



## Chairman's message.

Since our last Annual General Meeting (AGM), the Board has been busy developing a strategic plan for the next five years. One of our key areas of focus is strengthening connections with our shareholders and the community. In order to do this the Board is committed to providing more timely communication to all of our stakeholders, including through newsletters. These communications will provide updates on the progress of the business throughout the year to ensure shareholders and community members can better understand the impact that the business is having in a more timely manner. We hope you will join with us in making Flemington **Community Bank**<sup>®</sup> Branch one of the leading branches within the Bendigo Bank **Community Bank**<sup>®</sup> network.

In this newsletter we outline a fantastic partnership with Moonee Valley Bowls Club, provide information on the new Directors who have joined the Board since the last AGM in 2015 and remind shareholders of discounts available to them.

We are also very excited about our upcoming Community evening, where we will be presenting our strategic plan and answering any questions you may have. We strongly encourage you to attend. All the members of the Board hope to see you there.

As always, I am interested in your views, feedback and ideas so please let me know of anything using the following email address: [admin@flemingtoncommunitybank.com.au](mailto:admin@flemingtoncommunitybank.com.au)

Kind regards,

**Simon Peterson**  
Chair

## Delivering great customer service.

The Board has become aware of the difficulties that many of our customers and friends from the Horn of Africa countries are experiencing when transferring money to support their extended families back in their countries. These sums of money, typically \$100-\$250, are sent each month to help with food, medical expenses, schooling, etc. Without these contributions of support the extended families would be having a tough time of it.

This transferring of support monies is an age-old custom and is common for many countries.

The Bendigo Bank along with the big four banks has stopped transferring funds to a number of countries including the Horn of Africa countries. As a result of this the Board of Flemington Financial Services Limited has initiated a rethink by Bendigo Bank on this matter, seeking to find a secure way to support our local community with money transfers to family members back at home. We are working diligently with the Bendigo Bank and hope to have a satisfactory resolution to ensure we continue to deliver great service to all of our customers. If this can be sorted it will be a win-win for our business and our customers.

## The beginning of an enduring partnership.

Recently the Flemington **Community Bank**<sup>®</sup> Branch entered into a Community Partnership agreement with the Moonee Valley Bowls Club.

In return for financial support the Bowls Club have agreed to nominate the Flemington **Community Bank**<sup>®</sup> Branch as its bank of choice. This has seen a pleasing amount of business directed to Flemington **Community Bank**<sup>®</sup> Branch by the Club from its own accounts and accounts from members/supporters.

The Board looks forward to a long-term partnership with the Moonee Valley Bowls Club where in return for business support the Flemington **Community Bank**<sup>®</sup> Branch can continue to support the Club.

The team at Moonee Valley Bowls Club would love to see you supporting the team as they do battle each week, and maybe even come along and have a social bowl. Be sure to pop into the club at: 2a Pattison St, Moonee Ponds, or give them a call on 9375 3724.



Above: Centre Brian Gillespie, President with Aaron Murphy, staff member and members of the Moonee Valley Bowls Club.

## We rate our home loans. And so do our customers.\*

At Flemington **Community Bank**<sup>®</sup> Branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.\*

**Drop into your nearest branch at 325 Racecourse Road,  
Flemington or phone 9372 2798 to find out more.**

**Bendigo Bank Home Loans. Don't settle for less.**



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Bigger than a bank.

Flemington **Community Bank**<sup>®</sup> Branch

\*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-5 (302103\_v1) (5/05/2016)





# New Directors for Flemington Financial Services Limited.

Since the last AGM in November 2015, four new Directors have joined the Board of Flemington Financial Services Limited. A brief description of the new Directors is provided below.

## Ryan Ebert

CEO, PHW Group

**Experience and expertise:** Ryan is a trained Physiotherapist with a degree in Physiotherapy and achieved first class honours from Curtin University in Western Australia. Following some time in private practice and then occupational rehabilitation, Ryan co-founded PHW Group in 2014. PHW Group is now a national occupational physiotherapy, workplace training and office design company and Ryan is the CEO.

In addition to this Ryan also lectures at Melbourne University in the school of Physiotherapy – Leadership & Management unit and sits on the Board of Directors of The Yarraville Club as a non-executive Director.

Ryan is keen on health and fitness and plays hockey in the local area, is a member of Anytime Fitness and participates in obstacle circuit races such as Spartan and Tough Mudder races. Ryan and his partner are residents of Kensington and are both actively involved in seeing the area and community grow and prosper.

**Interest in shares:** Nil

## Martin Joyce

General Manager Strategy & Engagement – Housing Choices Australia

**Experience and expertise:** Martin is a highly experienced executive with experience across non-government, government and commercial sectors. Martin has a high level of experience leading teams and building growth agendas for organisations, including 11 years at KPMG as a Management Consultant within the Government Advisory business and two years within the Corporate Finance team at KPMG. In that time Martin held national leadership, operational and management positions.

