

Bellarine Peninsula and Drysdale **Community Bank**[®] branches Newsletter September 2009

Manager's report



With the end of the 2008/09 financial year behind us we saw and experienced the ups and downs of business. With nearly two years of hard work by a group of volunteers promoting the **Community Bank**[®] concept we saw the second of our

Community Bank[®] branches open in Drysdale in January. Support and growth has continued since its conversion to a full branch even in these trying times.

We also experienced the current Global Financial Crisis that has affected almost everyone across the world. How this has affected the two branches was detailed in the last newsletter but in brief, business growth had been very good but this had not translated into revenue and increased profits which are disappointing. We believe that over the past few months we have seen a turn around with our income increase as margins have improved. We expect this trend to continue going into the 2009/10 financial year.

For the year ending 30 June 2009 the total business of both sites were \$135 million with overall growth for the financial year of \$35 million. Portarlinton Branch increased by \$12.89 million and Drysdale branch by \$22.53 million for the financial year.

Support for Drysdale has continued and between the two branches we still have over 7,000 customers and increasing.

The Bellarine Peninsula **Community Bank**[®] Branch also plays a major part in the Youth Foundation with both sponsorship and support. It is one of our big commitments to youth in the local area and our partnership with the State Government saw the first of the grant monies distributed at an evening held at the Springdale Neighbourhood Centre in Drysdale. Of the applications received, seven were approved a grant of \$2,000 each to assist with their projects. These projects were for a range of ideas developed by the local youth of the area and are implemented and managed by them and will go to assist the youth in the area.

Support of your local **Community Bank**[®] branch can be in a number of ways. Just by doing your banking with the branch, including consumer and business lending, everyday accounts, investments and even home and motor vehicle insurance, you help with the growth and profitability of the branch and in turn help your community. We offer a large range of products and services and have dedicated staff that can look after your needs.

We thank the community for their continued support that enables us to contribute to the various events and projects in the area.

Craig Taylor
Branch Manager
Drysdale Community Bank[®] Branch

Bellarine Peninsula Community Branch Ltd 2009 Annual General Meeting and 10th anniversary celebrations

October 2009 marks the 10th anniversary of the opening of Bellarine Peninsula **Community Bank**[®] Branch. All shareholders are invited to attend the 10th anniversary celebrations which will be followed by the 10th Annual General Meeting of Bellarine Peninsula Community Branch Ltd.

Invitations will be sent in the mail soon, in the meantime, mark the following details on your calendar – we hope to see you there!

Date: Wednesday 11 November 2009

Time: Entertainment begins 4.00pm, Guest Speaker 5.00pm, AGM 6.00pm.

Venue: Portarlington Bowls Club, Western Park, Portarlington

Bereavement

On behalf of the Chairman and the Board of Directors we would like to express our deepest support and friendship to our fellow Director

Bob Hynes on the loss of his beloved wife Elaine.

Our best wishes are with him as he continues on life's journey.



Bellarine Peninsula Community Branch Limited

44 Newcombe Street, Portarlington VIC 3223

ABN 33 089 107 657

Chairman: Russell Enders.

Directors: Bryan Cumming, Robert Hynes, Paul Jones, Geoff Webster, Karen Woodhart, Sandra Baldwin (Secretary), Stephen Wight (Treasurer).

New Board member welcomed



Bellarine Peninsula Community Branch Ltd. has welcomed to the Board Bryan Cumming. Bryan was appointed to the Board on 25 May 2009.

Bryan is a resident of Indented Head and is filling the Director's position made vacant when Justine

Finlay retired in February this year.

Bryan is a Solicitor who has practised for more than 30 years. Previously having worked principally in Melbourne in commercial and property law for a diverse range of corporations and individuals, he now enjoys meeting and advising clients who are residents of Portarlington and surrounding areas.

Bryan is a member of the Committee of the Portarlington Business Development Association Inc and also belongs to the Indented Head Community Association.

Bryan has a keen interest in local affairs and regards his appointment as an excellent opportunity to make a more substantial contribution to the community.

We welcome Bryan to the Board.

Community Bank[®] branch sponsorships

Over the past three months, your **Community Bank**[®] branches have agreed to the following sponsorships:

- Curlewis Golf Club for sponsorship of their annual tournament in October.
- Lions Club of Portarlington/Drysdale Inc for their Golf Charity Day held on 4 October 2009.
- Victorian Veteran's Golf tournament (3 day event) held at the Portarlington Golf Club in September.
- St Leonards Yacht Club & Motor Squadron for their annual art and food festival over the first weekend in November.
- St Leonards Community Festival for their festival over the first weekend in November.
- Portarlington Mussel Festival for the festival planned for 9 January 2010.
- Portarlington Garden Club for their garden show that is held on the first weekend in November.
- Portarlington Pedal Group to purchase to folding tables for the group.

