

**PROOF ONLY**



## From the Manager's desk



Bendigo Bank has been named Business Bank of the Year (2011) at Roy Morgan Research's inaugural Customer Satisfaction Awards. The accolade follows the Bank recording the highest business customer satisfaction score in the Roy Morgan December survey, with a rating of 75.4 per cent - this was almost six points ahead of our nearest competitor.

The customer and industry recognition comes after many years of hard work by the Group's dedicated business banking staff. This shows we've come a long way since our first Business Banking offering launched in February 1996.

The results and the award demonstrate our efforts to deliver industry-leading customer service are valued by the community. In addition to this, we continue to out-perform the big four in business customer satisfaction.

The Bank's Business Banking team is made up of almost 300 dedicated staff located right across Australia, with many of our people able to provide specialist advice and a wide range of services including international trade, merchant facilities, insurance and other business solutions.

I think part of our success is our ability to meet the needs of a wide range of business clients. Whether it's a big business or small business we have the staff, products and services available, to ensure that together, we can make people's businesses stronger.

In addition, the December 2011 Roy Morgan monthly survey into Australian bank customer satisfaction showed we achieved a customer satisfaction rating of 89.5 per cent, edging out ING (88.4 per cent) as the top bank.

Most importantly, we're seeing an upward trend in our satisfaction ratings with an increase of 2.4 per cent from the same time last year.

I believe this proves that our persistent focus on connecting with our

## Birthday celebrations

On 11 December 2011 we celebrated two years of business operation with a sausage sizzle and cake cutting in Union Square.

Although the day was grey the rain held off and the resulting mild temperature allowed the gathering of customers, shareholders, Board members, passers-by and staff to really enjoy the fun.

The cake was cut by our newest Board member, Muriel Chen. This was Muriel's first official duty and she performed it so well we might get her to do it again!



customers - listening to what they need and respecting their choices - is paying off. It's our unique point of difference - along with our low penalty rates - and we should all be encouraged by these positive results.

Bendigo and Adelaide Bank Ltd is the second fastest growing lender of money in Australia. This is not surprising when you consider our competitive rates and various discounts with Package and Package Plus offerings. Our lending experts can help you choose your perfect home loan and ensure you make the most of your loan's extra benefits.

**Costa Karas**  
Branch Manager

## Program helps link the community

The Friends of Pymont Community Centre thought they could improve it, the City Council funded it, local artist and qualified psychotherapist Roberta Mears facilitated the workshops of local people that came up with the ideas of what to do with it, and they all worked together to turn a storage area into a wonderful place called The Link - truly a community project!

Roberta believes that everybody should have the opportunity to be involved in a project that's creative, even if they have no training or background or held a paint brush before. "Interacting with others in the community is a bonding experience," Roberta said.

The workshops brought together lawyers, housewives, children, new and old residents of the area. With much laughter and talking about what is important to Pymont, the group came up with the historical theme we see in the finished project.

The walls were cleaned and repainted by members of the community over ten weeks providing the labour for a Matching Grants Program of the City Council and under the guidance of Roberta a mural has been created which includes a ceramic mosaic and photographs of the history of Pymont since European settlement. Local business donated printing, tiles, glue, grout and tile-cutters for the project and food and drink for the opening event. The Board of Pymont **Community Bank**<sup>®</sup> Branch, under the guidance of master chief Peter Devoy, cooked and served the BBQ food at the opening.



▲ Pymont **Community Bank**<sup>®</sup> Branch Directors cook up a feast at the opening of The Link.

The old furniture will be replaced thanks to a grant from Pymont **Community Bank**<sup>®</sup> Branch. It is now possible to meet at the centre for a quiet chat, a game of cards or Scrabble, or just relax with a cup of tea and a book from the Book Exchange, another community initiative.

The official opening on 21 December by Councillor John McInerney standing in for the Lord Mayor had a party atmosphere.

"We hope this is the first of a series of improvements at the Pymont Community Centre, which will open it up for more community use," said Jill Dardick, a member of Friends of Pymont Community Centre. "The enthusiasm of those who unleashed their hidden artist has been inspirational. The result is stunning."

Friends of Pymont Community Centre are collating the results of a survey of residents to find out what other activities and services they would like to see at the Centre. There are now Tai Chi classes (Wednesday at 3.00pm) and a Book Club, with more to come. In particular the Friends of Pymont Community Centre hope to encourage people who are new to the area to make the centre their first port of call. They are looking for volunteers to help organise this and the other planned activities.