Currently Martin is General Manager of Strategy for Housing Choices Australia, a national community-housing provider, with responsibility for growth, human resources, marketing and research activities of the organisation.

Martin holds Bachelor Degrees in Economics and Finance.

**Interest in shares:** Nil

## Joseph Paul Pannuzzo

**Experience and expertise:** Joe is a highly commercial senior executive with a proven track record of transformational business performance through strategic leadership gained within some of Australia's leading services organisations. Joe has extensive experience in various business disciplines such as strategic development, financial reporting, governance, risk and compliance and marketing. Joe is recognised for developing highly effective teams with the ability to align achievements and goals with the corporate vision. He is very passionate about the not-for-profit sector.

### Education and qualification:

- Bachelor Business Studies Major in Accounting RMIT University
- Certificate in Financial Planning (CPA)
- Completed Australian Institute of Company Directors Course
- Previously - Qualified Responsible Officer - ASIC PS146
- Previously - Responsible Manager for APRA
- Certificate 111 in Investigative Services
- Licensed Private Investigator (Vic)

### Professional memberships:

- Fellow of the Certified Practising Accountants (FCPA)
- Member of the Australian Institute of Company Directors

**Interest in shares:** Nil

## Amanda Thompson

**Experience and expertise:** Amanda has over 14 years' experience in the financial planning industry, holding executive planner positions with both banks and privately owned practices. Amanda currently leads the Financial Planning division at Choice Capital Pty Ltd.

Amanda is mother to two beautiful daughters and actively participates in triathlons as well as being involved in all of her children's sporting pursuits. Amanda is a Strathmore girl born and bred and only recently moved out of the area to Seddon.

Amanda has a strong community focus, with a particular passion regarding empowering young girls and women

**Interest in shares:** Nil

## Community evening reminder.

Just a friendly reminder that we are holding a Community evening to provide an update on the five-year strategic plan and the direction of the branch. We would love to see you there. Details are:

Date: Wednesday 22 June 2016

Time: 6.00pm

Location:

Flemington **Community Bank**<sup>®</sup> Branch  
325-327 Racecourse Road, Flemington

RSVP:

By Monday 20 June to  
Karen Moutray-Read,  
admin@flemingtoncommunitybank.com.au

Light refreshments will be available.

Remember to "Like" us on Facebook as if you cannot attend we will post information from the evening on our Facebook page:  
[www.facebook.com/FlemingtonCommunityBank](http://www.facebook.com/FlemingtonCommunityBank)

## Shareholder privileges.

Remember that as a shareholder of Flemington Financial Services Limited you can access some great deals through the Flemington **Community Bank**<sup>®</sup> Branch. These include:

- Discounted home loan rates – for example, residential lending variable rate >\$500,000 - up to 1.25% discount on Bendigo Connect
- A 12-month term deposit which will earn higher interest at 0.25% p.a. above the Bank's 12-month term deposit rate with interest paid on maturity
- 10% discount on premium for house and contents insurance (excludes discounted Bendigo Life Rewards Over 50s Home and Contents Insurance)
- 20% discount on travel insurance premiums.

Pop in and say hello to Nuran and the team in the branch to discuss any of the great benefits you may access as a shareholder – they would love to see you!

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at [bendigobank.com.au](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

## Bendigo Insurance.

Protect what matters to you.

Let's face it, most people only really think about their insurance when something goes wrong. And when the unexpected does happen it's good to know Bendigo Insurance has you covered.

Talk to us about the range of insurance products and services that can help protect what matters to you – like your home, car and your valuables – whether big or small.

**Drop into your nearest branch at 325 Racecourse Road, Flemington or phone 9372 2798 for a no obligation quote or cover.**

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Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Bendigo Bank acts under its own AFSL and under an agreement CGU. You should consider the Product Disclosure Statement before making a decision. Bendigo Bank does not guarantee any benefits payable under a policy or repayment of any premium and will receive a commission from CGU for arranging insurance. S53710-5 (302523\_v1) (11/05/2016)

[bendigobank.com.au](http://bendigobank.com.au)  

## Flemington Community Bank<sup>®</sup> Branch

325-327 Racecourse Road, Flemington Phone: 9372 2798

Website: [www.bendigobank.com.au/flemington](http://www.bendigobank.com.au/flemington) [facebook.com/FlemingtonCommunityBank](https://www.facebook.com/FlemingtonCommunityBank) [twitter.com/bendigobank](https://twitter.com/bendigobank)

Opening hours: Monday to Friday 9.00am – 5.00pm

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