



Together For Good

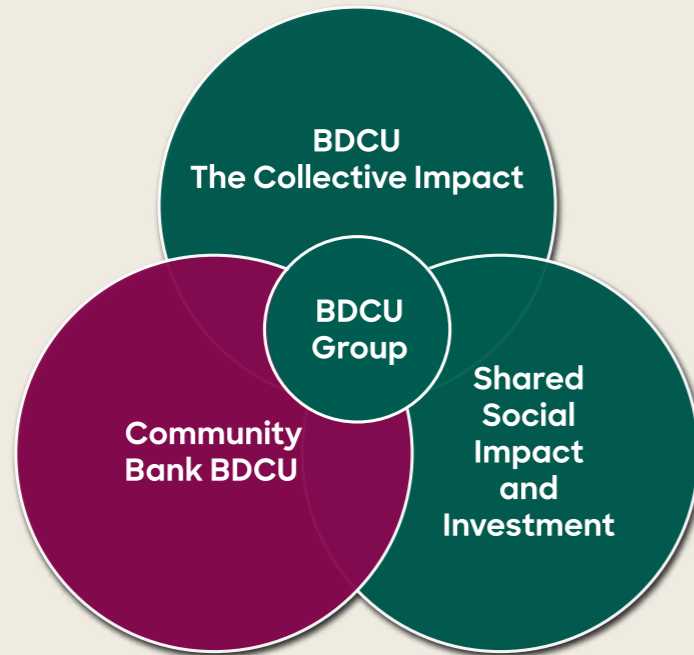
SOCIAL IMPACT REPORT



FINANCIAL YEAR 2023/2024



OUR GROUP STRUCTURE



WHAT WE STAND FOR

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 Purpose

BDCU exists to create local opportunity and choice.

Our Values

INTEGRITY

We are consistently open, honest, ethical and fair.

PROFESSIONAL

We hold ourselves to high standards of quality.

CREATIVE THINKING

We are focused on solutions.

LOCAL FIRST

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

CARING

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

Welcome to the 2023/2024 BDCU The Collective Impact Social Impact Report

Dear Members,

When I became CEO of BDCU in 2020, I felt a strong responsibility to create something our community could be proud of. Today, I am delighted to say we have met the changing needs of our community with dedication and ambition, driven by the success of our Community Bank BDCU franchise, which has allowed us to expand our reach and deepen our impact.

Reflecting on the past year fills me with both humility and pride. Despite challenges like rising living costs and economic uncertainty, our community has shown incredible resilience. Together, we have not only faced these challenges but emerged stronger, united, and more determined to create meaningful change.

Throughout the 2023/2024 Financial Year, our team has embodied the spirit of community through initiatives like Hospital Gifts for Kids, Winter Warmers, Do Good This Christmas, and our support of the Community Christmas Dinner. These efforts have touched countless lives and highlight our commitment to fostering compassion and human connection.

I am especially proud of our support of the Future Not Followers program. In partnership with local schools, we have empowered 42 female students with essential financial literacy and life skills. This captures our commitment to investing in the future and ensuring everyone in our community has the tools and opportunities to thrive.

Our dedication to equity of access extends beyond education to include healthcare and other vital services. Through our Community Grants Program, we have supported initiatives that foster sustainable health, education, and social inclusion outcomes across the Southern Highlands and Tablelands.

I am equally proud of our staff who have embraced our Corporate Volunteering program with passion. Their commitment to giving back—whether through blood donations, supporting Meals on Wheels, or engaging in committees or community events—reflects BDCU's core values of caring and integrity.

As we look ahead, we recognise that the landscape of need is evolving. Financial pressures, a shortage of affordable housing, and social isolation are driving more people in our community to seek support. At BDCU, we are committed to being there for everyone, understanding that vulnerability can touch any life at any time. We are equally dedicated to fostering constructive conversations about the innovative social impact initiatives necessary to address the changing needs of our communities.

I invite you to explore this report and see all we have achieved together. As we face the challenges and exciting opportunities ahead, let us continue building a thriving community where everyone has the chance to flourish.

