

Winter 2025

NEWSLETTER

Community Bank Braidwood, Bungendore and Crookwell



A COMMUNITY MILESTONE WORTH CELEBRATING 11 MILLION REASONS TO BANK WITH US

This year, **Palerang Financial Services Ltd** (Community Bank branches Braidwood, Bungendore and Crookwell) reached a remarkable milestone since our first branch opened: over **\$11 million** given back to our communities through grants, sponsorships, donations and money put into the Community Enterprise Foundation for future projects.

It's a powerful reminder that when people choose to bank locally, extraordinary things can happen. Every loan, every account, every business banking relationship helps fuel a ripple effect of positive change right here in our own backyard, whether that's funding for junior sport, mental health initiatives, lifesaving equipment, wildlife care, cultural projects, or community infrastructure.

This milestone isn't just a number. It represents thousands of hours of local volunteering, hundreds of community-led projects, and a shared commitment to making Braidwood, Bungendore, Crookwell and surrounding areas better places to live and prosper.

We're not just a bank, we are a social enterprise, a regional investor, and a partner in grassroot change.

**So yes, there are 11 million reasons to bank with us. But for us, the real reason is you.
Thank you for being part of this journey!**

Palerang Financial Services Ltd



MESSAGE FROM THE CHAIR

As we wrap up the financial year, I am proud to share a milestone that belongs to all of us: together, we have now contributed over \$11 million back into our local communities.

That’s \$11 million in grants, sponsorships, donations that has helped keep community halls open, junior sports teams on the field, provided lifesaving equipment, and so much more. It’s money that stays here, circulating through Bungendore, Braidwood, Crookwell and surrounding areas because of one powerful choice: where you bank.

One of our recent highlights was funding support for Possumwood Wildlife Recovery and Research; a quiet achiever that provides leading and vital veterinary services and refuge for injured and orphaned native animals. Their work, like so many community-driven projects we support, reflects the values of care, dedication and grassroots impact that our customers and shareholders make possible.

This is what community banking is all about. Every time someone opens an account, takes out a loan, or simply chooses to bank with us, they are helping to strengthen their own community. And as our campaign says, there are “11 million reasons to bank with us”, but the best one is the difference we can make, together.

Thank you to our loyal customers, shareholders, dedicated staff and volunteers, and the many local organisations who work with us to build a more connected, more resilient region. We look forward to another year of doing what we do best: putting community first.

Warm Regards,
Garry Cook



2025 BOARD OF DIRECTORS

Garry Cook (Chair)

Dale Towell (Dep. Chair)

Rhyll Tozer (Treasurer)

Shane Holness

Richard Elliott

Andrew Callan

Craig Hinder

Alex Rofe

Susi Pluess (Company Secretary)



WILDLIFE RECOVERY IN ACTION: \$88,730 FUNDING FOR POSSUMWOOD'S LEARNING CENTRE

BY SUSI PLUESS, COMPANY SECRETARY



Pictured: Dr. Steven Garlick and wife Rosemary, with staff members Nick, Sally, Craig, and Palerang Financial Services Chair Garry Cook

We are proud to announce funding of **\$88,730** to support the development of a **Wildlife Trauma Recovery and Learning Centre** at Possumwood Wildlife Recovery and Research Inc, an organisation with a 25-year legacy of rescuing and rehabilitating native wildlife.

This funding supports the fit-out of a purpose-built learning centre on the grounds of the existing Possumwood Wildlife Veterinary Hospital, located just outside Bungendore. Over the past two decades, Possumwood has provided emergency care and recovery to more than 12,000 animals, including over 5,000 native species, often in the wake of fires, floods and accidents.

The new learning centre aims to take this work a step further. It will deliver trauma-informed programs and workshops for first responders, veterinary professionals, carers, young people, landholders, and others passionate about wildlife care. The goal: to build local and national capacity in wildlife trauma response and preparedness, a need made tragically clear during the 2019–20 Black Summer bushfires.

