



The bank that gives back to the community

When the Pyrmont **Community Bank**® Branch opened in December 2009 it was the 250th **Community Bank**® branch to open across Australia. Russell Jenkins, Executive Customer and Community of Bendigo and Adelaide Bank, told the assembled crowd of shareholders and well-wishers that the Bank had then returned \$40 million to their respective communities in Australia since inception of the **Community Bank**® model in country Victoria in 1998.

Just two and a half years later that amount has reached \$80 million, of which \$13 million has been reinvested to New South Wales community groups and projects with Pyrmont **Community Bank**® Branch making its own early contribution of \$8000 (and growing).

Since our first modest contribution of a runner-up prize in the Pyrmont Art Show held in Union Square in 2011 we are now a regular sponsor of the Pyrmont Food, Wine and Art Show which has moved to Pirrama Park to cope with the large number of patrons.

In July 2011, Pyrmont **Community Bank**® Branch held a community forum to help identify community groups and projects that could be considered for support. As a result, \$4,000 funding was distributed to five groups at the AGM. The Friends of Pyrmont Community Centre received a cheque for \$1,000 to help run first aid courses and another to purchase furniture for The Link at the centre and the Men's Shed, Ultimo Community Gardens, the Harris Scholarship Fund and Ultimo Public School received \$500 each. Details of these awards can be seen at the branch.

The amounts distributed to community groups will increase as our business grows and you can help by doing your banking with us. Remember – changing bank accounts has never been easier



This beautiful, fold-up, electric bike is first prize in a competition we are running at the bank. Call into the branch to find out how you can win it, or a voucher for meals at one of the fabulous restaurants in Pyrmont.

– the branch staff are able to contact other businesses to change regular debits and deposits you may have set up with another financial institution. Call into the branch with details of your existing accounts and our staff can assist.

To encourage you to increase your banking with Pyrmont **Community Bank**® Branch, we are offering, in conjunction with other businesses in the area, some fabulous prizes. Call in to the branch and find out more.

The winners will be drawn at our third birthday celebration in Union Square, on Saturday 8 December at 11.00am.

4 steps to account switching success

Step 1

Open your new Bendigo Bank personal transaction account Complete a 'Switch of Regular Payments Arrangements' form at our branch.

Step 2

Receive your Regular Payments List in the post.

Review and decide which payments you would like to switch and/or cancel.

Step 3

Complete Notice of Variation / Cancellation requests as required and monitor your new Bendigo Bank account to ensure regular payments have transferred successfully.

Step 4

Close your account at your old financial institution.

If you would like further information on account switching please feel free to visit the Pyrmont **Community Bank**® Branch.



Chairman's message

If you are reading this newsletter, the likelihood is that you live or work in Pymont or Ultimo.

The further likelihood is that you do care for the ongoing improvement and well-being of our community. And so do we! Do you know that by transferring just some of your banking and financial service requirements to our Pymont **Community Bank**[®] Branch, our ensuing profits are then reinvested back into the local community by way of project sponsorships, grants and shareholder dividends (as much as 50% of our gross profit once we achieve profitability).

I am often asked if our Pymont **Community Bank**[®] Branch offers all the banking and financial services that one requires. The answer is yes. Bear in mind Bendigo and Adelaide Bank is now one of the largest banking groups in Australia.

Perhaps even better than assurance of size and financial strength is the fact that Bendigo and Adelaide Bank is regularly rated highest in terms of customer satisfaction.

Please read the article about this below. In fact, one of our enthusiastic branch team members recently remarked that all Pymont **Community Bank**[®] Branch customers are treated as if we were their private bank.

Community Support

Since the arrival of Pymont **Community Bank**[®] Branch the community has received not only access to banking services and the benefits of having local staff in a local branch but we also support the community.

Community projects such as first aid training courses at the Pymont Community Centre; Pymont Ultimo Men's' Shed, Ultimo community gardens, Ultimo Public School P&C and Friends of Pymont Community Centre are just some of the groups that we have supported. Additionally, we have actively supported the Pymont Art, Food & Wine Show, the Wentworth Park Games day, the Ultimo Uptown Festival, Landcare and the Maybanke Youth community centre.

We need your valued support now to more so that we may then be able to do much more by returning our share of profits back into our local community. It's pretty simple; the more we grow, the more we can do for our local community!

Convenient Banking Hours

Everyone is busier than ever. Time saving and convenience are our new watch words. For your convenience, Pymont **Community Bank**[®] Branch is open 9.00am to 5.00pm weekdays and 9.00am to noon on Saturday. Internet and phone banking are also available.

