



Made possible by the customers of Altona, Laverton and Point Cook Community Bank® branches.

Laverton Community Hub Open Day.

Laverton **Community Bank**® Branch Manager, Ashley Coles and Piggy had a great day recently at the Laverton Community Hub open day. Great to be invited by our community partner, Laverton Community Integrated Services that operates out of the Hub.



Point Blank.

Laverton Youth Foundation recently received recognition in the Federal House of Representatives. Member for Lalor, The Hon. Joanne Ryan spoke about the Point Blank publication that has been developed, designed and written by local young, for local young people. Congratulations to all involved.

Congratulations also to the team on the release of the second edition of Point Blank. To check out the magazine visit www.pointblanksyouthmagazine.com.au

The program is now being extended with the addition of the Point Blank Arts program. Young people are currently being recruited to participate and learn new skills in drawing, comic/graphic novel design, street art, sculpture and ceramics. Workshops are held Wednesdays 4.00pm – 5.30pm and are open to young people aged 15 - 22 years. If you would like more information, contact Alex – email: PetrouA@lcis.org.au

The Altona, Laverton and Point Cook **Community Bank**® branches have to date contributed \$265,000 to the Laverton Youth Foundation.

Hobsons Bay Business Awards.

We are proud to be an award sponsor of the 2015 Hobsons Bay Business Excellence Awards and encourage our business partners to nominate. The awards provide an opportunity for local businesses, large and small, to be recognised for their achievements, innovation and leading work-place practices. From home-based businesses and startups, to manufacturing and logistics companies, the business awards bring together people from across the business community to celebrate their successes and accomplishments.

Nominations are now open and will close at 5.00pm on Friday 14 August 2015, with the winners announced at a gala dinner at the Williamstown Town Hall on Friday 9 October 2015.

To be eligible to enter, your business must be located within Hobsons Bay and be the holder of a registered ABN. For more information visit www.hobsonsbay.vic.gov.au

Lions Soup Van.

Each Sunday night, a mighty group of Altona Lions Club volunteers serve Soup and sandwiches to people in need at Laverton. The Club also provides food hampers through this project.

The Altona **Community Bank**® Branch has had a long standing relationship with the program, which first received **Community Bank**® branch funding to assist in the purchase the van.

This is a great project that makes a genuine difference to those needing some help.

The Lions Club of Altona is currently seeking volunteers that can spare three hours 5.00pm – 8.00pm on a Sunday every six weeks. If you are interested, please email the club altonalions@gmail.com

The Soup Van program was one of the successful recipients of the recent Community Partnership funding program.



Message from the Chairman.



Welcome to the winter edition of our **Community Bank**[®] newsletter.

This year we celebrate the 15th anniversary of the opening of our first branch in Laverton. On 27 June we marked this occasion, with a double celebration of the branch's birthday, and to officially open the new look branch following extensive renovation.

Thank you to our shareholders, customers, community partners and staff that came and helped. It was wonderful to see the community come together and enjoy the festivities.

Fifteen years ago the Laverton community and our courageous first shareholder were pioneers in the establishment of the Laverton **Community Bank**[®] Branch, enabling banking services to be successfully returned to the Aviation Road area. The branch was one of the first in the country and is now part of a network of more than 300 **Community Bank**[®] branches.

Although part of the Bendigo Bank network, we never forget that this **Community Bank**[®] company was formed by this community to benefit this community.

Our branches are different. Our **Community Bank**[®] branches, like all banks, have fees. But unlike other banks, our **Community Bank**[®] branches give a huge part of their profits back to this community. Through the commitment of a local volunteer Board of Directors and our customers, we have created a revenue stream which would previously have been lost to a head office located outside the area. Since we opened our doors, we've given \$3.2 million back to the communities. This is beyond anything that was ever dreamt 15 years ago.

This enormous contribution has funded many community groups, schools, sporting clubs and large scale projects such as the Breakfast Programs in four local schools, Youth Foundations Laverton, Point Cook Community Transport Service and automated defibrillators. Additionally we have continued to support community celebrations such as the Laverton Festival, Christmas the Lakes and Australia Day in Altona. This year we will also sponsor the vibrant Wyndham Diwali.

This newsletter showcases just some of the great projects and organisations that our **Community Bank**[®] branches are proud to support.

In May, 23 successful organisations and projects were presented with funding through our Community Partnership Program. Applications for the next funding round will be open throughout September. For more information, please contact your local branch.

Our dedicated team is our greatest asset. Not only do they provide great, expert banking services but are relentlessly out in our communities, at events and functions representing the **Community Bank**[®] branches.

Congratulations to Tracey Farrugia Senior Customer Relationship Manager at our Altona **Community Bank**[®] Branch for winning the March 'Being the Bendigo Award' for customer service. This is a national award and we are very proud to have Tracey recognised for her proactive approach in helping customers.

