

member news

SOUTHERN HIGHLANDS & TABLELANDS



A Message from Tanya

Welcome to our latest update, where I'm excited to share some inspiring moments from our recent achievements, and give you a glimpse of what's ahead.

Connecting with our Community

Our recent Community Grant Celebration was a heart-warming gathering where we showcased the impact of past recipients and connected with those who are driving change in the community.

It was truly uplifting to witness the diverse projects and social impact initiatives making a difference, reminding us of the lives touched and of the profound purpose behind our work. Thanks to all who joined us, especially Bud from

the Bundanoon Community Garden, whose speech left a lasting impression with its wisdom and passion.

Supporting our Community

We look forward to reviewing the applications received for the latest round of our Community Grants Program. I would like to thank all the volunteers and organisations who have dedicated their time and effort to apply. Your commitment to serving our community is commendable, and I wish each applicant the very best with their Round Six application.

Community grants are just one facet of our commitment to social impact. Our Corporate

Volunteering Program also exemplifies our dedication to giving back, and I encourage you to learn more about it in this edition.

Listening to our Members

Your feedback is invaluable in shaping our future direction. Thanks to all who participated in our recent Net Promoter Score (NPS) survey. Your input is being carefully reviewed by our membership team. Together, we will ensure that our initiatives align closely with the needs and aspirations of our members and community.

Looking Forward

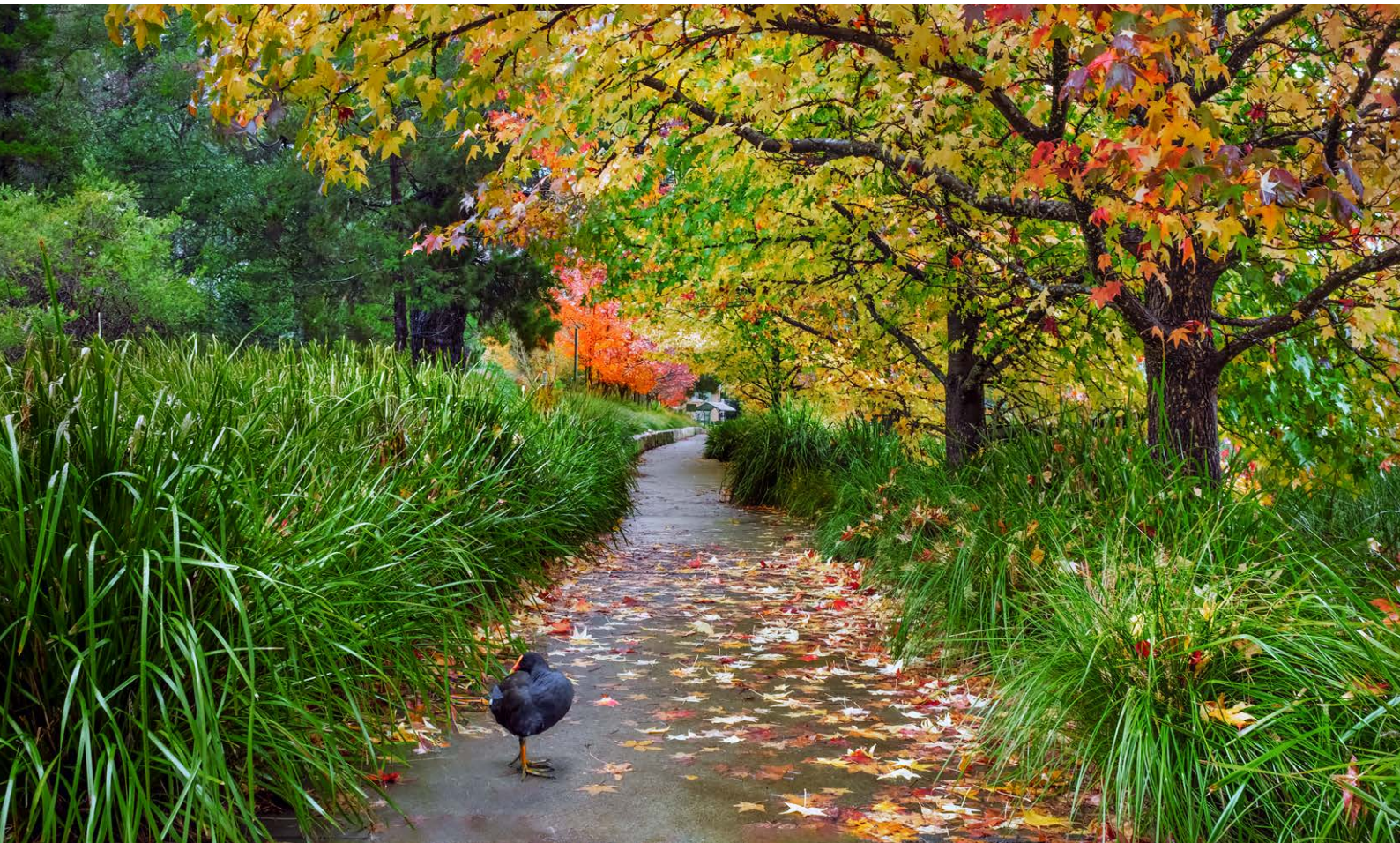
Mark your calendars for our 61st Annual General Meeting on November 28 2024. This is your meeting, a platform for your voices to be heard, and to re-connect with all of the BDCU Group teams. I look forward to welcoming as many of you as possible.