The Pymont **Community Bank**<sup>®</sup> Branch were delighted to be a part of this venture.



▲ Just one corner of the refurbished Link.

## Acting Chairman appointed

It is with much regret that the Board has accepted the resignation of our founding Chairman, Bruce Napthali, effective from 3 March.

Work and family commitments have made it difficult for Bruce to devote the time needed for this arduous role.

The Board thanks Bruce for the vision and hard work he brought to establishing our branch and wish him and his family well for the future.

Deputy Chairman, Robert Gavagna has replaced Bruce as Chairman until the AGM in November when a new Chairman will be formally elected.

## Honesty is the best policy for customer

On a particularly wet day recently, one of the bank's clients collected US\$1,000 from the branch for an upcoming overseas trip. He left the branch at Union Square and some 10 minutes later an unidentified man walked into the branch to hand in a saturated, and now opened Bendigo Bank envelope - still containing all the money.

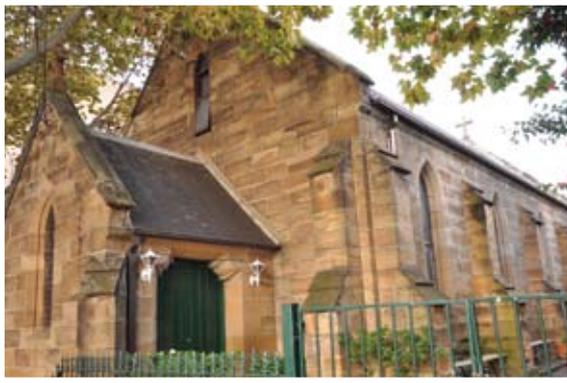
Unaware he had dropped the envelope in the rain drenched street our branch now has a very happy customer thanks to the honesty of the unknown gentleman.

A thought for today

*Taxes are the price we pay for a civilized society.*

Oliver Wendell Holmes, Jr., US Supreme Court Justice (1841 - 1935)

## Did you know?



St Bede's Catholic Church in Pymont Street is the oldest, continuously functioning church on the Pymont peninsula. The SMH article on the laying of the foundation stone (7/2/1867) stated that, when completed, the new church would be "a very neat and elegant structure".

The building was ready for blessing and opening seven months later. Much of the work had been done by stonemason members of the new parish, labouring after long hours in the local quarries. The work of many hands is evident in the different chisel patterns in the sandstone. Much of the stone was quarried on site, as can be seen in the cliff face at the rear of the church. At that time and for many years after there was an uninterrupted view from the site to the waters of Darling Harbour.

The parish of St Bede has experienced dramatic changes in the population of the peninsula, changes which led to the closure and the 1970 demolition of St Bartholomew Anglican Church which had stood for 120 years at the highest point of Pymont.

St Bede's survived thanks in part to the need for a residence for the parish priests who were also chaplains to the port of Sydney. A former PP of the 1970's recently told a typically packed Sunday congregation that the last time he celebrated the Mass at St Bede's there were seven people in the congregation, and "two of them were nuns"!

The church building itself contributes to the dynamic quality of the community. Its simplicity and elegance attracts the deep affection of those who gather there each week. That affection has been expressed in recent years by the installation of two new stained-glass windows, one in memory of the parish pioneers, and the other in memory of the many nuns and priests who have served the community since 1867.

The church is fast approaching its 150th anniversary, and the parish community has begun to prepare by commissioning a conservation report, supported by a generous grant from the City Council. The report will form the basis for major restoration work over the next few years. It is hoped that the whole Pymont community will become involved in celebrating the sesquicentenary of this "neat and elegant structure".



▲ Blessing and dedication of newly installed sanctuary window, November 2011.



## Business profile February 2012

### Warren Jack

The son of a Scottish father and Italian mother, Warren started his career with his family's up-market printing business before branching out on his own, initially in printing but soon expanding to training.

Warren ran a very successful design, print and signage company with many large name clients. Then started the Institute of Training.

The IOC provides access to affordable training in on-line, distance or face-to-face learning to help with finding employment or furthering a career in Business, Mining, Construction and the Environment. Staff training covers customer service, conflict resolution and negotiation skills. Warren's forte is to understand how clients think and how best to approach all work aspects and problems that may arise.