We are pleased to have recently welcomed Elly Leavold-Haase, Customer Service Officer to our Point Cook **Community Bank**[®] Branch team. We also welcome the return of Rebecca Munro (nee Schembri), Customer Relationship Manager to the Point Cook **Community Bank**[®] Branch.

Our **Community Bank**[®] branches are well recognised for supporting our community. This is only possible because local people choose to do their banking business with us.

I encourage you to switch your banking, and financial planning and even insurance* to our **Community Bank**[®] branches and to recommend us to your friends. As part of the bigger Bendigo Bank network, our team can offer a full range of competitive banking products and services. Growing our customer base allows this unique banking model to thrive and our capacity to support the community further in the future.

I look forward to keeping you up to date on the progress of our company.

Yours sincerely,

Henry Da Silva
Chairman

* 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 before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Meet Rebecca Munro.

We are pleased to welcome back Rebecca Munro (nee Schembri) to the group as Customer Relationship Manager to the Point Cook **Community Bank**[®] Branch, after a few years away. Rebecca is a lending expert and has a wealth of local knowledge.



What do you love about working at the Point Cook Community Bank[®] Branch? Love coming back to a branch where there are so many familiar faces. There is also a community, family feel, similar to that of our other branches which makes it a lovely place to work.

On weekends I like to do? Hanging out with my family, watching my kids play sport and dance. It is also great to sneak in some cheeky time for myself.

Hobbies? Exercise.

Favourite dinner? Anything cooked for me.

Favourite movie? Pre 20's - Girls just Want to have Fun. Post 20's - Ever After.

Community groups involved in: Whatever my kids are involved in – Newport Power Football Club and their Primary school.

Spotted!

Point Cook **Community Bank**[®] Branch Manager, Satish Vishwanath, assisted in painting of the sound wall on Palmers Road, Point Cook. Satish was helping as part of a project led by resident volunteers from the Point Cook Action Group, Anti-graffiti taskforce. The project has made a significant improvement to the aesthetic of the area and notably reduced tagging.



Wanted – Community Partners.

Applications will be open for the Community Partnership Program Funding from 1-30 September 2015. We will be seeking mutually beneficial partnerships whereby funding is provided to an organisation for activities that benefits the community and in turn actively help spread the message of the **Community Bank**[®] model and our products.

If your group is interested in applying, please contact your local branch for details.

Breakfast Program funding continues.

Local students will continue to have access to a free healthy breakfast, thanks to support from the Altona, Laverton and Point Cook **Community Bank**® branches.

The **Community Bank**® branches have announced further funding for the Kick-Start Breakfast program for students at Laverton P-12 College, Point Cook Senior Secondary College, Altona North Primary School and Altona P-9 College. The Rotary Club of Altona is a financial partner in the Altona schools program.

This proven successful initiative is now in its third year and ensures all students receive a wholesome nutritious breakfast on a regular basis.

Chair of the local **Community Bank**® company, Henry Da Silva, said the branches were pleased in partnership with Rotary Club of Altona, to help continue the benefits of the program.

“In fact 20% of school aged children regular skip breakfast. Feedback from the schools is that the program has been embraced by the school community,” he said.

Altona Rotary Club’s Youth Director Jim Donner said “This program supports students in our local communities by providing a way to develop healthy eating habits that carry over to adult years. This is such an important initiative, providing students with opportunities to excel academically, emotionally and socially by providing a healthy start to their day.”

Funding is provided directly to the schools, so that the breakfast menu can be tailored to the particular school community and cultural backgrounds of its students

Sofia Mougos, Assistant Principal at Laverton P-12 College, said the program has become an important part of the schools culture. “The **Community Bank**® Branches’ Breakfast program has allowed our school to provide breakfast daily to our students across the campus, with over 200 students per day benefiting,” she said.

“Through the **Community Bank**® branches’ funding of this program, it has allowed our school community to provide breakfast that suits the diverse backgrounds of our students. Not only do we offer toast and cereals; we also provide cooked rice dishes, bacon and eggs, pancake days and a variety of other dishes. Additionally, it suits our younger students to be provided with fresh fruit at the beginning of school.”



Left: Laverton **Community Bank**® Branch Manager, Ashley Coles with Sofia Mougos, Assistant Principal Laverton P-12 College.
Below: Neil Shephard, Altona Rotary Club, Daniela Guertler, Altona **Community Bank**® Branch Manager and Robyn Gregson, Altona North Primary School.



Community Partner funding announced.

Altona, Laverton and Point Cook **Community Bank**® branches announced the community groups that received funding in the Community Partner Program at a function in May at the Sanctuary Lakes Hotel.

Representatives from community groups and local business celebrated the presentation of \$50,000 of funding to 23 local groups at the function.

Attendees were joined by guest speaker The Hon. Jill Hennessy MP, who spoke and thanked the community representatives present on their hard work for their organisations.

In attendance also was the Federal member for Lalor, The Hon. Joanne Ryan MP, Wyndham City Council Mayor Councillor Peter Maynard, Councillor Gautam Gupta, Hobsons Bay Mayor, Councillor Colleen Gates and Councillor Carl Marsich.

