



Portarlington and Drysdale  
**Community Bank®** branches



## *Merry Christmas*

*From Bellarine Peninsula Community Branch Ltd.  
December 2013 Newsletter*

### *Christmas Messages to Shareholders*

The Board of Directors wish you and your families a very happy and safe Christmas, a prosperous New Year, and look forward to seeing you all next year.



The Management and staff of the Portarlington and Drysdale Community Bank® Branches thank everyone for their support over the past year and wish you all the happiness of the season and peace and prosperity in the New Year.



Ian Faulkner  
Manager  
Portarlington Community  
Bank® Branch



Craig Taylor  
Manager  
Drysdale Community  
Bank® Branch

### Changes in shareholder details

Thank you to shareholders who are notifying the branches of changes in their details.

If you have changed your address or contact details, please remember those changes also need to be provided to our share registry. We ask you to make sure AFS & Associates have your up-to-date contact details to ensure you receive all correspondence and dividends. Both branches have the appropriate paperwork for you to complete, or you can contact the share registry directly.

AFS & Associates' contact details are:

Address:  
61-65 Bull Street, Bendigo VIC 3550  
Postal Address:  
PO Box 454, Bendigo VIC 3552

Contact Numbers:  
Phone (03) 5443 0344  
Fax (03) 5443 5304  
Email: [afs@afsbendigo.com.au](mailto:afs@afsbendigo.com.au)

### Community Room

If your community group needs a place to meet, call in to the Portarlington branch and discuss your requirements with the friendly staff.

# Drysdale Manager's Report



## Craig Taylor, Manager, Drysdale Branch

The year 2013 experienced many highs and lows - We experienced the death of Margaret Thatcher and the birth of Prince George to proud parents William and Kate, we saw a new Pope chosen (Pope Jorge from Argentina) and terrorist attacks at the Boston marathon, back home we welcomed a new Government and while we lost the Ashes in England, Hawthorn won the AFL premierships. In Banking, interest rates continued to fall causing investors to tighten their belts or look for other investment options and borrowers enjoyed record low rates.

The year has passed quickly but significant achievements have been made by both Portarlington and Drysdale branches.

### Annual General Meeting/Grants presentation

At our Annual General Meeting held on the 19<sup>th</sup> November, 16 groups and organisations were presented with grants ranging from \$1,000 to \$10,000 each. Grants totalled just over \$60,000 and this is another significant boost to the North Bellarine area. The successful recipients of the grants are listed in this newsletter.

As Stephen Wight, **Community Bank®** treasurer reported on the night, since Portarlington opened its doors over 14 years ago, more than \$1.3 million dollars has been given back to the community in the form of shareholder dividends, donations, sponsorships and grants. He also reported that the Board has agreed to continue the fully franked share dividend of 8 cents. This achievement was made possible by the work from our Board of Directors, Branch Manager and extremely dedicated staff.

Our speaker on the night was "Cottage by the Sea" who is a non-government, not-for-profit organisation that empowers disadvantaged children by supporting them in developing their self-esteem, health and well-being. Their vision is that every child deserves a happy and a healthy life. We heard from a child from the North Bellarine who is on this journey with this organization and the achievements he has made.

Our other speakers were 2 participants from the North Bellarine who attended the Youth Summit held this year in Noosa. This **Community Bank®** gave the opportunity to 5 students to attend a summit and learn about self awareness, aiming high in life and building confidence. Many have booked into the 2014 summit which is being held in Melbourne.

Our **Community Bank®** branches have continued to be involved in various community events this year, where donations and sponsorships were granted. Just to name a few, some of these are:

- Portarlington Mussell Festival
- Portarlington Celtic Festival
- Festival of Glass (commitment for 3 years)
- Putt for Parkinsons day
- Triple for Triers – Drysdale Bowling Club
- Greenlight Young drivers Education
- Bendigo bank day at the Portarlington Golf Club

## **Business**

Our business stands, as at 30/11/2013, at \$217M combined and growth last financial year totaled \$17.5M. While not at the same level as previous years, growth in the banking industry with lending and deposits is much more difficult. With low rates in deposits, investors are entering the share market, purchasing an investment property or seeking financial advice on options available. Low rates with lending has been a positive but confidence in job security is driving down consumer confidence and spending. First home owners are missing in action. Combined the branches have a good customer base with more than 9133 accounts.

## **Staff**

Our staff involvement with events and donations included:

- Helping at the Portarlington Mussell Festival by selling waffles and the funds raised of \$800 went to Biggest Morning Tea event.
- Selling Entertainment books at the Drysdale branch raising \$275-00 which was donated to the Drysdale CFA.

