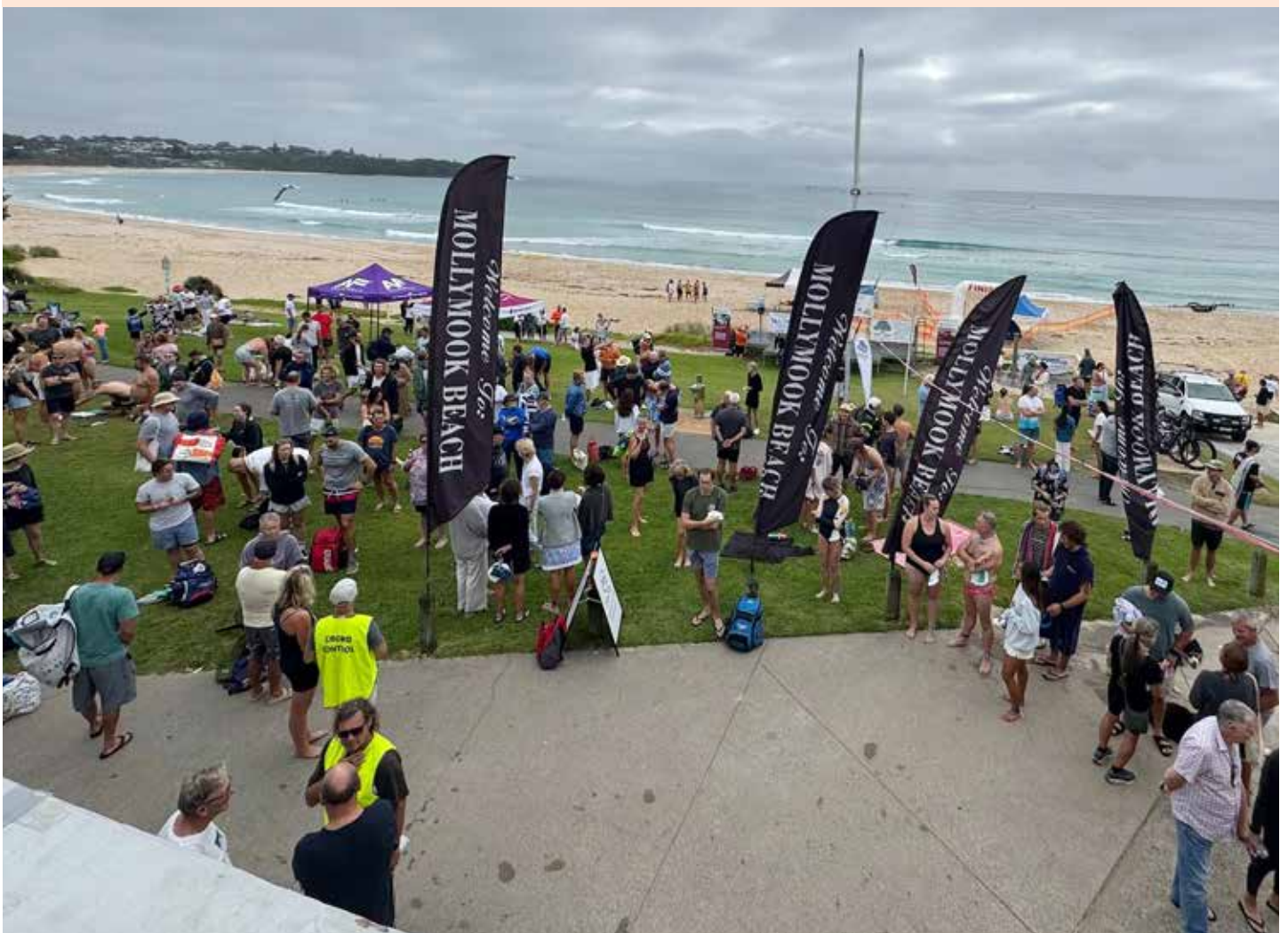
## Swim, Run and Fun!

The energy was high at the Mollymook Surf Life Saving Club for their epic annual Ocean Swim and Run event.



Our Community Engagement Manager Caz was on deck, soaking up the action – and guess what? Our superstar Business Development Manager Leah, smashed out a swim while our Branch Manager Anthony had the VIP job of sending off the runners. Talk about a team effort!

