

# member news

SOUTHERN HIGHLANDS & TABLELANDS



## A Message from Tanya

Welcome to our latest News. In this edition I am pleased to share highlights of our 60th Annual General Meeting, an overview of our recent social impact programs, and a snapshot of the exciting road ahead.

### **Our ongoing legacy.**

In November 2023 we held our 60th Annual General Meeting, a significant achievement made possible by you, our members. From humble beginnings at the Berrima Cement Works our organisation has grown to around 11,000 members across the Highlands and Tablelands.

The Annual General Meeting celebrated not just our 60-year legacy, but the resilience and shared dreams that bind our community together. Your stories, your growth - these are the foundations of BDCU Limited.

Having achieved this significant milestone, we look forward to the things to come. Over the coming year I will share plans for the evolution of our member-owned mutual.

### **Connecting with our Community.**

BDCU The Collective Impact continues to grow and nurture deep connections with our wider community through our social impact programs. I would like to thank all our members who have supported our programs. I would also like to acknowledge our BDCU teams - BDCU The Collective Impact and Community Bank BDCU - who once again stepped up to support our social impact initiatives through our Corporate Volunteering Program, and in their own time.

The 'Do Good This Christmas' appeal - now in its 9th year - was a testament to the profound impact we can make as a united force. Your

generosity, touched lives and spread true joy for those families in our community who were doing it tough this year. It's moments like these that define our ethos and inspire us to reach higher.

### **Supporting our Community.**

The BDCU The Collective Impact Community Grants Program continues to support the delivery of sustainable projects focused on delivering positive impacts in the areas of health, education and social outcomes across the Highlands and Tablelands.

The projects are diverse and inspiring – and all have one important thing in common – teams of passionate locals dedicated to enhancing and strengthening our communities.

At our 60th Annual General Meeting, two of our recent grant recipients shared overviews of their social impact programs and the positive human impact created – now and into the future. You

can learn more about these game changing initiatives later in this newsletter. Thank you to Harbison Care and Bundanoon Community Garden for sharing your stories.

If any BDCU member organisations have a story to tell, or wish to let our members know about their programs, please email [info@bdcu.com.au](mailto:info@bdcu.com.au)

### **Thank you.**

Thank you for your trust and belief in BDCU The Collective Impact. Your continued support fuels our determination to create positive social impact, and we're excited about the game changing, purpose-driven projects that lie ahead.

We know, that we can do more for our members and community when we do it together.

Kind regards,  
Tanya

# BDCU's Purpose and Vision

## Our Purpose

BDCU exists to create local opportunity and choice.

## Our Vision

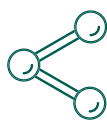
To be the driver of economic and social growth in our region so that we can foster greater wellbeing and prosperity in the community, and collectively deliver more social impact.

## Our Values



### Caring

We care for and respect our members, customers, employees and community.



### Integrity

We are consistently open, honest, ethical and fair.



### Professional

We hold ourselves to high standards of quality.



### Local First

We use our resources to connect community, business and people.

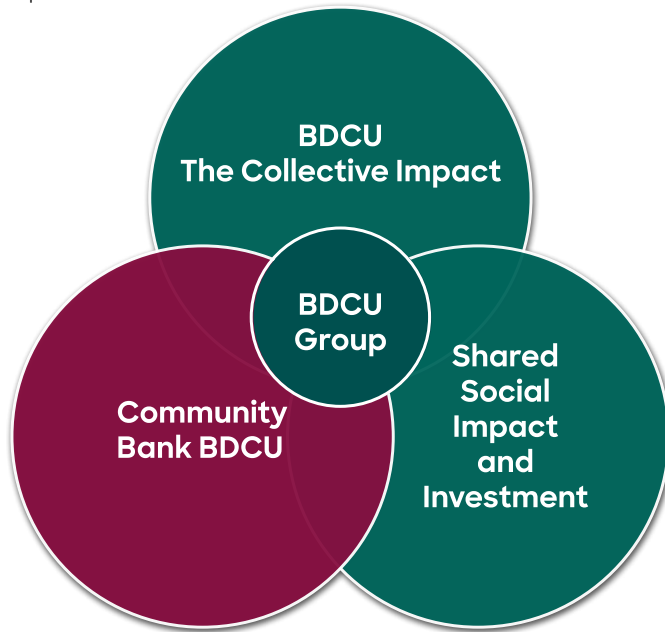


### Creative Thinking

We are focused on solutions.

# The BDCU Group Structure

BDCU delivers on our purpose and vision through a unique combination of commercial and social activities that comprise the BDCU Group.



