

# Community Matters

## Financial Services Victoria Limited

### Our Community Company

## Gala Branch Opening for Tooradin and Coastal Villages

### Bringing Banking Benefits to our communities

The culmination of two years of dedicated planning and hard work came to fruition on May 8 when the Tooradin and Coastal Villages branch of Bendigo Bank was officially opened.

It became the fifth branch of the community company, Community Financial Services Victoria Limited to open, joining Lang Lang, Pearcedale, Koo Wee Rup and Narre Warren South.

The opening was attended by representatives of Bendigo and Adelaide Bank Limited, Community Financial Services Victoria Limited, City of Casey, Tooradin Traders Group, Tooradin Sports Club, Tooradin and Coastal Villages Steering Committee, branch staff, and members of the local community.

In welcoming Tooradin and Coastal Villages to the **Community Bank**® 'family', Bendigo Bank's Chief General Manager - Retail and Distribution, Russell Jenkins said the new branch is a "stunning testament to the model and a stunning testament to the communities down here."

Jenkins, who assisted with the development of the first branch in the area at Lang Lang 11 years ago, told the gathering that the **Community Bank**® model "has been a success beyond all success."

He stated that the Community Financial Services group, the umbrella organisation for the five **Community Bank**® branches in the region, had generated more than \$300 million of banking business with upwards of \$600,000 profits flowing back into the local community.

Max Papley, chairman of the board of the community company, thanked the Tooradin and Coastal Villages Steering Committee, the City of Casey, and, in particular, Russell Jenkins who implemented the **Community Bank**® model in the area.



Max Papley, Russell Jenkins, Daryl Sutcliffe and Graeme Elso

Papley urged the local community to support the new branch.

"Our profits will come back to your kids and your grandchildren in this district. It will be come back to community bodies, your schools, your kindergartens, your sporting and recreation clubs," Papley stated.

Master of Ceremonies for the opening Tania Hansen, paid tribute to the Tooradin and Coastal Villages Steering Committee, a group of volunteers headed by Graeme Elso who worked tirelessly for almost two years campaigning, knocking on doors and gaining support for the branch.

Tania also thanked the landlord Stan Burnett, the project manager Max Kneebone and Rudy de Jong.

Special guest for the opening, Mr. Louie Genoni, a stalwart of the area, officially opened the branch and together with the Steering Committee, cut the cake to mark the opening. The cake was spectacular and was crafted by local resident Pip McGeachin.

The Tooradin Primary School provided musical items, while the Tooradin Football Club supplied a BBQ lunch. Both groups were the beneficiaries of cheque presentations on the day.

Photo: below cutting the cake, Mr Louie Genoni with his son Rex and members of the steering committee.



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28 Station Street  
Koo Wee Rup  
Victoria 3981  
Phone: 5997 2266
- Lang Lang Community Bank**®  
29 Westernport Rd  
Lang Lang  
Victoria 3984  
Phone: 5997 5019
- Narre Warren Sth**  
Shop 8 Amberly Park  
Shopping Centre  
101 Seebeck Drive  
Narre Warren Sth Vic 3805  
Phone: 8790 3411
- Pearcedale Community Bank**®  
Shop 4 Pearcedale S/C  
Baxter-Tooradin Road  
Pearcedale Vic 3912  
Phone: 5978 7566
- Tooradin and Coastal Villages**  
South Gippsland Hwy  
Tooradin Vic 3980  
Phone: 5998 3865



## Meet the Customer Relationship Officers (CRO's)

### Carol Bancell Pearcedale

Carol Bancell, one of the Customer Relationship Officers at Pearcedale **Community Bank**<sup>®</sup>, was one of the original staffers when the branch opened in October 2000.

In fact, Carol has spent her entire working life in the banking business.

"I worked for the Commonwealth Bank around the Mornington Peninsula for 16 years before joining the **Community Bank**<sup>®</sup>," Carol said.

She served mainly as a lending officer at the Commonwealth, while her first job at Bendigo Bank was as a Customer Service Officer.

Carol enjoys the friendly ambience at the branch and believes that knowing the customers is a big help in servicing their needs.

Carol and her husband, Mark, live on a three acre property at Langwarrin South and keep a couple of rather unusual pets.

"We own a miniature horse and a miniature donkey," she said. Her other interests include patchwork and golf.



### Alison McIntyre Narre Warren South

Alison McIntyre, the Customer Relationship Officers (CRO) at Narre Warren South, was one of the original staffers when the branch opened in December 2004.

She started out as a Customer Services Officer, then became a Supervisor and for the last eight months has been a CRO.

A Narre Warren South resident, Alison has a wealth of experience in customer relations.

"I've done customer service for over 20 years. It's who I am," Alison said. "I really love my job."

After commencing her working life with Medibank, Alison took time off work to raise her family.

Rejoining the workforce in 2002, she served as a customer service officer on a part-time basis at the Koo Wee Rup branch for 18 months and later accepted a full-time position at Narre Warren South.

Outside of her bank duties, Alison enjoys gardening and sewing and she and her husband, Ian, are keen supporters of the Lang Lang Football Club where their two sons Dale and Russell are players.



