



Portarlington and Drysdale
Community Bank® branches



Merry Christmas

*From Bellarine Peninsula Community Branch Ltd.
December 2015 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.



Mark O'Dowd
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

Manager's Report



**Craig Taylor,
Drysdale Community Bank Branch**

Merry Christmas and a happy New Year.

On behalf of the Portarlington and Drysdale Community bank branch Managers and staff, I thank everyone for their continuing support of both branches over the past year, which has enabled our company to continue our Community grants program, sponsorships and dividends to our shareholders. Recently we held our Grants night whereby we handed out 11 grants to organisations/projects in the local community which will benefit us all in some way. This recent allocation of grants has now resulted in \$1.5 million dollars put back into the local community since the opening of Portarlington and then Drysdale branches.

While staying positive, we continue to grow and as at the end of October 2015, the Portarlington & Drysdale Community Bank branches combined have reached total business of just over \$252 million. This is an increase for the four months this financial year of nearly \$6.354 million and sees us ahead of our budget. While our key strategy with growth is on track, our lending growth has yet to meet target, with deposit growth exceeding expectations. However this has been a good effort as the market place continues to be competitive with regards to banking generally (new banking regulations), as well as record low interest rates, overseas and local influences.

Combined, the branches have now over 9,700 accounts.

The Board and branch staff have worked hard on maintaining the growth of the business with new ideas as well as continuing with a number of important initiatives. One major initiative is the use of social media and the release of our very own Facebook page. This has allowed us to show community based events and initiatives/presentations that we undertake to the broader community. Just to show you the power of social media a seal was spotted on the main street of Portarlington. A photo of the seal was taken by one of our staff and then posted on our Facebook page. That post resulted in 440 likes and a further 225 users shared it with their friends. The exposure of that posting went into the thousands of views. If you are on Facebook please like our page at: www.facebook.com/PortarlingtonAndDrysdaleCommunityBankBranches

Another key strategy that remains positive is our 'products per customer' sitting at an average of 2.15 which is above the current average being experienced by other branches across the Geelong region and Bank overall.

The Boards/branches ongoing challenge however is to increase exposure and understanding of how the Community Bank model works and how it therefore benefits our broader community. By getting this message out will ensure that a better understanding of how we operate is known, the business continues to grow and we continue to give back to the community. Remember our key point of difference is that the profits of the company are reinvested back into our community.

Manager's Report continued

Remember, supporting your local Community Bank branch can be carried in a number of ways. Just by doing your banking with your local branch whether it is depositing, lending or insurance/financial planning, you will help with the growth and profitability of the branch and in turn helps your community. So if you are looking at starting a banking relationship with us or adding to your existing relationship, our staff at both Portarlington and Drysdale are available to assist with any banking enquiry. We do provide a full financial services offering.

An event that continues to grow is the Portarlington Mussel Festival which we have been a major sponsor of for a number of years. This event is held on the 2nd weekend in January and up to 20,000 people attend Portarlington on the day. Another event that we have agreed to continue to support for another 3 years is the Festival of Glass held in Drysdale on the 21st February. This events brings visitors from all over the world to the biggest glass event in the Southern Hemisphere.

But without support these banking partnerships are not possible.

We thank you all for your continued support and wish everyone a Merry Christmas and a safe new year. \$300 million here we come!!

Craig Taylor
Branch Manager
Drysdale Community Bank.

2015 Annual General Meeting

This year's Annual General Meeting was held at the Portarlington Golf Club with over 45 people attending. Shareholders were welcomed by Chairman Russell Enders with Sandra Baldwin, Paul Jones, Janina Randone, Stephen Wight and Russell Enders all unanimously re-elected as directors of the company.

Treasurer Stephen Wight addressed the meeting and gave an overview of the financial result for the year and declared a 4c fully franked dividend.

The evening ended with shareholders joining directors and staff for a buffet dinner which provided the opportunity for everyone to chat in a relaxed environment



Bellarine Peninsula Grants Program

We are very proud of the Bellarine Peninsula Grants Program which gives us the opportunity to support our communities in a multitude of ways including –

- contributions to health and wellbeing;
- increasing community involvement and participation;
- supporting great ideas;
- encouraging new opportunities
- instilling life-long learning
- increasing access and equity;
- encouraging diversity;
- recognising and supporting community groups and organisations.

This year community grants were presented to recipients at the Portarlington Golf Club on 1st December. This year, over \$25,000 was granted to community groups for the benefit of people on the Northern Bellarine.

Groups that received a grant this year were :-

StLeonards Bowling Club

Project - "Kitchen Upgrade"

Clifton Springs Community Men's Shed

Project - "Wood Shed Fine Dust Extraction & Safety of Members by using Industrial Strength Portable Steps"

Portarlington Neighbourhood House

Project - "Portable Audio Loop System for Public Places in Portarlington"

Neighbourhood Watch Drysdale and Clifton Springs

Project - "Combat the Crime"

SpringDale Neighbourhood Centre

Project - "Level Playing Field"

SpringDale Neighbourhood Centre

Project - "SpringDale Community Garden – Growing Green"

St.Leonards Cricket Club –

Project - "Junior Development Program"

Swan Bay Integrated Catchment Management Committee Inc

Project - "Healthy parks, healthy People!"