Funding was announced to the following:

- **Altona Bowling Club** – Operation New Green
- **Altona Yacht Club** – Tackers A float- junior try sailing program
- **Altona Kindergarten** – Altona Kindergarten 2015 Community Fete
- **Altona Life Saving Club** – Resuscitation Training Manikin
- **Lions Club of Altona** – Soup Van
- **EJ Whitten Foundation** – Men’s health
- **Around Laverton Community** – It’s a cover-up- insurance costs for volunteers
- **Laverton Community Education Centre** – Reaching Out- New migrant settling program
- **Laverton Park Soccer Club**
- **Laverton Scout Group**
- **Point Cook Soccer Club** – Defibrillator & First Aid Team
- **Point Cook Cricket Club** – New wicket
- **Point Cook Netball Club** – Long-lasting equipment investment
- **Sanctuary Lakes Foundation** – Sanctuary Lakes Foundation Golf Day
- **Point Cook Retirement Village** – Sponsorship of bus
- **Rainbow Club of Point Cook** – Not for profit swimming program for autistic children. Safety vest for instructors, pool fees, and free lessons for families in financial hardship
- **Rotary Club of Altona** – Hobson’s Bay Art Show
- **Wyndham Diwali Incorporated** – Wyndham Diwali 2015
- **School Breakfast program** – Laverton P-12 College, Altona P-9 College, Altona North Primary School, Point Cook Senior College.



Above: The Hon. Jill Hennessy.
Above right: Point Cook **Community Bank**® Branch Manager, Satish Vishwanath with Courtney Beckwith from the Rainbow Club of Point Cook.



Right: Henry Da Silva with Ted Whitten Jnr, EJ Whitten Foundation.



Double celebrations for Laverton.

It was a double celebration for the Laverton **Community Bank**[®] Branch as it celebrated its 15th birthday and branch reopening after extensive renovations.

A street party was held to celebrate. The day event was attended by an estimated crowd of over 600 people. Attendees enjoyed free activities including a jumping castle, face painting, colouring competitions and sausage sizzle. Thank you to the Laverton Community Choir for a tremendous performance and composing a song about our partnership. Thank you also the Laverton Scout group that cooked hundreds of sausages at the event.

The branch was established after banking services closed in Aviation Road, and local businesses and residents rallied together to acquire the required capital to open the Laverton **Community Bank**[®] Branch. The branch was first opened by then Victorian Premier, Mr. Steve Bracks. The branch was one of the first **Community Bank**[®] branches in Australia and only the second in Melbourne.

Community Bank[®] company Chair, Henry Da Silva, spoke at the opening and thanked those involved in establishing the **Community Bank**[®] branches. Members of the original committee included Michael Boyd, Joe Inserra (OAM), Michael Pernar, Bruce Cahoon, Cr Carl Marscich, Henry Da Silva and later Wayne Gray.

“This community rallied and embraced the concept of having its own **Community Bank**[®] branch. From business people to school children with a \$50 investment, 259 local people purchased shares into this concept. It brought the community together and the funds were raised.”

“The local **Community Bank**[®] company is an important service within the local community. Hundreds of locals are today shareholders who, along with the community, share in the profits generated by the local community owned branches,” he said.

The revamped branch incorporates new technology such as a coin counting machine, as well as offering one-on-one service with specialist members making transactions more efficient. It is bright and welcoming and cements its place in the community in the future. Visit the new look branch at 28 Aviation Road, Laverton.



Clockwise from above: Cr. Colleen Gates; Ribbon cutting to officially open the branch - Mayor of Hobsons Bay, Cr. Colleen Gates, Cr. Carl Marscich, **Community Bank**[®] company Chair Henry Da Silva and Laverton **Community Bank**[®] Branch Manager, Ashley Coles; Face painting; Laverton Community Choir in action; **Community Bank**[®] company Directors, Bruce Cahoon and Emma Driscoll with the cupcakes.

15 years of supporting this community.



Hobsons Bay Community Financial Services PO Box 502, Laverton VIC 3028 **ABN** 39 091 661 166 **Directors:** Mr H Da Silva (Chairperson), Mr M S Pernar (Secretary), Mr G Ryan (Treasurer), Mr G Inserra, Mr B J Cahoon, Ms E Driscoll, Mr AD Shanahan, Mr M A Boyd.

Altona, Laverton and Point Cook Community Bank[®] branches

Altona

64 Pier Street, Altona VIC 3018
Phone: 9398 8922
www.bendigobank.com.au/altona

Laverton

3/28 Aviation Road, Laverton VIC 3028
Phone: 9369 8455
www.bendigobank.com.au/laverton

Point Cook

Shop 24 Sanctuary Lakes Shopping Centre
300 Point Cook Road, Point Cook VIC 3030
Phone: 9395 7724
www.bendigobank.com.au/point-cook

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