### Janine Astley Pearcedale

Janine has been involved in the banking sector for most of her working life.

Originally with the State Bank, she joined the Commonwealth Bank following the merger, working in customer service at several branches around Melbourne.

When her husband, David, started a cabinet making business in 2000 Janine was the company's bookkeeper.

Rejoining the banking business in September last year, Janine accepted a position of Customer Relationship Officer at the Pearcedale **Community Bank**<sup>®</sup>.

"I love the community aspect of my job. You relate to people with a name not a number," Janine said.

Janine, David and their three children Liam, 15, Rhys, 10, and Zoe, seven, have resided in Pearcedale for eight years.

Besides the bank and home duties, Janine is a keen supporter of the Frankston Basketball Club where her kids all compete regularly.



### Pam Ferrier Lang Lang

Pam Ferrier, the Customer Relations Officer at the Lang Lang **Community Bank**<sup>®</sup>, has a strong affinity with the Bendigo Bank.

She served for 15 years at the National Bank's Koo Wee Rup establishment, the same building used by the Bendigo Bank branch today before joining Bendigo Bank's Wonthaggi branch where she worked in customer service on a part-time basis for five years.

Pam has worked in the banking sector ever since leaving school in 1968.

"I've always worked in banking. My first job was with the old Commercial Bank in Sydney," Pam said.

Pam recognises the difference between **Community Bank**<sup>®</sup> and other financial institutions.

"It's more customer orientated. The accent is on helping people rather than pushing products," Pam said.

"Our **Community Bank**<sup>®</sup> assists community groups, schools and organisations through the Community Grants program."

Married with two grown-up children, Pam and her husband, Geoff, live on a 40 acre property at Nyora.

She is a keen gardener and a strong supporter of local sporting clubs and community organisations.



# Koo Wee Rup CFA Benefits From Grants Scheme

The Country Fire Authority, Victoria has been a long-time beneficiary of the Community Grants Program; locally the CFA Brigades in Lang Lang, Koo Wee Rup, Pearcedale, Tooradin and Bayles have had enormous support via their respective **Community Bank**<sup>®</sup> branches.

Koo Wee Rup Brigade is the latest CFA beneficiary of the Community Grants scheme to the tune of \$35,000 which will be for the purchase and fit-out of a new ultra light tanker for use in fire fighting.

"The vehicle cost \$125,000 all-up of which the State Government through the Community Safety Emergency Support Program and the Country Fire Authority contributed \$90,000" Koo Wee Rup CFA Captain Michael Duff said. "We have been fortunate beneficiaries of the **Community Bank**<sup>®</sup> since their inception and are extremely thankful for their massive support."

"Ultra light tankers are a four-wheel drive tray type fire fighting unit which two people can effectively operate. We at Koo Wee Rup see this as a fantastic addition to our Brigade resources and ultimately to our support of the people in the Koo Wee Rup district."

Previously the Koo Wee Rup branch has granted the local CFA Brigade \$40,000 for a new support vehicle.

"The vehicle is used to ferry personnel and equipment to incidents and training exercises. Recently on Black Saturday at the Bunyip Ridge fire both our primary appliance and the support unit were used extensively; CFA personnel and resources were stretched. We were fortunate to have the extra vehicle to help in the effort," Duff stated.



The Koo Wee Rup CFA accept a cheque for \$35,000 from Tania Hansen of the Koo Wee Rup and Lang Lang **Community Bank**<sup>®</sup>. Brigade members are (front) Steve Woods and Cathy Anthony, (back) Jarrod McDonald, Michael McNulty, Dean Alderson, Michael Huxtable and Brigade Captain Michael Duff.

Photo courtesy: Pakenham-Berwick Gazette

"The Koo Wee Rup **Community Bank**<sup>®</sup> branch are great supporters of our local community groups and organisations. There has been an enormous financial contribution to Australian communities from over 200 **Community Bank**<sup>®</sup> locations. Banking facilities in many of these locations were lost and have now been reinstated thanks to the **Community Bank**<sup>®</sup> concept," Duff said.

"Richard Roach our local Bank Manager is well known to the Koo Wee Rup Brigade members and is a regular attendee at our board functions. His personal support is very strong and well received."



Photo: Piggy, Ron Witney, Gordon Smale, Hayley Burns – Branch Manager, Una Merrick with Pearcedale Girl Guides

## Pearcedale Sausage Sizzler

Hayley Burns, Branch Manager at Pearcedale, invited local residents, customers and shareholders to a "Meet the Manager" sausage sizzle on Saturday 16th May. The Pearcedale Girl Guides cooked the sausages, whilst Pearcedale Family Bakery and Pearcedale Village Meats provided the bread and sausages. Hayley presented a cheque to the Girl guides at the conclusion of the event. The sausage sizzle was a great way for the local customers and shareholders to meet Hayley and the team at the Pearcedale **Community Bank**<sup>®</sup> branch.

## New look for Lions FC

New football jumpers and training gear will be sported by members of the Narre Warren South Junior Football Club this season as a result of the annual Community Grants program provided by the Narre Warren South branch.