However we had some staff movements for the year which were:

- Geoff Milward take up a position with the Heathcote Community bank
- Rowena Campbell took up the new role of Customer Relationship Manager
- Danielle Crabtree resigned due to family commitments
- Silvana Nyga resigned due to family commitments
- Yvonne D'Helin commenced employment in June as the part time Customer Service Officer
- Liz Jones commenced employment also in June as the part time Customer Service Officer

Many of our shareholders and customers would know Kerry Firth who was with this **Community Bank®** for 12 years before starting a family 2 years ago. After taking 2 years off to raise her son, Kerry decided that family was her priority at that moment and resigned. We wish Kerry, Todd and Nate all the best and happiness with family life.

The **Community Bank®** model under which all Community Bank® branches operate continues to be very successful and has provided much needed financial support in excess of \$160 million back into local communities around Australia.

Remember, supporting your local **Community Bank®** branch can be done in a number of ways. Banking you're your branch whether it is investing or borrowing, insurances or financial planning, you can help the growth and profitability of the bank which in turns helps your community.

We thank our loyal customers and the community for their continued support that enables this business to contribute so much to the local area.

Craig Taylor  
Branch Manager  
Drysdale **Community Bank®** branch

Is there something happening in your town you would like to know more about?  
Is there someone you would like to hear from?  
Let us know so we can try to cover the topics and people you are interested in at our shareholder functions next year.



## 2013 Annual General Meeting

This year's Annual General Meeting was held at the Portarlington Girl Guides Hall with over 80 people attending. Shareholders and guests enjoying the music of Jamie Pye who played guitar as they arrived and settled in to hear a welcome and address by chairman Russell Enders.

Guest speakers from Cottage by the Sea spoke to shareholders about the work done at the Cottage and included Stuart Allen, a participant in the Cottage's REEF program.

This year four directors were reappointed – Russell Enders, Paul Jones, Stephen Wight and Janina Randone were all unanimously re-elected.

The re-election was followed by two guest speakers from the Magic Moments Business and Leadership Summit- Maddison Pearson and Jarrod William - held in Noosa this year. Both youth spoke of the benefits they have experienced from attending the seminar and thanked the company for sponsoring them to attend.

Paul Jones (Vice Chair) then oversaw the presentation of this year's community grants - a list of grant recipients follows.

After the grants presentation Ken Steel presented prizes to the winners of the photo competition "Life on the Bellarine" with prizes going to – (Under 17 section) 1<sup>st</sup> and 3<sup>rd</sup> prize to Mason Durran, 2<sup>nd</sup> prize to Shannon Lattin (17 – 21years section) 1<sup>st</sup> and 3<sup>rd</sup> prize to Audrey Saward and 2<sup>nd</sup> prize to April Brown.

The board would like to thank the shareholders who attended, and look forward to seeing you all again next year.



## 2013 Grants Recipients

**Bellarine Anglican Parish – grant received \$1,720**

To purchase furniture.

**Bellarine Historical Society – grant received \$2,750**

To publish and promote a new book detailing the soldiers from Drysdale that enlisted and participated in WW1.

**Bellarine Police Community Support Register – grant received \$1,260**

To purchase an overhead projector, laptop and tripod screen.

**Bellarine Woodworkers Inc – grant received \$4,500**

To build a skillion extension on the workshop.

**Church by the Bay – Portarlington – grant received \$3,000**

To assist with covering the cost of hiring buses for youth groups.

**Drysdale Urban Fire Brigade – grant received \$2,000**

To purchase a portable BBQ.

**Portarlington Primary School Community Garden – grant received \$1,000**

To build propagating tables and rectangular tables, to provide horticultural and community seating/tables at the community garden.

**Victorian State Emergency Service Bellarine Inc. – grant received \$10,000**

To purchase additional road rescue equipment - jaws of life and covers.

**Portarlington Demons Football Netball Club Inc. – grant received \$10,000**

To purchase 30 foldable/lightweight tables and 200 stackable ergonomic chairs with padded seats.

**Rotary Club of Drysdale – grant received \$6,000**

To install a pathway around the miniature train station buildings.

**Scope Victoria Ltd. – grant received \$2,000**

To assist with training, develop low technology communication resources, develop written info in an easy read format and purchase an ipad for use in Drysdale library by people with communication disabilities.

**Springdale Neighbourhood Centre Inc. – grant received \$2,217**

To enhance the outdoor learning environment for the Occasional Care children.

**Springdale Neighbourhood Centre Inc. – grant received \$4,323**

To purchase a sound system.

**St John Ambulance Aust. Inc. – grant received \$1,400**

To purchase new defibrillators.

**St.Leonards & District Greek Senior Citizens Club – grant received \$1,000**

To purchase a portable air conditioner.

