



Bellarine Peninsula and Drysdale **Community Bank**[®] branches **Newsletter July 2011**



Manager's report

As we approach the end of the financial year, I am excited to advise that to date Bellarine Peninsula Community Branch Limited, the Company that owns and operates the Bellarine Peninsula and Drysdale **Community Bank**[®] branches, has had a good year with profit above our budgeted figure.

Business growth has been good with total business now at more than \$180 million and in excess of 8,400 accounts. I thank all our customers for supporting us as this growth is only possible with your support.

With this community support we have been able to assist local communities with their activities and events. Amongst the items we have approved are:

- Clifton Springs Bowls Club for a defibrillator
- Drysdale & Clifton Springs Community Association for the Festival of Glass at the Potato Shed
- Indented Head Yacht Club for the Wreck to Reef Swim Classic held in March
- Drysdale Tennis Club Junior Awards

- Bellarine Agricultural Society Show at Portarlington in March
- Portarlington Tennis Club Junior polo shirts
- National Celtic Festival
- Portarlington Primary School Breakfast Program

This is only a sample of our contributions to the community since January.

Some of the events listed attract many visitors (including international visitors) to the area, which helps our local organisations and businesses. Other items listed help with the provision of services for members and enable their participation in activities.

The Portarlington Primary School breakfast program has been going for several years and is serving a need by providing breakfast for students, who may otherwise miss out on having breakfast before school. By having a healthy breakfast students are more likely to concentrate in class and gain the most from the learning opportunities provided at school.

Nationally the **Community Bank**[®] network now exceeds 275 branches and together they have contributed more than \$56 million to their communities.

As reported in the last newsletter, our Mobile Relationship Manager, Geoff Milward, has settled in to his new position and is available to visit customers in their homes or at their work places, even outside normal operating hours. Geoff can be contacted via either of our branches or on his phone 0488 455 225.

Thank you again for your continued support and I look forward to reporting on the full year results in our annual report in October.

Ian Faulkner
Manager
Bellarine Peninsula Community Bank[®] Branch

Mobile Manager update



It has been six months since I started in the role of Mobile Relationship Manager at the Bellarine Peninsula and Drysdale **Community Bank**[®] branches. During this time, I have been fortunate enough to have the opportunity to meet some wonderful people on the Bellarine Peninsula.

It's great to be involved with the **Community Bank**[®] branches and to be able to bring products and services to the homes and businesses of people on the Bellarine Peninsula.

As part of my role, I attend properties that are "open for inspection" and auctions with the local real estate agents. By doing so, I have been able to assist people with their home loans and give financial and borrowing advice on the day.

I see the **Community Bank**[®] concept as a terrific initiative that is supportive of local groups, clubs and organisations within the Bellarine area. I look forward to meeting with more groups and clubs to demonstrate how our **Community Bank**[®] branches can further support the Bellarine in the next few months.

As the Mobile Relationship Manager for both the Bellarine Peninsula and Drysdale **Community Bank**[®] branches, I am available to come to your home or your business to discuss the products and services your local **Community Bank**[®] branches can provide. I can be contacted on 1300 4 BELLARINE or 0488 455 225.

Geoff Milward
Mobile Relationship Manager
Bellarine Peninsula and Drysdale Community Bank[®] Branches

Buying and selling shares

How to buy or sell Bellarine Peninsula Community Branch Limited shares

Bellarine Peninsula Community Branch Limited, the local Company which operates the Bellarine Peninsula and Drysdale Community Bank[®] Branches, is listed on the BSX (bsx.com.au).

The BSX code is BSB and shares can be bought or sold using the BSX brokers, RBS Morgans Limited (07 333 44 888) or The Strategem Financial Group (03 5445 4777).

Introducing...

Heather – Portarlington Branch

I have been working for the Bellarine Peninsula and Drysdale **Community Bank**[®] branches since January 2009.

I really enjoy working in both communities, where I have been made very welcome both by staff and customers alike.



▲ Heather.