Youth Foundations Victoria

North Bellarine youth make a difference!



The North Bellarine Youth Foundations Victoria site recently completed its first grant round and celebrated their achievements at a grant presentation night on 25 June at Springdale Neighbourhood House.

The Board, which meets weekly and comprises local youth, have branded themselves MISSION (Many Individuals Supporting Socially Important Options on the North Bellarine), which is just what the young people are doing – supporting socially important options.

The MISSION Board received numerous local youth-led applications that address the Boards' local priorities - transport, entertainment, social connections and recreation. Of these, seven were approved. The successful applicants received their cheques at the presentation evening where local entertainment helped to celebrate all things young and local on the North Bellarine Peninsula.

The MISSION group is an enthusiastic and dedicated group of local youth who are given the opportunity to be involved in funding some great ideas that will make a huge difference to local young people and the community generally.

The successful applications will provide young people with such opportunities as transport to a youth drop-in service and an entertainment event to support and educate young people around mental health issues.

These really are amazing outcomes for young people and the community that could not have been achieved without the support of the Bellarine Peninsula **Community Bank**[®] Branch.

Promoting Youth Philanthropy and developing our young people's ability to become future leaders in our community is a big priority for your Bank.

Introducing ...

Ann Izzard, Customer Service Officer



▲ Ann Izzard, Customer Service Officer, Bellarine Peninsula **Community Bank**[®] Branch.

I started working for the Bellarine Peninsula **Community Bank**[®] Branch.

Shortly after moving from Melbourne in 2000. Back then the branch was only one year old and our customers were so happy to have a bank in their town, it was a pleasure to come to work.

After about four years I decided to work full-time so moved to Geelong with Bendigo Bank. Earlier this year I returned to Portarlington and again I have to say it's a pleasure to come to work.

It's wonderful working for a Company that supports its community by way of grants and sponsorships. It's also refreshing to have great work colleagues who are all working for the same goal, our community.



Whether you're after a home loan with a variable or fixed interest rate, a line of credit or an investment loan, you'll find a home loan shaped for your needs at the Bendigo.

To find out more call into:

- 11 Clifton Springs Road, Drysdale or phone 5253 3192
- 44 Newcombe Street, Portarlington or phone 5259 3266

www.bendigobank.com.au Subject to terms and conditions. Fees, charges and lending criteria apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (S25765) (09/09)

It starts with U.



Drysdale Tennis Club

Drysdale Tennis Club became incorporated in August 198 (year?) relocating from next door to the Bowling Club to Drysdale School reserve. With the courts starting to show wear and tear in 2008 all avenues of funding were exhausted and to meet increasing demands for modern facilities the Club decided to go alone and upgrade their courts into Mod Grass.

The Club is centrally situated on the Bellarine Portarlington Highway and offers a range of social enjoyment for all age groups including:

- Monday morning social tennis for all to join in
- Night tennis under lights on Monday, Wednesday and Thursday
- Tuesday mid-week ladies Day Penant
- Juniors Saturday morning competition
- Senior Saturday afternoon competition
- After school practices within their sections
- Private Coaching facilities available

The Drysdale Tennis Club is a community organization run by volunteers to promote and develop the game of tennis, provide pennant and social tennis to its members, and assist with the development of junior players.



▲ Janina Randone shows how the drag mats are used at the tennis courts.



Recently to make work and play easier for the younger players as well as the seasoned players, Drysdale **Community Bank**® Branch sponsored the Club with two drag mats to drag around the courts to remove leaves and debris before games commence.

To this the Drysdale Tennis Club would like to say thank you to the Drysdale **Community Bank**® Branch for its support to the community.

New members are always welcome, contact Janina on 5251 2512.

Making a difference in our commUnity

When it comes to banking the world divides into two groups. The 'me' group sees the world through the eyes of self and self alone. My money, my choices, my benefits. The 'us' group sees the world the same way - except for a subtle and extraordinary difference... community benefit.

They know that when people bank together, plan together - individuals do better and the community gets richer, too.

Bendigo and Adelaide Bank Limited,
ABN 11 068 049 178. AFSL 237879.
(S25767) (09/09)



It starts with

www.bendigobank.com.au

 **Bendigo Bank**

BMPNL0060 (15/09/09)

Bellarine Peninsula **Community Bank**® Branch,
44 Newcombe Street, Portarlington VIC 3223
Phone: 5259 3266
Website: www.bendigobank.com.au
Opening hours: Monday to Thursday 9.30am – 4.00pm,
Friday 9.30am – 5.00pm and Saturday mornings
9.00am – 12 noon

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