Thank you for your support.

Warm regards,

Tanya Schiller

CEO, BDCU The Collective Impact

Introduction

In 1963, a vision was born—to create an organisation that would support co-workers at the cement works with access to affordable loans. That was the community need at the time, and throughout the last 60 years, BDCU has evolved to support our community’s changing needs. Because we have always been more than a bank, we are driven by our unwavering commitment to community impact and social responsibility.

As we turn the page on another remarkable year at BDCU, I am filled with immense pride and anticipation. Reflecting on the 2023/2024 Financial Year, our staff volunteering and community-focused programs highlight our dedication to fostering a caring community. These initiatives also reinforce the spirit of collaboration and generosity that defines BDCU. I would like to thank Tanya, the BDCU The Collective Impact team, and the Community Bank BDCU teams for the passion, and deep sense of service you bring to supporting our community.

Today, the needs of our community have changed profoundly. Families are feeling financial pressure like never before, our community is grappling with mental health and social isolation challenges, and underemployment. Regionalisation and the accommodation crisis further complicate the landscape. In response, we have adapted and strengthened our support to meet these pressing issues head-on.

While plans are still being finalised, I am thrilled to share that we are investigating significant investments that will help create an even deeper, more positive impact on the lives we touch.

Thank you for being an integral part of this journey. Together, we will continue to impact the community in meaningful ways.

Warm regards,

Daniel Marmont

Chairman, BDCU Limited Board

Purpose-Driven Banking: Blending Profit with Purpose

At BDCU, we don't just pursue profits; we pursue profits with purpose. Our sustainable banking approach ensures that every financial decision we make not only delivers returns but also strengthens the foundation of our community. By prioritising sustainable growth, we build member capital that lays the groundwork for future investments and meaningful impact.

Our commitment to a sustainable banking model, through our franchise with Bendigo Bank, allows us to offer face-to-face banking services from locals you know and trust. In the regional communities we serve, our members enjoy personalised, dependable banking experiences that build trust and foster lasting relationships. By prioritising community engagement and addressing local needs, we reinforce the value of human connection in every transaction. This dedication not only strengthens our community today but also ensures our approach remains resilient and relevant, securing prosperity for generations to come.

Social Impact: Building a Community of Opportunity and Choice

What truly sets BDCU apart is our unwavering dedication to social impact. We focus on three critical areas that shape social and economic outcomes: accommodation, employment, and health and wellbeing. Through targeted programs and investments, we create opportunities and choice for our community members. Whether it's supporting education initiatives or investing in health and wellness programs, our efforts are designed to enhance the quality of life for everyone we serve.

Making a Difference, Together

BDCU is more than a mutual; we're a partner in driving progress for our community. Our commitment to sustainable banking and social impact ensures that we not only generate profits but also create significant, lasting change in the lives of those we serve. By empowering individuals and supporting local businesses, we pave the way for a community where opportunity and choice are accessible to all.

When you invest in BDCU—whether as a member of our mutual or as a customer of our Community Bank BDCU franchise – you are directly helping us to invest more in our community.



Understanding Our Icons

To help you easily identify the nature of our social impact outcomes throughout this document, we've introduced a set of icons representing our three areas of strategic focus:



Health and Wellbeing

This icon marks our commitment to reducing social isolation, and promoting physical and mental health, as well as overall wellbeing. From health programs to wellness initiatives, this symbol indicates our dedication to improving the quality of life for everyone in our community.



Employment

This icon highlights our efforts to create and sustain jobs, provide skills training, and support local businesses. Wherever you see this icon, you'll find our work dedicated to enhancing employment opportunities.



Accommodation

This icon signifies initiatives and investments aimed at improving housing availability, affordability, and quality within our community. It also represents initiatives that enable members of the community to remain in their own homes. Look for this symbol to see how we're supporting stable and sustainable living conditions for all and economic stability.

These icons serve as a quick reference to understand the focus and impact of our various projects and programs, ensuring you can easily follow the breadth and depth of our community engagements.