Working for an organisation which plays such an important role in the community gives me a personal buzz. I believe the donations and sponsorships the **Community Bank**[®] branches make really make a difference to the people of Portarlington and Drysdale.

My experience working in other financial institutions has been a help but has also shown me the advantages of being employed by a bank which really cares for its customers and the community.

Although I now reside in Geelong, I once lived on the Bellarine Peninsula and have always had a special attachment to this part of the world. Of course the view from my counter over the bay in Portarlington has to be one of the best in a work environment!

Changes in shareholder details

Thank you to those shareholders who have notified 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

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

Community room

If your community group needs a place to meet, call in to the Bellarine Peninsula **Community Bank**[®] Branch in Portarlington and discuss your requirements with our friendly staff.



▲ 2011 Bunyip Festival.

Sponsorships

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

- Uniting Care Geelong Charity Mixed Bowls Tournament
- Junior writing competition Lions Club Australia Day Writing Competition
- "Festival of Glass" exhibition
- The Indented Head Yacht Club Wreck to Reef Swim Classic
- The Curlewis Golf Club Tee Sponsorship
- Bellarine Agricultural Society Show Day
- Bellarine Community Health History of Ann Nicol House
- The annual Rotary Fun run with Thomas on the Bellarine Rail
- A portable defibrillator was presented to the Clifton Springs Golf Club.
- Drysdale Football Netball Club – 2011 Season sponsorship
- Drysdale Primary School Bunyip Festival
- Bayside Shark Soccer Club Playing Shirts
- Springdale Football Club Junior Soccer Program
- The Drysdale Tennis Club Junior Summer Pennant Awards



▲ Bellarine Agricultural Society Show Day.

- The Young Artist Mentorship program run through the Rotary Club
- The Rotary Club of Drysdale Easter Art Show.
- The Drysdale Senior Citizens
- Children's week on the Bellarine Peninsula

If you have any ideas for sponsorship or would like further information about the **Community Bank®** concept, please don't hesitate to contact one of our **Community Bank®** branch Directors.

Branch website

www.bendigobank.com.au/bellarine

By going to our website you can find all sorts of information about our branches. You will find our annual report, copies of past newsletters as well as staff and Director changes as they happen

Annual general meeting

Our Annual General Meeting will be held on Thursday 10 November 2011 in Portarlington. Refreshments and an opportunity for shareholders to chat with Directors will be held at 6.30pm, with the AGM beginning at 7.00pm.

Along with guest speakers, this year's successful grant applicants will be presented with their grant cheques.

If you intend to attend our AGM, please contact Sandra Baldwin on 0434 423 763 or email sandra.baldwin@live.com.au for catering purposes.

Annual report

Included with this newsletter is a form for shareholders to complete. The form is an indicator of whether you require a copy of our Annual Report to be mailed to you at the expense of the Company, or whether you are able to access an electronic copy of the Annual Report from our website.

If we do not receive a reply from shareholders it will be assumed that an electronic copy of the Annual Report will be accessed online.

By accessing a copy of the Annual Report online, this will greatly reduce the costs of producing and mailing the document to shareholders.



Come in and find out how you will feel at home with a Bendigo Bank loan

If you're looking for the right home loan at the right bank, now's the time to talk to Bendigo Bank.

Our rates are surprisingly competitive. Our packages are refreshingly flexible. And our friendly service is second to none. In fact, our customers are front and centre of everything we do. Importantly, you'll also discover that simply being a customer your community benefits too.

Portarlington, 44 Newcombe Street or phone 5259 3266. Drysdale, 11 Clifton Springs Road or phone 5253 3192. Mobile Lending Manager, Geoff Milward phone 0488 455 225 or call 1300 4 BELLARINE to find out more.



Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (S35381) (06/11)

 will feel at home

Bellarine Peninsula & Drysdale **Community Bank**[®] branches

Drysdale **Community Bank**[®] Branch,
11 Clifton Springs Road, Drysdale VIC 3222
Phone: 5253 3192
Website: www.bendigobank.com.au/bellarine
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

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