Share Your Stories

We're a community of over 8,000 individuals, groups, and businesses – each with unique stories to share. If you wish to spotlight your program, please reach out to us at info@bdcu.com.au. We are eager to amplify your voices and celebrate your contributions.

In closing, I want to thank you for your trust and belief in BDCU The Collective Impact. Your support propels us forward with determination, driving us to create even greater economic and social impact together. I am excited about the transformative projects that lie ahead and the boundless possibilities that arise when we unite in our shared mission.

Warm 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.

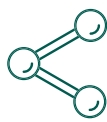
Our Member Value Proposition

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

Our Values



Caring



Integrity



Professional



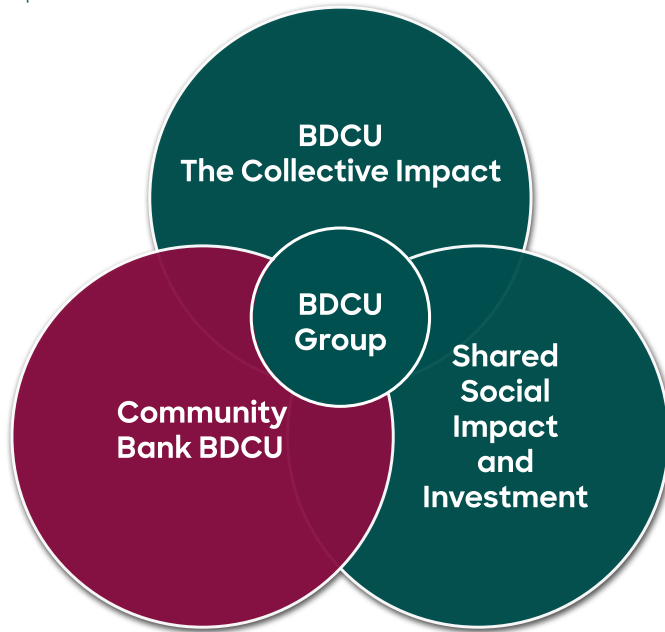
Local First



Creative Thinking

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

[4]

BDCU Keeping the Community Safe Online



Empowering Our Community: BDCU The Collective Impact Leads the Way in Scam Awareness

We all know that as we increase our use of digital technologies, the potential threats increase, and that safeguarding our community against online scams has never been more important. At BDCU The Collective Impact, we're not just observing this need – we're taking steps to address it head-on.

Our Scam Awareness Seminar program has become a cornerstone in our commitment to keeping our community safe online. With updated content tailored to combat the latest scams, these seminars aren't just information sessions; they're vital tools in the fight against digital fraud and identity theft.

Community Impact: Numbers Speak Louder Than Words

The impact of our seminars throughout the Southern Highlands and Tablelands to date has been significant. The BDCU Group team has delivered more than 30 seminars and over 650 individuals have already benefited from these eye-opening sessions. This program is sponsored by Community Bank BDCU.

With the average scam loss in 2023 hovering around \$1668 per person, the potential protection afforded by our seminars amounts to more than \$1 million. And it's not just about dollars and cents; it's about safeguarding livelihoods and preserving financial well-being.