The Community Grants Program

Investing in Community Growth

BDCU's Community Grants Program, launched in 2021, is dedicated to amplifying our contributions to BDCU community members. Through the Community Grants Program, we reinvest in our community, fostering sustainable programs and partnerships with non-profit member organisations.

Our grants focus on initiatives that enhance economic, health, and wellbeing outcomes within our communities. Since its inception, we have reviewed 68 grant applications and awarded over \$150,000 in funding to 22 community organisations. With biannual grant rounds of \$25,000, individual grants have ranged from \$700 to \$10,000. Our diverse applicants include Parent & Citizen groups, sports clubs, hospital foundations, music ensembles, and aged care and disability services.

The grant program re-connects us to the core values of BDCU and our commitment to community support, and captures our mission to create lasting positive impact in the lives we touch.

\$50,195

FY23/24 Funds allocated

\$150,735

Total funds allocated since 2021



Grant Cultivates Connection and Sustainability in the Heart of Bundanoon

Background

The Bundanoon Community Garden (BCG) has blossomed into a vibrant hub of sustainability and community connection, thanks to a grant from BDCU. Founded in 2012, BCG boasts a diverse membership, with participants ranging from ages five to eighty. However, gardening on borrowed private spaces limited the group's ability to operate as a true community organisation. A dedicated space was needed, that was accessible and welcoming to all.

Solution

A \$5,300 grant from BDCU co-funded the construction of a protective enclosure for the garden, essential for cultivating vegetables. The garden's completion revitalised community spirit, inspiring gardening among all ages. Planned workshops, composting initiatives, and preserving days share knowledge and produce, fostering community engagement and sustainability.

Impact

The BDCU grant had a transformative impact, crucial in realising the vision of the Bundanoon Community Garden. It has fostered sustainability, reduced social isolation, and strengthened human connections. The Bundanoon Community Garden is growing more than just vegetables—it's nurturing community bonds and promoting sustainable living through shared gardening experiences.

Health & Wellbeing



AccuVein Device Enhances Comfort and Care for Goulburn Residents

Background

BDCU Goulburn Hospital Fundraising Inc. is dedicated to raising funds to equip Goulburn Base Hospital with modern medical equipment for effective patient care. Medical professionals often face challenges drawing blood from patients, especially children, the elderly, and the acutely ill. Locating veins can be difficult, leading to multiple needle sticks and causing pain and anxiety. Two AccuVein devices are in continuous use in the dialysis and paediatric units. These devices project a real-time map of veins on the skin, improving care by reducing pain, increasing first-attempt success rates, and reducing cross-contamination. However, a third unit was needed for community health nurses to visit patients at home, benefiting those with mobility issues or for whom hospital visits are burdensome.

Solution

A \$4,600 grant from BDCU enabled the purchase of a third AccuVein Handheld device, allowing community health professionals to provide care in patients' homes, enhancing accessibility and convenience.



Impact

The third AccuVein device has been instrumental in ensuring that homebound patients or those with mobility challenges receive high-quality care without the stress of hospital visits. The device has significantly improved patient comfort and satisfaction, reducing pain, increasing blood draw efficiency, and enhancing overall care. This initiative underscores BDCU Goulburn Hospital Fundraising Inc.'s commitment to advancing healthcare standards and supporting the wellbeing of the Goulburn community.