The Australian Rules club, which boasts 400 members and 19 teams, received a grant of \$3,500 from the Narre Warren South branch at the Community Grants Program presentation night last December.

"The community company has been a terrific sponsor of our club for the last four years. The branch manager Paul Jones and the Bank do a great job in supporting local community groups," Club vice-president Mark Johnson said.

"The Club and many of our members are now banking with the Narre Warren South branch of Bendigo Bank."

The Narre Warren South Lions are one of the strongest clubs in the Dandenong District Junior Football League.

"We started off with 50 members and two teams in 2005," Johnson stated.

## About Beyond Disability

Beyond Disability is a volunteer run community organisation that provides computer equipment, soft-ware, internet access and training to support people with disabilities who are essentially housebound.

A focus of the organisation is to use the internet to connect to people, not only to their communities, but to the world. The use of technology allows homebound people to participate in education programs, shop, bank, socialise and find support groups on line.

"Technology allows people who can't get out much to establish relationships with a wide range of people through the Internet", CEO Richard Stubbs said.

The Pearcedale **Community Bank**<sup>®</sup> is supporting Beyond Disability through the Community Grants Program. By providing funds the **Community Bank**<sup>®</sup> is assisting Beyond Disability to provide training to volunteers and expensive and specialised equipment for clients. As a not-for-profit organisation, Beyond Disability relies on financial and practical support from the community to continue its work.

For further details on Beyond Disability go to [www.bdi.org.au](http://www.bdi.org.au) If you can help this organisation either by volunteering some time or by a donation, please consider doing so.

# Community

Financial Services  
Victoria Limited

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*Our Community Company*

## New 'Faces' at Koo Wee Rup

Welcome to Amanda McKenzie and Donna Wade who joined the staff as Customer Service Officers at the Koo Wee Rup branch in February.

Both have a wealth of experience in customer relations.

Amanda, in fact, has been in customer service for her entire working life. Prior to joining Bendigo Bank, she was employed in the hospitality industry working at hotels on Thursday Island and the Wonthaggi Club.

A Lang Lang resident, Amanda enjoys helping the clients with their banking requirements.

"I've been involved in customer service since leaving school. The role really suits me," Amanda said.

Donna commenced her career with the State Bank, working in several branches as a relieving supervisor over a period of nine years.

## Our Share Registry service Provider AFS & Associates



AFS & Associates and have been involved with **Community Bank**<sup>®</sup> since its commencement in 1997. We are currently involved to varying degrees with over 80 **Community Bank**<sup>®</sup> companies and have worked with approximately 170 communities in total over the past 10 years. We have been providing share registry services to our clients for many years, including to BSX listed Bendigo Community Telco Limited since its listing in September 2005.

We have all of our share registry forms on our website, and have a dedicated full time share registry administrator who deals with shareholder's correspondence and queries. We are accessible via email, fax and phone.

We have also set up a share registry email at shareregistry@afsbendigo.com.au which goes to four staff so that we can ensure that enquiries are dealt with promptly.

Please find listed below contact details for AFS for any future Shareholder/Contact changes or correspondence.

- Address: AFS & Associates 61-65 Bull Street Bendigo VIC 3550
- Postal Address: AFS & Associates PO Box 454 Bendigo VIC 3552
- Contacts: David Hutchings (Partner) Kate Mannix (Share Registry Manager) Rose Abbott (Share Registry Administrator) Samantha Chandler (David's Personal Assistant)
- Contact No's: Phone: 03 5443 0344 Fax: 03 5443 5304
- Website: www.afsbendigo.com.au

Our website contains company information and forms which can be downloaded for changes to shareholder details.



Amanda McKenzie

Donna Wade

She later spent 12 years in administration at the City of Casey's building department.

She is enthusiastic about her new role at Koo Wee Rup.

"The people are fantastic to work with and the customers are really great," Donna said.

The mother of three children, Donna also lives in Lang Lang.

## Bendigo Stock Exchange

The Bendigo Stock Exchange has a history tracing back to the gold rush era in Bendigo in the 1850's. Today it provides a market for trading of shares and specialises in the trading of **Community Bank**<sup>®</sup> shares. Your **Community Bank**<sup>®</sup> was the first **Community Bank**<sup>®</sup> to list on BSX and since then, more than 50 others have also listed on BSX.

Your Directors are proud to have led the way with listing and we believe that all shareholders benefit from the open disclosure, higher profile, transparent trading, daily market valuation and greater liquidity that listing brings.

You can buy and sell your **Community Bank**<sup>®</sup> shares on the open market, just as you would on any public stock exchange.

At all times the market position of Community Financial Services Victoria Limited shares can be reviewed at the BSX website [www.bsx.com.au](http://www.bsx.com.au) under the **Community Bank**<sup>®</sup> code LLP. The website also contains other important information relating to market announcements by your **Community Bank**<sup>®</sup> company.

If you wish to buy or sell your CFSV shares you must place the order through one of the two BSX Brokers as follows:

- ABN AMRO Morgans – 1800 777 946 Trent Muller or Dominic Hoare
- Strategem Financial Group – (03) 5445 4777