### BDCU The Collective Impact

The trading name of BDCU Limited

100% Member Owned Mutual  
Owned by the Community for the Community

Ownership of a purpose-driven, face-to-face banking presence

Delivery of non-banking commercial and social enterprise activities to improve the economic and social prospects of our community

### Community Bank BDCU

The trading name of BDCU Financial Services Pty Limited

Subsidiary, 100% owned by BDCU Limited

Delivery of purpose-driven banking services.  
Provides a vehicle for the day-to-day operation and management of the Community Banking Franchise Agreement

### Social Impact

The efforts of BDCU The Collective Impact and Community Bank BDCU combine to provide community contributions to deliver social investments and impact

# BDCU The Collective Impact



BDCU was founded in 1963 to support the financial needs of local workers at the Southern Portland Cement Works in Berrima. This was the community need then. What hasn't changed is our focus on community and supporting it's needs.. We would love to welcome new members to join us in our journey. Imagine the good we can do when we do it together.

We were delighted to welcome many new members to the BDCU family over the past few months. Members play an important role in supporting your mutual to deliver the strong social and economic outcomes we all want to achieve.

With around 10,500 members, BDCU The Collective Impact already achieves significant social and economic outcomes. But, we want to do more. If you have friends or family who you think would like to be a member of BDCU The Collective Impact please email the team at [info@bdcu.com.au](mailto:info@bdcu.com.au).

*Want be part of something bigger that has your community needs at its heart?*

Here's a few ways BDCU delivers on its purpose.

- ▶ Sustainable face-to-face local banking.
- ▶ Community grant programs.
- ▶ Corporate volunteering programs.
- ▶ Create spaces for business and community.
- ▶ Thought leadership and advice.
- ▶ Other community support programs.

Want to know more? Visit [bdcu.com.au](http://bdcu.com.au)

# Member Value Proposition

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We can do more to help our community when we do it together.



## Why

**We exist to foster greater wellbeing and prosperity in the community and collectively deliver more social impact.**

- By supporting the social and economic wellbeing of our regions we can create a community that provides a place for our 'neighbours' to live, work and play.



## How

**We bring together the community and support actions that create opportunity and choice.**

- We advocate for the economic and social growth of our regions.
- We return profits to our local communities.
- We facilitate sustainable local banking in our regional communities.
- We support initiatives that have broad reaching, positive and enduring impact on our community.
- We provide connection and support for future local communities and business.



## What

**We help locals through face-to-face support and connection.**

- Sustainable face-to-face local banking.
- Community grant programs.
- Corporate volunteering programs.
- Create spaces for business and community.
- Thought leadership and advice.
- Other community support programs.

# Celebrating our 60th Annual General Meeting with our members.

On the 30th November 2023, we celebrated the 60th Annual General Meeting of BDCU Limited with our members.

The evening provided a wonderful opportunity to celebrate a significant milestone, and for staff, members and the community to connect.

We were humbled and delighted to have several founding members and employees in the room, who were instrumental in forging our legacy.

The stories shared highlighted the very real difference BDCU has made in the community over the last 60 years.

We said “Thank you, and goodbye” to retiring Directors Kristina Freire and James Moran for their many years of service, and welcomed new Directors Tonia Krebs and Sandra Black.

Following formal proceedings, where all resolutions were passed, the supremely talented Katie Constantinou representing Harbison Care, captivated the audience with her stories of the very real human impact created by the Paro Seal. The AI seal enhances quality of life and fosters a sense of deep connection for dementia and end of life patients. We are so proud to be associated with Harbison, and this project. You can learn more about the Paro Seal and the difference the BDCU Collective Impact Grant program is making, on Page 9.

Also, special thanks to Tracy and the team at Gumnut Patisserie for our incredible 60th Anniversary cake, and to the Bundanoon Community Garden for their generous gift of organic garlic.



# Delivering Social Impact

Our social impact programs have kept us particularly busy throughout Summer.

Here's a few highlights:

## Do Good This Christmas.

Since 2016, the BDCU The Collective Impact Do Good This Christmas appeal has facilitated the collection of toys for those families less fortunate across the Highlands and Tablelands. We never cease to be amazed by the generosity of the presents placed under the giving trees in our Bowral, Moss Vale and Goulburn branches.

Donations received in the Tablelands are distributed by partner organisations, including Mission Australia and Care South.

Donations received in the Highlands were wrapped by the BDCU team for distribution at the Highlands Community Christmas Dinner. We are proud to have partnered to support this incredible event for 8 years, and are always humbled to experience the care and deep human connection on that very special evening.

We appreciate the cost of living has been challenging for many in our communities, so we extend special thanks to all our members who donated gifts. Truly incredible!

## 'Thank You!' to our first responders

The BDCU team were out-and-about right across the Highlands and Tablelands on Christmas Eve to deliver gifts of appreciation to our fabulous first responders and support workers - the least we could do to show our appreciation for these unsung heroes who sacrifice time with loved ones, around the clock, and some who put their lives at risk to protect ours.