The facility will include:

- A lecture and presentation space
- Media and online learning facilities
- An observation theatre for live treatment demonstrations
- A kitchenette and accommodation for trainers, carers and veterinary teams

These programs will help ensure that wildlife suffering during natural disasters is met with expert, compassionate care.

This project is a testament to what can be achieved when passionate people and community-minded institutions come together with a clear purpose. We are proud to support the next chapter of Possumwood's extraordinary work.

Community Bank Braidwood Hits the Road with New Courtesy Bus Partnership

Pictured below: Scott Preston (Club Manager), Hayley (Club staff), and Nick and Martin from Community Bank Braidwood.



"It's great to partner with the Braidwood Community Bank for this project. The old bus was aging and tired, but the new bus is safe and more reliable, ensuring our members, guests and staff are treated like royalty on their way to and from the Club. The Community Bank and the Braidwood Servicemens Club are working together to make our community a better place to live and grow."

Scott Preston, Manager Braidwood Servicemens Club

Community Bank Bungendore Proudly Supports the Bungendore Show

The Bungendore Show is set to return in 2025 with even more excitement and the Community Bank Bungendore is once again proud to be the naming rights sponsor of this much-loved local event. The bank's continued support highlights its commitment to backing the events and organisations that make our region vibrant and connected.

Show organiser Katie Asplin recently caught up with Community Bank Director Craig Hinder and local staff Sally, Nick and Dale to celebrate the partnership and capture a few promotional photos ahead of the big day.

"We certainly couldn't run the Show without the generous support we receive from local businesses like the Community Bank Bungendore."

- Bungendore Show Committee



Meet our Team: Mel O'Dea, Business Development Manager

With a passion for finance, a strong work ethic, and a down-to-earth approach, Mel brings real experience and genuine care to her role at Braidwood Community Bank. From building her first home at 18 to mentoring others on their property journey, Mel is all about helping people make confident financial decisions.



From the moment she could work at 13, Mel's drive was evident. By 15, she was clocking 60-hour weeks and by 17, had become the youngest Finance Business Manager in Victoria. This early success, combined with her passion for budgeting and saving, laid the foundation for a standout career in lending and property investment.

"It's been quite the journey!" she reflects. That journey has seen her collect multiple industry accolades, including her first major award at 18, presented by none other than Casey Stoner. Backed by a Diploma and Certificate IV in Finance and Mortgage Broking, Mel's experience is both deep and hands-on. She built her first home at 18 and has since constructed and renovated multiple properties across Australia; practical experience that now benefits her clients.

"I genuinely enjoy helping people navigate big financial decisions," she says. For Mel, finance and property aren't just professional interests, they're tools she uses to empower others. Recently, Mel has channelled that passion into launching her very first Property Investment Seminar, right here in Braidwood. She created the event as a practical, supportive introduction for anyone curious about building wealth through property. *"This event is designed to educate the community,"* she explains. *"We want to empower attendees to leave the seminar feeling confident, inspired, and ready to take action."*

One message she's keen to drive home is that property investment isn't just for the wealthy. She often finds herself debunking this common misconception. *"A lot of people already have what they need, equity in their home. It's about understanding how to use that foundation to grow wealth."*

Balancing a successful career while raising young children is no small feat. With her partner working away for half the year, Mel manages work, family, and community life with impressive grace. *"Like many working parents, it's a constant juggle!"* she admits. *"But I enjoy being present for my 2-year-old Estelle and 4-year-old Mason. Part time gives me that balance."*

Her deep ties to the Braidwood region also shape the way she connects with clients. *"I was raised in a small country town, so working with the Braidwood community feels natural,"* Mel says. *"It's about building trusted relationships."* She speaks proudly of the Community Banking model, which reinvests profits locally: *"It's a very rewarding feeling to see our community benefit from banking locally at the Braidwood Community Bank."*