Robert Gavagna
Chairman

Running for fun in Pymont this November

At Pymont **Community Bank**[®] Branch and the Pymont Community Centre we believe that healthy individuals make healthy communities. We are supporting the return of the annual Pymont Fun Run on Sunday 11 November in Pirrama Park and you are invited to be part of it. It's a great way to walk or jog in support of local charities and have fun with family or friends.

There will be a 2.5km, 5km and 2.5kmx4 relay for walkers, runners and everyone who would like to volunteer. A program of free wellbeing information, talks and local fitness groups will be published closer to the event, watch out for it.

To find out more about the Pymont Fun Run call into the branch or Pymont Community Centre Corner of John and Mount streets, Pymont. Alternately, you can email contactus@pymontfunrun.com for more information. Mark the date on your calendar and start thinking about your family or team entry.

Inaugural High Tea for Pink Ribbon Day

Pymont's Local Woman of the Year, Carole Twist, with the help of Friends of Pymont Community Centre and the Pymont Community Centre hosted an inaugural high tea which Pymont **Community Bank**[®] Branch was pleased to sponsor at the centre for Pink Ribbon Day this July. Outstanding food was enjoyed by all who attended in a room that was beautifully decorated by Carole and The Friends. The event raised almost \$2,000 for the Cancer Council of NSW and was so successful it is planned to hold the event each year.

Carole and The Friends of PCC are now planning a morning tea to raise money to help fund research into prostate cancer to be held at the Pymont Community Centre at 11.00am on Saturday 13 October this year. Professor Ian Olver will be the guest speaker and it is hoped that many men and their wives will attend to enjoy the high tea and hear the most up-to-date information on this subject.



Just one of the tables enjoying themselves at the High Tea to raise money for Pink Ribbon Day.

Business Profile: Benjamin Grace and Café Bene



Café Bene opened its doors in the first week of April and is upping the ante in the café culture of Pymont as a result.

Benjamin Grace, who started his career in restaurants and cafés in the kitchen and has worked in every role since, has now turned to owning his own eatery.

Looking for suitable premises within or close to the city the site in Harris Street, just across the road from Pymont **Community Bank**[®] Branch, had just the right combination of happening and community, the perfect mix for a café.

It took no time at all for the locals to realise that Ben was serving the best coffee in town and the Eggs Benedict have made a name – probably because the hollandaise sauce is made on site in the kitchen instead of being bought in bulk –and the steak sandwich is the favourite lunchtime item. Fresh food served with a smile is the theme and the juices, made to order have been an instant hit, beetroot, celery and carrot seem to be the hottest item.

Why does Ben bank with the **Community Bank**[®] branch?

"The staff were so friendly right from the start and the merchant banking service has proved to be all they said it would be."

Ben at Café Bene in Harris Street.

Did you know?

Pymont Community Centre building on the corner of Mount and John streets was built to be the third Pymont Public School as a single story building in 1884 with the second storey section completed in 1892.

The students came from the St Bartholomew's School, which closed in 1881, and the public school in Murray Street which was demolished to make way for the railway. Initially attendance had to be encouraged by awarding a Gold Medal annually.

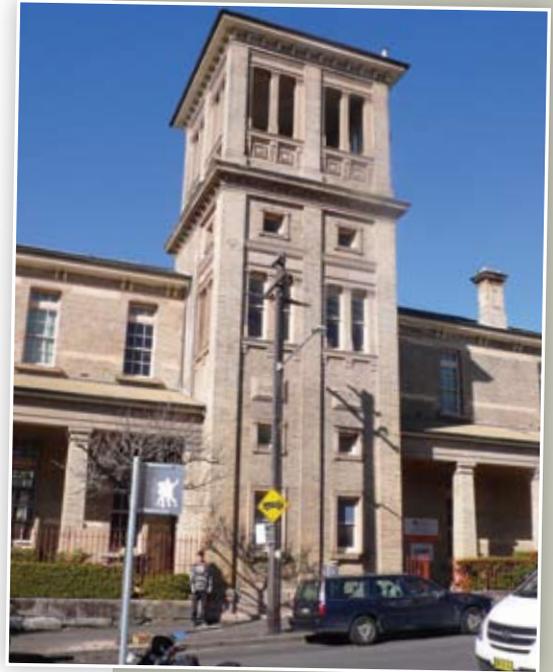
In 1912, a regulation was introduced to ban married women from working as teachers which caused some staffing problems, especially as the new teachers lacked the ability to supervise the girls who went to the baths for sport because they couldn't swim.

In 1916, a telephone was installed at the school, as were washrooms so that the children could have proper showers and baths.