Matt Sewell presenting alongside Hume LAC and NBN Co.
Top: Matt Sewell presenting to Moss Vale Combined Probud

Together, We're Stronger

“At BDCU, we believe in the power of community-driven action. These seminars aren't just about disseminating information; they're about empowering individuals to protect themselves in an increasingly complex digital landscape,” says Matt Sewell, Head of Member Services and Communication at BDCU The Collective Impact.

“As we continue to expand our reach and impact, it's inspiring to see the collective effort of our community in prioritising scam awareness and prevention. Together, we're not just raising awareness – we're forging a shield of resilience, one community at a time,” adds Matt.

If your community organisation would benefit from a Scam Awareness Seminar please email: info@bdcu.com.au

BDCU Supporting Financial Literacy for the Next Generation



Empowering the Next Generation: BDCU The Collective Impact Champions Future Not Followers

BDCU The Collective Impact proudly supports the Future Not Followers initiative, a ground-breaking program designed to empower young women with financial literacy and life skills.

Empowering Ambition, Cultivating Confidence

In early March, students from Bowral High School and Chevalier College embarked on a transformative journey as part of the four-week Futures Not Followers program. This initiative isn't just about imparting knowledge; it's about instilling confidence, fostering ambition, and empowering young women to chart their own course towards financial freedom.

A Partnership Rooted in Purpose

BDCU was approached to partner with Future Not Followers, and without hesitation, jumped at the opportunity. As advocates for education and empowerment, we recognise the immense value of programs like these in shaping the leaders of tomorrow.

Leading by Example: Expert Insights and Inspirational Panels

As part of our commitment to this invaluable initiative, our CEO Tanya Schiller and Board Member Tonia Krebs stepped up to share their expertise with the participants. Their presence not only highlights our dedication to supporting this program, but also serves as a testament

Top: CEO Tanya Schiller joins the panel at Chevalier College

Right: Boardperson Tonia Krebs and Valentina Borbone share wisdom with Chevalier College students

to the power of mentorship and guidance in shaping future leaders.

Celebrating Success, Inspiring Futures

The sessions witnessed the invaluable contributions of Tonia and Tanya, alongside the talented Valentina Borbone from BDCU's creative agency, Banter Group. Their collective wisdom and real-world experiences undoubtedly left a lasting impression on the young minds eager to carve their own paths.

Together with Future Not Followers, we're not just supporting a program; we're championing a movement that empowers young women to dream big, aspire higher, and transform their ambitions into tangible realities.

Knowledge is Power: Shaping Brighter Futures, One Step at a Time

Tanya, reflecting on her involvement in the program, said, "I was proud to join the panels and to play a part in ensuring the next generation of females is armed with real-world knowledge – and belief in their ability to make their dreams a reality!"

For more information on Future Not Followers, visit: www.futurenotfollowers.com.au

BDCU Giving Back to Our Community



In May 2024, we joined forces with Volunteering Australia for National Volunteering Week. The perfect opportunity to recognise, celebrate, and say 'Thank you!' to the many volunteers who selflessly make a difference in our community.

At BDCU Group, we wholeheartedly embrace this year's theme of 'Something in it for everyone,' with three-quarters of our staff regularly taking time out of their paid workday to participate in our Corporate Volunteering Program.

All BDCU Group staff are encouraged to undertake one full day of paid volunteering each year in our community, with many going above and beyond this commitment.

"We all want to know that we make a difference when we get out of bed each day, and volunteering gives our team a real sense of added purpose to their jobs," explains Heather Denman, Head of People and Community. "We provide staff with paid time to step out of their day-to-day roles so they can actively participate in the community."

"They might be using their finance skills as Treasurer at a local not-for-profit, or using practical skills to help prepare food in the kitchen. It doesn't really matter what the role is, as long as they are giving back to our community and members in meaningful ways."

Over the 12 months to the end of March 2024, BDCU staff have participated in more than 200 hours of paid volunteering. This has ranged from Red Cross blood donations to packing toys, Christmas gift wrapping and Meals on Wheels food preparation, among others.

Amy Edwards, Branch Operations Manager, and Robyn Corby, Customer Service Officer, both from our Community Bank BDCU Goulburn branch, love to regularly volunteer at Goulburn's Meals on Wheels.

"It's really nice to visit people who are largely housebound, and we may be the only people that they see during their day," shared Robyn. "Pride in who I work for makes the volunteering enjoyable."