Asked what keeps her inspired, Mel shares a recent story that speaks to the heart of her work. *"I helped a young couple purchase their first investment property using equity from their home. They didn't think it was possible... Now, they're building a solid portfolio and have so much more confidence about their financial future."* Those moments, she says, are what make it all worthwhile. When it comes to advice for newcomers to property, Mel's message is clear: start now, start small, but start. *"Anything you put your mind to you will achieve,"* she says, quoting a favourite line: *"It's better to take a risk and fail, than fail to take a risk."* Education, she adds, is key. *"Start with what you can afford, focus on long-term growth, and be open to learning as you go."*

Looking ahead, Mel is energised by what's next, not just in her own career, but in the community at large. *"I'm really excited about expanding financial education opportunities for the community to enable clients to establish financial security,"* she says. *"Our upcoming seminars are just the beginning."*

Empowering Locals, One Step at a Time

Mel's story is a reminder that financial growth doesn't happen overnight — it happens through determination, learning, and the right support. To learn more about Mel's upcoming seminars or to chat about your own financial goals, drop into the Community Bank Braidwood or Bungendore and say hello.

Community Bank Braidwood and Bungendore

Making good things happen

Find out more. Call 4842 1700 or 6238 0587 or search Bendigo Bank Braidwood or Bungendore.



Palerang Financial Services Ltd





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MEET OUR DIRECTORS: CRAIG HINDER

interviewed by Susi Pluess



Craig Hinder is Director on the Board of Palerang Financial Services Ltd with a global outlook, a love for bees and a heart for community.

Craig, you have had a fascinating career journey, from commercial aviation to government policy, and privately: beekeeping! Can you tell us a bit about that path and what drew you to each stage?

It's true, I did start my working career as a commercial pilot. My father was in the RAAF, so I was always drawn to aviation as a child. I did a bit of flying in Far North Queensland after obtaining my commercial pilot's licence (whilst supplementing my income managing bars and pubs – which is a different and eye-opening story altogether!), before starting my public service career at the Civil Aviation Safety Authority (CASA) as a licensing specialist at Bankstown Airport in Sydney.

I transferred to CASA Head Office after my wife (Nicola) fell in love with Canberra. We found a beautiful property in Bungendore in 2003, and it's been our forever home, raising three great kids.

The events of September 11, 2001, impacted everyone in some way, particularly those involved in aviation. It led me to finding a meaningful job in CASA's parent department, working on regional aviation security projects such as hardened cockpit doors, CCTV, and passenger screening for regional travellers. This security expertise attracted me to a position in the Department of Foreign Affairs and Trade. Initially focussed on diplomatic security, I ended up serving as a 16-year-career diplomat, proudly representing the Government in many short-term postings across the world, and two long-term postings to Afghanistan and India. I love Central and South Asia, and still follow their local geopolitical machinations with interest!

I felt I needed a change (can you believe I got sick of overseas travel and the constant packing and unpacking!?), and have been working in the Department of Agriculture, Fisheries and Forestry (DAFF) for the last few years, focussing on economic security and international trade.

What does your day job involve, and how does it complement your role as a Company Director?

I'm currently leading a business team supporting the implementation of a \$222 million digital reform project that allows Australian agricultural producers to more easily and affordably export the world's best produce to consumers across the globe.

I think this, along with my previous experience, ties in well with being a company director. Despite some of the criticism government can receive, a lot of time is spent on pursuing best practice when it comes to governance, finance, accountability, transparency and due process. This is what we spend most of our time on as company directors.

Of course, previous board experience also helps refine your skills. I previously served as a director at the Bungendore Bowling and Sports Club, as well as Managing Director of overseas not-for-profit company, the Brussels Sports Association, whilst accompanying Nicola on an overseas posting.

You are an active member of the Goulburn Beekeeping Club and mentor local beekeepers. What do you enjoy most about that part of your life, and what's one thing people might be surprised to learn about bees?

