

Bellarine Peninsula and Drysdale **Community Bank**[®] branches Newsletter May 2010

Manager's report



I hope everyone had a great Easter and spent time catching up with family and friends. It is a great time of the year and the Bellarine Peninsula is one of the busiest places in Australia during this time, thanks to the area's tourism industry.

With the Easter break now behind us, I am proud to announce that as of 31 March 2010 we have more than \$157 million in funds under management between the two branches. This is a tremendous effort given the Australian economy is still improving from the global financial crisis.

So far this financial year, deposits have increased by \$9 million and lending has increased by \$13.4 million giving us an overall growth of \$22.4 million between both sites.

This is a great effort, given the last seven Reserve Bank meetings have resulted in six interest rate rises with conflicting reports regarding home loan approvals and house affordability.

With the 28 day period in February now behind us, this will continue to have an impact up on our monthly income until May but with the local economy continuing to stabilise, we should still see our income remaining in line with our budgeted figures.

In the last newsletter, Portarlington branch celebrated its 10th birthday in November 2009. The Drysdale branch also had its 1st birthday in January 2010. While the Drysdale celebrations were minimal, community and shareholder support has seen an agency purchased by the Company in April 2007 with \$8 million in funds under management, grow to a full branch with more than \$61 million dollars in banking business.

The growth this year is a testament to the dedication of the community and I thank you all for the support towards both our branches and staff at Portarlington and Drysdale.

We recently, invited the public, including groups and organisations from the local Bellarine Peninsula, to participate in workshops to ascertain what local community projects our **Community Bank**[®] branches can assist with. Workshops were held in Portarlington and Drysdale. A number of good ideas came from the workshops

and the Board will now look at ways the branches can help make them a reality.

We continued our sponsorship of the Portarlington Mussel Festival in January. The festival again proved to be a huge success for local businesses and the community.

We sponsored the Best Picture in Show competition at this year's Rotary Easter Show. Attendance was up on last year and so was number of paintings sold at the show. The profits made from this yearly event are distributed to worthwhile projects in the Portarlington and Drysdale areas.

This year we sponsored the Wreck 2 Reef Open Water Classic for the first time. The event was organised and run by the Indented Head Yacht Club. With lots of swimming competitions taking place during the Christmas and New Year period including the Lorne Pier to Pub, the club decided to hold a competition on our side of the Peninsula.

The sponsorship was worthwhile because the branches received good publicity in the lead up to the event and our banner appeared over the finishing line. The club is hoping to make it an annual event.

On finishing we would like to welcome Bianca to our staff at Portarlington and Drysdale. Bianca is replacing Heather who has moved up to a permanent part-time position within the Company and Bianca has become our dedicated reliever for both sites.

Once again thank you for your continued support.

Craig Taylor
Branch Manager

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:

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

2010 State Conference

This year's state conference will be held in Lorne. These conferences are a chance for Directors to learn about what is happening in **Community Bank**[®] branches across the region. It is also a chance to showcase how branches are benefiting their communities and for Directors to get ideas and learn how to do similar things in their communities.

Directors and staff attending these conferences not only benefit from the great learning opportunities, networking with like-minded individuals. Directors can often learn just as much by talking to fellow Directors at morning and afternoon tea as they do throughout the day.

Several Directors, manager, Ian Faulkner, and the Board support officer, Robyn Durran, will be attending this year's conference and will report to shareholders in the next newsletter.

Community meetings

The Company recently held two community meetings, one in Portarlinton and one in Drysdale, to discuss ideas for community projects that our **Community Bank**[®] branches can assist either by providing leadership, capital or trigger capital.

At the meeting, discussions were held and the priorities for each town were established.

The outcome of these meetings formed the basis of our planning at the Directors' strategic planning day held at the Clifton Springs Bowls Club on Tuesday 30 March.

The Directors decided it was important to benefit all communities on the Bellarine Peninsula, and that any project

to be considered must benefit St Leonards, Indented Head, Portarlinton and Drysdale.

Notices, containing a short list of items to be discussed with City of Greater Geelong, will be displayed in both the Portarlinton and Drysdale branches.

Shareholders will be kept up to date by notices in the branches and upcoming newsletters.

Introducing Stephen Wight

Board member



Stephen Wight was appointed a Director of the Company on 1 January 2007. Stephen is also the Company Treasurer.

Stephen is a Director of Geelong's largest private accountancy firm, Davidson's, and is also a member of the Institute of Chartered Accountants and a registered Company auditor.

Stephen is a specialist in auditing public authorities, health and aged care services and not for profit organisation's.

Introducing Tonia Bisinella

Staff member



It's been two years since I commenced working as a reliever at Portarlinton and Drysdale **Community Bank**[®] branches.

In January 2009, I was appointed as a Customer Service Officer with the Drysdale **Community Bank**[®] Branch.

I enjoy being part of a team and sharing in a wealth of knowledge, with a diverse group of individuals. I also enjoy the personal service that this branch offers.

Although I am not a local member of the community, I feel very welcomed and proud to be working for a Company that supports the community by donating to and sponsoring local groups and organisations.