Giving Back to Our Community (continued)

Amy agrees: “Coming from a corporate branch background, where this was unheard of, the opportunity to volunteer really interested me. I’ve spent many years volunteering for different sporting organizations and boards, but the chance to help the community while at work was amazing!”

When asked about Amy’s favourite BDCU volunteering experience so far, it was an easy choice.

“Delivering gifts on Christmas Eve to all the selfless first responders, was definitely the highlight of my year,” shared Amy. “It’s easy to forget that these people are sacrificing memories and time spent with their own families to ensure everyone in our community is cared for. But also, a special mention to Meals on Wheels. We do this weekly, and I enjoy it immensely. The people we deliver to are so grateful for this service, and everyone that knows me, knows I love a chat, and so do the lovely people we deliver these meals to!”

Another favourite of staff is regularly packing and delivering toys to the Bowral and Goulburn Hospital Paediatric Wards, which one of our more recent employees has enjoyed.

“I like surprising family members and friends when I tell them about taking gifts to the hospital and what BDCU does,” said Andrew Allan, Head of Corporate Services. “For me, it’s been a hidden gem of working with BDCU that we support volunteering in all forms and recognizing that volunteering takes up time when we all have so many other commitments.”

Would your community group benefit from our team volunteering with you?

Our staff have a wide range of skills – you might need elbow grease for a one-off project, or skilled volunteering from our teams with professional services expertise.

Whatever the task, please don’t hesitate to contact volunteering@bdcu.com.au, and we will see who is available to help out. Generally, our Corporate Volunteering takes place during business hours (with the exception of some events), and we do need to juggle volunteering with our business needs, but we will always do our best to make our people available to assist.

Inaugural Community Grant Morning Tea

In April we hosted our inaugural BDCU The Collective Impact Celebration Morning Tea. A wonderful opportunity to hear about the incredible human impact our program has made, and to strengthen community connections. Magic happens when passion and purpose collide. A very special day. Thank you to everyone who attended.



BDCU Investing in Our Community

With over six decades of dedicated service to our community, we understand how hard many smaller community organisations work to gain funding for valuable projects.

The BDCU The Collective Impact Community Grants Program is one way we continue to invest in our community and support the work of our community members.

Since its inception in 2021, our grants program has injected over \$113,000 into the local not-for-profit sector, with an additional \$50,000 earmarked for distribution this year alone!

Designed to bolster initiatives that promote the health, education, and social fabric of our community, the grants program has already benefited 20 deserving recipients out of more than 50 applications received.

Among the myriad of projects supported, local schools have seen tangible improvements through their Parent & Citizen Associations. Practical enhancements such as income-

generating lockers at Moss Vale High School, the impact is tangible. Goulburn North's literacy endeavours and Robertson Primary's outdoor playground are further testaments to the program's diverse reach.

Testimonials from beneficiaries paint a vivid picture of the program's significance.

Charlotte Berry, former President of Moss Vale High School's Parents & Citizens Association said: "The bank's contribution to our project really has made a big difference to a lot of children's lives. What's wonderful about our locker project is that because we actually rent out the lockers to students for a minimal and very affordable amount, those funds can then be put back in to support other school projects in the years to come. It's sort of future proofing, a nice sustainable investment for the future. So, their grant is the gift that keeps on giving."

The grants have also helped enhance health and wellbeing initiatives, contributing to a hearing booth and patient information and



Matt Sewell joins representatives of the Moss Vale High School community for the official launch of the locker program.

Investing in Our Community (continued)

entertainment system at Goulburn Hospital; electronic timing gates, safety pads and scoring tablets for local sporting clubs; and fencing and equipment for Bundanoon Community Garden.

President Hannah Matthews said: “We cannot stress enough how crucial grants are to our mission. The BDCU grant was instrumental in the timely construction of our enclosure, enabling us to move forward with our plans. Our garden is all about growing vegetables and sharing them with the community, and this grant made it possible.”



Heather Denman visits the Bundanoon Community Garden

Possibly one of the most innovative initiatives has been the purchase of a para therapeutic robot seal for Harbison Retirement Village. The robotic seal – affectionately known as Paro – responds to human touch and voice, providing sensory and cognitive benefits to residents experiencing dementia.



Paro seal doing what he does best!