As houses were demolished to build wool stores and flour mills student numbers started to decrease and in 1920 the area was classified as a slum. The primary school closed in 1933 and the Infants in 1934, the children going to the newer school in Ultimo.

The building was used as a hostel for the unemployed during the late 30's and in 1945 it became an Annexe of the Sydney Technical College. In May 1993 the building, now owned by city council was opened as the Pymont Community Centre and is now a thriving centre for the residents of Pymont, especially those new to the district.

If you haven't already been there why not call in and ask Manager Ed Ginzburg about all the activities and events that are available there now? The entrance is in Mount Street and is wheelchair accessible.



Manager Ed Ginzburg outside the clock tower of the old school in John Street.

Awards and accolades for Bendigo in Business Banking and Superannuation

At the Roy Morgan Research inaugural customer satisfaction awards, Bendigo and Adelaide Bank was named Business Bank of 2011. This accolade followed the Bank recording the highest business customer satisfaction score in the Roy Morgan December survey of customer satisfaction. The rating of 75.4% was almost 6 points clear of our nearest competitor. As also reported earlier, Standard & Poor's Bank credit rating for Bendigo and Adelaide Bank was raised from BBB+ to A-. Bear in mind that Bendigo and Adelaide Bank is the only bank in Australia to be upgraded since the advent of the global financial crisis.

Then Bendigo SmartStart Super™ was recently listed in the top 10 out of 143 funds that anyone can join by Leslie Parker in the Money Section of the Sydney Morning Herald.

Bendigo SmartStart Super™ offers you a low cost, simple, easy to use accumulation superannuation plan with quality investment options and a comprehensive range of competitively priced insurance options.

Can you answer 'yes' to one or more of these questions?

Been working in a few different jobs and have a few super accounts?

- Paying a few sets of administration, investment and other fees?
- Not getting the support you expected despite the fees you're paying?
- Want generous and comprehensive insurance options at a competitive price?

Then Bendigo SmartStart Super™ could be the superannuation plan to suit your needs whether you're in your 20's and starting your first job, 30's and just married, 40's and returning to work or 50's and wanting to maximise your super. Some of the key benefits of investing in the plan include:

- Low Fees
- No minimum initial investment
- No establishment fees
- No contribution/rollover fees
- No withdrawal fees
- No termination fees
- No investment switching fees

There is an administration fee of only \$98 p.a. and investment management fees that range from 0.39% to 0.99% p.a. depending on your chosen investment option (no investment fees currently apply on the cash investment option)

Bendigo SmartStart Super™ - it's everything you need in super, without all the things you don't!



Watch the Bendigo Bank story at
www.bendigobank.com.au/snapshots

Carole Twist is Sydney's Local Woman of the Year, 2012

Pymont resident, Carole Twist, was presented with the award of Local Woman of the Year, 2012, at morning tea with Mayor Clover Moore on Friday 15 June this year. This is a fitting recognition of the work Carole does for others in our community through groups like the Friends of the Pymont Community Centre and the Mustard Seed Church where she runs the opportunity shop and organises events such as the Anzac Day service and Carols by Candlelight.

Carole also started Friends in Need which makes and distributes food to the homeless. Sandwiches are made in Carole's kitchen, often with help from the Pymont **Community Bank**[®] Branch staff, from ingredients donated by our local IGA. Pymont Cares (which Carole also supports) then delivers them, with fruit and high food value items like slices of fruit cake, to the homeless.

Carole and her family have supported the Pymont **Community Bank**[®] Branch from when it was just an idea being mooted; immediately recognising the good it could do for the community. We are delighted that she and the family are shareholders and loyal customers.

The staff and Board wholeheartedly congratulate Carole on receipt of this well-earned reward.

Supporting Pymont Festival of Wine, Food and Art

We were delighted to again be a sponsor of the Pymont Festival of Wine, Food and Art held in Pirrama Park last May. This annual event was an outstanding success again, with sold-out foodie events, outstanding art and an estimated 4,000 people taking part. Bendigo Bank's Piggy again came to help with the entertainment.



Manager Costa with Lawrence Gibbons and the Bendigo mascot pig.

Thought for the day

The whole problem with the world is that fools and fanatics are always so certain of themselves, but wiser people so full of doubts.

**Bertrand Russell, Philosopher
1872 – 1970.**

Directors:

Robert Gavagna (Chairman), Margaret Broadbent, Ian Bulluss, Muriel Chen, Peter Devoy, John Hoff, Ashley Limbury, John Marsden, Charles Perry and Trish Strong.

City West Community Financial Services Limited

ABN 34 134 051 219

148 Harris Street, Pymont NSW 2009

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0464) (08/12)



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Opening hours:

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

Website: www.bendigobank.com.au/pymont