Health & Wellbeing



Social Impact Snapshot


\$2,487

EMPLOYEE FUNDRAISING

BDCU'S WINTER
WARMER APPEAL

482
Lives Touched

\$10,930
Social Impact Value

Community Grants

\$50,195
FY23/24

\$150,735
TOTAL SINCE 2021



KIDS COMFORT PROGRAM

480 Gift Bags

200 Frontline Workers Lives Touched

FIGHT AGAINST ONLINE SCAMS

760

Seminar Attendees



DO GOOD THIS CHRISTMAS



SCHOLARSHIPS

50
Thousand Dollars

TOTAL FUNDS ALLOCATED ANNUALLY FOR 5 YEARS



EMPOWERING YOUNG WOMEN

42 Lives Touched



CORPORATE VOLUNTEERING

30
BDCU staff touched lives

\$10,980
In-kind social impact value of



Community Bank BDCU Scholarship Program

Investing in Local Talent

Community Bank BDCU is excited to announce the launch of our Scholarship Program, committing \$50,000 annually for the next five years to support local TAFE students, apprentices, and healthcare workers. The TAFE and Apprentice Scholarships provide financial assistance to individuals over 16 years of age, living or working in our regions, covering costs for eligible TAFE qualifications or apprenticeships.

Our Health & Wellbeing Scholarships offer \$5,000 each to healthcare workers for study-related expenses, enabling continued professional development while serving our community.

Launching later this year, the first scholarships will be awarded in early 2025. This initiative highlights our dedication to nurturing local talent and strengthening our community through education and professional growth.

The scholarship program reaffirms BDCU's core values and our commitment to supporting training and employment pathways, embodying our mission to create a lasting, positive impact in the lives we touch.

5 year

Commitment commencing 2025

\$50,000

Total funds allocated annually for 5 Years

Employment



Health & Wellbeing



BDCU Leads the Fight Against Scams

Safeguarding Our Community

With the rise of digital threats, safeguarding our community against online scams has never been more important. At BDCU, we are tackling this issue head-on with our Scam Awareness seminar program. These seminars are essential tools in combating digital fraud and identity theft.

The impact is significant: 35 seminars delivered, benefiting more than 760 individuals. With the average scam loss in 2023 around \$1668 per person, our efforts potentially save the community over \$1.2 million.

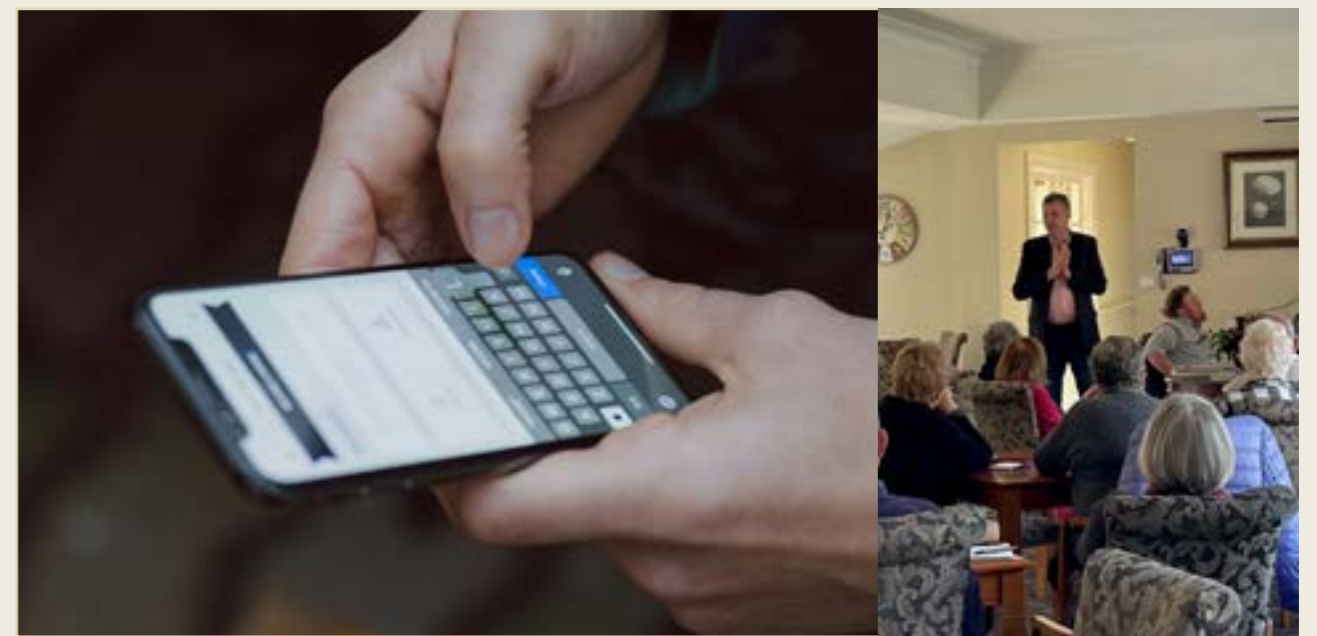
At BDCU, we empower individuals to protect themselves. Together, we're building a shield of resilience, one community at a time.