Our CEO, Tanya Schiller emphasizes the program’s vital role in sustaining vital community services, remarking, “We know there are many community organisations in our region who are providing valuable services.” Her sentiment echoes the shared responsibility we hold in nurturing our community’s well-being.

The next round of grant applications open from 1 October to 31 October, 2024. We invite all eligible community organisations to seize this opportunity for financial support.

For details on how to apply for The BDCU Collective Impact Community Grant Program, visit www.bdcu.com.au/social-impact/community-grant-program.

Meet Daniel - BDCU Chairperson

Firmly planted in the Southern Highlands for 37 years, Daniel is a seasoned Operations Manager with a rich history in hospitality management. With a diverse skill set honed over two decades, including 4 years as Marketing Manager, Daniel is the linchpin of efficiency during the week.

Daniel is a devoted family man and come the weekend, he finds comfort and relaxation in outdoor pursuits and family activities. You'll often find him being joined by his kids on mountain bike adventures, on the sideline supporting their many sporting endeavours, or pitching a tent under the stars, away from hustle, bustle and any internet reception.

Daniel has not only a profound emotional connection to the region but also a deep-seated love for its landscape and its people.

Armed with a BA in Business Administration and a Member of the Institute of Company Directors, Daniel ascended to the esteemed position of Chair at BDCU Alliance Bank in 2018. His journey on the board, which commenced in 2011, has seen him wear many hats, from Deputy Chair (2016-18) to serving diligently on the Risk and Audit Committee, Nominations Committee and the Governance Committee. His multifaceted roles within the board illustrate his unwavering dedication and adaptability.

Beyond the boardroom, Daniel is deeply ingrained in community service, lending his expertise as a Marketing and Promotions Committee Member for Wingecarribee Food Services (Meals on Wheels) from 2017, and also serves as the President of the Bowral Little Athletics Committee. Daniel firmly believes in giving back to the community through social enterprise initiatives, and exemplifies a commitment to making a meaningful difference in the lives of those around him.



“I believe BDCU has always put the community first, and understanding our community is what sets us apart. We continue to support sustainable face-to-face banking in our region and to helping the most vulnerable in our communities. In addition to maintaining a local, friendly banking service ever-focused on our members’ needs, we assist the local community through our social enterprise ventures. I am excited about the next generation of community building we will support.”



Daniel inspecting Mutual Archives



Daniel & BDCU Boardperson Tonia Krebs at BDCU 60th Anniversary Dinner

Your Chance to Win. Update Your BDCU Member Details Today!

We want to keep you informed.

Your participation in our community is vital, and we want to show our appreciation by offering you a chance to win a \$200 gift voucher!

Here's how you can enter: simply update your member details with us. It's quick, easy, and ensures we have the most accurate information to tailor our services and communications to your needs.

But that's not all—alongside updating your details, we invite you to answer a question close to our hearts: **What does BDCU mean to me?**

Your response will not only help us understand the impact of our collective efforts, but also enrich the community by sharing your unique perspective.

Remember, this competition is a game of skill. So, put your thoughts into 50 words or less, update your details, and submit your entry for a chance to win the \$200 gift voucher.

Email: membership@bdcu.com.au

Terms and conditions apply. Visit the BDCU The Collective Impact website for details.


Staying Informed: The BDCU The Collective Impact Knowledge Centre

Each month BDCU The Collective Impact distributes a newsletter from the BDCU Financial Knowledge Centre. The newsletter is a complimentary service for members of the mutual, and provides information to help prepare for your next stage of life, research financial decisions, or satisfy your economic curiosity.

You are also eligible to receive Premium Access to the Knowledge Centre, a hub of insightful resources.


To subscribe, simply register your interest by emailing membership@bdcu.com.au and we will add you to the distribution list.

Find out more by visiting:
bdcu.financialknowledgecentre.com.au

BDCU |  **Knowledge Centre**

[Home](#) [Modules](#) [Articles](#) [Videos](#) [Life Events](#) [Calculators](#) [Quiz](#) [Jargon](#) [Extras](#)

How thinking like a business can help boost your personal finances
Written and accurate as at: Feb 14, 2024 [Current Stats & Facts](#) [Share](#) [Post](#) [Share](#)



Business owners tend to understand the importance of keeping overhead low, profits high, and doing what they can to stay ahead of the curve. As individuals, we might be able to draw a few lessons from how successful businesses are run that can be applied in our own lives.