It was a wonderful day with the community together and Caz said, "The conditions were perfect".



# Community Impact Stories



## Support Services Unite for Locals

Leah and Caz had a fantastic day connecting with local services and the community at the Fisherman's Paradise Community Hub Day. From mental health support and disability services to education and youth work, it was a great reminder of the many resources available to those who need them.

Caz said "It was a great turn out and it was fantastic to learn what services are available for all people in our community".

A special highlight was the unveiling of the new pickleball court — a project we proudly supported with paint and equipment.

We always love seeing the community come together and support one another. The event was hosted by Ulladulla Community Resources Centre at the local fire station.



## Joining in the Fun

We joined in the fun celebrating 150 plus years of the Milton Show Society with our show-themed window display!

The Milton Show is all about community, tradition and local pride, so we couldn't resist getting creative and bringing some show spirit to our street. With the return of the Shop Window and Scarecrow Competition, the town came to life and we were loving every bit of it!

## Backing Local Musos

Caz popped along to the Milton Ulladulla String Orchestra rehearsal and was thrilled to see the impact of our support there!

The beauty of the community banking model is that we supported the group by providing new chairs and air conditioning at the Anglican Community Hall, and the feedback was music to our ears! (pardon the pun there!).

The MUSO crew were full of praise, saying the chairs are so much more comfortable for long rehearsals and the air con has made a huge difference keeping things cool, calm and creative even over summer.

We love backing local groups like this who bring so much heart and harmony to our community. It was a big 'yes' from us when they asked for support through our Community Investment Program.



## Blessing of the Fleet Festival

Our Community Engagement Manager Caroline was front and centre Easter Sunday at the Ulladulla Blessing of the Fleet Festival. We said 'YES' to supporting one of South Coast's most cherished traditions for the community to enjoy yet again.

Caroline said, "It was a good day, so well organised and a huge turnout. This was so good to see without the parade. Such an event for our area and the perfect way to spend Easter Sunday."

From the traditional blessing of the fishing fleet, to market stalls, thrilling rides, food from around the globe, and the fireworks finale over the harbour – what more could you ask for?

We're so proud to support events that bring people together and celebrate everything we love about the South Coast especially over the Easter weekend.

Photography: Ruby Boland Photography



## We Crawled and Loved It

What an incredible time had at the Milton Crawl Festival! Our very own Community Engagement Manager Caz, hit the streets with some mates, soaking up the live music, vibrant atmosphere and amazing local talent.

She was checking out an event we proudly supported through our Community Investment Program and she wasn't disappointed. Here are some snapshots from the day.

*Photography: Bryce Gage Studio*



# Community Impact Stories

## Supporting StoryFest: Trivia, Tall Tales and a Tiebreaker!

We put our best team forward including Gavin, Anthony, Libby, Caz and former Director Donna, to test their brains at the StoryFest Trivia Night. The teaser fundraiser was all in support of the upcoming StoryFest event in June.

As humble as we are... we were on fire, coming in equal third... until a dreaded tiebreaker question saw us graciously take fourth place (we're calling it an honourable mention).

Our support didn't stop at trivia, we proudly donated an extra \$500 through a silent auction, which will help bring StoryFest 2025 to life.

Caroline said, "It was a really fun night. We were thanked on the night for the support we have given to StoryFest over the years, which was great."

This month we get to celebrate the power of stories in all their forms: spoken, written, sung or dramatically over-explained about a trivia night.

**For more information on this year's event 19-22 June visit [www.storyfest.org.au](http://www.storyfest.org.au)**



## All Abilities Walk a Winner

Our Community Engagement Manager Caroline attended the opening of the All Abilities Walk at the Ulladulla Wildflower Reserve which was opened by Fiona Phillips MP. Caz said "It's a beautifully designed and inclusive track for everyone to enjoy!"

We said 'yes' to supporting this project as it ticks so many community-focused boxes, including being wheelchair and walker friendly! The new walk is:

- Great for small kids on trikes
- Safe for post-op exercise
- Has seats along the way
- Has tree ID challenges every 50m
- And you can make forest music at the Crossroads!

Whether you're strolling, rolling or exploring, this track is a big win for well-being, accessibility and connection. We're so proud to support initiatives that make our region welcoming to all. Just remember if you've got a four-legged friend, keep it on a lead!