760 Seminar Attendees

Lives directly impacted

\$1.2 million

Financial protection of approximately



Health & Wellbeing



BDCU's Winter Warmer Appeal

Warming Hearts and Hands

BDCU's Winter Warmer Appeal has made a significant difference in the Southern Highlands and Tablelands over the past five years. By sharing donations of quality, pre-loved warm clothing and blankets with the assistance of local support agencies, we've helped many who are struggling to stay warm during the colder months.

The community's response in 2024 was truly heart-warming, with 482 blankets and clothing items collected and distributed.

This initiative highlights the spirit of giving and collective responsibility, strengthening our community and showing the power of unity.

482

Lives Touched

\$10,930

Social Impact Value

Partner Organisations

Anglicare - Goulburn and Mittagong

St Vincent de Paul - Moss Vale and Mittagong

Pop In YWCA

Meals On Wheels Lore Indigenous Harbison Care

Employment



Accommodation



Health & Wellbeing



Do Good This Christmas Appeal



Spreading Holiday Magic in Our Community

Since its inception in 2016, the BDCU Do Good This Christmas Appeal has brought human kindness and understanding to those facing tough times during the festive season. BDCU's annual appeal invites donations of gifts for children of all ages, placed under the giving trees at our Community Bank BDCU branches in Bowral, Moss Vale and Goulburn. These donations are wrapped by our team, and distributed by the Salvation Army and other community partners across the Southern Highlands and Tablelands.

In addition to our gift-giving initiative, BDCU proudly supports the Highlands Community Christmas Dinner, a cherished tradition that fosters community spirit. This event ensures everyone has the opportunity to enjoy a traditional Christmas meal, celebrating the true meaning of Christmas—togetherness and compassion.

Our BDCU team also actively volunteers at the Community Christmas Dinner, experiencing the humbling and heart warming connections it brings.

The Do Good This Christmas appeal embodies the spirit of giving and the power of community.

200

Lives Touched

\$15,000

500 gifts representing Social Impact Value

Health & Wellbeing



17

Staff Volunteering

Empowering Employees to Make a Difference

BDCU's Corporate Volunteering program offers our employees a unique opportunity to contribute to our community in meaningful and practical ways. Each year, every BDCU Group employee is given a minimum of one paid day to volunteer, supporting member organisations or causes they feel passionate about.

Our employees engage in a wide range of activities, including blood donations, Meals on Wheels, packing and delivering kids' care packs to Bowral and Goulburn Hospitals, Riding for the Disabled, and supporting local fundraising events, school initiatives, and community Christmas activities.

In FY2024 alone, BDCU employees dedicated a total of 244 hours to corporate volunteering, valued at over \$10,000 in paid staff time.

This initiative not only supports our member organisations but also allows our staff to actively engage in their communities, sharing their skills and making a tangible difference in ways that matter to them.

30

30 BDCU Staff touched lives

\$10,980

Social Impact Value

Employment



Accommodation



Health & Wellbeing



BDCU's Partnership with Meals On Wheels Southern Highlands

Nourishing Our Community

BDCU is proud to have a longstanding and meaningful partnership with Meals On Wheels Southern Highlands, a relationship built on a shared dedication to our community. Our team volunteers fortnightly, engaging in food preparation and meal delivery, ensuring that clients receive nutritious meals and vital human connection. This hands-on involvement allows us to witness firsthand the positive impact Meals On Wheels has on the lives of those they serve.