Monitor your expenses

Many businesses rely on accounting software to keep tabs on spending, measure profitability, and identify opportunities to save money.

Similarly, you might turn to a spreadsheet or budgeting app (there may even be a budgeting feature included with your banking app), to glean insights about your own spending habits.

You may also be interested in...

[5 steps to help reduce financial stress in the new year](#)

[< back to Articles](#)

Community Bank BDCU

Meet the Team

At Community Bank BDCU, we take pride in being deeply rooted in our community. This edition we hear from customer service superstar Amy, Branch Manager, Goulburn.

We asked Amy how she believes Community Bank BDCU positively contributes to our region.

Local Community Impact

At Community Bank BDCU, our commitment to our community runs deep. It's more than words—it's a way of life. Delivering Christmas gifts to emergency service and hospital personnel remains one of my favourite BDCU memories. A truly moving experience. These remarkable individuals sacrifice precious moments with their families to safeguard our community's well-being. While the gesture may seem small, its impact resonated profoundly. It was a privilege to play a part, and it brought immeasurable joy.

Customer Service Excellence

Exceptional customer service is not just a goal; it's our standard. Earlier this year, a customer walked

into our branch with a concerning issue—fraudulent transactions on their account. Our team sprang into action, liaising with their bank to swiftly address and resolve the matter. Our meticulous care not only saved the customer a lot of money, but also earned us a loyal customer. He chose to entrust us with his banking needs, even traveling the extra distance for the unparalleled service our team in Goulburn provides.



Great Place to Work

What sets Community Bank BDCU apart as an employer? For me, it's the exceptional camaraderie among our team – they're really great people – and the genuine care we have for our customers and community.



The Goulburn Team: Jarrod, Amy & Leah.

Coming Soon

JULY

Announcing Round 6 Community Grant Recipients

Announcement of the recipients of Round 6 BDCU The Collective Impact Community Grants.

AUGUST

Issue 9 Member Newsletter

Stay connected, stay informed. Be on the lookout for Issue 9 of our Member Newsletter! Dive into the heart of the BDCU Group strategy, learn about our latest achievements, and get a glimpse into what's on the horizon.

OCTOBER

Round 7 Community Grants Applications Open

Applications are now open for Round 7 of the BDCU The Collective Impact Community Grants Program. Seize the opportunity to ignite positive change in our community.

NOVEMBER

BDCU Member Survey: Your Voice Matters:

Participate in the BDCU NPS Survey. Your feedback is invaluable. Help us tailor our communications to better serve you, and enhance your member experience.

NOVEMBER

BDCU limited AGM: Thursday 28 November 2024

Save the date for BDCU's 61st Annual General Meeting. Join us to celebrate our financial and social impact performance, and connect with fellow members and our dedicated team.

NOVEMBER

Do Good This Christmas:

Join us in our mission to spread joy this Christmas. From giving trees in our branches, to the Highlands Community Christmas Dinner. Let's ensure every child has a reason to smile and everyone enjoys human kindness and understanding.

Contribute to the future direction of the BDCU Group

The Board of BDCU Limited & BDCU Financial Services Pty Limited (BDCU Group) is seeking expressions of interest for three Associate Board member positions. The positions are non-Executive roles.

As an Associate Board member, candidates will have the opportunity to develop board experience and obtain certification with AICD while contributing to the strategic governance and direction of BDCU Group. Candidates with a strong knowledge and understanding of regulatory frameworks and corporate governance will be well regarded and you will need experience in balancing competing interests and demands. The majority of BDCU's members live or work in the Southern Highlands and Tablelands, so it's desirable that our candidates reflect this and have an understanding of small business and regional communities.

Expertise in a relevant professional field in one or more of the following would be well regarded:

- Business acumen
- Accounting and finance
- Legal and/or regulatory
- Corporate governance
- Stakeholder engagement
- Commercial and business enterprise operations
- Social enterprise, social investment and impact

A time commitment of 4-6 hours per month is required, along with additional time for occasional strategic planning sessions. Nominal remuneration is provided, commensurate with a community based mutual organisation.

For full details and to submit your expression of interest please see [SEEK](#).

If you have any questions regarding the positions please email recruitment@bdcu.com.au for confidential discussion.

BDCU