I never intended to be a beekeeper. It was a Christmas gift for me because Nicola couldn't think of anything else to give me! But, she knows me well and I just love it. People get into beekeeping for different reasons. Some do it for the honey and wax, others do it for the environment. For me, I love the logic and methodology to it – the bees are always trying to tell you something. You just need to determine what it is! I really enjoy being part of the beekeeping community. You can learn so much from each other. I don't get to Goulburn Beekeeping meetings as often as I would like to, but I am a local mentor and swarm collector, helping new 'beeks' get involved in the hobby.

... continued on next page

MEET OUR DIRECTORS: CRAIG HINDER

Collecting swarms across Bungendore helps both the bees and the community, so I don't mind collecting and rehoming them for free. Keep an eye out for me when I am transporting swarms over Spring – I have a large magnetic sign on the back of my ute that says 'Caution - Live Bees On Board'. Tailgate at your own risk!

One surprising fact about bees? They consume a significant amount of water to help process the honey, and to help cool the hive during summer. If I forget to leave a water source around for them to access, it can make it a little problematic for those nearby who own pools (sorry, neighbours!).

As the Chair of the Bungendore Community Funding Committee, what kinds of projects have stood out to you as particularly impactful or meaningful?

The one thing that always drew me to the Community Bank was their level of support to so many local initiatives. Whatever event or sporting interest is occurring in the community, you can bet that the bank has invested something towards supporting it! I love the fact that we contribute to local sporting clubs so children can more affordably get healthy and stay involved, and I love that we can contribute to mental health and wellbeing at all age levels – something that is becoming more and more important in our lives. Every initiative we contribute to means something to me and I genuinely love seeing the impact they have on our community.

How do you see your role on the board contributing to the broader goals of Palerang Financial Services Ltd and the local community?

As a director, I see my role as setting the strategic direction of the company to find the best way it can grow for the community. Growing 'for the community' may seem like an odd thing to say on behalf of a bank, but that's what sets us apart from the 'big four'. We have reinvested over 70% of our profits back into the community since our inception – something that other banks don't come close to doing.

However, we can't invest in the community unless the community invests in us – that's why we're focussed on growth. The more people that bank with us, the more we can invest to help achieve a more prosperous and healthy community. As directors, we also need to ensure the company's best interests are represented. This is usually done by ensuring all our risks are identified and managed via effective governance, and human and financial resource controls.

You also hold a Bachelor Degree in Science (Aviation) and Masters Degree in Business and Technology. With this background in science and technology, how do you think innovation can play a role in community banking?

We can't avoid technological advancement, but it does have its place. Online banking, the use of e-forms (those who have applied for funding recently would know all about our new application platform!) and the app 'one stop shop' concept all have a place to help make our customers' lives easier. However, there are elements where I don't think S&T should be part of our business model. We are staunch supporters of remaining visible in the community, so insist on keeping our branches open to ensure we can interact with our customers face to face. We've used the word 'partnerships' in our banking model a lot over recent years. That's exactly what we do – build partnerships with the community, and that's something that technology alone can't achieve.

And finally, any advice you would give to someone looking to get more involved in their local community, either professionally or as a volunteer?

We're all busy and have commitments, but spending some of your time on a local community initiative or interest is so worthwhile. It doesn't have to take too much of your time either. If you can only spare a few hours a month, there are plenty of local volunteer organisations around that would gladly accept that!

I'd encourage everyone to contribute to something they're interested in and give it a go. Helping out once a month at the Parkrun, joining a local service club, or running the social media account for a local event – it doesn't have to take too much of your time, but the sense of purpose and satisfaction you gain will be immense, and it will help build a stronger, more prosperous and interconnected community.