**Swan Bay Integrated Catchment Management Committee Inc. – grant received \$2,800**

To purchase and installation of a water tank



## Sponsorships -

Since we last reported to you, some of the sponsorships given by your community banks were –

- **U12 Drysdale Football Team** - 20 drink bottles for the team.
- **Drysdale football Club** - 5 years sponsorship.
- **U14 Girls Bellarine Storm Basketball Team** - to attend the Australian title held in Ballarat
- **Portarlington Neighbourhood House** – Family History Group - to purchase a computer program to assist residents to trace family histories.
- **Portarlington Primary School** – Breakfast Program for terms 2, 3 and 4.
- **National Celtic Folk Festival Inc** - for this year's festival.
- **Portarlington Golf Club** - Annual Men's Golf Day
- **Drysdale Primary School** to provide fresh fruit to whole school on a Friday.
- **St Leonards Bowling Club Inc** sponsorship of the 2013/14 season.
- **The "Bunyip Festival"**.
- **Clifton Springs Primary School Parents Club** for the annual Drive in night
- **Drysdale Tennis Club** sponsorship of the annual junior tennis tournament.
- **St Thomas Primary School** trivia night.
- **Indented Head Indoor Bowls Club** to assist with covering their expenses in using Parks Hall weekly.
- **Portarlington Mussels Swim Club** to assist members completing in the 2013 Masters Games
- **Victorian Polo Support Group** sponsorship to assist The Geelong Polo Support Group to host their annual conference.
- **Portarlington Neighbourhood House** for advertising a fundraising show they organised at Parks Hall in October.
- **Portarlington Mussel Festival Inc** sponsorship for the next annual festival in January.
- **Family Fun Day** held in October 2013 at the Potato Shed.
- **Bellarine Secondary College** for end of year celebrations
- **Rotary Club of Drysdale** sponsorship for the Bruno Callori Mentorship Program whereby a student from the 3222 or 3223 postcode is mentored by local artist.
- **Motorhead Kroozers** to hold their Car/Bike and Tattoo Show in February 2014.
- **Portarlington Demons Football & Netball Club** three year sponsorship.
- **St Leonards Yacht Club & Motor Squad** for their annual Art Show.
- **St Leonards Progress Association** to assist with holding the annual St Leonards Community Festival
- **St James Keenagers Table Tennis Club** to enable the purchase of another table.
- **Drysdale Bowling & Croquet Club Inc.** Triple for Triers competition.
- **Bellarine Hockey Incorporated** to provide start up costs on equipment and fees.
- **Victorian State Emergency Service Bellarine Inc.** to assist with purchasing "Jaws of Life" life saving equipment.
- **Putt for Parkinsons** to support a fundraising golf day at Clifton Springs Golf Club
- **Bellarine Bayside Foreshore Committee** sponsorship for fireworks for New Year's Eve at Portarlington
- **Friends of Edwards Point** to assist with printing costs for promotional postcards
- **Portarlington Golf Club** sponsorship of the Carnival of Golf Week
- **St.Leonards Golf Club** annual sponsorship



## What does it take to be a board member?

Our Community Banks are an integral part of the Northern Bellarine, it is not just what they offer as a Bank but what they give back to the community.

As a member of the board you have the opportunity to contribute to creating an even stronger and more sustainable community.

While supporting the financial well being of the company is part of a board member's responsibility, there are a range of roles that board members can play and plenty of opportunities for people to volunteer their time and skills to support the community they live in and care about.

Being a board member provides opportunities to -

- Give back by sharing expertise and to gain new skills.
- Raise awareness of the work of the community banks
- Build up a corporate network.
- Expand your network and pick up new skills, ideas, and opportunities for your full-time work.
- Strengthen project and team management skills
- Join a committee which will give you the opportunity of learning to manage projects in order to help move the company forward.
- Attend regional and national conferences

If you possess skills that would be beneficial to the Board, have the time, commitment and interest in becoming someone who can be part of making things happen in our communities and are interested in becoming a part of the Board of Directors, we would be happy to hear from you.

## Introducing... Bea – Relief Customer Service Officer



I am the Relief Customer Service Officer for the Portarlington & Drysdale branches. I have been working with the Bank for past few years and prior to this I was home looking after my two daughters, who are now completing their secondary education. Before starting a family I had worked in the Banking Industry for 20 years in a number of roles.

I enjoy working in the Banking industry and particularly like the Bendigo's approach to more personalised Banking and their concept on Community banking. I am supportive of the Community bank concept; a bank that distributes its profits in the form of grants, donations and sponsorship to local groups/organizations and the community. I find working for this Community Bank is very rewarding, knowing that we are contributing to the local area in which I live. My interests are walking and spending time with my girls at the beach.

**Portarlington** – 44 Newcombe Street, Portarlington VIC 3223 Phone: 5259 3266

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

Opening hours: Monday to Thursday 9.30am - 4.00pm, Friday 9.30am - 5.00pm

Saturday mornings 9.00am - 12 noon.

**Drysdale** –

Shop 1-2/13 Hancock Street, Drysdale VIC 3222 Phone: 5253 3192

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

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

# 2013 Annual General Meeting