During his time on construction sites Warren realised some paint fumes had an adverse effect on his health. This led Warren to want to make a positive change for those in this industry and he is now a Director and Treasurer of GreenPainters – a not-for-profit organisation which educates the painting industry on environmental issues. On World Environment Day last year, the organisation received an award from the United Nations for their work.

Warren also opened The Academy of Dressmakers which has tailor made "Clothing Production" courses to teach the professional skills required of a Fashion Designer.

His newly open Australian Fashion College in Surry Hills offers short courses or a Diploma to train students in design, pattern making, garment construction, setting up a business, sales and marketing, business planning, customer relations and on-line tools.

Warren has had his office in Pymont for 8 years and loves the convenience this affords him in business and the community feel of the area.

Why does Warren bank with the Pymont **Community Bank**® Branch?

Warren says he changed to Bendigo Bank after becoming dissatisfied with the major banks and has found the service of Pymont **Community Bank**® Branch to be well above average.

"The staff treat you as a special client," Warren said, "and I feel like a friend of the staff and not just a customer."

## Staff profile – Mike Velicanski, Customer Service Officer



Have you met Mike our Customer Service Officer yet? Mike was born in Belgrade and came to Sydney with his family 12 years ago and has been with us at the branch for 12 months now.

“It’s a bonus to be able to work in the suburb where I live and meet other locals” Mike said.

Previously working as a dental technician, Mike also spent 18 months in Japan teaching English.

As a dental technician he enjoyed putting smiles back on people’s faces and now he hopes to give people a reason to smile about their finances.

In the future Mike would like to become a Financial Planner. To achieve this goal, Mike is studying Finance at RMIT by correspondence, and finds the job at our bank most helpful, especially talking with customers as it all relates to his studies.

Although his studies take up most of his spare time – in addition to Finance, Mike is still studying Japanese – he enjoys reading, especially autobiographies and historical novels. Mike’s other hobbies and interests include playing and watching soccer, travelling, and watching documentaries, especially ones on travel (exploring the world from the comfort of home). Mike’s favourite travel destination is Asia, as there are so many amazing things to experience there.

If you haven’t met Mike yet, come in and meet him or the rest of the Pyrmont **Community Bank**<sup>®</sup> Branch team who can help you with any of your banking needs.

## Pyrmont Cares Inc.

Pyrmont Cares Inc assists homeless people and other social housing tenants in the greater City of Sydney Local Government Area by helping them to move into long-term accommodation programs.

Pyrmont Cares seeks to build additional social capital by promoting the sustainable use of high quality used furniture and white goods by delivering to those in need such unwanted goods for continued use.

With a number of volunteers, mostly from the Pyrmont precinct, who assist with collecting furniture from strata’s and households in the area and then taking it to Wentworth Park and Parramatta storage areas.

If anyone has unwanted furniture or white goods in good condition, then you can contact us on 0452 537 998 or [pyrmontcares@gmail.com](mailto:pyrmontcares@gmail.com) and we can arrange a pick up at a convenient time suitable to you.

Pyrmont **Community Bank**<sup>®</sup> Branch is pleased to be a sponsor of Pyrmont Cares with several Board members and Manager Costa actively involved in helping with the physical work and financial support.

## Pyrmont **Community Bank**<sup>®</sup> Branch

148 Harris St, Pyrmont NSW 2009

Phone: 9518 9866

Website: [www.bendigobank.com.au/pyrmont](http://www.bendigobank.com.au/pyrmont)

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



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

## U see results for your business

**Are you looking for a bank that can help your business see results?**

**Or a business banker who will deliver know-how that will save you time and money?**

**Or do you just want real service with minimum fuss?**

Our local business banking manager, Terry Fanning will take a personal interest in your business and can help you with our comprehensive suite of products and services tailored to suit the needs of businesses.

Best of all, when you choose to do your business banking with Bendigo Bank, you'll make a decision that delivers results for your business and benefits your whole community.

To find out more contact Terry Fanning on 0407 890 911 or call in and see us at 148 Harris Street, Pyrmont.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (151305\_v2) (28/03/2012)



### City West Community Financial Services Limited

PO Box 304, Pyrmont NSW 2009 **ABN:** 34 134 051 219

Robert Gavagna (Chairman), Margaret Broadbent, Geoffrey Davies, Peter Devoy, John Hoff, Ashley Limbury, John Marsden, Charles Perry, Ian Bullus, Patricia Strong.