Thanks to Carol and the team at Mrs Oldbucks, who bundled the local gourmet delights for us.





# Meet Paro

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We were delighted to announce Harbison Care as a worthy recipient of a BDCU The Collective Impact community grant.

Funds received contributed to the purchase of the now infamous Paro seal, an advanced interactive (AI) robotic seal; designed to provide the widely accepted benefits of animal therapy.

Paro, who is beyond gorgeous, is understandably proving incredibly popular with Harbison's residents including those living with dementia or navigating end-of-life. Paro learns from each unique resident interaction, and modifies its behaviours to suit. Doing so enables Paro to intuitively create, nurture and grow meaningful connections and provide cognitive support.

The BDCU The Collective Impact team look forward to visiting Paro soon, and to sharing updates on the human outcomes achieved.



# Community Bank BDCU

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**At Community Bank BDCU, we take pride in being deeply rooted in our community. This edition we hear from customer service superstars Deb and Nicole from the Bowral branch.**

**We asked the team how they believe Community Bank BDCU positively contributes to our region.**

“We love hearing about the real impact our efforts have on the community, and nothing beats knowing you helped put a smile on the face of a child. BDCU’s support of the Highlands Community Christmas dinner is my favourite example of the impact we help to create. Seeing so many people from the community connecting over a meal is something everyone should experience. Gifts donated by locals and wrapped by the Community Bank BDCU and BDCU The Collective teams. A beautiful dinner provided by Meals On Wheels; served with love by countless volunteers. True community spirit. I’m so very proud to be part of it.” *Nicole*

“I get a great sense of purpose and enjoyment from volunteering at Meals On Wheels, delivering toys for the littlies in the Bowral Hospital kid’s ward, and partnering with BDCU The Collective Impact to deliver Scam Seminars that help keep our members and community safe online. I’m so busy outside work – being able to do my part using my staff volunteering hours is even better!” *Deb*

**Exceptional customer service sets Community Bank BDCU apart. How do you deliver excellent customer service?**

“Banking products and technology can be confusing – even for those of us who’ve grown up with it. The Community Bank BDCU team are incredibly patient with our older customers. It’s so important to us that we take the time to explain things fully so our customers are comfortable and confident. One of my lovely



elderly customers was struggling with internet banking. I sat with her for as long as she needed to ensure she understood and was able to access and use online banking herself. Now there’s no stopping her – and importantly, she knows how to bank online whilst protecting her personal details. She often pops into the branch and still thanks me for my kindness, and help to make her life easier.” *Nicole*

**What makes working at BDCU truly special for you?**

“Definitely the people I work with, and I love the relationships I have built with our customers.” *Nicole*

“That’s easy. The people I work with. We get on so well. Also, knowing I’m genuinely appreciated by our customers and recognised by our management team. It’s so important when you’re in a customer service role and giving of yourself every day.” *Deb*

# Coming Soon

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## MARCH TO JUNE



Member morning and afternoon teas. Meet the team and connect with likeminded members.

Please email [info@bdcu.com.au](mailto:info@bdcu.com.au) if you'd like to attend

## MARCH

BDCU Member Survey. Have your say! We'd love to know what we're doing well, and where we've room for improvement.



## APRIL



BDCU The Collective Impact Community Grant Morning tea to celebrate past and present recipients. Shining the light on change created and human impacts achieved.

## MAY

Australia's Biggest Morning Tea, in support of the NSW Cancer Council.

Australia's  
**Biggest Morning Tea**

## MAY



BDCU Winter Warmers appeal

## MAY

Issue 8 Member Newsletter



## MAY



Applications open: Round 6 BDCU The Collective Impact Community Grant Program

## JUNE

Pie Time promotion at Bowral and Moss Vale branches in support of Moss Vale Meals on Wheels.



# Social Good Projects & Activities

## BDCU Community Grants Program

Allocated

# \$48,600



in grants FY 22 / 23



## HEART OF THE NATION

Partnered to install defibrillators in all BDCU centres and to maximise awareness of the Heart of the Nation program and app.

## BDCU Winter Warmer Appeal

# 613

blankets, coats and jumpers shared with **Mission Australia, C3, Anglicare, and Uniting Church Pantry.**



(May & June 23)

## The Great Pie Drive 2023

in-centre activity raised sales of

# \$1600



for Meals on Wheels (June 23)

## Do Good this Christmas

Shared donations of more than

# 500 PRESENTS



for children wrapped by the BDCU team. BDCU team provided support at Bowral Family Carols and Highlands Community Christmas Dinner. (Dec 22)



## STAFF VOLUNTEERING

### 303 Staff Volunteering Hours

FY 22/23



# 100 locally sourced gifts



locally sourced gifts in appreciation for frontline staff at Bowral and Goulburn Base hospitals. (Dec 22)