## Celebrating 50 Years of Rescue

Our Director Gavin Hart and Community Engagement Manager Caroline Boland popped along to Marine Rescue Ulladulla's monthly meeting, where they were presented with a special 50th anniversary book. It's a fantastic collection of photos and stories showcasing the organisation's incredible history.

It goes without saying, we're incredibly proud of our three-year, \$75,000 partnership with Marine Rescue. It's a small part for us to play considering their life-saving work on local waters.

As Caz put it, "Gav and I had the privilege of looking through this amazing book, filled with moments from where it all began. Marine Rescue has been keeping our community safe for 50 years and we're so proud to work alongside them."



### Playing Around

We said a big 'yes' to supporting local talent and we've been thrilled to support the recent Milton Follies 'Stories in the Dark' theatre workshops! Over a month, performers of all ages have come together building confidence, exploring characters and having plenty of fun along the way!



### Stepping Up for Safe Waters

At the International Women's Day celebrations hosted by The Women's Connection of Milton Ulladulla at Cupitt's Estate, raffle prizes helped raise much-needed funds for Safe Waters Community Care to support women and families in crisis.

On the day, we decided to take it one step further by contributing an additional \$2,500 on top of the fundraising efforts. This brings our recent support to \$10,000 including \$7,500 from our Dine for Good event at Gwylo Mollymook, generously raised by our incredible community. Our customers should be proud of where we are making this investment in our community.

Our Community Engagement Manager Caroline said "A huge shoutout to Emily Jenkins, (in the spotty dress), as Chair of the Women's Connection and the incredible volunteers and coordinators of Safe Waters. The gratitude was heartfelt, and Jodie was absolutely stoked to see us stepping up again to help".



# Community Impact Stories

## Croquet Club Refreshed



We had the pleasure of celebrating Milton Ulladulla Croquet Club's recent refurbishment. With our support, the clubhouse has been given a refresh including new flooring, fresh paint, blinds and a spruced-up deck and outdoor tables. It's now a more welcoming and comfortable space for members to enjoy.

Our Community Engagement Manager Caz went along and tried her hand at the sport saying, "I didn't realise how strategic croquet was! It was so much fun, if you've never played, you should definitely give it a go."

A huge congratulations to the club on the work they've undertaken! We're all about supporting local community groups and this is a fantastic example of how small improvements can make a big difference.



## Noah's is doing what they do best!

Caz popped along to Noah's Inclusion Services to see how our funding from the Emerald Ball in May last year has made a real difference!

As part of the huge \$194,960 in Community Investment funding distributed on the night, Noah's received support to set up a playgroup for First Nations children after recognising a gap in education once they started school. Caz said, "It's incredible to see the impact it's already having on the little ones and their families".



## Bright Futures for Belles of the Ball

The community banking model allows us to support impactful community events which means we were right behind the Ulladulla Blessing of the Fleet Festival Princess Ball 2025. This much-loved local tradition celebrates young women stepping into leadership, community service and personal growth. And this is exactly why we said 'yes' because we understand how important it is to create pathways for our aspiring female leaders to succeed.

This year the spotlight was even brighter with our immediate past Chair on the judging panel, bringing her unique wisdom and community knowledge to the role.

We love empowering women to lead with courage and authenticity. No one embodies that better than our very own leadership hero Justine Cox — now a published author and change-maker in the leadership and development space.

To all the 2025 Princess nominees - we were cheering you on! And a big congratulations to Taylah, Indiana and Jess. Thank you to our own princesses, Caz, Cheryl and Justine for representing Community Bank South Coast as only you can!



# Making good things happen

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\$1,600,000  
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Community Bank  
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## Talk to us today



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### We're open:

9.30am - 4.00pm Monday to Friday

### Our Leadership Team:

**Chair:** Mike Devlin **Secretary:** Laura Bacon  
**Treasurer:** Wayne Simpson.

**Directors:** Justine Cox, Gavin Hart, Katie Macartney, Greg Bergsma, Michael Ramsden, Justin Field, Marie-Claire Piga.

**Branch Manager:** Anthony van Breugel

**Community Engagement Manager:** Caroline Boland

**Business Development Manager:** Leah Spiers

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Sign up for our seasonal newsletter and be the first to know how we're making a difference in the community... one project at a time!

Jump on board now by scanning the QR or following the link:

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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.



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