COMMUNITY FUNDING APPROVALS

since May 2025

- Braidwood National Theatre; \$700 for Mini Jass Festival
- Quick Shear Inc; \$3,000 for Shearers Showdown 2025 in Crookwell
- Braidwood Bowling Club; \$5,000 sponsorship
- Braidwood Preschool Association Inc; \$500 for Trivia night
- Braidwood Quilters & Textiles; \$300 for “My view of 2622” mini quilt competition
- Braidwood Academy of Creative Arts; \$5,136 donation for technology for media & podcasting workshops
- Braidwood Preschool Association Inc; \$27,250 grant for sewer works
- Bungendore Bowling & Sports Club; \$5,000 for annual invitation bowls event
- Bungendore Bowling & Sports Club; \$500 for Black Dog Institute Event Fundraiser
- Bungendore Tigers Junior Rugby League FC; \$5,000 sponsorship for ladies league tag side
- First Steps Pregnancy Support Ltd; \$200 Pramathon Queanbeyan donation
- Trojans Trek Foundation; \$5,000 donation for Kokoda Track Fundraiser
- Possumwood Wildlife Recovery & Research; \$88,730 donation for centre for wildlife trauma recovery & training
- Bungendore CWA; \$6,813 Refurbishment of CWA Building
- Captains Flat Community Preschool Association; \$35,000 grant for upgrades to playground
- Braidwood and Villages Business Chamber Inc; \$5,000 for Business Directory
- Bungendore PA & H Society; \$11,000 for Bungendore Show
- Bungendore Seniors; \$4,787 for event “Bungendore Bites”
- Braidwood and District Historical Society; \$590,000 grant for Heritage Centre
- Crookwell AP&H Society; \$8,419 for installation of Wifi and Security Cameras at Showground
- St. Bede’s Primary School Braidwood; \$8,000 for concrete upgrade and colour
- Tarago Preschool; \$10,000 for recipe book “A Taste of Spring”



It's a win-win when you bank with us. Banking convenience for you creates community support for all.



Like helping 17 local P-platers complete the Rotary Club of Bungendore's latest driver safety course. This program has now equipped around 130 young drivers with vital skills for navigating our local roads safely.



Like supporting Rotary's work across our region. From Bungendore to Braidwood and Crookwell, our partnership helps bring local projects and events to life.

It's time to say thank you!

We love celebrating all the great things your better banking has done for our community.

One of the highlights this year has been partnering with the Heavy Horse Show Inc.

Supporting such a great community organisation is just one of many reasons why we do what we do, which is deliver exceptional banking to you that creates positive impact in our community – it's a win-win for everyone!



We loved welcoming former staff member Cody Moran back to the Braidwood branch, this time with her newborn son, Ted – our youngest customer! Cody opened Ted's very first Piggy Account, and we're sure there will be no shortage of volunteers for cuddles when they visit.

Big on community.

Bigger for the one you care about.



TALK TO US TODAY

Community Bank Braidwood

95 Wallace Street Braidwood NSW 2622

T 4842 1700

Community Bank Bungendore

1/33 Ellendon Street Bungendore NSW 2621

T 6238 0547

We are open:

9.30am – 4.00pm Monday to Friday

Staff

Carmen Byrne

Karen Cairns

Jess D'Arcy

Helen Farley

Nick Fry

Martin Glover

Jayde Hardwick

Sally Harrison

Dale Husking

Melinda O'Dea

Craig Pettit

Susi Pluess

Rosie Pryor

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Publisher

Palerang Financial Services Ltd
Unit 1 / 2 Park Lane, Braidwood NSW 2622

Editors

Nick Fry & Susi Pluess

With thanks to all contributions from
staff, board & community members.



Shares available now

Shares are now available in Palerang Financial Services Limited, the company operating the locally owned Braidwood and Bungendore branches.

Thanks to the support of our shareholders and customers, our community company has contributed over \$11 million to the local community.

We now have over 500 shareholders and are continuing to grow and support our community. If you'd like to find out more about becoming a shareholder, go to bendigobank.com.au/nsw/community-bank-bungendore/ and select 'Trading Shares (LVM)'.

To register your interest in becoming a shareholder, contact Susi Pluess on 4842 1118 or email admin@pfsl.com.au.

Palerang Financial Services Limited

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