Portarlington & StLeonards RSL Sub Branch

Project - "Pensions and Welfare Office"

Bellarine Agricultural Society Incorporated

Project - "Purchase Marquees"



Sponsorships

The Company prides itself in helping the community. It has been busy providing sponsorship to several organisations during the year including –

Clifton Springs Bowling Club

Portarlington CFA

Bellarine Anglican Parish

Bellarine Peninsula Cricket

Mussel Festival

Festival of Glass

National Celtic Festival

Drysdale Football Club

Portarlington Demons Football Club

Bellarine Secondary College

Drysdale Soccer Club

Indented Head Yacht Club

St.Leonard's Yacht Club

Potato Shed/CoGG

Putt for Parkinsons

Portarlington Business Development Ass.

Geelong Region Women's Breakfast

Portarlington Development Association

Portarlington Golf Club

St Leonards Golf Club

Lions Club of Clifton Springs

Lions Club of Portarlington / Drysdale

Clifton Springs Men's Shed

Portarlington Neighbourhood House

Drysdale Netball Club

Rotary Club of Drysdale

Drysdale Primary School

Portarlington Primary School

Portarlington Maltese Pensioners

Bellarine Agricultural Society

Bellarine Historical Society

Bellarine Peninsula Basketball Ass.

Probus Club Clifton Springs / Drysdale

Tourism Greater Geelong & The Bellarine

Motorhead Kroozers

St.Leonards Kidsfest

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This year we supported St,Leonard's Kidsfest in conjunction with St.Leonard's Primary School. It was a successful festival enjoyed by all.

On Thursday the 29th of October 2015 it was Kids Fest day at St. Leonards School and we had a lot of activities.

Everyone did four activities. First for my activity was skateboarding. I was afraid to do the drop on the skateboard ramp but then I saw someone else do it. Then I tried to do it and then I did it. It was a lot of fun for the first activity.

My next activity was the jumping castle it was the best and also at the jumping castle we had our face painted! We had a lot of fun on the jumping castle and on the face paint I had the hulk face paint.

Next we had snack and at snack we had a slushy we could choose red or blue and I chose blue. After snack we went to our next activity.

My next activity was cartoonists. At the cartoonists we could make up a cartoon and make them do things it was cool. I did three people fighting over a TV and one had the remote but the remote didn't work.

My last activity was gymnastics. We did handstands and front somersaults and backwards somersaults and we needed to balance on the balance beam. We had a lot of fun on Kids Fest and after Kids fest the Bellarine Secondary College band came. When the band came they played and we had a sausage sizzle and tropical drinks, apple juice, orange juice, banana tropical. After the band we went to assembly and we had St. Leonards Has Talent and Max and Jesse won it and also the Wild Child did too. I felt really happy after that and it was the best day in ages for me. I thought that we should have another day like that because it was a really good day.



On Thursday the 29th the school had a Kid's Fest. The Kid's Fest was at S.L.P.S and people came to do the activities with us. One of the teachers was at every activity.

First I went to Beauty Pamper. We had to pair up and do each other's nails. First we had to wash are nails. Then we had to clean the edges of the nails. Next we had to clean the nail. After that we had to shine the nail.

Secondly I went to Cartoons. At cartoons we got to draw pictures of things and we got handed these booklets to give us an idea.

After that it was play time in the second part of play there was a jumping castle and I got to go on it. After play I had to go to the 4/5/6 room to do karate.

At karate we had to learn to kick, punch and block ourselves.

Next I had to go to yoga. In yoga we had to learn how to breathe, it was very relaxing.

After that we had lunch. I had a sausage for lunch, it was very yum. After lunch there was St. Leonards Got Talent. It was very good to watch. Wild Child won and Max with his magic tricks came second.

I loved the day it was SO fun I hope we can do it again.

By Brianna



Kidsfest continued ...

On Thursday the 29 of October 2015 S.L.P.S had Kid's Fest at school.

1. I went to Cartoons I drew Space Lion.
 2. Then I went to Beauty Pamper and got my nails done.
 3. Next it was snack and I went on the bouncy castle.
 4. Then I went to Yoga we got special rocks.
 5. Then I did Karate it was awesome!
 6. At 1 it was lunch. I got a slushy and a sausage and a band played some songs they were really loud (you could hear them at the little playground).
 7. Then it was St. Leonards Has Talent Max and the Wild Childs came 1st and I played my instrument with Lachie, Tamara and Zac.
- Kids Fest was AWESOME!!!!!!!!!!!!!! I want to do it again.



Message from the Board of Directors

At the board meeting directly after every AGM the board of directors holds an election of office-bearing positions. This year's election resulted in Sandra Baldwin maintaining the position of Company Secretary, Paul Jones maintaining the position of Vice-Chairman and Stephen Wight remains the Treasurer for the company. For the past eight years Russell Enders has been nominated and he has accepted the role of Chairman, however this year Russell decided not to stand for the position of Chairman and Justine Finlay was nominated and accepted the role.

Justine was re-elected as a director in 2014 and has been on both the Audit & Governance Committee and the Youth Foundation Committee during 2015. Justine now takes on the role as Chairman and is looking forward to leading the Board into a successful 2016 and beyond.

The board would like to recognize the amazing work Russell Enders has done over the past eight years in the position of Chairman including being instrumental in the opening of the Drysdale Community Bank Branch.

The board wishes to thank Russell for his hard work, and his commitment to the board, the branches and the company.

Portarlinton – 44 Newcombe Street, Portarlinton VIC 3223 Phone: 5259 3266

www.bendigobank.com.au/portarlinton

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.

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0428 892 560 or Craig Taylor
0488 455 225.**

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