Tonia works at the Drysdale **Community Bank**[®] Branch and is able to assist you with all your banking needs and enquiries.

Youth Foundation

Youth Foundations Victoria gives young people real opportunities to get involved in their community, make decisions, have input and drive change. The initiative is run by a group of local young people who have called themselves M.I.S.S.I.O.N. The Youth Foundation is proudly sponsored by BPCBLtd

This group makes the decisions about how the initiative is run. Members meet weekly, attend community events, run grant rounds, support projects, and organise presentation nights to award cheques to the successful young people who have applied.

M.I.S.S.I.O.N is a dedicated group which represent a wide range of interests, areas and schools. Members range in age from 12 to 25 and bring a variety of skills, attitudes and perspectives to their work.

The group has recently been nominated for an Impetus Youth Award, with Liam Way, a member of M.I.S.S.I.O.N, receiving an award in the Inspiration Category.



Other local young people can also be involved in Youth Foundations Victoria. The North Bellarine site is currently running its third grant round. Anyone aged 12 to 25 who lives or spends much of their time on the North of the Bellarine (postcodes 3222/3223) can apply.

We encouraged local young people to think of a project or activity they are passionate about that will benefit the community and contact M.I.S.S.I.O.N and Rob Evans to get help with the application.

You can read a couple of the group's stories below:

Hello. My name is Liam Way and I am part of the Youth Foundations Victoria, M.I.S.S.I.O.N Board.

M.I.S.S.I.O.N stands for Many Individuals Supporting Socially Important Options on the North Bellarine.

I joined M.I.S.S.I.O.N because I wanted to give back to the community.

In my past I was a rebel. I took more then I gave and mucked up in school. About one and a half years ago I joined M.I.S.S.I.O.N; hoping to give back what I took. Ever since I have obtained valuable life skills which has changed me as a person.

Some of those skills are leadership skills, public speaking skills and most important self confidence. Rob Evens, the facilitator, has played a huge part in the development of these skills. Thank you Rob.

As a group, we have attended various festivals and events. At these events we held promotional stalls and mocktail stalls. I also performed circus acts to promote and draw attention to our stalls.

Last year we went to the Bunyip Festival. We had a promotional stall and we cooked and sold pancakes to the public. We also handed out flyers and information about the group and its aims to the public.

Another event we attended was the Portarlington Expo. We held a promotional stall outside on the entry of the building. Again I performed circus acts to draw attention. After my performance we distributed flyers and information.

One more event we went to is Bellarine Secondary Colleges Youth Fest. On that day we decided to display a giant cheque at the stall to draw attention of the young crowd. We also handed out flyers and information directly to local youth.

The skills I gained though M.I.S.S.I.O.N have enabled me to obtain a \$3,000 grant to produce a film. The film will create

awareness about homelessness on the north Bellarine. The film will produced by me, youth workers and my peers. This never would have been possible with out the support from M.I.S.S.I.O.N.

M.I.S.S.I.O.N is an extremely dedicated group of young people who all contribute in there own unique way. The group has managed to accomplish two successful grant grands and is in the progress of planning another.

Over all I think being Involved in M.I.S.S.I.O.N has been one of the best things I have ever done. M.I.S.S.I.O.N is a great group of people and I respect everyone in the group and hope it continues for many more years.

Thank You.

Hey, Nikita here. I'm 16 and have participated in Youth Foundations Victoria since it started in August 2008.

My most enjoyable and valuable experiences have been be our presentation nights.

So far we have held two and I have learnt several things, including public speaking, how to organise an event and hire a venue and book catering, and entertainment. I also improved my interaction skills, as I needed to talk with my school principal, my peers, local councilors, friends' parents and other community dignitaries.

At our first presentation night, along with two other members, I helped to MC the event, introducing successful grant recipients and their projects. This is something that I will remember for ever.

Without Youth Foundations I would not have the confidence to do half the things that I can do today. I cannot even think what it would be like to not be involved

Sponsorships

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

Annual sponsorships:

Curlewis Golf Club – sponsorship of the 15th tee

Drysdale Netball Club

Uniting Care – sponsorship of the Concern Charity Mixed Bowls Tournament

Rotary's Easter Art Show

Bunyip Festival

National Celtic Festival

Other sponsorships:

Stands and sheet music for the Bellarine Community Choir

Bendigo Bank drink-bottles for the Drysdale Tennis Club's junior players

Portarlington Primary School Community Award

Indented Head Yacht Club Swim

Bellarine Agricultural Society

Bellarine International Women's Group

Portarlington **Community Bank®** Branch, Branch Manager, Ian Faulkner, attended a breakfast session at the Portarlington Primary School. The breakfasts are an ongoing sponsorship of the Company.



BMPNL0135 (12/05/10)

Bellarine Peninsula **Community Bank®** Branch,
44 Newcombe Street, Portarlington VIC 3224
Phone: 5259 3266

Website: www.bendigobank.com.au

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

Drysdale **Community Bank®** Branch,
11 Clifton Springs Road, Drysdale VIC 3222
Phone: 5253 3192

Website: www.bendigobank.com.au

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