By providing nutritious meals and companionship, Meals On Wheels helps more people who might otherwise require care facilities to remain in their homes. This makes staying at home a viable option, as both nutritional and emotional needs are met, which in turn helps alleviate the shortage of affordable accommodation solutions for the elderly.

BDCU's support of Meals On Wheels extends beyond volunteering. Through our Community Grant Program, we have twice provided significant financial assistance for critical upgrades to commercial kitchen equipment. These improvements have enabled Meals On Wheels to increase their capacity, ultimately supporting more people in need. Additionally, our collaboration during Pie Time pie drives and the distribution of Winter Warmer blankets to clients underscore our shared commitment to fostering care and compassion within our community.

This partnership symbolises our deep connection to working together to enhance the wellbeing of our community.



Together, we are not only nourishing bodies but also nurturing the spirit of care, making a real difference in the lives of those who cherish the comfort and familiarity of their own homes.

258 Unique Meals On Wheels clients

Lives touched

\$1630

Social Impact Value

Accommodation



Health & Wellbeing



Kids Comfort Program



Brightening Lives, One Gift at a Time

At BDCU, we believe in the power of community and the importance of supporting those in need, especially during challenging times. Our Kids Comfort Program illustrates this commitment, as our team regularly visits the paediatric wards at Bowral and Goulburn Hospitals to deliver gifts to young patients experiencing illness. These gifts, thoughtfully selected, provide more than just entertainment and comfort for the children. They offer a sense of hope and connection, reminding young patients that they are not forgotten. The smiles and joy these gifts bring are proof of the positive impact of small acts of kindness.

The Kids Comfort Program also symbolises BDCU's collective embrace of parents who are navigating the emotional and physical toll of having a child in the hospital.

450 Gift Bags

351 - Bowral and Goulburn Hospitals
99 - PopIn Southern Highlands

\$12,105

Social Impact Value

BDCU's Commitment to Empowering Young Women

Building Future Leaders

BDCU proudly supports the Future Not Followers initiative, empowering young women with essential financial literacy and life skills. During March 2024, 42 students from Bowral High School and Chevalier College embarked on a transformative four-week journey, gaining not just knowledge, but also confidence and ambition to achieve career aspirations and financial freedom.

Eager to foster future leaders, BDCU partnered with Future Not Followers, with our CEO, Tanya Schiller, and Board Member, Tonia Krebs, sharing their expertise.

BDCU is proud to help ensure the next generation of females is armed with real-world knowledge, a deep sense of agency, and belief in their ability to make their dreams a reality.

42

Lives touched

Employment



Frontline Worker “Thank You!”

Celebrating Our Everyday Heroes

At BDCU, we are grateful for frontline workers all year round, but Christmas Eve is a special opportunity to show our appreciation. On this day, BDCU team members took to the streets to express our gratitude to the unsung heroes of our community. Two hundred locally sourced gifts were delivered to first responders, aged care, and emergency ward staff across the Tablelands and Highlands.

This gesture of appreciation acknowledges their unwavering dedication and the sacrifices they make, often spending time away from their loved ones on the most treasured days, like Christmas. By thanking these frontline workers, we celebrated their vital role in maintaining the wellbeing and safety of our region, emphasising that their contributions are deeply valued and recognised – every day!

200

Lives Touched

\$3,000

Social Impact Value



Thanks

As we conclude our Financial Year 2023/2024 Social Impact Report, I want to express my sincere thanks to our members, staff, community partners, and the broader community. Your unwavering support and shared belief in our vision have been the driving force behind our collective achievements. Together, we have made a profound impact, fostering a love of community that resonates throughout all we do. Thank you for your dedication and partnership as we continue to build a brighter future, united by our shared commitment to making a difference.

Tanya Schiller
CEO, BDCU The Collective Impact



BDCU Limited

Bowral

411 Bong Bong Street
Bowral NSW 2576
Phone: 02 4860 4600

Goulburn

175-181 Auburn Street
Goulburn NSW 2580
Phone: 02 4860 4600